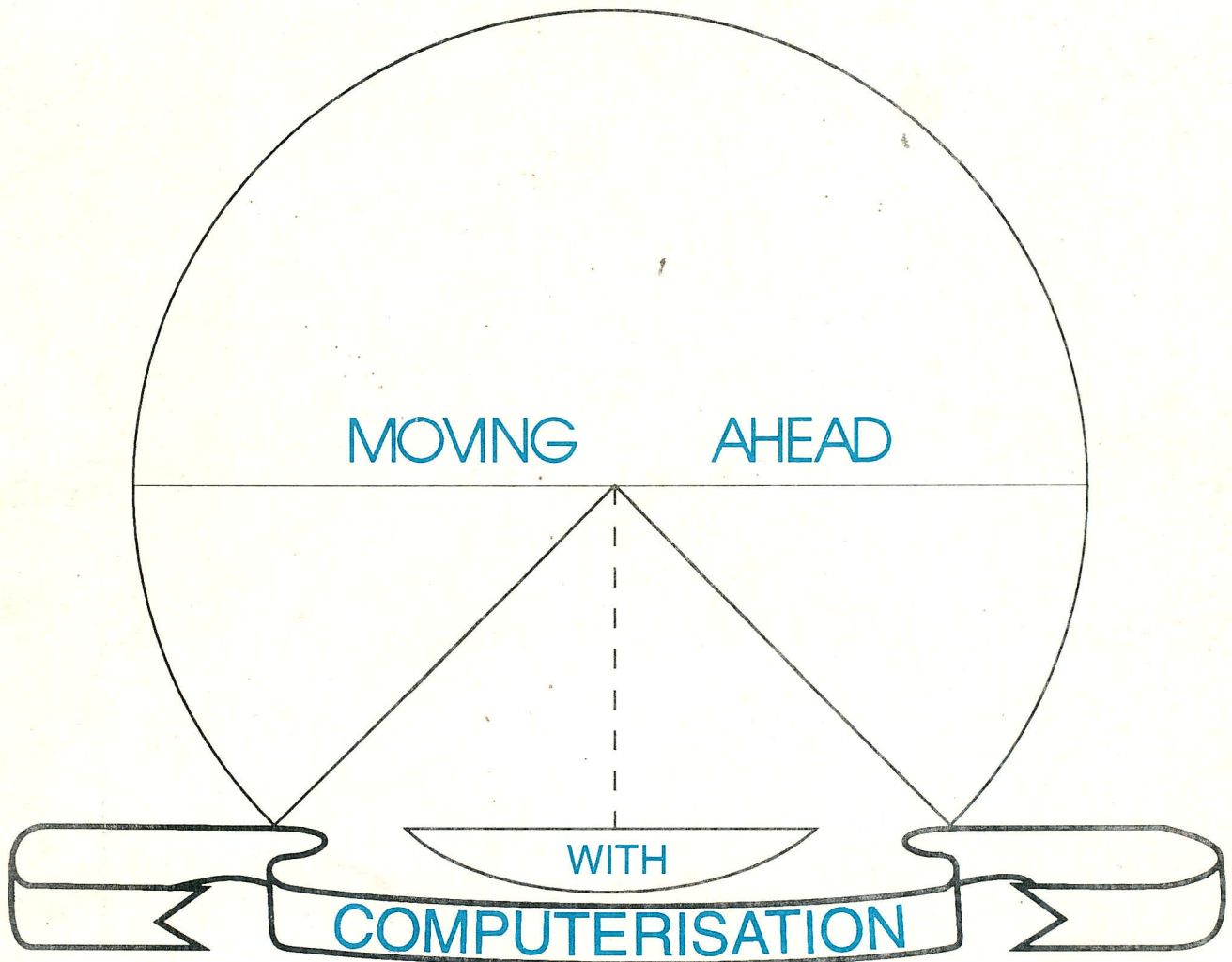




NATIONAL INSURANCE SCHEME



1993
Annual Report



NATIONAL INSURANCE SCHEME

1993 ANNUAL REPORT

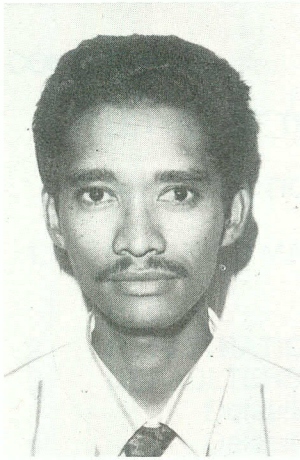


Mr. Asgar Ally
Minister of Finance

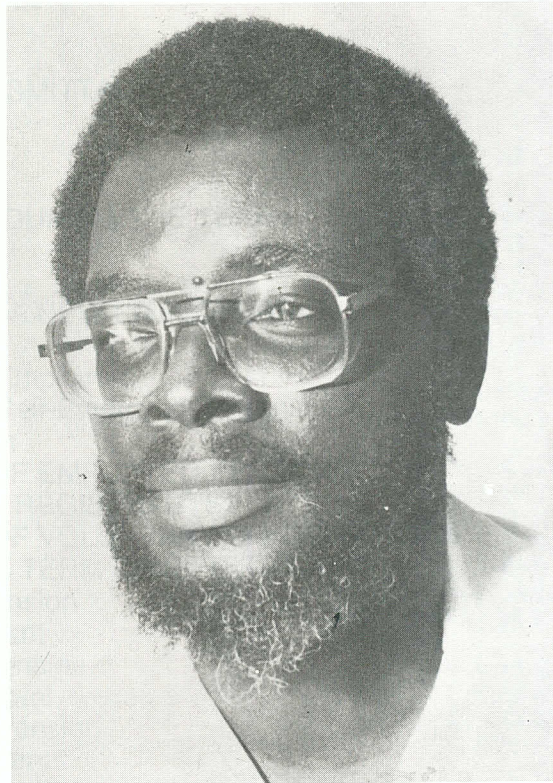


BOARD OF MANAGEMENT NATIONAL INSURANCE SCHEME - GUYANA

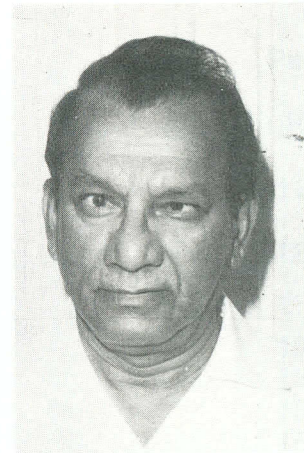
1.	Dr. Roger Luncheon	Head of Presidential Secretariat	Chairman
2.	Mr. Patrick Martinborough	General Manager, National Insurance Scheme	Deputy Chairman
3.	Mr. Paul Cheong	Secretary/Accountant Edward B Beharry & Company Limited	Member
4.	Mr. Komal Chand	Trade Unionist	Member
5.	Mr. Perry Gossai	Attorney-at-Law	Member
6.	Mr. D. P. Sankar	Industrial Relations Director Guyana Sugar Corporation	Member
7.	Ms. Marline Younge	Teacher	Member
8.	Mr. Earl Welch	Trade Unionist	Member



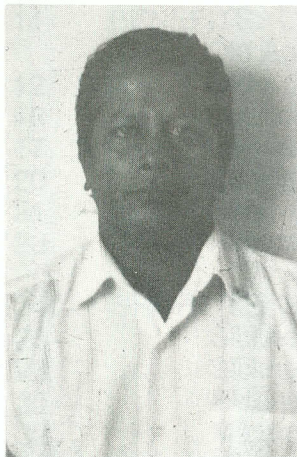
Mr. Paul Cheong
Member



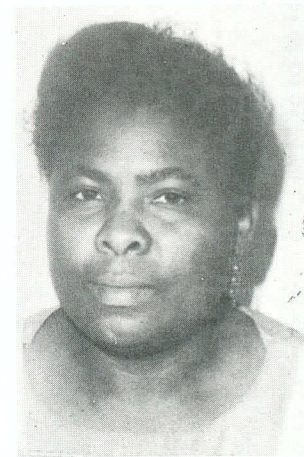
Dr. Roger Luncheon
Chairman



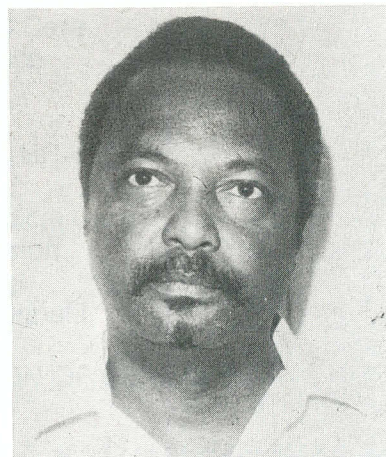
Mr. D. P. Sankar
Member



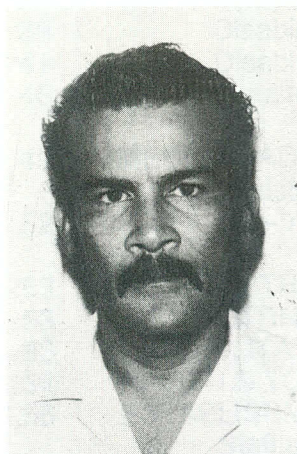
Mr. Komal Chand
Member



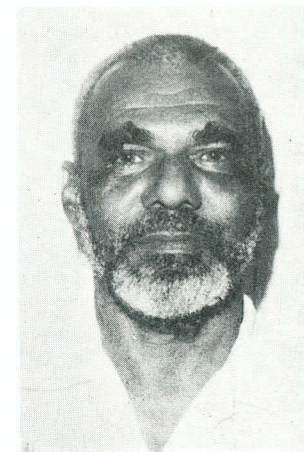
Ms. Marline Younge
Member



Mr. Patrick Martinborough
Deputy Chairman



Mr. Perry Gossai
Member



Mr. Earl Welch
Member



CONTENTS	Page
LETTER OF TRANSMITTAL	10
INTRODUCTION	11
1. CHANGES MADE DURING THE YEAR	12
PART 1	
2 REGISTRATION OF NEW EMPLOYERS	13
3 DEFAULTERS	13
Defaulting Employers	13
4 Defaulting Self-Employed Persons	15
5 Court Action	16
6 REGISTRATION OF EMPLOYED PERSONS	17
7 SELF-EMPLOYED REGISTRANTS	20
10 REGISTRATION OF VOLUNTARY CONTRIBUTORS	21
11 BENEFITS: LONG TERM BENEFITS BRANCH	21
Old Age Pension	21
12 Old Age Grant	23
15 Invalidity Pension	25
17 Invalidity Grant	27
20 Survivor's Pension	28
21 Survivor's Grant	30
23 Funeral Benefit	31
24 SHORT TERM BENEFITS BRANCH	32
25 Sickness Benefit	32
26 Sickness Benefit Medical Care	35
30 Extended Medical Care	37
32 Maternity Allowance	37
32 Maternity Grant	39
34 INDUSTRIAL BENEFITS BRANCH	40
Injury Benefit	40
36 Injury Benefit Medical Care	42
38 Disablement Pension	44
41 Disablement Grant	48
45 Industrial Death Benefit	51
49 MEDICAL ADJUDICATION OF CLAIMS	53
Industrial	55
52 Non-Industrial	55
53 MEDICAL TREATMENT ABROAD	56
53 SICK VISITING	56
53 REHABILITATION	56
54 APPEALS TO TRIBUNAL	57
55 ESTABLISHMENT AND ORGANISATION	57
Staffing	57
56 Training	58
57 Computer Operations	58



GUYANA NATIONAL INSURANCE SCHEME

TABLES IN TEXT

TABLE	DESCRIPTION	
1	MOVEMENT OF DEFAULTING EMPLOYERS - 1993	15
2	MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS - 1993	16
3	CASES TAKEN TO COURT - 1993	17
4	NUMBER OF EMPLOYED REGISTRANTS BETWEEN 16 & 59 YEARS BY AGE-GROUP AND SEX - 1993	19
5	NUMBER OF EMPLOYEES (AGE 16-59 YEARS) REGISTERED ANNUALLY AND AVERAGE AGE - 1993	20
6	NUMBER OF SELF-EMPLOYED REGISTRANTS: 1989 - 1993	21
7	NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP, EMPLOYMENT STATUS AND SEX - 1993	22
8	MOVEMENT OF OLD AGE PENSIONS - 1993	23
9	NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND AVERAGE AMOUNT PAID - 1993	24
10	OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND CREDITED CONTRIBUTIONS - 1993	24
11	NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS AND AVERAGE AMOUNT: 1989 - 1993	25
12	NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX AND AVERAGE FORTNIGHTLY AMOUNTS: 1989 - 1993	26
13	MOVEMENT OF INVALIDITY PENSIONS - 1993	27
14	INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS AND AVERAGE AMOUNTS: 1989-1993	28
15	MOVEMENT OF SURVIVOR'S PENSIONS - 1993	30
16	NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS AND EMPLOYMENT CATEGORY - 1993	31
17	NUMBER OF FUNERAL CLAIMS PAID: 1989 - 1993	32
18	NUMBER OF SICKNESS SPELLS NOT PAID BY REASON FOR NON-PAYMENT - 1993	33
19	NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND AVERAGE DURATION - 1993	34
20	NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND PERCENTAGE ARISING FROM SUGAR SECTOR: 1989 - 1993	35
21	DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR - 1993	36
22	PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE BY TYPE OF CARE - 1993	36
23	NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION: 1989 - 1993	38
24	NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND INSURED STATUS - 1993	39
25	NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION, BENEFIT DAYS AND SEX - 1993	40
26	NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR - 1993	41
27	NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE SUGAR SECTOR AND AVERAGE DURATION OF SPELLS: 1989 - 1993	42
28	INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR - 1993	42
29	INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE (PERCENTAGE-WISE) - 1993	43
30	PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST - 1993	44
31	DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY, SECTOR AND SEX - 1993	45
32	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND LOCATION OF INJURY - 1993	46
33	NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY: 1989 - 1993	47
34	MOVEMENT OF DISABLEMENT PENSIONS - 1993	48
35	NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR - 1993	49
36	NUMBER OF DISABLEMENT GRANTS BY NATURE OF DISABILITY AND LOCATIONS OF INJURY - 1993	49
37	NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR - 1993	50
38	NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENT - 1993	52
39	MOVEMENT OF INDUSTRIAL DEATH PENSIONS - 1993	53
40	CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL): 1989 - 1993	55
41	VISITS MADE BY NURSES/SICK VISITORS: 1989 - 1993	56



CONTENTS	Page
PART 2	
INCOME AND EXPENDITURE	59
Income	59
Expenditure	60
National Insurance Fund	61
AUDITED ACCOUNTS	63
PART 3	
STATISTICAL ANNEX	75



LETTER OF TRANSMITTAL

21st March, 1994

The Honourable Minister of Finance
Comrade Asgar A. Ally, M.P
Ministry of Finance
Main & Urquhart Streets
Georgetown

Dear Comrade Minister,

It is with honour that I submit to you the 1993 Annual Report on the activities of the National Insurance Board. During the year, the minimum pension rate was again increased by 10% from \$788.50 to \$868.00 per fortnight. From September 1, the amount paid as funeral benefit was increased from \$3,000.00 to \$5,000.00 and the insurable ceiling on which benefits and contributions are paid was also increased from \$10,000.00 to \$14,000.00.

Yours co-operatively

NATIONAL INSURANCE - GUYANA

P. Martinborough
General Manager



Introduction

The 25th Annual Report of the National Insurance Board - Guyana is here presented in accordance with Section 36 1(a) of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

The Report summaries the activities of the Board during the year 1993 and allows comparisons with those of previous years.

The Report is divided into two parts -

Part 1 relates the activities of the Board with particular reference to insured persons and benefit claims;

Part 2 presents a collection of Statistical Tables which may be useful in the analysis of Part 1.



CHANGES MADE DURING 1993

1. As of September 1, the ceiling on insurable earnings i.e earnings on which contributions and benefits are paid, was extended from \$10,000.00 to \$14,000.00.
2. The minimum rate of pension for Old Age and Invalidity was increased from \$788.50 to \$868.00 per fortnight from 1st January . The increase of approximately 10% resulted from the increase in the Public Sector Minimum Wage.
3. With effect from September 1, the amount paid as Funeral Benefit was increased from \$3,000.00 to \$5,000.00.
4. During 1993 the appeals process was decentralized. Senior Inspectors were appointed Clerks to the Tribunal in Areas 1,2 and 3. At the Head Office however, the Clerk to the Tribunal was retained.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

During 1993, a total of 787 employers were registered with the Scheme. Of this total, 723 or approximately 92% were small scale employers, that is, each employed at the most 10 persons. Of the remaining 64 employers, 58 or approximately 7% employed between 11 and 50 persons, 5 employed between 51 and 100 persons and 1 employed over 100 persons.

The industrial distribution of the new employers shows that 321 or approximately 41% entered the 'Services' sector with 194 or approximately 25% entering 'Personal Services'. The 'Commerce' sector accounted for 178 or approximately 23% of the new entrants while the 'Manufacturing' sector attracted 130 or approximately 17%. In addition the 'Construction' sector accounted for 80 or approximately 10% and 'Transportation and Communication' 40 or approximately 5%. The remaining 38 registrants were absorbed in the 'Agriculture, Forestry and Fishing', 'Mining' and 'Water and Sanitary Service' Sectors.

The number of employers registered during 1992 was 573. The 1993 total therefore represents an increase of approximately 37% by comparison.

The new entrants brought the total number of employers registered as at the end of the year to 18,201.

Table A in the Annex shows the number of employers registered during 1993 by industry and size while Figure 1 overleaf gives a graphical illustration of the Industrial Distribution.

DEFAULTERS

During the year 1993, 190 matters of default contribution payments were brought to the attention of the Compliance Department. Of this total, 181 related to employers and 9 to self-employed persons.

DEFAULTING EMPLOYERS

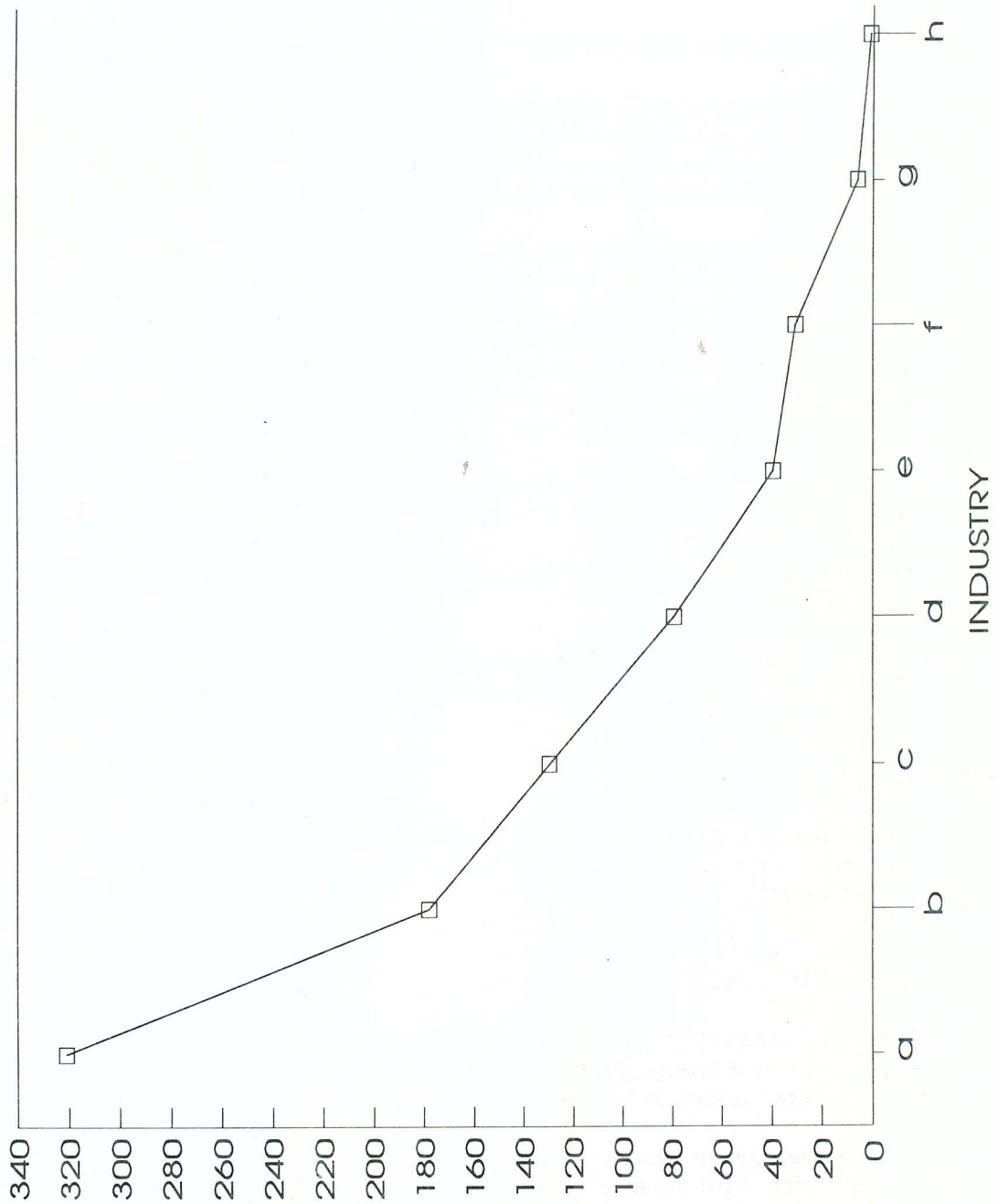
Fifty-eight cases of non-payment of contributions by employers were received during 1993. A further 47 cases were brought forward from 1992 making a total of 105 cases to be processed. Sixty cases were processed in 1993 and 45 remained outstanding at the end of the year.

In the underpayment category, no new cases were identified during 1993. However, there were 5 cases which were outstanding at the end of the previous year. These cases were not processed during 1993 and therefore were still outstanding at the end of the year.

There were 123 cases of overpayment which were identified during the year. No cases were brought forward from 1992 and all cases were processed during the year under review.



FIGURE 1
NUMBER OF EMPLOYERS BY INDUSTRY-1993





The Movement of Defaulting Employers is shown in Table 1 below.

**TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1993**

DESCRIPTION	Non Payment	Under Payment	Over Payment	TOTAL
Cases brought forward from 1992	47*	5	-	52*
Cases identified/received in 1993	58	-	123	181
Cases processed in 1993	60	-	123	183
Cases outstanding at 93-12-31	45	5	-	50

* Adjusted figures

A comparison of the number of cases identified in 1993 with those of the previous year shows an increase in two of the three categories -non-payment by 14% and overpayment by 22%. Moreover, the total number of cases identified in 1993 increased by approximately 16%.

DEFAULTING SELF-EMPLOYED PERSONS

Nine cases relating to defaulting self-employed persons were identified during the year. There were four cases of non-payment and 2 cases of underpayment which were outstanding at the end of 1992, bringing the total number of cases to be processed to 15. Two non-payment and 6 overpayment cases were processed during 1993. At the end of the year therefore, there were 7 cases still outstanding - 2 relating to under payment and 5 relating to non-payment.

A comparison with the previous year shows a decrease of approximately 73% in the non-payment category and an increase of approximately 50% in the overpayment category. The overall decrease in the total number of cases was approximately 44%.

See Table 2 overleaf for the Movement of the self-employed Defaulters.



TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1993

DESCRIPTION	Non Payment	Under Payment	Over Payment	TOTAL
Cases brought forward from 1992	4*	2	-	6*
Cases identified/received in 1993	3	-	6	9
Cases processed in 1993	2	-	6	8
Cases outstanding at 93-12-31	5	2	-	7

* Adjusted Figure

COURT ACTION

During the year under review, court action was taken against 8 defaulting employers and 2 defaulting self-employed persons. Five of the cases against employers were of a criminal nature and 3 were of a civil nature. There were also 8 cases of a criminal nature and 1 of a civil nature against employers outstanding from 1992.

Of the 2 cases filed against self-employed persons during the year, 1 was of a criminal nature and the other of a civil nature.

Twelve of the cases against employers were completed during the year. The court ruled in favor of the National Insurance Board in 5 criminal and 1 civil matters, a further 2 criminal and 1 civil cases were withdrawn and in the 3 other criminal cases, the defendants were discharged after complying with what was required of them.

None of the cases against self-employed persons were completed during the year. Therefore, at the end of the year there were 3 criminal and 2 civil cases against employers and 1 criminal and 1 civil matter against self-employed persons still outstanding.

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**TABLE 3
CASES TAKEN TO COURT
1993**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	Criminal	Civil	Criminal	Civil
Number of court cases brought forward from 1992	8	1	-	-
Number of cases taken to court in 1993	5	3	1	1
Number of cases in which judgment was given*	5	1	-	-
Number of cases withdrawn	2	1	-	-
Number of cases in which defendants were discharged	3	-	-	-
Number of cases outstanding in court at the end of the year	3	2	1	1

* Judgment was given in favor of the Board.

REGISTRATION OF EMPLOYED PERSONS

A total of 15,517 persons were registered during 1993. Of this total, 8,665 were males and 6,852 were females.

Four hundred and forty-one of the new registrants were under 16 years of age, 15,037 were between the ages of 16 and 59 years and 39 were 60 years and over.

An examination of the marital status of the new registrants reveals that 13,428 or approximately 86% were single, and 1,324 or approximately 9% were married. The remaining 765 were either widowed, divorced, separated or in common-law relationships.

Table B in the Annex shows the number of registrants by Age-group, Sex and Marital Status.

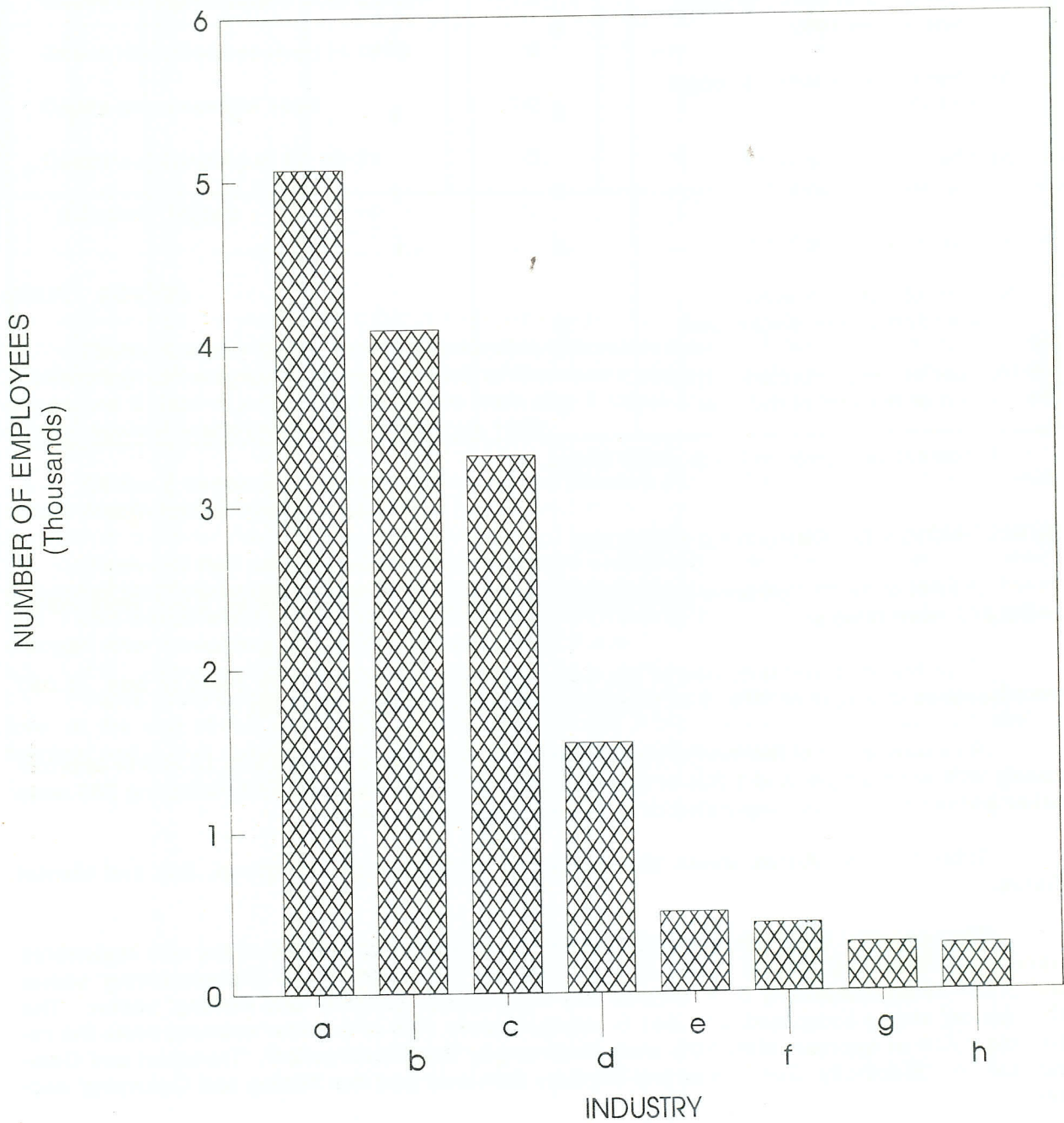
The industrial distribution shows that 5,070 or approximately 33% of the new registrants entered the 'Services' Sector, 4,089 or approximately 26% entered the 'Manufacturing' sector and 3,307 or approximately 21% entered the 'Agriculture, Forestry and Fishing' sector. The 'Commerce' sector accounted for 1,541 or approximately 10% of the new entrants while the remaining 1,510 or approximately 10% were absorbed by the 'Construction', 'Transport and Communication', 'Electricity, Gas, Water and Sanitary Services' and the 'Mining and Quarrying' sectors.



Table C in the Annex classifies the new registrants by industry and sex while Figure 11 below gives a graphical illustration of the Industrial Distribution.

FIGURE 11

EMPLOYED REGISTRANTS BY INDUSTRY-1993





Of the 15,037 new registrants between the ages of 16 and 59 years, 8,303 or approximately 55% were males and 6,734 or approximately 45% were females.

The age distribution shows that 12,291 or approximately 82% of the registrants were in the age-group (16-24) years and 2,247 or approximately 15% in the age-group (25-39) years. The age-groups (40-45) years and (50-59) years accounted for 365 and 134 registrants respectively. Table 4 below shows the distribution of the Registrants by Age-group and Sex.

**TABLE 4
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59
BY AGE-GROUP AND SEX
1993**

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	4,908	2,192	7,100
20 - 24	2,088	3,103	5,191
25 - 29	617	609	1,226
30 - 34	287	343	630
35 - 39	170	221	391
40 - 44	116	145	261
45 - 49	52	52	104
50 - 54	35	38	73
55 - 59	30	31	61
TOTAL	8,303	6,734	15,037

The average age of the male registrants was 21 years and that of the females, 23 years. The overall average age was 22 years.

During 1992, 10,150 employees between the ages of 16 and 59 years were registered. The 1993 total of 15,037 therefore represents an increase of approximately 48%.

Table 5 overleaf shows the number of registrants between the ages of 16 and 59 years over the last 5-year period.



**TABLE 5
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1989-1993**

DESCRIPTION	1989	1990	1991	1992	1993
Males	9,276	6,725	5,922	5,602	8,303
Average Age	21	21	21	22	21
Females	6,741	4,994	4,248	4,548	6,734
Average Age	23	22	23	23	23
Males & Females	16,017	11,719	10,170	10,150	15,037
Average Age	22	22	22	22	22

The table shows a declining trend in the number of registrants with the exception of 1993 which shows a marked increase. The average age has remained stable over the entire period.

SELF-EMPLOYED REGISTRANTS

A total of 1,488 self-employed persons were registered during 1993. Of this total 881 or approximately 59% were males and 607 or approximately 41% were females.

An age analysis shows that 615 or approximately 41% of the registrants were in the age-group (16-30) years, 647 or approximately 44% were in the age-group (31-45) years and 226 or approximately 15% were in the age-group (46-50) years.

The average age of the male registrants was 36 years and that of the females 34 years. The overall average age was 35 years.

The industrial distribution of the new registrants shows that 578 or approximately 39% were absorbed in the 'Commerce' sector, 405 or approximately 27% in the 'Service' sector, 259 or approximately 18% in the 'Manufacturing' sector and 109 or approximately 7% in the 'Agriculture and Fishing' sector. Of the remainder, 80 entered the 'Construction' sector, 48 entered the 'Transport' sector, 8 joined the 'Mining' sector and 1 registrant entered the 'Water and Sanitary Services' sector.

Table D in the Annex classifies the self-employed registrants by Industry and Sex.



The distribution by marital status reveals that 823 or approximately 55% of the new registrants were married while 520 or approximately 35% were single. The remaining 145 or 10% approximately were either widowed, divorced, separated or in common-law relationships.

Table E in the Annex classifies the new registrants by age-group, sex and marital status.

During 1992, 1,030 self-employed persons were registered. The 1993 total of 1,488 therefore represents an increase of approximately 44% and brings the effective number of registered self-employed persons as at December 31, 1993 to 17,619.

Table 6 below shows the number of self-employed persons registered annually over the period 1989 - 1993.

**TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1989 - 1993**

DESCRIPTION	1989	1990	1991	1992	1993
Males	855	611	864	744	881
Females	392	228	340	286	607
Males & Females	1,247	839	1,204	1,030	1,488

REGISTRATION OF VOLUNTARY CONTRIBUTORS

One application was received for registration as a voluntary contributor during 1993.

There were in addition 9 voluntary contributors who were active during the year under consideration.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1993 stood at 728.

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 1,241 persons were awarded Old Age Pensions during 1993. Nine hundred and seventy-two or approximately 78% were males and 269 or approximately 22% were females.

A distribution of the new pensioners by employment category shows that 1,199 (935 males and 264 females) were employed persons while 42 (37 males and 5 females) were self-employed persons.



The age range of the pensioners was 60 years to 83 years. The age-group (60-64) years accounted for 1,097 or approximately 88% of the pensioners of whom 481 or approximately 39% were 60 years old. The age-groups (65-69) years and (70-74) years accounted for 118 or approximately 10% and 19 or approximately 2% of the pensioners respectively. There were 6 pensioners in the age group (75-79) years and 1 in the age group (80-84) years. This distribution is shown in Table 7 below.

TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1993

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 - 64	827	234	1061	32	4	36	859	238	1097
65 - 69	86	26	112	5	1	6	91	27	118
70 - 74	16	3	19	-	-	-	16	3	19
75 - 79	6	-	6	-	-	-	6	-	6
80 - 84	-	1	1	-	-	-	-	1	1
TOTAL	935	264	1199	37	5	42	972	269	1241

The average age of the new entrants was 62 years.

The average fortnightly amount paid to the pensioners was \$960.04.

An analysis of the contribution status shows that the pensioners qualified on the average with approximately 894 contributions. Approximately 90% of these were paid by or on behalf of the pensioner and approximately 10% were credited contributions. The credited contributions were awarded in accordance with the Regulations i.e Age Credits (for persons over 35 years at the commencement of the Scheme who had paid over 90 contributions during the first 3 years of existence of the Scheme) and Retirement Credits (for persons whose contribution life would have been shortened due to the reduction of the retirement age from 65 years to 60 years).

The males were awarded pensions based on an average of 907 contributions of which approximately 10% were credited. The females qualified with an average of 844 contributions of which approximately 11% were credited.

Table F in the Annex shows the number of Old Age pensions granted by Age, Sex and contributions paid and credited.



In 1992, 1,292 pensions were awarded. The 1993 total of 1,241 therefore represents a decrease of approximately 4%.

At the end of 1992 there were 17,785 pensions in payment at an average rate of \$788.50 per fortnight. During the year under review, 1,241 pensions were awarded and 441 pensioners, 408 males and 33 females, exited the population due to their deaths. Thus, the number of pensioners on stream at the end of 1993 was 18,585 consisting of 14,883 males and 3,702 females. Their average fortnightly rate was \$874.14.

The Movement of Old Age pensions is shown in Table 8 below.

**TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1993**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in payment at the beginning of the year	14,319	3,466	17,785	* 868.00
Pensions granted during the year	972	269	1,241	960.04
Pensions terminated during the year	408	33	441	868.00
Pensions in payment as at 31.12.93	14,883	3,702	18,585	874.14

*Adjusted Rate

Table G in the Annex shows the number of pensioners on stream as at 93-12-31 by Age, Employment status and Sex.

OLD AGE GRANT

Four hundred and forty-two Old Age Grants were awarded during 1993 and 19 claims were disallowed because the claimants failed to satisfy the contribution requirements governing the award of the benefit.

The recipients of the awards were 315 males and 127 females.

The average amounts of the grants paid to males and females were approximately \$2,410.38 and \$2,465.64 respectively. The overall average amount paid was \$2,426.26 approximately.



The number of lump-sum payments by sex and average amount is shown in Table 9 below.

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
AND AVERAGE AMOUNT PAID
1993

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	315	127	442
Percentage	71	29	100
Average Amount (\$)	2,410.38	2,465.64	2,426.26

An examination of the contribution spread reveals that the males qualified for the Grant with an average of 506 contributions of which approximately 23% were credited and the females qualified with an average of 482 of which approximately 19% were credited. On average, the recipients had 499 paid and credited contributions. See Table 10 below.

TABLE 10
OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1993

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	315	127	442
No. of Contributions paid	122,532	49,625	172,157
Average per insured person	389	391	389
No. of Contributions Credited	36,889	11,564	48,453
Average per insured person	117	91	110
Total Contributions paid & credited	159,421	61,189	220,610
Average per insured person	506	482	499



The age distribution of the recipients shows that their ages ranged from 60 years to 81 years with the age-group (60-65) years accounting for 372 or approximately 84% of the recipients. The ages of the self-employed recipients ranged from 60 years to 66 years. The overall average age was 62 years.

The number of Old age Grants awarded by age, sex and employment status is shown in Table H in the Annex.

A total of 345 grants were awarded in 1992. The 1993 total of 442, therefore, represents an increase of approximately 28%.

The number of Old Age Grants paid by employment status of recipients and average amount for the period 1989 - 1993 is shown in Table 11 below.

**TABLE 11
NUMBER OF OLD AGE LUMP SUM PAYMENTS BY EMPLOYMENT
STATUS AND AVERAGE AMOUNT PAID
1989 - 1993**

DESCRIPTION	1989	1990	1991	1992	1993
Employed	257	204	218	342	434
Self-Employed	2	13	20	3	8
TOTAL	259	217	238	345	442
Average Amount (\$)	558.49	676.00	1313.07	1,254.03	2,426.26

The above table shows an increasing trend in the number of Old Age Grants awarded and the average amount paid over the given period.

INVALIDITY PENSION

During 1993, 187 Invalidity pensions were awarded. The recipients were 152 males and 35 females with 6 males and 1 female in the self-employed category.

The age-distribution of the recipients shows that 61 or approximately 33% were in the age group (54-59) years, 50 or approximately 27% were in the age-group (50-54) years, 27 or approximately 15% were in the age-group (45-49) years and 25 or approximately 13% were in the age group (40-44) years. The age-group (35-39) years accounted for 12 or approximately 6% of the recipients while the age-groups (30-34) years and (25-29) years accounted for 8 or 4% and 4 or 2% of the recipients respectively.

The average age of the male recipients was 50 years and for the females, 42 years. The overall average age was 46 years.



An analysis of the contribution status shows that the recipients qualified on an average of 983 contributions of which approximately 72% were paid and approximately 28% were credited. The males were awarded pensions on an average of 985 paid and credited contributions of which 26% approximately were credited. Correspondingly, the females qualified with an average of 975 paid and credited contributions of which 37% approximately were credited.

The average fortnightly pension paid was approximately \$932.00.

Table 12 below shows the number of Invalidity pensions awarded annually during the period 1989 - 1993.

**TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNTS
1989 - 1993**

DESCRIPTION	1988	1989	1990	1991	1992
Males	118	103	129	113	152
Females	37	27	39	25	35
Males & Females	155	130	168	130	187
Average Fortnightly Amounts (\$)	211.00	271.30	640.00	788.50	931.89

The table shows a fluctuating trend in the number of pensions awarded annually. There has, however, been a steady increase in the average fortnightly amount paid which can be attributed to annual increases in the minimum rates of pension.

At the beginning of the year under review, there were 865 pensioners on stream of whom 664 were males and 201, females. During the year, 187 pensions were awarded and 99 were terminated. Of the total terminated 25 were due to the pensioners' attainment of age 60 year and 5 were due to the cessation of incapacity. At the end of the year, therefore, there were 95 pensioners (730 males and 223 females) on stream.

The table 13 overleaf shows the Movement of Invalidity pensions during 1993



**TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1993**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in Payment at beginning of year	664*	201	865*	868.00*
Pensions granted during the year	152	35	187	931.89
Pensions terminated during the year by:				
(a) Death	24	1	25	971.12
(b) Attainment of age 60	60	9	69	842.05
(c) Cessation of Incapacity	2	3	5	775.28
Pensions in payment as at 31.12.93	730	223	953	876.80

* Adjusted Figures

The number of Invalidity pensions granted by age and sex along with the number of paid and credited contributions is shown in Table I in the Annex.

INVALIDITY GRANT

During 1993, 14 Invalidity Grants were awarded. The recipients were 11 males and 3 females who were all in the employed category.

The ages of the males ranged from 26 years to 59 years, while the ages of the females ranged from 29 years to 35 years. The overall average age was 43 years approximately.

The recipients qualified, on the average, with approximately 152 paid and credited contributions.

The average amount paid was \$1,570.92 approximately. In 1992, 14 grants were awarded.

The number of grants awarded and the average amount paid over the period 1989 to 1993 is shown in Table 14 overleaf.



TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1989 - 1993

DESCRIPTION	1989	1990	1991	1992	1993
Males	4	1	6	9	11
Females	1	2	3	5	3
Males & Females	5	3	9	14	14
Average Amounts (\$)	247.00	286.00	536.10	2,436.71	1,570.92

The table shows that the number of grants awarded annually and the average amount paid have an overall increasing trend.

Table J in the Annex shows the number of Invalidation Grants awarded by age, sex, number of contributions (paid and credited) and amount paid.

SURVIVOR'S PENSION

During 1993, 614 Survivor's Pensions were awarded and 62 claims were disallowed. Of the claims disallowed, 47 related to claimants who were in receipt of Old Age/Invalidity Pension 6 to widowers who were capable of self-support and 4 to other dependants who were capable of self-support. Three claims were disallowed since there existed some impediment to marriage between the deceased and the claimant, one was disallowed to an orphan who was over the qualifying age and in the remaining case, the deceased was not entitled to a pension.

Of the pensions awarded, 152 were granted to widows who had in their care children of the deceased, 456 to widows who were over 45 years of age, 4 to orphans and 2 to widowers who were over 55 years of age at the time of death of the insured person.

There were 70 awards of annuity payments which were shared among 95 other dependants. The recipients were 43 children whose remaining parent did not satisfy the criteria for the award of the benefit, 23 widows, 17 parents of deceased persons, 8 reputed wives, 3 sisters and 1 nephew.

The age-range of the 152 widows who had children of the deceased in their care was 27 years to 59 years. Their average age was approximately 41 years. The age-range of the 456 widows who qualified because they were 45 years or over was 45 years to 84 years. The average age was approximately 61 years. The overall average age of the widows was 56 years approximately.

The 152 widows who were awarded the benefit because they had children of the deceased in their care had 271 children among them. One hundred and six of these widows were under 45 years and had among them 206 children. The other 46 widows had among them



children but would have qualified for the pension even if they did not have children since they were over 45 years of age at the time of death of the deceased insured person.

The ages of the children ranged from below 1 year to 18 years. There was 1 child aged 26 years who was an invalid. The average age of the children was 11 years approximately.

Table K in the Annex shows the number of Survivors' pensions awarded by age-group and condition of award.

The widows who qualified because they had children of the deceased in their care were paid an average fortnightly pension of \$715.53. The widows who qualified because they were over 45 years received an average fortnightly pension of \$439.17. The 4 orphans received an average fortnightly pension of \$289.32 while the 2 widowers over 55 years received an average fortnightly pension of \$434.00. The overall average fortnightly pension was \$506.59.

At the beginning of 1993, there were 2,951 pensions in payment. The recipients were 2,420 widows who were 45 years or over, 498 widows who had children of the deceased in their care, 26 orphans and 7 widowers.

During the year, 614 pensions were awarded and 1 pension to a widow over 45 years was terminated due to the recipient's death.

At the end of the year therefore, there were 3,564 pensions in payment. Of this total 2,875 were paid to widows who were over 45 years, 650 to widows with the care of children, 30 to orphans and 9 to widowers.

The Movement of Survivor's pensions is shown in Table 15 overleaf.



**TABLE 15
MOVEMENT OF SURVIVORS PENSION
1993**

Description	Widows over 45yrs	Widows with care of Children	Orphan	Widower	Total	Ave f/ngly Rate
Pensions in payment at the beginning of the year	2420	498	26	7	2951	* 506.59
Pensions granted during the year	456	152	4	2	614	434.00
Pensions terminated during the year by death	1				1	434.00
Pensions altered during the year			23		23	144.67
Pensions in payment as at 31.12.93	2875	650	30	9	3564	465.66

* Adjusted Rate

SURVIVOR'S GRANT

Thirty-six Survivor's Grants were awarded in 1993. The recipients included 9 widows, 5 of whom qualified because they had in their care children of the deceased who were under the age of 16 years and the remaining 4 were over 45 years of age on the death of their spouses. The remaining grants were awarded to Other Dependants of the deceased.

The ages of the widows ranged from 31 years to 67 years. Their average age was 45 years approximately.

The number of children included in these benefit payments was 27.

The amounts paid as grants ranged from \$58.50 to \$10,496.89. The average amount paid was \$2,457.00 approximately.

The number of Survivors' Grants awarded during the previous year was 20.



FUNERAL

During 1993, a total of 1,223 claims for Funeral Benefit were processed. Thirty-five of these were not paid and 1,188 were paid.

Of the 35 claims which were not paid, 26 were disallowed because the insured persons had paid less than 50 contributions, 6 were disqualified due to late submission and in 3 cases, the claimants either did not meet nor were liable to meet the Funeral expenses.

Of the 1,188 claims which were paid, 948 or approximately 80% were in respect of deceased males and 240 or approximately 20% in respect of deceased females.

An analysis of the claims paid by employment category reveals that 1,159 or approximately 98% were in relation to employed persons and 29 or approximately 2% related to self-employed persons. Of the 1,159 claims paid in the employed category 1,007 were on behalf of persons who were directly insured and the remaining 152, of spouses of insured persons. In the self-employed category, 25 of the deceased were directly insured and the remaining 4 were spouses of insured persons. See Table 16 below.

**TABLE 16
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1993**

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		ALL CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	879	42	23	4	948
Females	128	110	2	-	240
Males & Females	1,007	152	25	4	1,188

An age analysis of the deceased shows that 698 or approximately 59% were over 60 years, 201 or approximately 17% were in the age-group (51-60) years and 138 or approximately 12% were in the age-group (41-50) years. The age-group (31-40) years accounted for 102 or approximately 8% of the deceased while the age-group (16-30) years accounted for 49 or approximately 4% of the deceased.

The average age of the deceased males and females was approximately 56 years.

Table L in the Annex shows the number of Funeral claims paid by age-group, Employment Category, Sex and Insured Status of the deceased.



GUYANA NATIONAL INSURANCE SCHEME

On the average, \$2,960.00 approximately was paid as Funeral Benefit in 1993.

The number of Funeral Claims paid in 1992 was 1,054. The 1993 total therefore represents an approximate increase of 13%. The number of claims paid during the last five-year period is shown in Table 17 below.

TABLE 17
NUMBER OF FUNERAL CLAIMS PAID
1989 - 1993

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1989	937	103	1,040
1990	888	110	998
1991	897	116	1,013
1992	902	152	1,054
1993	1,032	156	1,188

The above table exhibits an increasing trend in the amount of Funeral Claims paid over the period 1989 to 1993.

SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 1993 a total of 12,858 Sickness spells were terminated. Of this total 4,680 or approximately 36% were not paid and 8,178 or approximately 64% were paid.

An analysis of the spells which were not paid shows that 2,568 or approximately 55% were related to incapacities which lasted 3 days or less. Of the remaining 2,112 spells, 597 or approximately 13% were related to claimants who did not meet the contribution requirements for the benefit, 953 or approximately 20% were cases where the claimants were fully paid by their employers and 242 or approximately 5% were cases where no incapacity for work existed.

Further, there were 137 cases where the claimants were not in insurable employment, 101 which were disqualified for late submission, 70 cases where the claimants were outside the required age limit and therefore were not covered for the benefit and 12 claims which were not supported by valid medical certificates.

Table 18 overleaf shows the number of Sickness spells which were not paid by reason for non-payment.



TABLE 18
NUMBER OF SICKNESS SPELLS NOT PAID
BY REASON FOR NON-PAYMENT
1993

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
No incapacity for work	242
Under Sixteen Years	1
Over sixty years	69
Invalid Medical Certificates	12
Late submission of Claims	101
Non-insurability	137
Less than 50 contributions	475
Less than 8 contributions paid during 13 week period	122
Full wages paid	953
Less than 4 days duration	2,568
TOTAL	4,680

Of the 8,178 spells which were paid, 4,583 related to males and 3,595 to females. Further, 8,066 or approximately 99% were in respect of employed persons and 112 or approximately 1% in respect of the self-employed.

The ages of the recipients ranged from 16 years to just below 60 years.

The age distribution reveals that 5,138 or approximately 63% of the paid spells were incident on the age-group (21-40) years and 2,566 or approximately 31% were incident on the age-group(41-60) years. There were 474 recipients or approximately 6% who were below 21 years.

The average age of the male recipients was approximately 37 years and that of the females, 33 years approximately. The overall average age was 35 years.

Table M in the Annex classifies the number of Sickness spells paid by age-group, employment category and sex of recipients.



An examination of the paid spells by sector reveals that 1,530 or approximately 19% of the spell paid arose from workers in the Sugar Sector while 6,648 or approximately 81% arose from workers in the other industries combined.

An analysis of the spells by diagnosis shows that 2,460 or approximately 30% of the spells were due to ill-defined ailments such as epilepsy and diseases of the nervous and urinary systems, 923 or approximately 11% were due to conditions resulting from accidents, poisoning and violence, while diseases of the genital organs accounted for 487 or approximately 6% of the spells.

The entire classification of Sickness spells paid by diagnosis and sector is given in Table N in the Annex.

The average duration of Sickness spells paid was 9 benefit days. In the Sugar Sector the average duration was approximately 13 benefit days while in the other industries combined the average duration was approximately 8 benefit days. The average duration of spells paid to males was 10 benefit days and to females, 8 benefit days. See Table 19 below.

TABLE 19
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1993

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Average Duration	Number	Average Duration	Number	Average Duration
Males	1,217	13	3,366	9	4,583	10
Females	313	10	3,282	8	3,595	8
TOTAL	1,530	13	6,648	8	8,178	9

During 1992, a total of 8,823 spells were paid. The 1993 total, therefore, represents an increase of approximately 5% by comparison. Table 20 below shows the average duration and the percentage of spells arising from the sugar sector over the period 1989-1993.



TABLE 20
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1989 - 1993

DESCRIPTION	1989	1990	1991	1992	1993
Spells arising from Males	4,086	4,832	5,220	4,453	4,583
Females	2,981	3,411	3,502	3,370	3,595
Males and Females	7,067	8,243	8,722	7,823	8,178
Average duration (Benefit days)	11	10	9	9	9
Percentage Arising from Sugar Sector	16	15	21	17	19

The table shows a fluctuating trend in the number of spells paid and the percentage arising from the sugar sector while the average duration has remained stable over the last 3 years of the period.

SICKNESS BENEFIT- MEDICAL CARE

During 1993, a total of 15,067 claims were made for the reimbursement of medical expenses incurred through sickness. Of this amount 7,388 or approximately 49% related to males and 7,679 or approximately 51% to females.

The sugar sector accounted for 2,422 or approximately 16% of the claims while 12,645 or approximately 84% originated from the other industries combined.

Moreover, of the claims from the sugar sector, 1,862 or approximately 77% were from males and 560 or approximately 23% were from females. Correspondingly, the other industries combined had 5,526 or approximately 44% for males and 7,119 or approximately 56% for females. This is shown in Table 21 overleaf.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 21
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1993

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	1,862	77	5,526	44	7,388	49
FEMALES	560	23	7,119	56	7,679	51
MALES & FEMALES	2,422	100	12,645	100	15,067	100

The age of the claimants ranged from 16 years to just below 60 years. The average age of the males was 35 years and that of the females 34 years. The distribution of the Sickness Benefit-Medical Care claims by age-group, sector and sex is shown in Table O in the Annex.

An examination of expenditure on Medical Care reveals that approximately 76% was expended on out-patient care and 24% approximately went towards in-patient care.

A study of the total reimbursement reveals that approximately 44% was spent for orthopaedic and prosthetic care, 28% for drugs and dressings and 11% for X- Rays, laboratory charges and fees to medical referees. Further 5% each was expended on payments for hospitalisation and medical examination, 4% for treatment and 3% for specialist care.

Table 22 below gives the percentage distribution of the Sickness Benefit-Medical Care by type of care.

TABLE 22
PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
1993

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS.	TREAT.	ORTHO. & PROST. CARE	OTHERS	TOTAL
In-Patient	5	2	2	6	2	-	7	24
Out-Patient	-	3	1	22	2	44	4	76
In and Out Patient	5	5	3	28	4	44	11	100



The distribution by sector shows that approximately 12% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector while approximately 88% arose from claimants in the other industries combined. For the reimbursement of expenses for out-patient care, approximately 29% of the cost went to claimants in the sugar sector while 71% went to claimants in the other industries combined.

The average amount reimbursed was \$3,316.00 approximately.

Of the 15,067 claims which were reimbursed, 2,565 also had attached the payment of Sickness Benefit - replacement of income. The remaining 12,502 were reimbursed for medical expenses only.

The number of claims paid during 1992, was 10,360. The 1993 total of 15,067 therefore represents an increase of approximately 45% by comparison.

There were 19 claimants who received reimbursement for medical care expenses incurred abroad. The average amount reimbursed was \$120,056.00 approximately.

EXTENDED MEDICAL CARE

A total of 4,199 claims were reimbursed under the Extended Medical Care Programme. The claims were made by Old Age and Invalidity pensioners.

Two Thousand, seven hundred and seven or approximately 64% of the claims were made in respect of orthoptics or eye care, 1,173 or approximately 28% for prosthetic or dental care and 319 or approximately 8% for other care.

Further, 3,356 or approximately 80% of the claimants were males and 843 or approximately 20% were females.

The average amount expended for orthoptic care was \$5,824.29 and for prosthetic care, \$5,969.85. The overall average amount expended was \$5,758.24 approximately.

In 1993, a total of 3,157 claims were paid at an average of \$4,634.00 per claim. The number of claims processed in 1993, therefore, represents an increase of approximately 33%.

MATERNITY ALLOWANCE

During 1993, a total of 1,235 Maternity claims were processed. Of this total 1,188 or approximately 96% were paid and 47 or approximately 4% were not paid.

An analysis of the cases which were not paid shows that 44 claimants were in receipt of full salary from their employers during the period of work interruption and 3 did not satisfy the contribution requirements for the benefit.

The 1,188 cases which were paid were in respect of 1,178 employed and 10 self-employed women.



GUYANA NATIONAL INSURANCE SCHEME

The age distribution shows that 95 or approximately 8% of the recipients were in the age-group (16-20) years, 386 or approximately 32% were in the age-group (21-25) years, 342 or approximately 29% were in the age-group (26-30) years and 255 or approximately 21% were in the age-group (31-35) years. Further, 93 or approximately 9% of the recipients were in the age-group (36-40) years 15 in the age-group (41-45) years and 2 in the age-group (46-50) years.

The ages of the recipients ranged from 16 years to 49 years and the average age was 28 years.

Table P in the Annex classifies the Maternity allowances paid by age-group, employment status and benefit days.

The distribution of the paid cases by benefit days shows that 1,024 or approximately 86% of the awardees were paid for the full period of 13 weeks and 139 or approximately 12% were paid for periods ranging from 3 weeks to 12 weeks while 6 persons were paid for periods ranging from 2 to 17 days.

The extended maternity allowance was paid to 19 women who developed complications as a result of their pregnancy. These recipients were paid for additional periods ranging from 1 to 7 weeks.

The average amount paid as Maternity allowance was approximately \$9,343.00. The overall average duration was 77 days.

During the previous year 858 cases of Maternity Benefit were paid. The 1993 figure of 1,188 therefore represents an increase of approximately 35%.

The number of cases paid annually together with the average duration for the period 1989 to 1993 is shown in Table 23 below.

**TABLE 23
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1989 - 1993**

DESCRIPTION	1989	1990	1991	1992	1993
Number of Cases	1,131	1,077	1,026	858	1,188
Average Duration	69	73	74	74	77

The table shows a decreasing trend in the amount of cases paid over the period 1989 to 1993 and an increasing trend in the average duration of these paid cases.

Table Q in the Annex classifies the number of Maternity allowances paid by benefit days and amount.



MATERNITY GRANT

A total of 1,639 claims were made for Maternity Grant during the year under review. Of this total, 10 cases were not paid and 1,629 were paid.

Of the 10 cases which were not paid, 7 did not satisfy the contribution requirements for the receipt of the benefit while 3 related to claimants who were in receipt of Sickness Benefit Medical Care which defrayed the expenses incurred as a result of their pregnancy.

Of the 1,629 cases which were paid 1,116 or approximately 69% were paid to women who qualified in their own right for the benefit while 513 or approximately 31% received the benefit based on their spouses' contributions.

Eighteen self-employed persons received this benefit. Of this number, 11 qualified in their own right and the remaining 7 qualified on their spouses' contributions.

The age distribution of the recipients shows that 97 or approximately 6% were within the age-group (16-19) years, 458 or approximately 28% were in the age-group (20-24) years and 479 or approximately 29% in the age-group (25-29) years. The age-group (30-34) years accounted for 373 or approximately 23% of the recipients, while 177 or approximately 11% were in the age-group (35-39) years and 36 or approximately 2% were in the age-group (40-44) years. There were 2 recipients each in the age-groups (45-49) years and (55-59) years while there were 5 recipients of the benefit who were under 16 years of age.

The average age of the recipients was 23 years approximately.

Table 24 shows the number of Maternity Grants paid by age-group, employment category and insured status.

**TABLE 24
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1993**

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	4	-	1	-	5	5
16 - 19	40	53	1	3	41	56	97
20 - 24	307	148	1	2	308	150	458
25 - 29	326	149	3	1	329	150	479
30 - 34	271	99	3	-	274	99	373
35 - 39	131	44	2	-	133	44	177
40 - 44	27	8	1	-	28	8	36
45 - 49	2	-	-	-	2	-	2
50 - 54	-	-	-	-	-	-	-
55 - 59	1	1	-	-	1	1	2
TOTAL	1,105	506	11	7	1,116	513	1,629



GUYANA NATIONAL INSURANCE SCHEME

The average amount paid as Maternity Grant was \$300.00.

The 1,629 recipients had amongst them 3,606 children under 18 years - an average of 2 children per recipient.

An age analysis of the children reveals that 1,642 or approximately 45% of them were under 1 year, 860 or approximately 24% were between the ages of 1 year and 5 years, 615 or approximately 17% were between the ages of 6 and 10 years and 489 or approximately 14% were over 10 years old.

The number of Maternity Grants paid in 1992 was 1,372. The 1993 total therefore represents a increase of approximately 19%.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

During 1993 a total of 4,148 Injury Benefit cases were terminated. One hundred and fifteen of these were disallowed and 4,033 were allowed.

An analysis of the cases which were disallowed reveals that 52 were related to claimants who were fully paid by their employers, 44 were related to claimants who were incapacitated for less than 4 days, 16 were disqualified due to late submission and 3 were related to injuries which did not arise out of or during the course of employment.

Of the 4,033 spells which were paid, 4,031 were terminated on the recovery of the insured person. The duration of these spells was approximately 12 benefit days. The remaining 2 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks. This is shown in Table 25 below.

TABLE 25
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
1993

REASONS FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS
Recovery	3,725	44,358	306	3,916	4,031	48,274
Benefit Paid for 26 weeks	2	312	-	-	2	312
TOTAL	3,727	44,670	306	3,916	4,033	48,586



The recipients of Injury Benefit comprised 3,727 males and 306 females.

An analysis by sector reveals that 3,719 or approximately 92% of the spells arose from employees within the sugar sector. Of this total 3,429 related to males and 290 to females. The remaining 314 or approximately 8% of the spells related to workers in the other industries combined. Table 26 shows this distribution.

**TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1993**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH-SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	3,429	85	298	7	3,727	92
Females	290	7	16	1	306	8
Males & Females	3,719	92	314	8	4,033	100

The age distribution shows that 2,646 or approximately 66% of the spells related to persons in the age-group (16-35) years and 1,363 or approximately 34% to persons in the age-group (36-60) years. There were 9 persons below 16 years and 15 who were over 60 years.

The average age of the male recipients was 32 years while that of the females was 39 years. The overall average age was 33 years.

The number of Injury spells paid by age-group and sex is given in Table R in the Annex.

The overall average duration of the 4,033 spells paid was 12 benefit days with the males averaging 12 days and the females, 13 days.

Table S in the Annex shows the number of Injury spells paid by benefit days, sector and sex.

The average amount paid as Injury benefit was approximately \$2,730.00.

In 1992, a total of 3,711 spells were paid. The 4,033 spells paid in 1993 therefore, represents an increase of approximately 9%.

The number of spells paid during the period 1989 to 1993, the percentage arising from the sugar sector and the average duration of these spells are shown in Table 27 overleaf.



TABLE 27
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1989 - 1993

DESCRIPTION	1989	1990	1991	1992	1993
Number of Spells	2,741	3,118	3,593	3,711	4,033
Percentage Arising from Sugar Sector	88	88	90	92	92
Average Duration (Benefit Days)	14	14	13	11	12

The above table shows a steady increase in the number of spells paid during the period and the percentage arising from the sugar sector. However, the average duration of the spells shows a decreasing trend.

INJURY BENEFIT MEDICAL CARE

A total of 4,512 Injury Benefit Medical Care claims were paid during 1993. Four thousand one hundred and twelve of these claims were from males and 400 from females.

The distribution by sector shows that 4,274 or approximately 94% of the claims originated from workers in the sugar sector and 238 or approximately 6% from workers in the other industries combined. A further study shows that the recipients comprised 3,903 males and 371 females from the sugar sector and 209 males and 29 females from the other industries combined. Table 28 below shows this distribution.

TABLE 28
INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR
1993

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	No.	Percentage	No.	Percentage	No.	Percentage
Males	3,903	86	209	5	4,112	91
Females	371	8	29	1	400	9
Males & Females	4,274	94	238	6	4,512	100



An age analysis reveals that 5 of the recipients were under 16 years of age, 4,470 were between the ages of 16 years and 60 years, and 37 were over 60 years. All of the 5 recipients who were below 16 years were males.

The average age of the male awardees was 33 years and that of the females, 40 years. The overall average was 34 years. Table T in the Annex, shows the distribution of the Injury Benefit Medical Care claims paid by age-group, sector and sex.

An analysis of the type of care extended shows that approximately 23% of the cost related to in-patient care and approximately 77% to out-patient care. In addition, of the expenditure on in-patient care, 12% related to workers from the sugar sector while 11% related to workers from the other industries combined. Correspondingly, for out-patient care, 63% of the sum expended were for workers in the sugar sector and 14% for workers in the other industries combined. This is shown in Table 29 below.

TABLE 29
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1993

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	12	11	23
Out-Patient	63	14	77
TOTAL	75	25	100

Further analysis reveals that 44% of the reimbursement was expended on drugs and dressing, 14% on medical examination, 13% on Subsistence and Travelling and 9% on treatment. In addition, 6% of the cost related to specialist care and 7% each to hospitalisation and other expenses which include fees to medical referees and laboratory fees. Table 30 overleaf gives the percentage distribution of Injury Benefit Medical Care cost by the type of care.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 30
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
1993

DESCRIPTION	TYPE OF CARE							Total
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress.	Treat.	Sub. & Trav.	Others	
In-Patient	7	1	3	6	3	-	3	23
Out-Patient	-	13	3	38	6	13	4	77
In and Out Patient	7	14	6	44	9	13	7	100

Of the claims paid, 4,346 or approximately 96% also had attached the payment of Injury Benefit - replacement of income while the remaining 166 or approximately 4% were for medical expenses only.

During 1992, a total of 3,935 Injury Benefit Medical Care claims were paid. The 1993 total therefore represents an increase of approximately 15% by comparison.

DISABLEMENT PENSION

During the year under review, a total of 55 Disablement Pensions were awarded to 51 males and 4 females.

An analysis by age reveals that 16 of the pensioners were under 30 years of age, 36 were between the ages of 30 and 59 years and 3 were 60 years or over.

The average age of the male recipients was 41 years and the females, 52 years. The overall average age was 41 years.

The sugar sector accounted for 33 of the pensioners while the remaining 22 were from the other industries combined. Of the 33 awardees from the sugar sector, 29 were males and 4 were females while all of the awardees from the other industries combined were males.

An analysis by percentage of disability shows that 46 or approximately 84% of the pensions awarded were assessed at disabilities ranging between 20% to 40% while the remaining 9 were assessed at disabilities between 50% to 80%.

The number of Disablement pensions awarded by percentage of disability, sector and sex is shown in Table 31 overleaf.



TABLE 31
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
1993

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
20	10	1	11	6	-	6	16	1	17
30	10	3	13	7	-	7	17	3	20
40	6	-	6	3	-	3	9	-	9
50	1	-	1	2	-	2	3	-	3
60	-	-	-	1	-	1	1	-	1
70	2	-	2	1	-	1	3	-	3
80	-	-	-	2	-	2	2	-	2
TOTAL	29	4	33	22	-	22	51	4	55

The distribution by nature of disability reveals that 14 cases resulted from fractures, 10 from amputations and 8 each from cuts and lacerations, sprains and strains and injury to the eyes. Further, 3 of the disablement cases resulted from post-traumatic ankylosis of joints, 2 from other unspecified injuries and 1 each from contusions and abrasions and dislocations.

Table 32 overleaf gives the distribution of Disablement Pensions by nature of disability and location of injury.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 32
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1993

Nature of DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not spec. Located	Total
	Eyes	Others		Fingers	Others	Legs & Feet		
Contusions & Abrasions	-	-	-	-	-	1	-	1
Cuts and Lacerations	-	-	-	-	7	1	-	8
Amputations	-	-	-	1	5	4	-	10
Post-Traumatic ankylosis of joints	-	-	-	-	-	2	1	3
Dislocations	-	-	-	-	1	-	-	1
Fractures	-	-	3	1	6	2	2	14
Strains and Sprains	-	-	5	-	1	2	-	8
Injury to Eye	8	-	-	-	-	-	-	8
Other Injuries	-	2	-	-	-	-	-	2
TOTAL	8	2	8	2	20	12	3	55

The table above also shows that 22 or approximately 40% of the disabilities were confined to the upper extremities, 12 or approximately 22% to the lower extremities and 10 or approximately 18% to the head. There were also 8 or approximately 15% of the disabilities confined to the trunk and the remaining 3 were related to injuries not specifically located.



In addition, 16 of the disablement cases resulted from persons striking against or coming into contact with objects, 15 from persons falling and 7 were from power driven means of transport and other unspecified causes. There were also 3 cases each resulting from falling objects and the use of hand tools and 2 each from fire or explosion and flying objects.

An analysis by occupation reveals that 34 or approximately 62% of the new pensioners were manual workers, 11 or approximately 20% were Craftsmen and Technical Workers, 9 or approximately 16% were Service Workers and 1 was a Clerical/Sales Worker.

The average weekly amount awarded as disablement pension was \$336.34.

The number of Disablement pensions awarded by nature of disability and weekly amount is outlined in Table U in the Annex.

During 1992, 48 Disablement pensions were awarded. The 1993 total of 55 therefore represents an increase of approximately 15%.

Table 33 below gives the number of pensions awarded during the period 1989 to 1993.

**TABLE 33
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1989 - 1993**

SECTOR	1988	1989	1990	1991	1992
SUGAR	21	25	33	17	33
NON-SUGAR	26	33	52	31	22
BOTH SECTORS	47	58	85	48	55

The above table shows an overall increasing trend in the number of Disablement pensions awarded annually over the given period.

At the beginning of the year, there were 1,326 pensions in payment consisting of 1,197 males and 129 females. The average weekly rate was \$114.99.

During the year 55 pensions were awarded at an average weekly rate of \$336.34.

At the end of 1993 therefore, there were 1,381 Disablement pensioners on stream, consisting of 1,248 males and 133 females. They received an average weekly rate of \$123.80.

Table 34 overleaf shows the Movement of Disablement pensions during 1993.



**TABLE 34
MOVEMENT OF DISABLEMENT PENSION
1993**

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	Number	Average Weekly Amount (\$)	Number	Average Weekly Amount (\$)	Number	Average Weekly Amount (\$)
Pensions in payment at the beginning of the year	1,197	117.75	129	89.37	1,326	114.99
Pensions granted during the year	51	340.86	4	274.72	55	336.34
Pensions terminated during the year	-	-	-	-	-	-
Pensions in payment as at 31.12.93	1,248	126.86	133	94.94	1,381	123.80

DISABLEMENT GRANT

A total of 47 Disablement Grants were paid during 1993. The recipients were 44 males and 3 females.

The average age of the males was 38 years and that of the females, 42 years. The overall average age was 38 years.

The sugar sector accounted for 31 or approximately 66% of the recipients while the other industries combined accounted for 16 or approximately 34%.

The distribution is shown in Table 35 overleaf.



TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1993

DESCRIPTION	SUGAR	NON-SUGAR	BOTH SECTORS
Males	29	15	44
Females	2	1	3
Males & Females	31	16	47

An analysis by nature of injury reveals that 12 of the recipients had fractures, 10 suffered from sprains and strains and 9 from cuts and lacerations. Six of the recipients each had amputations and contusions and abrasions, 2 had punctured wounds and 1 each suffered dislocations and internal injuries. This is shown in Table 36 below.

TABLE 36
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1993

Nature of INJURY	LOCATION OF INJURY					Injuries not spec. Located	Total
	Head	Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities		
			Fingers	Others	Legs & Feet		
Contusions & Abrasions	-	-	1	2	2	1	6
Cuts and Lacerations	1	-	2	5	1	-	9
Dislocations	-	-	-	1	-	-	1
Amputations	-	-	3	3	-	-	6
Fractures	-	-	-	4	8	-	12
Strains and Sprains	-	6	-	1	3	-	10
Internal Injuries	-	1	-	-	-	-	1
Punctured Wounds	-	-	-	-	2	-	2
TOTAL	1	7	6	16	16	1	47



The above table also shows that 22 of the injuries were located on the upper extremities, 16 on the lower extremities and 7 on the trunk and uro-genital organs. There was 1 injury each located on the head and other unspecified parts of the body.

Sixteen of the injuries resulted from persons falling, 13 from persons coming into contact with objects and 6 from other unspecified causes. Further, 5 of the injuries were caused by falling objects, 3 from the use of the cutlass and 2 each from stepping on sharp or pointed objects and power driven means of transport.

A study of the degree of disability reveals that 11 persons were assessed at 5% disability, 10 at 3%, 8 at 10% and 5 at 7%. There were also 4 persons who were assessed at 2% disability, 3 each at 6% and 12% and 1 each at 4%, 9% and 11% disability. This is shown Table 37 below.

TABLE 37
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1993

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Male	Female	Tot.	Male	Female	Tot.	Male	Female	Tot.
2	4	-	4	-	-	-	4	-	4
3	7	-	7	2	1	3	9	1	10
4	1	-	1	-	-	-	1	-	1
5	8	1	9	2	-	2	10	1	11
6	2	-	2	1	-	1	3	-	3
7	2	-	2	3	-	3	5	-	5
9	-	-	-	1	-	1	1	-	1
10	3	1	4	4	-	4	7	1	8
11	-	-	-	1	-	1	1	-	1
12	2	-	2	1	-	1	3	-	3
TOTAL	29	2	31	15	1	16	44	3	47



The average amount paid as Disablement Grant in 1993 was \$16,497.44.

A total of 37 grants were awarded in 1992. The 1993 total of 47 therefore, represents an increase of approximately 27% by comparison.

Table V in the Annex classifies the number of Disablement Grants by age-group, sex and amount paid.

INDUSTRIAL DEATH

During 1993, 12 Industrial Deaths resulted in the award of Industrial Death pensions.

The recipients of the pensions comprised 8 widows with children of the deceased in their care, 2 widows over 45 years of age and 2 parents.

The ages of the deceased persons ranged from 19 years to 59 years with the average age being 36 years approximately.

The age range of the widows who had care of children of the deceased was 24 years to 55 years and their average age was approximately 37 years. The average age of the 13 children who were included in the benefit was approximately 9 years. Their ages ranged from 1 year to 18 years.

The individual ages of the 2 widows who were over 45 years old were 53 and 57 years.

The sugar sector accounted for 3 of the deaths while the other 9 occurred in the other industries combined.

An examination of the nature of injury which resulted in the deaths shows that 3 persons each died from concussions, cuts and lacerations and other injuries while 1 each died from dislocations, fractures and drowning.

The causative factors show that 5 of the deceased persons sustained injuries through power driven means of transport, 3 from persons falling and 1 each from power driven machinery, falling objects, striking against objects and other unspecified causes. See Table 38 overleaf.



TABLE 38
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1993

NATURE OF INJURY	CAUSE OF ACCIDENT						TOTAL
	Power Driven Machinery	Means of Transp.	Accidents caused otherwise than by machinery, handling goods or by means of transport				
	Prime Mover	Power Driven	Persons Falling	Falling Objects	Striking against objects	Other Causes	
Dislocation	-	1	-	-	-	-	1
Concussion	-	3	-	-	-	-	3
Fractures	-	-	1	-	-	-	1
Drowning	-	-	-	-	-	1	1
Cuts and Lacerations	1	-	-	1	1	-	3
Other Injuries	-	1	2	-	-	-	3
TOTAL	1	5	3	1	1	1	12

Table W in the Annex gives a distribution of the Industrial Deaths by condition of award and nature of injury.

There were 431 Industrial Death pensions in payment at the end of 1992. The recipients were 356 widows, 56 parents and 19 orphans.

During 1993, 12 pensions were awarded to 10 widows and 2 parents at an average weekly rate of \$415.29 and 4 pensions paid to widows were altered due to the attainment of the age limit of the children.

At the end of the year, 443 pensions were in payment to 366 widows, 58 parents and 19 orphans. The average weekly amount paid was \$218.61.

The Movement of Industrial Death pensions is given in Table 39 overleaf.



TABLE 39
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1993

DESCRIP- TION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)
Pensions in payment at the beginning of the year	356	217.00	56	217.00	19	144.66	431	213.81
Pensions granted during the year	10	439.25	2	250.50	-	-	12	415.29
Pensions terminated during the year	-	-	-	-	-	-	-	-
Pensions altered during the year	4	72.13	-	-	-	-	4	72.13
Pensions in payment at the end of the year	366	222.28	58	218.15	19	144.66	443	218.61

* Adjusted Figures

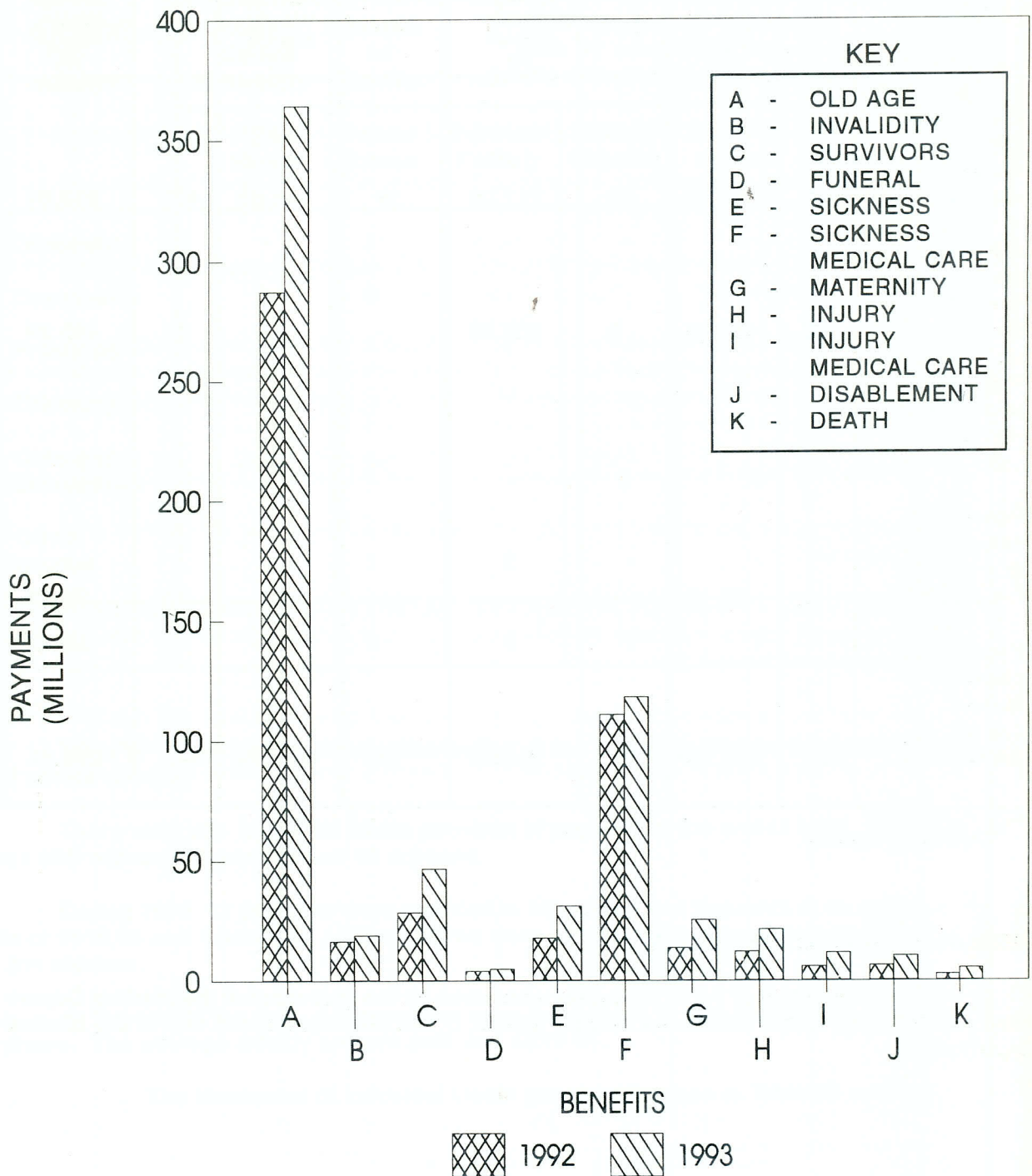
MEDICAL ADJUDICATION OF CLAIM

During 1993 a total of 7,794 claimants were seen by the personnel of the Medical Department. Of this total, 3,920 were seen at their homes, 3,188 at hospitals and 686 in the Medical Department.



FIGURE III

BENEFIT PAYMENTS - 1992 & 1993





CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

Ninety-three cases were presented to the Industrial Medical Board during 1993. Of this amount 69 were new cases and 24 were cases for review, that is, they were previously placed before the Board and needed follow-up action.

The results of the determinations reveal that 35 persons were recommended for further treatment and review at a future date, 33 persons were classified as partially but permanently disabled and the remaining 25 were considered fit for work.

The number of cases placed before the Industrial Medical Boards during 1989 to 1993 is shown in Table 40 below.

**TABLE 40
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
1989 - 1993**

DESCRIPTION	1989	1990	1991	1992	1993
Number of cases boarded	156	115	59	168	93
Medical treatment recommended	90	77	31	106	68
Medical treatment not recommended	51	23	28	46	25
Cases struck off	15	15	-	16	-
Percentage genuine cases	58	67	52	63	73

An examination of the above table reveals an overall fluctuating trend in the number of cases boarded during the period.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

A total of 116 non-industrial cases were placed before the Medical Board for determination in 1993. Fifty-five were new cases and 61 were for review.

The results showed that 50 persons were in need of further treatment, 28 persons were recommended for Invalidity benefit with a review at a future date, 22 persons were deemed invalids and 16 persons were considered fit for work.



MEDICAL TREATMENT ABROAD

Fifty claimants received treatment abroad during 1993 and were reimbursed at least 80% of their medical care expenses with the exception of 2 Industrial injury cases where there was full reimbursement.

Diagnoses ranged from Cardiac and Orthopaedic to visual conditions.

The distribution of persons receiving treatment abroad according to country of treatment reveals that 16 claimants went to the United States, 15 to Trinidad, 7 each to Venezuela and Barbados, 3 to Canada and 1 each to England and the Bahamas.

SICK VISITS

The Nurses/Sick Visitors of the Medical Department made 2,318 visits during the year under review. One thousand, two hundred and ninety-seven of these visits were made to the homes of insured persons, 676 to hospitals and 345 to dispensaries.

The total number of persons seen during these visits was 7,108. Of this total, approximately 70% were claimants and 30% approximately were pensioners.

Table 41 shows the number of visits made by the Nurses/ Sick Visitors during the period 1989 to 1993.

TABLE 41
VISITS MADE BY NURSES/SICK VISITORS
1989 - 1993

DESCRIPTION	1989	1990	1991	1992	1993
Number of visits	1,420	2,375	1,779	3,833	2,318

The table above shows a fluctuating trend in the number of visits made during the period under consideration.

REHABILITATION

In April, the Orthopaedic Workshop was removed from the Charlotte Street location to temporary accommodation at the Ptolemy Reid Rehabilitation Centre on Carmichael Street.

During the year, the Orthopaedic Technician attended a two-month training programme for instructors while 2 Orthopaedic trainees attended a course on orthotic and prosthetics. Both training programmes took place in Brazil.



An examination of work done shows that 27 below-knee, 24 above-knee and 2 through-knee prostheses were built and fitted. In addition, prostheses were built and fitted for 3 Syme amputees, 1 below-elbow, 1 above-elbow and 1 through-shoulder amputee. Repairs and servicing were also done on 37 prostheses during 1993.

Further, 19 calipers were constructed for patients who suffered fractured legs, 33 patients were fitted with back-braces and lumbar spine corsets and 3 were fitted with cervical collars. Thirty-four pairs of arch support and 9 pairs of heel pads were also fitted while 38 patients had built-up shoes/boots and 2 had orthopaedic boots/shoes. Moreover, there were 4 patients who were fitted with knee braces and 2 who had Dennis Brown splints. Repairs and servicing were carried out on 13 orthotics.

APPEALS TO TRIBUNAL

During 1993, there was a total of 429 appeals to be processed. Of this amount, 219 were outstanding from 1992 and 210 were received during the year. Seven appeals were withdrawn during the year.

Sickness Benefit accounted for 143 or approximately 34% of the Appeals to be processed and Old Age Benefit accounted for 181 or approximately 43%.

The Appeals Tribunal adjudicated on 78 cases. Twelve were allowed, 32 were disallowed and 34 were adjourned.

The General Manager reviewed and allowed 199 appeals.

At the end of the year, 179 appeals (including the 34 which were adjourned) were still listed for hearing.

ESTABLISHMENT AND ORGANISATION

STAFFING

The staff complement at the beginning of 1993 was 623 persons of whom 557 were permanent employees and 66 were temporary.

Twenty-three persons comprising 10 permanent and 13 temporary employees were recruited during the year and a total of 76 persons left the Organization. Of these exits, 32 were from the permanent category and 44 from the temporary category.

A further breakdown of the exits from the permanent staff shows that 16 resigned, 12 had their services terminated and 4 were dismissed. Correspondingly, from the temporary staff, 5 persons resigned, 37 had their services terminated and 2 were dismissed.

At the end of the year, therefore, there were 570 persons in employment. Five hundred and thirty-five of these were on the permanent staff and 35 were temporarily employed.



TRAINING

During 1993, a total of 576 employees attended 30 internal Training programmes and 20 external courses held by agencies within the country.

The internal training programmes included Basic Supervisory programmes, Computer Appreciation Seminars, in-house information sessions, Office Protocol Seminars and Financial Management Procedures.

Thirty-four staff members attended the external training courses. The areas of exposure included Systems Analysis, Advanced Management, Secretarial Science and Occupational Health and Safety.

Further, 6 employees concluded studies at the University of Guyana resulting in the award of 4 Degrees and 2 Diplomas. A breakdown of the awards shows that 2 employees received the Degree in Management, 1 each in Social Work and Economics and 2 received the Diploma in Public Administration. An additional 2 employees graduated from the Government Technical Institute in the Foundation in Accountancy Programme.

Mr. Roy Joseph also returned to the Organisation after graduating from the New Hampshire College, United States of America with a Master of Science in Computer Information Systems.

Four employees attended overseas courses. These courses included a one-month attachment to Barbados - National Insurance Department, a Caricom Trainers Workshop in St Kitts/Nevis, a Training Methods and Skills course in India and an Orthopaedic Training Course in Brazil.

The Organisation conducted 12 on-site lectures in the Public and Private Sector. The employers and their representatives who participated in the lectures were given the necessary information to keep them up-dated with changes and developments which were taking place in the Organisation.

COMPUTER OPERATIONS

During 1993 work continued apace on the computerization of the Scheme's operations. At the end of the year, all employers registered during the year were entered into the computer thereby updating the employers' file. Initial work was also completed on the keying in of data on registered persons and verification of same was thereafter started.

Contribution data for the self employed persons were also inputted during the year and by the end of the year there was only need for the maintenance of the system.



INCOME AND EXPENDITURE

INCOME

The total income received from all sources during 1993, was \$1,424,174,317. This income was made up as follows:

CONTRIBUTIONS	-	1,108,317,324
INVESTMENT INCOME	-	314,723,997
OTHER INCOME	-	1,132,996
		1,424,174,317

The income was distributed among the three benefit branches in the following way:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	815,721,551	115,265,002	177,330,771	1,108,317,324
Investment Income	234,406,433	30,559,700	49,757,864	314,723,997
Other Income	377,665	377,665	377,666	1,132,996
TOTAL INCOME	1,050,505,649	146,202,367	227,466,301	1,424,174,317

The total income received during 1992, was \$1,059,157,835. The income for 1993, therefore represents an increase of approximately 34%.

The income received during 1992 and 1993, is compared below.

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1992	1993	
Contributions	769,820,862	1,108,317,324	44
Investment Income	288,401,868	314,723,997	9
Other Income	935,105	1,132,996	21
TOTAL	1,059,157,885	1,424,174,317	34

The above table shows an increase in income from all three sources.



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EXPENDITURE

During 1993, the total expenditure amounted to \$914,953,090 of this amount, benefit payments accounted for \$658,927,916 or approximately 72%. The remaining \$256,025,174 or 28% was utilised for the administration of the Scheme.

An examination of the benefit payments shows that the Long Term Branch accounted for \$434,775,409 or approximately 66% of the total benefit expenditure with Old Age Benefit alone accounting for \$364,200,166. The Short Term Branch accounted for \$175,285,329 or approximately 27% while the Industrial Benefit Branch accounted for \$48,867,178 or approximately 7% of benefit expenditure.

The distribution of benefit expenditure among the three branches is shown below.

BENEFIT BRANCH	AMOUNT (\$)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
Long Term	434,775,459	66	48
Short Term	175,285,329	27	19
Industrial	48,867,178	7	5
TOTAL	658,927,916	100	72

The above table also shows that the Long Term Benefit Branch accounted for approximately 48% of the total expenditure, the Short Term Branch approximately 19% and the Industrial Branch approximately 5%.

The table below allows a comparison of the amounts expended on benefits during 1992 and 1993.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1991	1992	
Long Term	434,775,409	336,190,258	29
Short Term	175,285,329	142,980,730	23
Industrial	48,867,178	26,974,412	81
TOTAL	658,927,916	506,145,400	30

The table above shows an increase of approximately 30% in total benefit payments between 1992 and 1993.

During 1993; administrative expenses amounted to \$256,025,174. This represents an increase of approximately 23% over the 1992 total which was \$208,116,348.



NATIONAL INSURANCE FUND

The National Insurance Fund at the beginning of 1993, was \$2,219,523,846.

The income received during the year totalled \$1,424,174,317 while expenditure amounted to \$9,114,953,090. During the year the Fund realised a surplus of \$509,221,227 which, when added to the Fund at the beginning of 1993, amounted to 2,728,745,073.

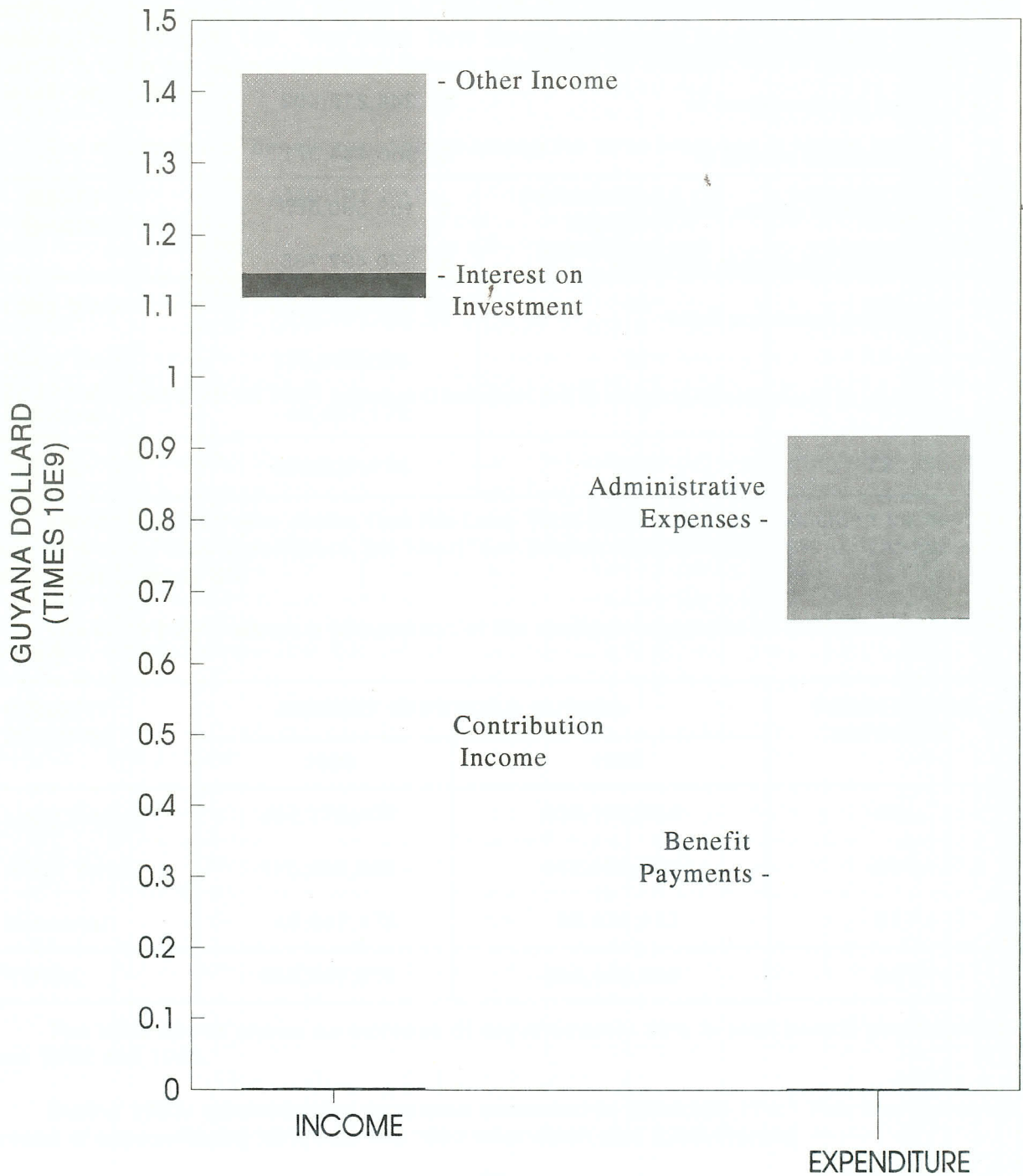
The Fund was represented as follow:-

Fixed Assets valued at	-	\$ 244,212,402
Investments valued at	-	\$1,960,444,371
Net current assets valued at	-	\$ 153,590,565
Deferred receivable (interest)	-	\$ 370,497,735
National Insurance Fund	-	\$2,728,745,073

A copy of the Audited Accounts of the National Insurance Fund for the year ended 31.12.93 follows.



FIGURE IV
INCOME AND EXPENDITURE-1993





**REPORT OF THE AUDITORS
TO THE MINISTER OF FINANCE
THROUGH THE BOARD OF DIRECTORS
OF THE NATIONAL INSURANCE SCHEME
ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1993**

We have audited the financial statements of the National Insurance Scheme for the year ended 31 December 1993 as set out on pages 2 to 12. These financial statements are the responsibility of Management of the National Insurance Scheme. Our responsibility is to express an opinion on these financial statements based on our audit.

Our audit was conducted in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures on the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management as well as evaluating the overall Financial Statements presentation. We believe that our audit provides a reasonable basis for our opinion. We have obtained all the information and explanations we have required.

In our opinion the financial statements present fairly in all material respects the state of affairs of the Scheme as at 31 December 1993 and of its excess of income over expenditure and source and application of funds for the year then ended in conformity with generally accepted accounting principles.

The responsibility for reviewing the adequacy of the funding arrangements made to meet expected pensions and other benefits from the Scheme lies with the actuary to the Scheme and we are therefore not expressing an opinion thereon. Without qualifying our opinion above, we draw attention to Note 7 which indicates that an actuarial valuation was done in 1994. However, we were not provided with a copy of this report on request and cannot therefore comment on its contents.

**DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS**

77 Brickdam
Stabroek, Georgetown,
Guyana
14 September 1994



GUYANA NATIONAL INSURANCE SCHEME

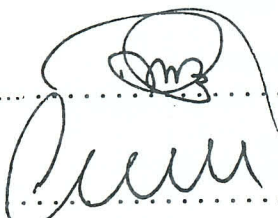
Income and Expenditure Account For The Year Ended 31 December 1993

	Notes	Pensions G\$	Short-term benefits G\$	Industrial benefits G\$	Total G\$	1992 G\$
Income						
Contributions		815,721,551	115,265,002	177,330,771	1,108,317,324	769,820,862
Interest on investments		234,406,433	30,559,700	49,757,864	314,723,997	288,401,868
Other income		377,665	377,665	377,666	1,132,996	935,105
Total income		1,050,505,649	146,202,367	227,466,301	1,424,174,317	1,059,157,835
Expenditure						
Old age benefits		363,068,419	-	-	363,068,419	286,532,727
Old age grant		1,131,747	-	-	1,131,747	736,066
Survivors benefits		46,815,022	-	-	46,815,022	28,428,855
Invalidity pension		18,943,437	-	-	18,943,437	16,521,398
Invalidity grant		35,013	-	-	35,013	35,453
Funeral benefit		4,781,771	-	-	4,781,771	3,935,759
Sickness benefit		-	31,167,964	-	31,167,964	18,127,871
Maternity benefit		-	25,690,141	-	25,690,141	13,745,738
Medical care sickness		-	118,427,224	-	118,427,224	111,107,121
Disablement benefit		-	-	10,441,907	10,441,907	6,330,573
Death benefit		-	-	5,454,354	5,454,354	2,618,763
Injury benefit		-	-	21,354,672	21,354,672	12,122,703
Medical care - injury benefit		-	-	11,616,245	11,616,245	5,902,373
		434,775,409	175,285,329	48,867,178	658,927,916	506,145,400
Administrative expenses	2	188,204,105	36,842,023	30,979,046	256,025,174	208,116,348
Total expenditure		622,979,514	212,127,352	79,846,224	914,953,090	714,261,748
Excess of income over expenditure		427,526,135	(65,924,985)	147,620,077	509,221,227	344,896,087



**BALANCE SHEET
AT 31 DECEMBER 1993**

	Notes	G\$	G\$	G\$	1992	G\$
Reserves	3		<u>2,728,745,073</u>			<u>2,219,523,846</u>
Represented by:						
Fixed assets	4		244,212,402			215,465,649
Investments at cost	5		1,960,444,371			1,518,310,437
Deferred receivable	6		370,497,735			353,679,829
Other net assets						
Stationery and stores		18,236,860		19,238,025		
Accrued income		108,590,524		78,226,535		
Sundry debtors		25,934,135		25,207,075		
Cash at bank		35,419,331		43,987,943		
Cash on hand		<u>3,157,647</u>		<u>2,645,703</u>		
			<u>191,338,497</u>			<u>169,305,281</u>
Less:						
Current liabilities						
Unpaid benefits		35,284,662		17,211,230		
Sundry debtors		<u>2,463,270</u>		<u>20,026,120</u>		
			<u>37,747,932</u>			<u>37,237,350</u>
			<u>153,590,565</u>			<u>132,067,931</u>
			<u>2,728,745,073</u>			<u>2,219,523,846</u>

..... Director

 Director



**STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1993**

	G\$	G\$	G\$	1992	G\$
Source of funds:					
Excess of income over expenditure for the year		509,221,227			344,896,087
Adjustment for items not involving the movement of funds:					
Depreciation	18,239,308		7,871,456		
(Gain)/loss on disposal of fixed assets	(172,431)		391		
		<u>18,066,877</u>			<u>7,871,847</u>
Total funds generated from operations		527,288,104			352,767,934
Funds from other sources:					
Proceeds on disposal of fixed assets	400,350		65,000		
Redemption of:					
- Government of Guyana debentures	168,171,238		108,953,274		
- Fixed deposits	294,302,826		24,808,955		
- Treasury bills	64,544,300		80,198,856		
- Mayor & City Council bonds	195,731		533,024		
		<u>527,614,445</u>			<u>214,559,109</u>
		1,054,902,549			567,327,043
Application of funds:					
Purchase of shares - Guyana Bank for Trade & Industry/GCIS	-		9,500,000		
Additions to:					
- Government of Guyana debentures	-		60,000,000		
- fixed deposits	463,555,204		220,000,000		
- Treasury bills	505,792,825		61,745,430		
- Fixed assets	47,213,980		70,917,339		
Deferred receivable	16,817,906		78,462,076		
		<u>1,033,379,915</u>			<u>500,624,845</u>
Increase in working capital		<u>21,522,634</u>			<u>66,702,198</u>
Represented by changes in:					
Accrued income	30,363,989		32,975,532		
Sundry debtors	727,060		10,048,438		
Stationery and stores	(1,001,165)		2,560,486		
Creditors and unpaid benefits	(510,582)		(4,471,194)		
		29,579,302			41,113,262
Movement in net liquid funds:					
Cash at bank	(8,568,612)		28,494,279)		
Cash on hand	511,944		(2,905,343)		
		<u>(8,056,668)</u>			<u>25,588,936</u>
		<u>21,522,634</u>			<u>66,702,198</u>



NOTES ON THE ACCOUNTS

1. Significant accounting policies

(a) The financial statements have been prepared under the historical cost convention as modified for the revaluation of land and buildings.

(b) The National Insurance Scheme is not funded by the Central Government.

(c) Income

Employer's and employees' contributions are recognised as contribution income only when received. All other income is accounted for on the accrual basis.

The bases used in the allocation of income are on actuarial recommendations and are as follows:-

Contributions:

Contributions represent income from employed and self-employed and are distributed among the three benefit branches as follows:-

(i)	Pensions	-	73.6%
(ii)	Short term benefits	-	10.4%
(iii)	Industrial benefits	-	16.0%

Investment income:

The total annual income from investments is distributed among the benefit branches as follows:-

(i)	Pensions	-	74.48%
(ii)	Short term benefits	-	9.71%
(iii)	Industrial benefits	-	15.81%

Other income:

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

(d) Expenditure

Benefits:

These include benefits paid for the year as well as claims processed and admitted as at 31st December.

Administrative expenditure:

Administrative expenditure of the fund is distributed among the benefit branches as follows:-

(i)	Pensions	-	73.51%
(ii)	Short term benefits	-	14.39%
(iii)	Industrial benefits	-	12.10%



1. Significant accounting policies (Cont'd)

(d) Expenditures (Cont'd)

Depreciation

Depreciation on buildings is calculated on the straight line method at the rate of 2%.

Depreciation of other fixed assets is calculated on the reducing balance method at the rates specified below:-

Furniture and fittings	-	10%
Office equipment	-	10%
Motor vehicles	-	25%
Motor vessel	-	25%

A full year's depreciation is charged in the year of acquisition and no depreciation is charged in the year of disposal.

(e) Stock and stores

Stocks and stores are valued at the lower of cost and net realisable value using the First-in-First-out method.

(f) Foreign currency transactions

Foreign currency transactions completed during the year are translated at the rates of exchange in effect at the date of each transaction. At balance sheet date, all assets and liabilities denominated in foreign currencies except for long term securities held outside Guyana are translated at the rates of exchange ruling at that date and gains/losses arising thereon are included in the Scheme's account. Long-term securities held outside of Guyana are maintained at their historical Guyana dollar value determined in the month during which they were acquired.

GUYANA NATIONAL INSURANCE SCHEME



2. Administrative expenses

	G\$	1992 G\$
Acting allowance	2,292,676	1,833,878
Advertising	1,481,674	1,649,225
Appeal tribunal fees	55,415	96,649
Audit fees	1,035,000	871,835
Auditor General fees for 1991 audit	184,170	-
Bad debts provision	(132,218)	1,230,739
Bank charges	308,542	373,614
Board members' fees	798,908	627,525
Canteen	254,058	2,117,242
Cash shortage	6,689	1,984
Cashiers' allowance	85,709	88,400
Cleaning and cleaning materials	1,666,562	1,880,557
C.O.F.A. fees	2,800,000	2,800,000
Commuted car allowance	3,435,441	3,592,007
Consultancy fees computer	-	1,203,959
Cost and penalty fees	257,655	374,210
Chauffeur allowances	160,291	67,960
Depreciation	18,239,308	7,871,456
Donations and celebrations	1,847,345	3,468,087
Electricity	3,436,788	2,069,878
Entertainment allowances	807,601	817,342
Entertainment expenses	745,433	1,195,593
Fuel	1,817,604	2,357,062
General office expenses/supplies	10,715,673	8,843,911
Gratuities	1,354,983	1,221,590
Health insurance	804,215	562,439
House allowances	704,323	474,620
Insurance premiums	2,763,745	1,609,234
International conferences	-	551,977
Leave passage assistance	9,948,380	7,959,071
Library expenses	54,415	35,410
Local training	610,051	873,522
Maintenance - motor vehicles	1,641,198	1,729,843
- motor vessel	174,785	39,450
- General manager's car	1,108,655	1,574,387
- rented buildings	67,239	339,449
- furniture and fittings	897,487	1,253,506
- office equipment	1,475,441	2,002,339
- properties	3,584,059	6,870,656
Mid-morning snacks	8,880	3,693,092
National insurance contributions	5,091,196	3,636,878
Newspapers and subscriptions	1,476,210	477,521
Overtime	6,809,369	3,620,768
Overseas training	1,948,460	4,976,338
Post Office agency fees	1,992,641	680,349
Carried forward	94,816,056	89,615,552



GUYANA NATIONAL INSURANCE SCHEME

2. Administrative expenses (Cont'd)

	G\$	1992 G\$
Brought forward	94,816,056	89,615,552
Postages, telegrams and cables	295,493	300,093
Printing and printed stationery	10,374,749	7,287,562
Professional allowances	153,957	36,000
Publications	1,036,330	4,768,892
Rates and taxes	519,591	93,151
Rent	652,000	496,000
Reimbursement of tuition fees	47,919	74,880
Responsibility allowance	650,079	244,164
Salaries	118,669,502	74,833,112
Security fees	10,368,504	10,850,020
Sports Club	308,540	10,057
Shift allowance	259,493	3,000
Station allowance	79,852	93,113
Subsistence allowance	2,788,740	3,620,726
Sundries	(61,461)	600
Telephone	697,261	22,391
Transportation	1,732,104	2,110,720
Transportation - staff	1,393,780	2,131,452
Travelling - mileage	1,590,721	2,088,320
Uniforms	2,202,109	2,631,944
Wages	7,010,010	5,936,278
Welfare payments	12,926	12,662
Welfare gifts	10,540	54,768
Loss on disposal of fixed asset	-	391
Project allowance	14,083	-
Mechanical allowance	1,853	-
Printing of Act and Regulations	628	-
Private security fees (Sports Complex)	237,227	-
Fuel for generator	43,235	-
Fuel for motor boat	56,240	-
Fuel for grass cutter	893	-
Call office expense	8,220	-
Hinterland allowances	54,000	-
	256,025,174	208,116,348



3. Reserves

	Pension	Short-term	Industrial	Capital	Total	1992
	G\$	G\$	G\$	G\$	G\$	G\$
At 1 January	1,639,166,458	27,292,516	477,553,099	75,511,773	2,219,523,846	1,874,627,759
Excess income over expenditure	427,526,135	(64,924,985)	147,620,077	-	509,221,227	344,896,087
At 31 December	<u>2,066,692,593</u>	<u>(38,632,469)</u>	<u>625,173,176</u>	<u>75,511,773</u>	<u>2,728,745,073</u>	<u>2,219,523,846</u>

4. Fixed assets

	Land and buildings	Furniture fixtures & fittings	Office equipment	Motor vehicles	Motor vessel	Work-in-progress	Total
	G\$	G\$	G\$	G\$	G\$	G\$	G\$
Cost							
At 1 January 1993	121,547,835	7,241,774	31,388,602	14,069,850	539,145	65,185,038	239,972,244
Additions	689,541	466,857	43,000,153	2,992,429	65,000	-	47,213,980
Disposals	(178,436)	-	-	(230,178)	-	-	(408,614)
Transfer	5,357,032	-	59,828,006	-	-	(65,185,038)	-
At 31 December 1993	<u>127,415,972</u>	<u>7,708,631</u>	<u>134,216,761</u>	<u>16,832,101</u>	<u>604,145</u>	<u>-</u>	<u>286,777,610</u>
Depreciation							
At 1 January 1993	6,609,005	2,213,909	8,562,879	6,936,523	184,279	-	24,506,595
Charge for the year	2,508,767	549,472	12,565,388	2,510,714	104,967	-	18,239,308
Written back on disposal	(8,955)	-	-	(171,740)	-	-	(180,695)
At 31 December 1993	<u>9,108,817</u>	<u>2,763,381</u>	<u>21,128,267</u>	<u>9,275,497</u>	<u>289,246</u>	<u>-</u>	<u>42,565,208</u>
Net book values:							
At 31 December 1993	<u>118,307,155</u>	<u>4,945,250</u>	<u>113,088,494</u>	<u>7,556,604</u>	<u>314,899</u>	<u>-</u>	<u>244,212,402</u>
At 31 December 1992	<u>114,938,830</u>	<u>5,027,865</u>	<u>22,825,723</u>	<u>7,133,327</u>	<u>354,866</u>	<u>65,185,038</u>	<u>215,465,649</u>

Note:- (a) No values were taken in the accounts in respect of State owned land on which National Insurance buildings are located.

(b) Land and buildings were revalued by D. A. Patterson, A.A. Chief Valuation Officer as at 31 December 1990. The surplus arising on the revaluation was credited to capital reserve.



GUYANA NATIONAL INSURANCE SCHEME

5. Investments - at cost

	At 1 January 1993 G\$	Additions G\$	Redemptions/ disposals G\$	At 31 December 1993 G\$
(a) Equities:				
345,900 Ordinary shares of \$10.00 each in Guyana Bank for Trade and Industry	3,459,000	-	-	3,459,000
7,000,000 Ordinary shares of \$1.00 each in National Bank of Industry & Commerce Limited	3,500,000	-	-	3,500,000
95,000 shares at \$100.00 each in Guyana Co-operative Insurance Service	9,500,000	-	-	9,500,000
9,690 Ordinary shares at \$1.00 each in Guyana National Printers Limited	9,690	-	-	9,690
(b) Debentures				
Overseas Government with varying dates	310,228	-	-	310,228
Government of Guyana (fixed dated - 10 years)	1,025,873,498	-	168,171,238	857,702,260
(c) 10% bonds				
Mayor & Councillors of the City of Georgetown	3,466,976	-	195,731	3,271,245
(d) Fixed deposits	472,191,045	463,555,204	294,302,826	641,443,423
(e) Treasury bills	-	505,792,825	64,544,300	441,248,525
	<u>1,518,310,437</u>	<u>969,348,029</u>	<u>527,214,095</u>	<u>1,960,444,371</u>

6. Deferred receivable

This represents:

- (a) Interest receivable on Special Issue of Government of Guyana ten year 14 percent debentures. The debentures are of a deferred equated annuity type with a moratorium of five (5) years on interest and capital. Interest is compounded and accumulated during that period.

GUYANA NATIONAL INSURANCE SCHEME



- (b) Interest receivable on fixed deposits at National Bank of Industry and Commerce Limited. The deposits are of a deferred equated annuity type with varying moratorium periods on interest and capital. Interest is compounded and accumulated during that period.
- (c) A security deposit with Post Office Corporation in connection with the arrangement for the payment of benefit vouchers.

	G\$	1992 G\$
(a) Bank of Guyana debentures	327,636,414	304,111,130
(b) National Bank of Industry and Commerce Limited - fixed deposit	34,861,321	41,568,699
(c) Post Office Corporation	8,000,000	8,000,000
	<u>370,497,735</u>	<u>353,679,829</u>

7. The accounts summarise the transactions and net assets of the Scheme. they do not take account of liabilities to pay pensions and other benefits in the future.

An actuarial valuation was done for the Scheme as at 31 December 1985 and the results of the valuation revealed that there was a surplus of assets over liabilities. An actuarial valuation was done in 1994 which would have taken into account values for 1993. This valuation is now engaging the attention of the Board.

8. Future capital expenditure

	G\$	1992 G\$
Expenditure authorised by the Directors but not contracted for	42,600,000	13,500,000
Expenditure authorised by the Directors and contracted for	-	40,130,000



GUYANA NATIONAL INSURANCE SCHEME

TABLES IN ANNEX

TABLE	DESCRIPTION	PAGE
A	NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE - 1993	75
B	NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS - 1993	76
C	NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX - 1993	77
D	NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX - 1993	78
E	NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS - 1993	79
F	NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED - 1993	80
G	NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS AND SEX AS AT 31.12.93	81
H	NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS - 1993	82
I	NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTION PAID AND CREDITED - 1993	83
J	NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, CONTRIBUTIONS PAID AND CREDITED AND AMOUNT PAID - 1993	84
K	NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD - 1993	85
L	NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED - 1993	86
M	NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND SEX OF RECIPIENTS - 1993	87
N	NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR - 1993	88
O	NUMBER OF SICKNESS BENEFIT MEDICAL CARE CASES PAID BY AGE-GROUP, SECTOR AND SEX - 1993	90
P	NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP, EMPLOYMENT STATUS AND BENEFIT DAYS - 1993	91
Q	NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS AND AMOUNT - 1993	92
R	NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX - 1993	94
S	NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX - 1993	94
T	NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP, SECTOR AND SEX - 1993	95
U	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND WEEKLY AMOUNT - 1993	96
V	NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP, SEX AND AMOUNT PAID - 1993	97
W	ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND NATURE OF INJURY - 1993	98



TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1993

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employees)						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	9	3	1	1	-	-	14
Rice Farming	3	2	-	-	-	-	5
Forestry & Logging	2	-	-	-	-	-	2
Hunting Trapping & Game Propagation.	2	-	-	-	-	-	2
Fishing	7	1	-	-	-	-	8
Bauxite Mining	-	-	-	1	-	-	1
Other Metallic Mineral Mining	3	-	1	1	-	-	5
Food Manufacturing	2	1	3	-	-	-	6
Rice Milling	6	1	-	-	-	-	7
Beverage Industry	1	-	-	-	-	-	1
Manufacture of Wearing Apparel	2	2	1	1	-	-	6
Manufacture of Wood & Cork (Except Furniture)	13	6	1	-	-	-	20
Manufacture of Furniture & Fixtures	1	2	1	2	-	-	6
Manufacture of Paper & Paper Products	-	1	-	-	-	-	1
Printing, Publishing & Allied Industries	6	2	-	-	-	-	8
Manufacture of Leather/Leather & Fur Products	1	-	-	-	-	-	1
Manufacture of Chemicals & Its Products	3	1	-	-	1	-	5
Manufacture of Metal Products & Repairs	2	-	-	-	-	-	2
Manufacture & Repairs of Machinery	5	1	1	1	-	-	8
Manufacture & Repair of Electrical Appliances	5	1	-	-	-	-	6
Manufacture of Transport Equipment & Repair	43	-	-	1	-	-	44
Manufacture of Miscellaneous Items	9	-	-	-	-	-	9
Construction	44	25	9	2	-	-	80
Water and Sanitary Services	-	-	-	1	-	-	1
Wholesale and Retail Trade	142	20	3	3	1	-	169
Banks & Other Financial Industries	3	-	-	-	-	-	3
Insurance	1	-	1	-	1	-	3
Real Estate	2	1	-	-	-	-	3
Transport	28	7	-	1	-	-	36
Communications	3	-	-	1	-	-	4
Government Services (Administration)	2	-	1	1	1	-	5
Community & Business Services	93	16	2	4	-	1	116
Recreational Services	6	-	-	-	-	-	6
Personal Services	171	10	10	2	1	-	194
TOTAL	620	103	35	23	5	1	787



GUYANA NATIONAL INSURANCE SCHEME

TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP,
SEX AND MARITAL STATUS
1993

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
UNDER 16	1	333	-	-	-	1	335
16 - 19	41	4822	-	-	-	45	4908
20 - 24	128	1821	1	1	1	136	2088
25 - 29	176	315	-	2	2	122	617
30 - 34	123	103	1	9	1	50	287
35 - 39	103	48	-	1	1	17	170
40 - 44	79	24	2	2	1	8	116
45 - 49	31	14	1	2	1	3	52
50 - 54	24	7	-	1	1	2	35
55 - 59	19	6	1	2	-	2	30
60 & OVER	14	7	2	-	-	4	27
TOTAL	739	7500	8	20	8	390	8665

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
UNDER 16	1	104	1	-	-	-	106
16 - 19	18	2141	-	-	1	32	2192
20 - 24	101	2940	-	4	5	53	3103
25 - 29	125	403	5	13	11	52	609
30 - 34	111	177	6	13	8	28	343
35 - 39	86	85	7	11	8	24	221
40 - 44	78	41	5	9	5	7	145
45 - 49	27	12	7	2	-	4	52
50 - 54	18	12	4	2	1	1	38
55 - 59	17	7	6	-	-	1	31
60 & OVER	3	6	2	-	1	-	12
TOTAL	585	5,928	43	54	40	202	6,852

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
UNDER 16	2	437	1	-	-	1	441
16 - 19	59	6963	-	-	1	77	7100
20 - 24	229	4761	1	5	6	189	5191
25 - 29	301	718	5	15	13	174	1226
30 - 34	234	280	7	22	9	78	630
35 - 39	189	133	7	12	9	41	391
40 - 44	157	65	7	11	6	15	261
45 - 49	58	26	8	4	1	7	104
50 - 54	42	19	4	3	2	3	73
55 - 59	36	13	7	2	-	3	61
60 & OVER	17	13	4	-	1	4	39
TOTAL	1,324	13,428	51	74	48	592	15,517



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1993

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	385	165	550
01a	Sugar Farming	1634	354	1988
01b	Rice Farming	252	49	301
02	Forestry and Logging	154	9	163
04	Fishing	164	141	305
11	Bauxite Mining	117	39	156
12	Other Metallic Mineral Mining	119	9	128
14	Stone Quarrying, Clay and Sand Pits	1	-	1
20	Food Manufacture (except sugar, rice and beverages)	181	178	359
20a	Sugar Milling	-	2	2
20b	Rice Milling	109	26	135
21	Beverage Industries	149	31	180
22	Tobacco Manufactures	20	-	20
23	Manufacture of Textiles	47	114	161
24	Manufacture of Wearing Apparel	103	993	1096
25	Manufacture of Wood & Cork (except furniture)	787	95	882
26	Manufacture of Furniture and Fixtures	119	20	139
27	Manufacture of Paper & Paper Products	83	41	124
28	Printing, Publishing and Allied Industries	30	20	50
29	Manufacture of Leather & Leather and Fur Products (except Footwear and other Wearing Apparel).	-	6	6
31	Manufacture of Chemical and Its Products	52	45	97
32	Manufacture of Petroleum and Coal Products	12	-	12
33	Manufacture of Non-Metallic Products	15	30	45
34	Basic Metal Industries	33	16	49
35	Manufacture of Metal Products & Repairs (except machinery).	170	86	256
36	Manufacture of Machinery & Repairs (except electrical appliances).	35	14	49
37	Manufacture and Repair of Electrical Appliances	16	4	20
38	Manufacture and Repair of Transport Equipment	253	38	291
39	Manufacture and Repair of Miscellaneous Items	58	58	116
40	Construction	430	69	499
51	Supply of Electricity, Gas and Steam	61	29	90
52	Water and Sanitary Services	158	51	209
61	Wholesale and Retail Trade	580	618	1198
62	Banks and Other Financial Institutions	58	113	171
63	Insurance	48	113	161
64	Real Estate	4	7	11
71	Transport	180	67	247
73	Communication	76	104	180
81	Government Services (Administrative)	314	539	853
82	Community and Business Services	1427	1938	3365
83	Recreation Services	11	16	27
84	Personal Services	220	605	825
	TOTAL	8,665	6,852	15,517



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1993

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	56	19	75
01a	Sugar Farming	6	1	7
01b	Rice Farming	16	-	16
04	Fishing	9	2	11
12	Metallic Mineral Mining	8	-	8
20	Food Manufacturing (except Sugar, Rice and Beverages)	4	12	16
20b	Rice Milling	4	-	4
24	Manufacture of Wearing Apparel (except Footware)	5	50	55
25	Manufacture of Wood & Cork	38	1	39
26	Manufacture of Furniture & Fixtures	19	1	20
28	Printing, Publishing & Allied Industrie	3	-	3
29	Manufacture of Leather	2	-	2
31	Manufacture of Chemical & Its Products	8	1	9
33	Manufacture of Non-Metallic Mineral Products	4	-	4
34	Basic Metal Industries	11	-	11
35	Manufacture of Metal Products & Repairs (except machinery)	5	-	5
36	Manufacture & Repair of Machinery (except Electrical Machinery)	8	-	8
37	Manufacture & Repair of Electrical Appliances	13	-	13
38	Manufacture and Repairs of Transport Equipment	54	-	54
39	Manufacture and Repairs of Miscellaneous Items	16	-	16
40	Construction	78	2	80
52	Water & Sanitary Services	1	-	1
61	Wholesale and Retail Trade	300	245	545
62	Banks & Other Financial Industries	2	-	2
63	Insurance	-	28	28
64	Real Estate	2	1	3
71	Transport	40	8	48
82	Community and Business Services	76	63	139
84	Personal Services	93	173	266
	TOTAL	881	607	1,488



TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
AGE GROUP, SEX AND MARITAL STATUS
1993

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20	4	21	-	-	-	-	25
21 - 25	27	72	-	-	-	1	100
26 - 30	100	96	-	1	2	15	214
31 - 35	96	46	-	2	2	6	152
36 - 40	107	37	-	4	2	10	160
41 - 45	75	25	-	6	3	3	112
46 - 50	44	7	-	4	-	1	56
51 - 55	21	1	1	3	1	-	27
56 - 59	29	2	1	1	2	-	35
TOTAL	503	307	2	21	12	36	881

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20	9	37	-	-	-	1	47
21 - 25	46	62	-	1	-	11	120
26 - 30	58	40	-	-	-	11	109
31 - 35	55	23	2	5	1	4	90
36 - 40	44	19	4	2	-	-	69
41 - 45	36	19	1	4	1	3	64
46 - 50	33	6	4	5	2	-	50
51 - 55	25	3	3	3	-	-	34
56 - 59	14	4	4	2	-	-	24
TOTAL	320	213	18	22	4	30	607

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20	13	58	-	-	-	1	72
21 - 25	73	134	-	1	-	12	220
26 - 30	158	136	-	1	2	26	323
31 - 35	151	69	2	7	3	10	242
36 - 40	151	56	4	6	2	10	229
41 - 45	111	44	1	10	4	6	176
46 - 50	77	13	4	9	2	1	106
51 - 55	46	4	4	6	1	-	61
56 - 59	43	6	5	3	2	-	59
TOTAL	823	520	20	43	16	66	1488



TABLE F
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX
AND CONTRIBUTIONS PAID AND CREDITED
1993

AGE	MALES				FEMALES			
	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	380	366,493	11,886	3	101	94,245	3,780	4
61	283	258,982	19,293	7	69	61,736	6,044	10
62	101	86,601	12,096	13	36	20,338	4,012	20
63	65	54,331	10,073	18	24	20,338	3,933	19
64	30	23,906	5,305	22	8	6,252	1,063	17
65	26	21,529	5,103	23	6	4,987	811	16
66	30	25,264	6,838	27	8	6,000	1,702	28
67	14	10,814	3,663	34	10	7,857	2,438	31
68	11	8,970	1,799	20	1	750	22	2
69	10	7,630	2,402	31	2	1,539	477	30
70	10	7,998	3,163	39	2	1,500	724	48
71	2	1,500	913	61	-	-	-	-
72	1	843	325	38	1	794	350	44
73	1	750	457	61	-	-	-	-
74	2	1,508	774	51	-	-	-	-
75	2	1506	1047	69	-	-	-	-
76	3	2,416	1,425	59	-	-	-	-
78	1	758	537	71	-	-	-	-
83	-	-	-	-	1	750	350	46
TOTAL	972	881,799	87,099	10	269	227,086	25,706	11

AGE	MALES AND FEMALES			
	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	481	460,738	15,666	3
61	352	320,718	25,337	8
62	137	106,939	16,108	15
63	89	74,669	14,006	19
64	38	30,158	6,368	21
65	32	26,516	5,914	22
66	38	31,264	8,540	27
67	24	18,671	6,101	33
68	12	9,720	1,821	19
69	12	9,169	2,879	31
70	12	9,498	3,887	41
71	2	1,500	913	61
72	2	1,637	675	41
73	1	750	457	61
74	2	1,508	774	51
75	2	1506	1047	69
76	3	2,416	1,425	59
78	1	758	537	71
83	1	750	350	47
TOTAL	1,241	1,108,885	112,805	10



TABLE G
 NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE,
 EMPLOYMENT STATUS AND SEX AS AT 31.12.93
 1993

AGE	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES				
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES			
60	355	99	454	14	2	16	369	101	470
61	732	184	916	33	11	44	765	195	960
62	741	203	944	28	7	35	769	210	979
63	1,088	296	1,384	48	8	56	1,136	304	1,440
64	854	241	1,095	23	6	29	877	247	1,124
65	787	228	1,015	11	2	13	798	230	1,028
66	681	196	877	24	1	25	705	197	902
67	1,192	291	1,483	25	3	28	1,217	294	1,511
68	867	229	1,096	19	-	19	886	229	1,115
69	766	197	963	27	1	28	793	198	991
70	659	173	832	27	2	29	686	175	861
71	741	202	943	20	3	23	761	205	966
72	724	176	900	26	4	30	750	180	930
73	627	136	763	16	-	16	643	136	779
74	435	115	550	2	1	3	437	116	553
75	447	123	570	2	1	3	449	124	573
76	520	104	624	3	-	3	523	104	627
77	422	81	503	1	-	1	423	81	504
78	502	87	589	7	-	7	509	87	596
79	452	100	552	2	3	5	454	103	557
80	306	48	354	7	1	8	313	49	362
81	197	36	233	7	2	9	204	38	242
82	155	33	188	4	3	7	159	36	195
83	115	32	147	4	2	6	119	34	153
84	90	21	111	3	-	3	93	21	114
85	43	8	51	2	-	2	45	8	53
TOTAL	14,498	3,639	18,137	385	63	448	14,883	3,702	18,585



TABLE H
 NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX
 AND EMPLOYMENT STATUS
 1993

AGE	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES			
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES		
60	140	62	202	1	2	141	63	204
'61	64	29	93	-	2	64	31	95
62	23	9	32	-	-	23	9	32
63	10	6	16	1	1	10	7	17
64	14	4	18	1	1	15	4	19
65	3	2	5	-	-	3	2	5
66	9	2	11	-	2	11	2	13
67	9	4	13	-	-	9	4	13
68	7	-	7	-	-	7	-	7
69	5	-	5	-	-	5	-	5
70	8	1	9	-	-	8	1	9
71	6	-	6	-	-	6	-	6
72	4	1	5	-	-	4	1	5
74	1	-	1	-	-	1	-	1
75	-	2	2	-	-	-	2	2
76	1	1	2	-	-	1	1	2
78	1	-	1	-	-	1	-	1
79	3	-	3	-	-	3	-	3
80	1	-	1	-	-	1	-	1
81	2	-	2	-	-	2	-	2
TOTAL	311	123	434	4	4	315	127	442



TABLE I
 NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED
 1993

AGE	MALE CONTRIBUTIONS			FEMALES CONTRIBUTIONS			MALES AND FEMALES CONTRIBUTIONS			
	NUMBER	PAID	CREDITED	NUMBER	PAID	CREDITED	NUMBER	PAID	CREDITED	
			TOTAL			TOTAL			TOTAL	
26	1	363	850	-	-	-	1	363	850	1213
28	1	311	800	-	-	-	1	311	800	1,111
29	2	526	1,567	-	-	-	2	526	1,567	2,093
30	1	415	755	4	1,163	3,035	5	1,578	3,790	5,368
31	-	-	-	1	498	725	1	498	725	1,223
32	-	-	-	2	648	1,215	2	648	1,215	1,863
35	1	339	625	1	261	668	2	600	1,293	1,893
36	2	886	1,225	-	-	-	2	886	1,225	2,111
37	3	2,221	1,223	-	-	-	3	2,221	1,223	3,444
38	2	1,307	1,186	-	-	-	2	1,307	1,186	2,493
39	3	1,752	1,605	-	-	-	3	1,752	1,605	3,357
40	3	1,781	1,525	-	-	-	3	1,781	1,525	3,306
41	3	2,118	1,150	1	639	500	4	2,757	1,650	4,407
42	3	2,231	1,429	2	1,029	1,125	5	3,260	2,554	5,814
43	4	2,499	1,192	1	1,049	438	5	3,548	1,630	5,178
44	6	4,960	2,558	2	1,406	847	8	6,366	3,405	9,771
45	2	934	775	-	-	-	2	934	775	1,709
46	5	3,781	1,532	1	742	414	6	4,523	1,946	6,469
47	6	4,303	1,927	1	839	360	7	5,142	2,287	7,429
48	4	3,470	1,345	1	605	250	5	4,075	1,595	5,670
49	6	4,714	1,184	1	400	275	7	5,114	1,459	6,573
50	4	3,132	838	1	382	275	5	3,514	1,113	4,627
51	16	12,820	3,956	-	-	-	16	12,820	3,956	16,776
52	7	5,501	1,259	5	4,347	1,139	12	9,848	2,398	12,246
53	4	2,417	864	-	-	-	4	2,417	864	3,281
54	10	7,197	1,491	3	1,842	474	13	9,039	1,965	11,004
55	8	6,668	1,199	2	1,326	282	10	7,994	1,481	9,475
56	11	7,881	1,206	1	594	125	12	8,475	1,331	9,806
57	15	12,013	1,666	2	1,686	226	17	13,699	1,892	15,591
58	13	11,112	1,204	2	1,609	156	15	12,721	1,360	14,081
59	6	3,766	156	1	462	77	7	4,228	233	4,461
TOTAL	152	111,418	38,292	35	21,527	12,606	187	132,945	50,898	183,843
			149,710			34,133				



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS
 (PAID AND CREDITED) AND AMOUNT PAID
 1993

AGE	MALES		FEMALES		MALES AND FEMALES	
	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED
26	1	200	-	-	1	200
29	-	-	1	75	1	75
32	1	61	1	170	2	231
33	1	69	-	-	1	69
35	-	-	1	218	1	218
40	1	145	-	-	1	145
44	1	164	-	-	1	164
46	1	80	-	-	1	80
51	1	191	-	-	1	191
56	2	450	-	-	2	450
57	1	103	-	-	1	103
59	1	208	-	-	1	208
TOTAL	11	1671	3	463	14	2134
		14,703.73		7289.14 14		21,992.87



TABLE K
 NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP
 AND CONDITION OF AWARD
 1993

AGE-GROUP	WIDOW WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	OTHER DEPENDENTS	ORPHANS*	WIDOWERS OVER 55 YEARS	TOTAL
UNDER 35	29	-	46	4	-	79
35 - 39	36	-	5	-	-	41
40 - 44	41	-	18	-	-	59
45 - 49	27	39	2	-	-	68
50 - 54	13	69	-	-	-	82
55 - 59	6	102	5	-	-	113
60 - 64	-	77	4	-	-	81
65 - 69	-	84	3	-	-	87
70 - 74	-	58	2	-	-	60
75 - 79	-	18	5	-	1	24
80 - 84	-	9	2	-	-	11
85 - 89	-	-	2	-	1	3
90 & over	-	-	1	-	-	1
TOTAL	152	456	95	4	2	709

* 70 awards shared among 95 other dependants



GUYANA NATIONAL INSURANCE SCHEME

TABLE L

NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED 1993

AGE-GROUP	EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	3	-	3	1	-	1
21 - 25	14	-	14	2	1	3
26 - 30	19	-	19	6	3	9
31 - 35	37	1	38	6	2	8
36 - 40	33	1	34	10	1	11
41 - 45	36	8	44	10	8	18
46 - 50	57	4	61	6	2	8
51 - 55	57	2	59	9	7	16
56 - 60	82	6	88	14	20	34
over 60	536	25	561	65	65	130
TOTAL	874	47	921	129	109	238

AGE-GROUP	SELF-EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	-	-	-	-	-	-
21 - 25	-	-	-	-	-	-
26 - 30	-	-	-	-	-	-
31 - 35	2	-	2	-	-	-
36 - 40	9	-	9	-	-	-
41 - 45	-	2	2	-	-	-
46 - 50	3	1	4	1	-	1
51 - 55	2	-	2	-	-	-
56 - 60	2	-	2	-	-	-
over 60	5	1	6	1	-	1
TOTAL	23	4	27	2	-	2

AGE-GROUP	BOTH CATEGORIES								
	MALES			FEMALES			MALES & FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	3	-	3	1	-	1	4	-	4
21 - 25	14	-	14	2	1	3	16	1	17
26 - 30	19	-	19	6	3	9	25	3	28
31 - 35	39	1	40	6	2	8	45	3	48
36 - 40	42	1	43	10	1	11	52	2	54
41 - 45	36	10	46	10	8	18	46	18	64
46 - 50	60	5	65	7	2	9	67	7	74
51 - 55	59	2	61	9	7	16	68	9	77
56 - 60	84	6	90	14	20	34	98	26	124
over 60	541	26	567	66	65	131	607	91	698
TOTAL	897	51	948	131	109	240	1028	160	1188



TABLE M
 NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
 AND SEX OF RECIPIENTS
 1993

AGE-GROUP	EMPLOYED		TOTAL	SELF-EMPLOYED		TOTAL	BOTH CATEGORIES		TOTAL
	MALES	FEMALES		MALES	FEMALES		MALES	FEMALES	
16 - 20	249	224	473	-	1	1	249	225	474
21 - 25	694	771	1465	4	-	4	698	771	1469
26 - 30	649	756	1405	-	-	-	649	756	1405
31 - 35	633	633	1266	6	2	8	639	635	1274
36 - 40	539	438	977	6	7	13	545	445	990
41 - 45	536	295	831	10	9	19	546	304	850
46 - 50	441	186	627	9	10	19	450	196	646
51 - 55	401	140	541	14	9	23	415	149	564
56 - 60	374	107	481	18	7	25	392	114	506
TOTAL	4,516	3,550	8,066	67	45	112	4,583	3,595	8,178



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1993

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
1	Tuberculosis of Respiratory System	-	1	1
3	Suphillis and it's Sequelae	-	1	1
5	Dysentery, all forms	6	15	21
6b	Enteric fever (Typhoid fever)	23	97	120
6c	Other infective Diseases	-	2	2
7f	Chicken pox	12	52	64
9	Malaria	4	28	32
10a	Filariasis	2	15	17
11a	Meningococcal Infection (Meninpitis)	2	-	2
11c	Small-pox	-	2	2
11f	Parasitic skin infections	-	5	5
11i	Infectious Hepatitis (Catarrhal Jaundice)	10	66	76
11j	Other infectious and parasitic diseases	35	133	168
12	Malignant neoplasms, including neoplasms of lymphatic and haematoporetic tissues		4	4
13	Benign neoplasms and neoplasms of unspecified nature	3	27	30
14	Allergic disorders	9	38	47
15	Diseases of thyroid gland	-	3	3
16	Diabetes mellitus	13	62	75
17	Avitaminosis and other deficiency states	-	1	1
18	Anaemias	11	59	70
19	Psychoneurosis and phychosis	17	95	112
20	Vascular lesions affecting central nervous system	-	-	-
21a	Glaucoma	1	1	2
21b	Cataract	13	74	87
21c	Other diseases	19	105	124
21d	Injury to eye	6	31	37
22	Diseases of ear and mastoid process	2	11	13
23	Rheumatic fever	-	1	1
24	Chronic Rheumatic Heart Diseases	-	1	1
25	Arteriosclerotic and degenerative heart disease	7	29	36
26	Hypertensive disease	34	72	106
27	Diseases of veins	107	370	477
28	Acute nasopharyngitis (common cold)	1	-	1
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	11	59	70
30	Influenza	51	213	264
31	Pneumonia	-	28	28
32	Bronchitis	38	218	256



TABLE N (cont'd)

NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1993

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
34	All other respiratory diseases	93	577	670
35	Diseases of stomach and duodenum except cancer	66	179	245
36	Appendicitis	5	17	22
37	Hernia of abdominal cavity	17	52	69
38	Diarrhoea and enteritis	38	145	183
39	Diseases of gall bladder and bile ducts	1	3	4
40a	Diseases of the teeth	-	21	21
40b	Other diseases of digestive system	1	14	15
41	Nephritis and nephrosis	1	5	6
42a	Diseases of male genital organs	13	63	76
42b	Diseases of female genital organs	41	370	411
43b	Complications of pregnancy, child-birth and the puerperium	21	299	320
44	Boil, abscess, cellulitis and other skin infections	37	126	163
45	Other diseases of skin	11	39	50
46	Arthritis and rheumatism, except rheumatic fever	43	129	172
47	Diseases of bones and other organs of movement	1	8	9
48	Congenital Malformations and Diseases peculiar to early Infancy	2	1	3
49a	Epilepsy	1	7	8
49b	Diseases of nerves and peripheral ganglia	6	19	25
49c	Urinary calculus	17	46	63
49d	Other diseases of urinary system	23	67	90
49e	Other specified and ill-defined diseases	365	1909	2274
50a	Open fractures	13	33	46
50b	Closed fractures	9	45	54
50c	Complicated fractures	2	9	11
50d	Dislocations	3	22	25
50e	Head Injury, excluding fracture	18	48	66
50f	Internal injury, chest, abdomen and pelvis	10	28	38
50g	Lacerated, open and contused wounds	129	166	295
50h	Burns and Scalds	5	24	29
50i	Occupational Poisoning	-	-	-
50j	Poisoning, Except Occupational Poisoning	1	5	6
50k	Other violence	6	16	22
50l	Sprains and Strains	35	100	135
50m	Contusions and abrasions	59	137	196
	TOTAL	1,530	6,648	8,178



TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
PAID BY AGE-GROUP, SEXOR AND SEX
1993

AGE-GROUP	SUGAR		TOTAL	NON-SUGAR		TOTAL	BOTH CATEGORIES		TOTAL
	MALES	FEMALES		MALES	FEMALES		MALES	FEMALES	
16 - 20	78	13	91	148	261	409	226	274	500
21 - 25	250	100	350	478	941	1419	728	1041	1769
26 - 30	221	97	318	542	1066	1608	763	1163	1926
31 - 35	199	58	257	572	1053	1625	771	1111	1882
36 - 40	222	62	284	630	1068	1698	852	1130	1982
41 - 45	241	66	307	924	1108	2032	1165	1174	2339
46 - 50	219	55	274	798	764	1562	1017	819	1836
51 - 55	288	62	350	821	546	1367	1109	608	1717
56 - 60	144	47	191	613	312	925	757	359	1116
TOTAL	1,862	560	2,422	5,526	7,119	12,645	7,388	7,679	15,067



TABLE P

NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP
EMPLOYMENT STATUS AND BENEFIT DAYS
1993

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS
16 - 20	95	9,154	-		95	9,154
21 - 25	384	29,096	2	156	386	29,252
26 - 30	340	25,894	2	156	342	26,050
31 - 35	250	18,826	5	390	255	19,216
36 - 40	92	6,813	1	78	93	6,891
41 - 45	15	1,196	-	-	15	1,196
'46 - 50	2	148	-	-	2	148
TOTAL	1,178	91,127	10	780	1,188	91,907



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
1993

BENEFIT DAYS	NUMBER OF	AMOUNT PAID
2	1	323.08
3	-	-
4	-	-
5	-	-
6	-	-
7	1	1,266.46
8	1	1,938.24
9	-	-
10	-	-
11	-	-
12	3	11,376.80
13	-	-
14	-	-
15	-	-
16	-	-
17	-	-
18	1	1,656.69
19 - 24	3	9,021.23
25 - 30	5	14,692.73
31 - 36	2	9,055.20
37 - 42	10	67,836.40
43 - 48	8	47,495.89
49 - 54	24	193,567.42
55 - 60	15	96,261.50
61 - 66	38	327,801.04
67 - 72	33	281,989.03
73 - 78	1,024	9,732,979.57
79 - 84	5	45,352.39
85 - 90	2	33,384.34
91 - 96	3	48,234.25
97 - 102	-	-
103 - 108	5	109,395.59
109 - 114	3	50,215.82
115 - 120	1	16,029.08
TOTAL	1,188	11,099,872.75



TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX
1993

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
BELOW 16	9	-	9
16 - 20	395	4	399
21 - 25	769	23	792
26 - 30	777	45	822
31 - 35	587	46	633
36 - 40	433	61	494
41 - 45	292	50	342
46 - 50	214	33	247
51 - 55	152	23	175
56 - 60	86	19	105
OVER 60	13	2	15
TOTAL	3,727	306	4,033



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
 PAID BY AGE-GROUP, SECTOR AND SEX
 1993

AGE-GROUP	SUGAR		TOTAL	NON-SUGAR		TOTAL	BOTH SECTORS		TOTAL
	MALE	FEMALES		MALES	FEMALES		MALES	FEMALES	
UNDER 16	3	-	3	2	-	2	5	-	5
16 - 20	329	1	330	28	2	30	357	3	360
21 - 25	765	30	795	38	7	45	803	37	840
26 - 30	774	35	809	47	2	49	821	37	858
31 - 35	594	47	641	24	3	27	618	50	668
36 - 40	523	62	585	16	4	20	539	66	605
41 - 45	363	72	435	13	4	17	376	76	452
46 - 50	246	43	289	17	5	22	263	48	311
51 - 55	177	50	227	13	2	15	190	52	242
56 - 60	96	31	127	7	-	7	103	31	134
OVER 60	33	-	33	4	-	4	37	-	37
TOTAL	3,903	371	4,274	209	29	238	4,112	400	4,512



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND WEEKLY AMOUNT
1993

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL WEEKLY AMOUNT
Contusions and Abrasions	1	163.50
Cuts and Lacerations	8	3,116.65
Dislocations	1	546.76
Fractures	14	3,542.21
Sprains and Strains	9	2,173.89
Eye Injuries	8	2,361.66
Amputations	9	4,507.80
Post-Traumatic Ankglosis of Limbs	3	1,499.91
Other Injuries	2	586.38
TOTAL	55	18498.76



TABLE V
NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP,
SEX AND AMOUNT PAID
1993

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)
16 - 20	3	61,385.20	-	-	3	61,385.20
21 - 25	7	115,114.15	1	15,009.28	8	130,123.43
26 - 30	5	124,257.17	-	-	5	124,257.17
31 - 35	6	78,739.59	-	-	6	78,739.59
36 - 40	7	130,408.90	-	-	7	130,408.90
41 - 45	5	50,124.62	-	-	5	50,124.62
46 - 50	3	69,704.52	1	4,276.81	4	73,981.33
51 - 55	2	26,426.34	1	28,741.44	3	55,167.78
56 - 60	2	31,250.22	-	-	2	31,250.22
61 - 65	4	39,941.84	-	-	4	39,941.84
TOTAL	44	727,352.55	3	48,027.53	47	775,380.08



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS
OF AWARD AND NATURE OF INJURY
1993

NATURE OF INJURY	NUMBER OF DEATHS	WIDOWS WITH CHILDREN	WIDOWS WITH-OUT CHILDREN	PARENT	ORPHAN	TOTAL
Concussions	3	2	1	-	-	1
Cuts & Lacerations	3	3	-	-	-	3
Fractures	1	-	-	1	-	1
Drowning	1	1	-	-	-	1
Other Injuries	3	1	1	1	-	3
Dislocations	1	1	1	-	-	3
TOTAL	12	8	2	2	-	12

