

# NATIONAL INSURANCE SCHEME



# 1995

*Annual Report & Accounts*



NATIONAL  
INSURANCE SCHEME

**1995**  
**ANNUAL REPORT**





**BOARD OF MANAGEMENT  
NATIONAL INSURANCE SCHEME - GUYANA**

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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
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7. Ms. Chitraykha Dass	Social Worker	Member
8. Mr. Earl Welch	Trade Unionist	Member
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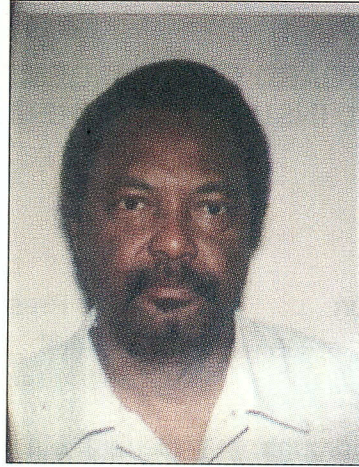




## GUYANA NATIONAL INSURANCE SCHEME



MR. Paul Cheong  
Member



MR. Patrick Martinborough  
Deputy Chairman



MR. Edward Layne  
Member



MR. Komal Chand  
Member



MR. Roger Luncheon  
Chairman



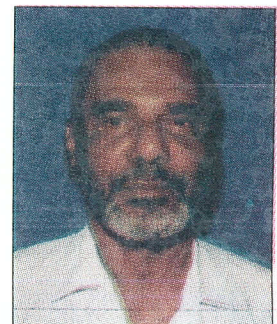
Ms. Chitraykha Dass  
Member



MR. D.P. Sankar  
Member



MR. Samuel Brotherson  
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MR. Earl Welch  
Member





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## LETTER OF TRANSMITTAL

30th April, 1996

The Honourable Minister of Finance  
Mr Bharrat Jagdeo, M.P.  
Ministry of Finance  
Main & Urquhart Streets  
Georgetown

Dear Sir,

It is with honour that I present to you on behalf of the Board of Directors of the National Insurance Scheme the Annual Report for the year ending December 1995.

During the period under review, it became necessary once again to adjust the insurable earnings ceiling in accordance with increases in the Public Service minimum wage. Hence, the ceiling was increased from \$20,000.00 per month to \$25,520.00 per month from the 1st April 1995. The percentage of insurable earnings which is paid as contributions was also increased from 11% to 12% from June 1, 1995.

The minimum rate payable for Old Age and Invalidity pensions was increased from \$2,750 per month to \$3,190 per month from April 1, 1995.

Total income for the year was \$2,999M which represents an increase of approximately 49% when compared with the previous year.

The amount paid as benefits during the year was \$1,111M. This amount was 34% more than that which was paid during 1994.

Total expenditure for the year was \$1,519M.

The excess of income over expenditure was therefore \$1,480M.

At the end of the year the National Insurance Fund stood at G\$5,039M.

Yours Sincerely  
**NATIONAL INSURANCE - GUYANA**

  
P. Martinborough  
General Manager



## INTRODUCTION

The 27th Annual Report of the National Insurance Board - Guyana is presented hereunder 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 summarises the activities of the Board during the year 1995 and also highlights certain trends which have developed over the past years.

The Report is divided into three parts -

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

Part 2 gives an account of the financial state of the Scheme and the National Insurance Fund;

Part 3 presents a collection of Statistical Tables which may be useful in the analysis of Part 1.





CHANGES MADE DURING 1995

From April 1, all Industrial Disablement pensions were adjusted in the following manner:

<u>Pensions Awarded in</u>	<u>Rate of Increase</u>
1990 or before	40%
1991	30%
1992	20%
1993	10%

In addition, all pensions in payment were increased by 10%.

- (2) The minimum rate for Old Age, Invalidity, Survivors, and death increased by 16%. The minimum rate for Old Age and Invalidity pensions was therefore increased from \$2,750.00 per month to \$3,190.00 per month. Moreover, all such pensions in payment received a 10% increase.
- (3) A limit was placed on the reimbursement of overseas medical care expenses. This limit was set at ten (10) times the monthly insurable earnings ceiling.
- (4) As at April 1, the Insurable Earnings ceiling was increased from \$20,000 to \$25,520.
- (5) The percentage of insurable earnings which is paid as National Insurance contributions was increased from 11% to 12% from June 1, 1995. The division of this increased percentage remained at a 60:40 ratio, that is, 7.2% to be paid by the employer and 4.8% by the employee. The self-employed person rate was increase to 10.47%, the Voluntary Contributor to 8.17% and for the insured persons over 60 years or under 16 years, to 1.53% of their insurable earnings.
- (6) The amount which is paid as Funeral Grant was increased from \$5,000.00 to \$6,000.00 as of November 1, 1995.
- (7) Two new buildings were constructed during the year - One to house the Fort Wellington Local Office on the West Coast of Berbice and the other to house the Melanie Local Office on the East Coast of Demerara.



## REGISTRATION AND COMPLIANCE

### REGISTRATION OF NEW EMPLOYERS

During 1995, 830 new employers were registered with the Scheme. Of this amount, 763 or approximately 92% were small scale employers, that is, each had in his employ no more than 10 persons. Fifty-nine or approximately 7% of the new employers had between 11 and 50 employees while 2 employed between 51 and 100 persons and 6 employed over 100 persons.

An industrial analysis of these newly registered employers shows that 332 or approximately 40% entered the 'Services' sector, while 169 or approximately 20% entering 'Personal Services'. The 'Commerce' sector accounted for 233 or approximately 28% of the new entrants while 120 or approximately 14% entered the 'Manufacturing' sector. Further, the 'Construction' sector accounted for 61 or approximately 7% and the 'Agriculture, Forestry and Fishing' sector accounted for 37 or approximately 4% of the new employers. The remaining 47 registrants were absorbed by the 'Transportation and Communication', 'Mining and Quarrying' and 'Electricity, Gas and Steam' sectors.

During 1994, 585 employers were registered. The 1995 total therefore represents an increase of approximately 42% by comparison.

The total number of employers registered as at the end of 1995 was increased to 19,616.

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

The number of active employers as at 31.12.95 was 3,500.

### DEFAULTERS

During 1995, 81 cases of default contribution payments were brought to the attention of the Compliance Department. Of this total, 76 related to defaulting employers and 5 to defaulting self-employed persons.

### DEFAULTING EMPLOYERS

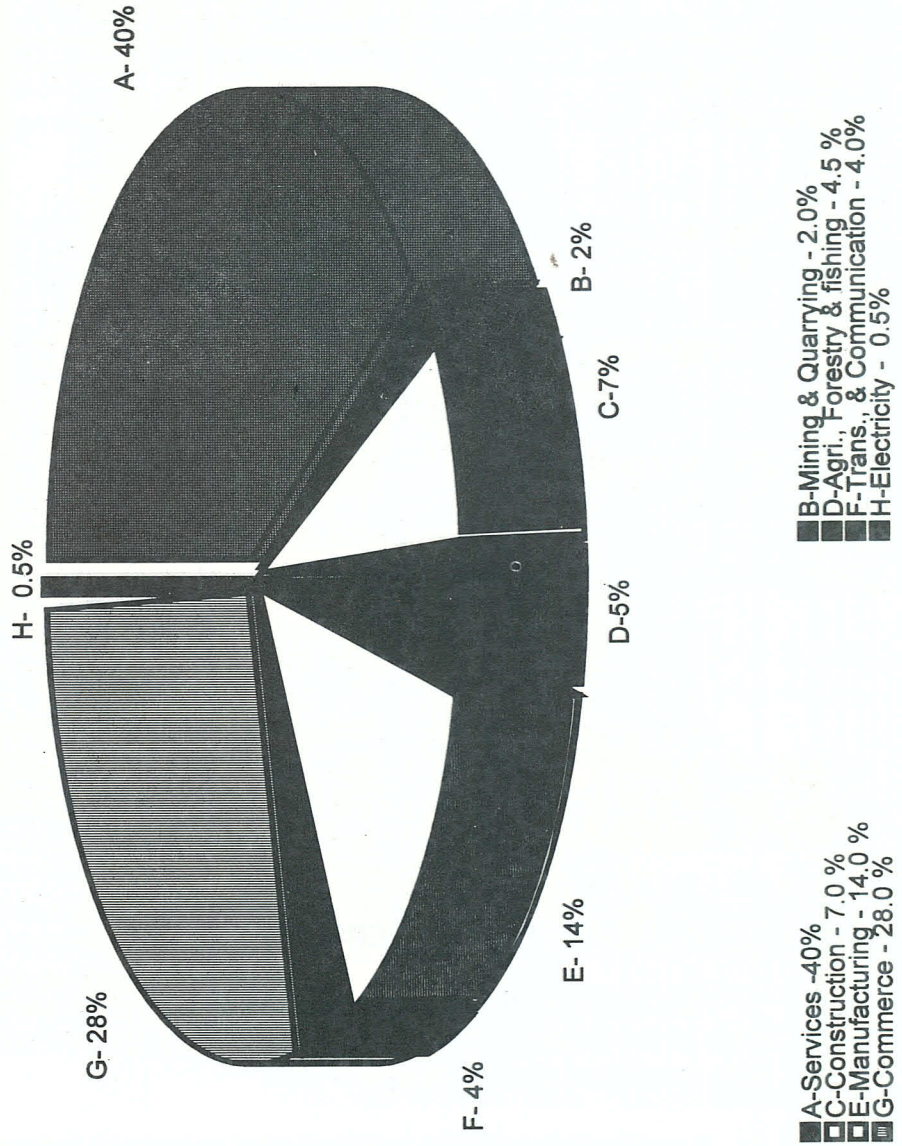
A total of 59 cases of non-payment of contributions by employers were received during 1995. Two cases were brought forward from 1994 making a total of 61 cases to be processed. All of these cases were processed during the year.

Seventeen cases of over-payment were received during the year. All the cases were processed during the year under review.





**Figure 1**  
**Number of Employers by Industry - 1995**





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

**TABLE 1  
MOVEMENT OF DEFAULTING EMPLOYERS  
1995**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER PAYMENT	TOTAL
Cases brought forward from 1994	2	-	-	2
Cases identified/received in 1995	59	-	17	76
Cases processed in 1995	61	-	17	78
Cases outstanding as at 31/12/95	-	-	-	-

A comparison with the number of cases identified during 1994 shows an increase of approximately 391% in the non-payment category and a decrease of approximately 80% in the over-payment category. The total number of cases identified in 1995 decreased by approximately 22%.

#### **DEFAULTING SELF-EMPLOYED PERSONS**

Five cases relating to defaulting self-employed persons were identified during the year. Three of the cases were for non-payment and 2 for over-payment of contributions. All cases were processed during the year.

A comparison with the previous year reveals an increase of approximately 200% and 100% in the non-payment and over-payment categories respectively. The overall increase in the number of cases was approximately 150%.





The Movement of Defaulting Self-Employed persons is shown in Table 2 below.

**TABLE 2**  
**MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS**  
**1995**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER PAYMENT	TOTAL
Cases brought forward from 1994	-	-	-	-
Cases identified/received in 1995	3	-	2	5
Cases processed in 1995	3	-	2	5
Cases outstanding as at 31/12/95	-	-	-	-

\*Figures from previous year adjusted.

### COURT ACTION

During 1995, court action was taken against 62 defaulting employers. Twenty-four of the cases were of a criminal nature and 38 were of a civil nature. There were also 2 criminal and 4 civil cases against employers which were outstanding from 1994.

Twenty-five of the cases against employers were completed during the year. The court ruled in favor of the National Insurance Board in 14 criminal and 10 civil cases and in one criminal case, the defendant was discharged.

See Table 3 overleaf



**TABLE 3  
CASES TAKEN TO COURT  
1995**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1994	2	4	-	-
Number of cases taken to court in 1995*	24	38	-	-
Number of cases in which judgment was given*	14	10	-	-
Number of cases in which defendants were discharged	1	-	-	-
Number of cases outstanding at the end of the year	11	32	-	-

\*Judgement was given in favour of the Board

There were no cases against Self-employed persons during the year.

**REGISTRATION OF EMPLOYED PERSONS**

During the year under review, 8,352 employed persons were registered. Of this total, 4,668 were males and 3,684 were females.





A distribution by marital status shows that 7,087 or approximately 85% were single, 742 or approximately 9% were married and the remaining 523 or approximately 6% were either widowed, divorced, separated or in common-law relationships.

Of the 8,065 newly registered persons between the ages of 16 years and 59 years, 4,512 or approximately 56% were males and 3,553 or approximately 44% were females.

A further distribution shows that 6,031 or approximately 75% of the registrants were in the age-group (16-24) years and 1,618 or approximately 20% in the age-group (25-39) years. The age-group (40-49) years accounted for 314 or approximately 4% of the registrant and 102 or approximately 1% were in the age-group (50-59) years. 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**  
**1995**

AGE- GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2,269	1,651	3,920
20 - 24	1,178	933	2,111
25 - 29	456	369	825
30 - 34	249	249	498
35 - 39	143	152	295
40 - 44	102	106	208
45 - 49	56	50	106
50 - 54	36	30	66
55 - 59	23	13	36
<b>TOTAL</b>	<b>4,512</b>	<b>3,553</b>	<b>8,065</b>

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

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



The Industrial distribution shows that 2,837.00 or approximately 34% of the new registrants entered the 'Manufacturing' Sector, 2,620 or approximately 31% entered the 'Services' sector, 1,257 or approximately 15% entered the 'Commerce' sector and 518 or approximately 6% entered the 'Agriculture, Forestry and Fishing' sector. The remaining 1,120 or approximately 14% of the new registrants were absorbed by the 'Construction', 'Transport and Communication', 'Mining and Quarrying' and 'Electricity, Gas, Water and Sanitary Services' 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.

The analysis by age shows that two hundred and seventy-two (272) of the registrants were under 16 years of age, 8,065 were between the ages of 16 years and 59 years and 15 were 60 years and over.

During 1994, 8,842 employees between the ages of 16 years and 59 years were registered. The 1995 total of 8,065 therefore represents a decrease of approximately 9%.

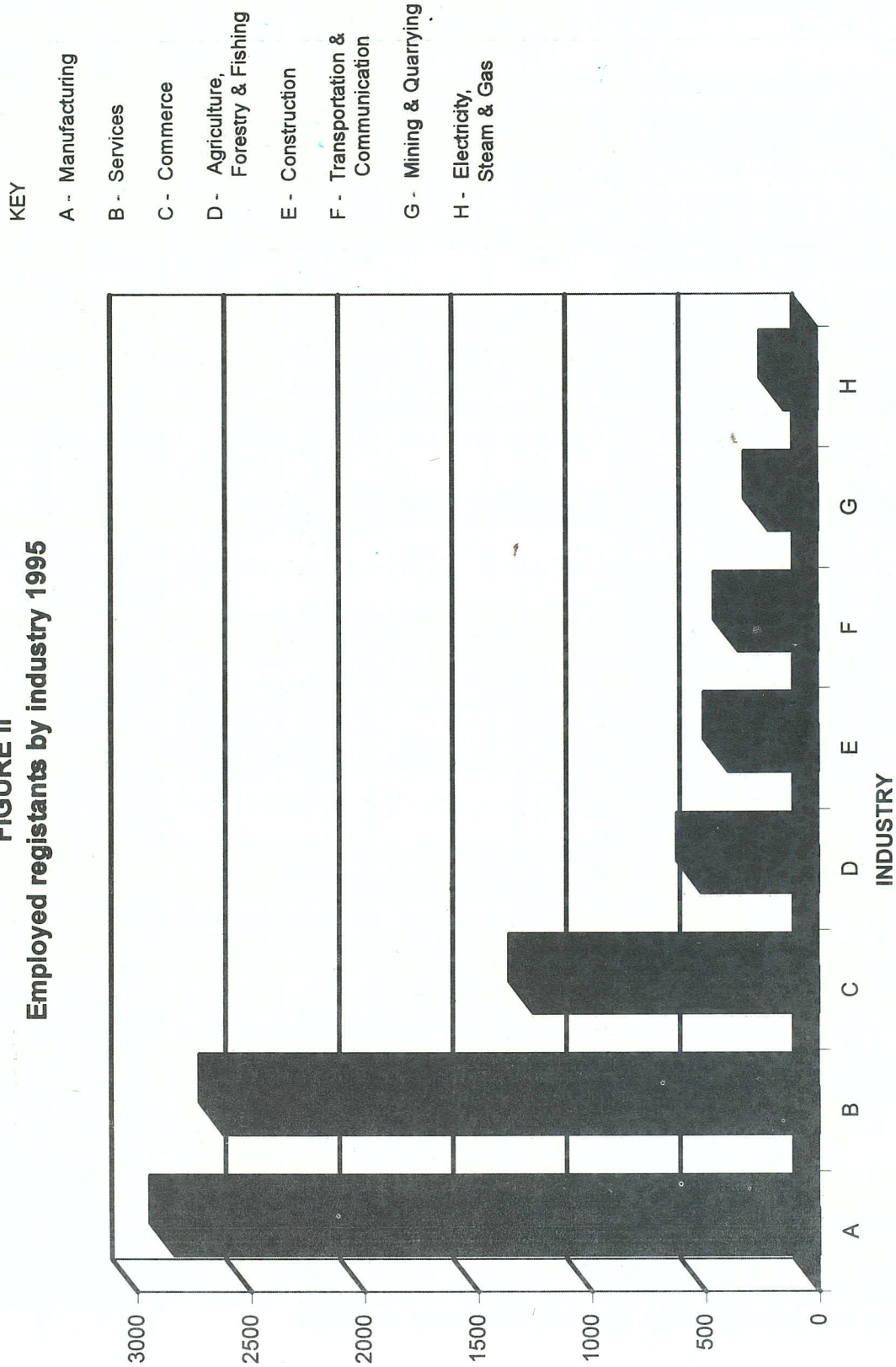
The number of active registrant as at 31.12.95 was approximately 127,000.

Table 5 shows the number of persons between the ages of 16 years and 59 years who were registered over the last 5-year period.





**FIGURE II**  
**Employed registrants by industry 1995**





**TABLE 5**  
**NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY**  
**AND AVERAGE AGE**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Males	5,922	5,602	8,303	4,872	4,512
Average Age	21	22	21	22	22
Females	4,248	4,548	6,734	3,970	3,553
Average Age	23	23	23	23	23
Males & Females	10,170	10,150	15,037	8,842	8,065
Average Age	22	22	22	22	23

An examination of the above table shows that, except for the year 1993, there is a decreasing trend in the number of registrants in all categories. Their average age has however remained relatively stable over this same period.

**SELF-EMPLOYED REGISTRANTS**

A total of 1,260 self-employed persons were registered during 1995. Of this total, 663 or approximately 53% were males and 597 or approximately 47% were females.

An age analysis reveals that 298 or approximately 24% of the registrants were in the age-group (16-30) years, 679 or approximately 54% were in the age-group (31-45) years and 283 or approximately 22% were in the age-group (46-59) years.

The average age of the male registrants was 37 years and that of the females, 39 years. The overall average age was 38 years.

The industrial distribution shows that 575 or approximately 46% of the new registrants entered the 'Commerce' sector, 497 or approximately 39% entered the 'Service' sector, 118 or approximately 9% entered the 'Manufacturing' sector and 28 or approximately 2% entered the 'Agriculture, Forestry and Fishing' sector. Of the remainder, 13 entered the 'Transport' sector, 11 entered the 'Construction' sector, 2 entered the 'Electricity, Gas and Steam' sector and 1 entered the 'Mining' sector. There were 15 new registrants who entered into activities which were not adequately described.





Table D in the Annex gives the distribution of the self-employed registrants by Industry and Sex.

The distribution by marital status reveals that 613 or approximately 49% of the new registrants were married and 439 or approximately 35% were single. The remaining 208 or approximately 16% 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 1994, 884 self-employed persons were registered. The 1995 total of 1,260 therefore represents an increase of 43% by comparison. The total number of self-employed persons registered with the Scheme as at December 31, 1995 is now 19,763. The number of active self-employed persons as at 31.12.95 however was approximately 8,100.

Table 6 below shows the number of self-employed persons registered annually over the period 1991 - 1995.

**TABLE 6**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Males	864	744	881	607	663
Females	340	286	607	277	597
Males & Female	1,204	1,030	1,488	884	1,260

An examination of the above table shows that there were fluctuations in the number of registrants over the period under consideration.



### REGISTRATION OF VOLUNTARY CONTRIBUTORS

The Scheme makes provision for persons to continue contributing on a voluntary basis once they had, during the course of their employment, paid or had paid on their behalf, a minimum of 100 contributions.

Two applications were received for registration as voluntary contributors during 1995, while a total of 3 voluntary contributors were active during the year.

The number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1995 stood at 730.

### BENEFITS

#### LONG TERM BENEFITS BRANCH

##### OLD AGE PENSION

One thousand, one hundred and fifty persons were awarded Old Age Pensions during 1995. Of this total, 901 or approximately 78% were males and 249 or approximately 22% were females.

A distribution of the new pensioners by employment category shows that 1,118 (874 males and 244 females) were employed persons and 32 (27 males and 5 females) were self-employed persons.

The age range of the pensioners was 60 years to 70 years. The age-group (60-64) years accounted for 1,139 or approximately 99% of the pensioners of whom 1,068 or approximately 93% were 60 years old. The age-groups (65-69) years accounted for 9 pensioners while the age-group (70-74) years accounted for 2 pensioners. This distribution is shown in Table 7 overleaf.





**TABLE 7**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,**  
**EMPLOYMENT STATUS AND SEX**  
**1995**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60 - 64	866	241	1107	27	5	32	893	246	1139
65 - 69	6	3	9	-	-	-	6	3	9
70 - 74	2	-	2	-	-	-	2	-	2
75 - 79	-	-	-	-	-	-	-	-	-
TOTAL	874	244	1118	27	5	32	901	249	1150

The average age of the new entrants was approximately 60 years.

The average monthly amount paid to the pensioners was \$3,838.72

An analysis of the contribution status shows that the new pensions qualified with an average of 946 contributions of which approximately 95% were paid by or on behalf of the pensioner and approximately 5% were credited. 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 contributions life would have been shortened due to the reduction of the retirement age from 65 years to 60 years).

The males were awarded pensions on an average of 956 contributions of which approximately 5% were credited. The females qualified with an average of 912 contributions of which approximately 5% were credited.

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

During 1994, 1,233 pensions were awarded. The 1995 total of 1,150 therefore represents a decrease approximately 7%.

At the beginning of 1995, there were 19,398 pensions in payment at an average rate of \$2,790.67 per month. During the year under review 1,150 new pensions were awarded and 508, comprised of 431 males and 77 females, exited the population due to their deaths. At the end of 1995 therefore, there were 20,040 Old Age pensioners, consisting of 15,925 males and 4,115 females, on stream at an average monthly rate of \$3,275.77.



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

**TABLE 8**  
**MOVEMENT OF OLD AGE PENSIONS**  
**1995**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATES (\$)
Pensions in payment at the beginning of the year	*15,455	3,943	*19,398	*\$2790.67
Pensions granted up to 31-03-95	194	55	249	\$3502.70
Pensions terminated up to 31-03-95	101	38	139	\$2750.00
Pensions in payment as at 01-04-95	15,548	3,960	19,508	*\$3244.00
Pensions granted from 01-04-95	707	194	901	\$3931.58
Pensions terminated from 01-04-95	330	39	369	\$3190.00
Pensions in payment as at 31-12-95	15,925	4,115	20,040	\$3275.77

\*Adjusted Figures

Table G in the Annex gives the number of Old Age Pensioners as at 31-12-95 by Age, Employment status and Sex.





**OLD AGE GRANT**

During the year, 663 Old Age Grants were awarded. The recipients were 472 males and 191 females.

The average amount of the grant paid to the males was \$5,178.77 and to the females, \$4,303.21. The overall average amount paid was approximately \$4,926.53.

The number of Old Age lump-sum payments is given in Table 9 below.

**TABLE 9  
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX  
AND AVERAGE AMOUNT PAID  
1995**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	472	191	663
Percentage	71	29	100
Average Amount (\$)	5,178.77	4,303.21	4,926.53

An analysis of the contribution spread reveals that the males qualified for the Grants with an average of 335 contributions of which approximately 18% were credited while the females qualified with an average of 451 of which approximately 14% were credited. Overall, the recipients had an average of 368 paid and credited contributions. This is shown in Table 10 overleaf.



**TABLE 10**  
**OLD AGE GRANT PAYMENTS AND NUMBER OF PAID**  
**AND CREDITED CONTRIBUTIONS**  
**1995**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	472	191	663
No. of Contributions paid	130,093	74,010	204,103
Average per insured person	276	387	308
No. of Contributions Credited	27,886	12,217	40,103
Average per insured person	59	64	60
Total Contributions paid & credited	157,979	86,227	244,206
Average per insured person	335	451	368

The age distribution of the recipients shows that their ages ranged from 60 years to 85 years with the age-group (60-65) years accounting for 579 or approximately 87% of the recipients. The ages of the self-employed recipients ranged from 60 years to 77 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 403 grants were awarded in 1994. The 1995 total of 663 therefore represents an increase of approximately 65%.

The number of Old Age Grants by employment status and average amount paid for the period 1991 - 1995 is shown in Table 11 overleaf.





**TABLE 11**  
**NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT**  
**STATUS OF RECIPIENTS AND AVERAGE AMOUNT**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Employed	218	342	434	386	607
Self-Employed	20	3	8	17	56
TOTAL	238	345	442	403	663
Average Amount (\$)	1,313.07	1,254.03	2,426.26	2,856.06	4,926.53

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

### INVALIDITY PENSION

During 1995, 134 Invalidity pensions were awarded. The recipients were 108 males and 26 females. Four of the female recipients were in the self-employed category.

The age distribution of the recipients shows that 53 or approximately 40% were in the age-group (55-59) years, 26 or approximately 19% were in the age-group (50-54) years, 25 or approximately 19% were in the age-group (45-49) years and 14 or approximately 10% were in the age-group (40-44) years. The age-group (35-39) years accounted for 11 or approximately 8% of the recipients while the age-groups (30-34) years and (25-29) years accounted for 4 or approximately 3% and 1 or approximately 1% of the recipients respectively.

The average age of the male and female recipients was 50 years approximately.

An analysis of the contribution status shows that the recipients qualified on an average of 1010 contributions of which approximately 74% were paid and 26% were credited. The males were awarded pensions on an average of 1040 paid and credited contributions of which approximately 26% were credited. The female recipients qualified with an average of 884 paid and credited contributions of which approximately 28% were credited.



The average monthly pension was \$3,841.00.

Table 12 below shows the number of Invalidity pensions awarded annually over the period 1991 - 1995.

**TABLE 12**  
**NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX**  
**AND AVERAGE MONTHLY AMOUNTS**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Males	29	113	152	129	108
Females	39	25	35	26	26
Males & Females	168	130	187	155	134
AVERAGE MONTHLY AMOUNTS (\$)	1386.66	1708.41	2018.98	3189.68	3841.00

The table above shows a fluctuating trend in the amount of pensions awarded annually and a steady increase in the average monthly rate.

At the beginning of the year, there were 1,571 pensioners on stream consisting of 1,205 males and 366 females. During the year, 134 pensions were awarded and 126 were terminated. Of the total terminated, 87 were due to the pensioners' attainment of age 60 years and 39 were due to the death of the pensioners. At the end of the year therefore, there were 1,579 pensioners on stream, of whom 1,205 were males and 374 females.

Table 13 shows the Movement of Invalidity pensions during the year.





**TABLE 13**  
**MOVEMENT OF INVALIDITY PENSIONS**  
**.1995**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATES (\$)
Pensions in Payment at beginning of year	*1205	*366	*1571	*2,860.52
Pensions granted up to 31-03-95	34	13	47	3,839.00
Pensions terminated up to 31-03-95 by:				
(a) Death	6	1	7	3,183.00
(b) Attaining age 60	11	2	13	3,245.05
Pensions in payment as at 01-04-95	1222	376	1598	3,347.34
Pensions granted from 01-04-95	74	13	87	3,843.00
Pensions terminated from 01-04-95 by:				
(a) Death	29	3	32	3,181.00
(b) Attaining age 60	62	12	74	3,249.00
Pensions in payment as at 31-12-95	1205	374	1579	3,397.37

\* Adjusted Figures

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



## INVALIDITY GRANT

Nineteen Invalidation Grants were awarded during 1995. The recipients were 11 males and 8 females and were all from the employed category.

The ages of the males ranged from 23 years to 59 years with the average age being 38 years. The ages of the females ranged from 35 years to 59 years with the average age being 44 years approximately.

The recipients qualified with an average of 134 paid and credited contributions.

During 1994, 11 grants were awarded. By comparison therefore, the 1995 figure represents an increase of approximately 73%.

The number of grants awarded and the average amount paid over the period 1991 to 1995 are shown in Table 14 below.

**TABLE 14**  
**INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS**  
**AND AVERAGE AMOUNTS**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Males	6	9	11	10	11
Females	3	5	3	1	8
Males & Females	9	14	14	11	19
Average Amounts (\$)	536.10	2,436.71	1,570.92	4,709.07	7,053.67

The above table exhibits a fluctuating trend in the number of grants awarded annually while the average amount paid has increased over the given period.

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





## SURVIVOR'S PENSION

During the year under review 541 Survivor's Pensions were awarded. Of this amount, 88 were granted to widows who had children of the deceased in their care, 445 to widows who were over 45 years of age and 8 to orphans.

Moreover, fifty-two awards of annuity payments were shared among 72 other dependents. The recipients were 32 children whose surviving parent did not satisfy the conditions for the award of the benefit, 26 widows, 11 parents, 2 sisters and 1 grandson.

The age-range of the widows who had children of the deceased in their care was 22 years to 44 years. Their average age was 36 years. The age range of the widows who were over 45 years of age was 45 years to 84 years. Their average age was approximately 59 years. The overall average age of the widows was approximately 55 years.

The 88 widows who were awarded the benefit because they had children of the deceased in their care, had 167 children among them. The ages of the children ranged from 1 year to just below 18 years. Their average age was approximately 10 years.

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 received an average monthly pension of \$2,765.93. The widows who qualified because they were over 45 years of age received an average monthly pension of \$1,715.06. The eight orphans received an average monthly pension of \$1,156.62. The overall average monthly pension was \$1,877.37.

At the beginning of the year, there were 4,319 pensions in payment to 3,495 widows who were over 45 years of age, 782 widows with children of the deceased in their care, 33 orphans and 9 widowers.

During the year, 541 pensions were awarded and 121 pensions were terminated. Of those pensions which were terminated, 120 were due to the death of the recipients while the remaining recipient was cohabiting and therefore no longer fulfilled the conditions for the continued receipt of the benefit. Another One hundred and five pensions were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 4,739 pensions in payment. Of this total 3,840 were paid to widows who were over 45 years of age, 864 to widows who had children of the deceased in their care, 32 to orphans and 3 to widowers.

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



GUYANA NATIONAL INSURANCE SCHEME

**TABLE 15**  
**MOVEMENT OF SURVIVOR'S PENSION**  
**1995**

DESCRIPTION	WIDOWS OVER 45 YRS.	WIDOWS WITH CHILDREN	ORPHANS	WIDOWER	TOTAL	AVERAGE MONTHLY RATE
Pensions terminated up to 31-03-95 by:						
(a) Death	*3495	782	33	9	*4319	1,737.81
(b) Claimant co-habiting	98	26	-	-	124	1,931.99
Alterations						
Pensions in payment as at 01-04-95	32	-	-	-	32	1,470.13
Pensions granted from 01-04-95	1	-	-	-	1	1,375.00
Pensions terminated from 01-04-95 by:						
(a) Death	4	32	-	-	36	507.84
Alterations	3560	808	33	9	4410	1,740.69
Pensions in payment as at 31-12-95	347	62	8	-	417	1,863.81
	67	6	9	6	88	1,461.71
	19	49	1	-	69	589.97
	3840	864	32	3	4732	1,748.45

\*Adjusted Figures





## **SURVIVOR'S GRANT**

Forty Survivor's Grants were awarded during 1995 in respect of 32 male and 8 female deceased persons. The ages of the deceased persons ranged from 20 years to 65 years. Their average age was approximately 42 years.

The recipients included 17 widows, 12 of whom qualified because they had in their care children of the deceased who were under 16 years of age and 5 who were over 45 years on the death of the insured person. The remaining grants were awarded to other dependents of the deceased. Of the awards to other dependents, 11 went to widows, 8 to children and 4 to parents of the deceased.

The ages of the widows ranged from 25 years to 49 years. Their average age was approximately 33 years.

Twenty-six children were included in the benefit payments. Their ages ranged from 2 years to 16 years. Their average age was 7 years approximately.

The amounts paid as grants ranged from \$19.50 to \$30,763.46. The average amount paid was \$5,163.92.

During 1994, 35 Survivor's Grants were awarded. The 1995 figures therefore represents an increase of 14% approximately by comparison.

## **FUNERAL BENEFIT**

One thousand, three hundred and forty-five claims for Funeral Benefit were processed during 1995. Of these, 51 were disallowed and 1,294 were allowed.

Of the claims which were disallowed, 40 were because the insured persons had paid less than 50 contributions and the remaining 11 claimants did not meet or were not liable to meet the Funeral expenses.

Of the 1,294 claims which were paid, 1,025 or approximately 79% were in respect of deceased males and 269 or approximately 21% were in respect of deceased females.

An analysis of the claims paid by employment category reveals that 1,281 or approximately 99% were in relation to employed persons and 13 or approximately 1% related to self-employed persons. Of the 1,281 claims paid in the employed category, 1,159 were on behalf of persons who were directly insured and 122 on behalf of spouses of insured persons. In the self-employed category, 9 of the deceased were insured persons and the remaining 4 were spouses of insured persons. See Table 16 overleaf.



**TABLE 16**  
**NUMBER OF FUNERAL CASES PAID BY SEX, INSURED STATUS**  
**AND EMPLOYMENT CATEGORY**  
**1995**

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	989	27	9	-	1,025
Females	170	95	-	4	269
Males & Females	1,159	122	9	4	1,294

An age analysis of the deceased shows that 728 or approximately 56% were over 60 years of age, 239 or approximately 19% were in the age-group (51-60) years and 169 or approximately 13% were in the age-group (41-50) years. The age-group (31-40) years accounted for 93 or approximately 7% of the deceased while the age-group (16-30) years accounted for 65 or approximately 5% of the deceased.

The average age of the deceased insured persons was 56 years.

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

An average of \$4,952.32 was paid as Funeral Benefit in 1995.





The number of Funeral claims paid in 1994 was 1,217. The 1995 total therefore represents an increase of approximately 6%. The number of funeral claims paid during the last five-year period is shown in Table 17 below.

**TABLE 17  
NUMBER OF FUNERAL CLAIMS PAID  
1991 - 1995**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1991	897	116	1,013
1992	902	152	1,054
1993	1,032	156	1,188
1994	1,063	154	1,217
1995	1,168	126	1,294

The table above shows an increasing trend in the amount of Funeral claims paid during the period 1991 to 1995.

**SHORT TERM BENEFIT BRANCH**

**SICKNESS BENEFIT**

During 1994, 21,851 claims for Sickness benefit were processed. Seven thousand, nine hundred and sixty-one of these claims were not paid while 13,890 were paid.

Of the 13,890 claims which were paid, 7,830 or approximately 56% related to males and 6,060 or approximately 44% related to females. Further, 13,542 or approximately 97% were in respect of employed persons and 348 or approximately 3% were in respect of self-employed persons.

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

The age distribution shows that 8,810 or approximately 63% of the paid spells were within the age-group (21-40) years and 4,434 or approximately 32% in the age-group (41-60) years. There were 646 or approximately 5% who were in the age range 16 years to 20 years.



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The average age of the male recipients was 37 years while that for the females was 34 years. The overall average age was 36 years.

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

An analysis of the paid spells by sector reveals that 3,095 or approximately 22% of the paid spells arose from workers within the sugar sector while 10,795 or approximately 78% arose from workers in the other industries combined.

An analysis of the spells by diagnosis shows that 3,046 or approximately 22% were due to conditions such as epilepsy, diseases of the nerves and urinary system and other ill-defined diseases, 1,817 or approximately 13% were due to conditions resulting from accidents, poisoning and violence and 1,713 or approximately 12% were due to diseases of the respiratory system. Pregnancy and complications arising therefrom accounted for 1,380 or approximately 10% of the spells while heart diseases and diseases of the veins accounted for 1,053 or approximately 8%.

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

The average duration of Sickness spells was 10 benefit days. The average duration in the sugar sector was approximately 14 benefit days while it was approximately 9 benefit days in the other industries combined. The average duration of spells paid to males was 11 benefit days and to females, 9 benefit days. This is shown in Table 18 overleaf.





**TABLE 18**  
**NUMBER OF SICKNESS SPELLS PAID BY SEX,**  
**SECTOR AND AVERAGE DURATION**  
**1995**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,039	16	5,791	10	7,830	11
Females	1,056	10	5,004	9	6,060	9
<b>TOTAL</b>	<b>3,095</b>	<b>14</b>	<b>10,795</b>	<b>9</b>	<b>13,890</b>	<b>10</b>

During 1994, 10,427 spells were paid. The 1995 total therefore, represents an increase of approximately 33% by comparison.

Table 19 below shows the average duration of the spells and the percentage arising from the Sugar sector during the period 1991-1995.

**TABLE 19**  
**NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND**  
**PERCENTAGE ARISING FROM SUGAR SECTOR**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Spells arising from					
Males	5,220	4,453	4,583	5,973	7,830
Females	3,502	3,370	3,595	4,454	6,060
Males and Females	8,722	7,823	8,178	10,427	13,890
Average duration (Benefit days)	9	9	9	9	10
Percentage Arising from Sugar Sector	21	17	19	22	22



The table above shows an underlying increasing trend in the number of spells paid while the average duration has remained relatively stable over the period. The percentage of spells arising from the sugar sector is unchanged in the last two years.

**SICKNESS BENEFIT- MEDICAL CARE**

A total of 21,222 claims for the reimbursement of medical expenses incurred through sickness was paid during 1995. Of this total, 10,789 or approximately 51% related to males and 10,433 or approximately 49% to females.

The sugar sector accounted for 2,914 or approximately 14% of the claims while the other industries combined accounted for 18,308 or approximately 86% of the claims.

Further, of the claims from the sugar sector, 2,290 or approximately 79% were from males and 624 or approximately 21% from females. Correspondingly, the other industries combined had 8,499 or approximately 46% males and 9,809 or approximately 54% females. This is shown in Table 20 below.

**TABLE 20  
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CASES  
BY SEX AND SECTOR  
1995**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,290	79	8,499	46	10,789	51
FEMALES	624	21	9,809	54	10,433	49
MALES & FEMALES	2,914	100	18,308	100	21,222	100

The age of the claimants ranged from 16 years to just below 60 years.





The average age of the males was 41 years and that of the females, 37 years. The overall average age was 39 years. The distribution of the Sickness Benefit-Medical Care claims by age-group, sector and sex is given in Table O in the Annex.

An examination of expenditure on Medical Care reveals that approximately 75% was expended on out-patient care and approximately 25% on in-patient care.

An analysis of the total reimbursement reveals that 53% was spent for orthopedic and prosthetic care, 21% for drugs and dressings and 13% for laboratory charges and fees to medical referees. In addition, 5% went towards the payment for hospitalisation, 3.5% for medical examination, 3.3% for specialist care and 1.2% for treatment.

Table 21 below gives the percentage distribution of Sickness Benefit-Medical Care expenditure by type of care.

**TABLE 21**  
**PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT**  
**"MEDICAL CARE" EXPENDITURE**  
**BY TYPE OF CARE**  
**1995**

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREATMENT	ORTH. & PROST. CARE	OTHERS	TOTAL
In-Patient	5	.5	3	9	.5	-	7	25
Out-Patient	-	3	.3	12	.7	53	6	75
In and Out Patient	5	3.5	3.3	21	1.2	53	13	100

The distribution by sector shows that approximately 5% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector while approximately 95% arose from claimants in the other industries combined. For the reimbursement of expenses for out-patient care, approximately 9% of the cost went to claimants in the sugar sector while approximately 91% went to claimants in the other industries combined.





The average amount reimbursed was \$3,790.26.

Of the 21,222 claims which were reimbursed, 3,281 also had attached the payment of Sickness Benefit - replacement of income. The remaining 17,941 were reimbursed for medical expenses only.

The number of claims paid during 1994 was 10,225. The 1995 total of 21,222 therefore represents an increase of approximately 108% by comparison.

One hundred and eight claims were reimbursed for medical care expenses incurred abroad. Of this total, 41 or approximately 38% were submitted by male insured persons and 67 or approximately 62% by female insured persons.

The total amount reimbursed was \$39,514,610.39 of which \$25,145,742.70 was paid to the male recipients and \$14,368,867.69 to the female recipients.

The average amount paid for overseas medical care was \$365,876.02 approximately.

### EXTENDED MEDICAL CARE

During the year under review, a total of 4,429 claims were reimbursed under the Extended Medical Care Programme. The claims were made by Old Age and Invalidity pensioners.

The breakdown by sex shows that 3,461 or approximately 78% of the claimants were males and 968 or approximately 22% were females.

The analysis by type of care reveals that two Thousand, six hundred and seventy-three (2,673) or approximately 60% of the claims were made in respect of eye care, 903 or approximately 21% in respect of dental care and 853 or approximately 19% for other care.

The average amount expended for eye care was \$7,039.34 and for dental care, the amount was \$6,983.39. The overall average amount expended was \$6,346.46.

During 1994, a total of 3,727 cases were paid. The number of cases paid during 1995 therefore represents an increase of approximately 19%.





## MATERNITY ALLOWANCE

A total of 2,870 Maternity claims were paid in respect of 2,822 employed and 48 self-employed women.

The age-distribution shows that 203 or approximately 7% of the recipients were in the age-group (16-20) years, 974 or approximately 34% were in the age-group (21-25) years, 835 or approximately 29% were in the age-group (26-30) years and 514 or approximately 18% were in the age-group (31-35) years. Further, 278 or approximately 10% of the recipients were in the age group (36-40) years, 62 in the age-group (41-45) years and 3 in the age-group (46-50) years. There was 1 recipient who was over 50 years old.

The ages of the recipients ranged from 16 years to 52 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 1,070 or approximately 37% of the awardees were paid for the full period of 13 weeks and 1,231 or approximately 43% were paid for periods ranging from 3 weeks to 12 weeks. Further, 533 or approximately 19% were paid for period ranging from 2 days to 17 days.

The extended Maternity allowance was paid to 36 women who developed complications as a result of their pregnancy. These recipients were paid for additional periods ranging from 1 week to 11 weeks.

The average amount paid as Maternity benefit was \$16,846.72 and the average duration was 64 days.

During the previous year, 1,619 claims for Maternity allowance were paid. The 1995 total of 2,870, therefore represents an increase of approximately 77%.

The number of cases paid annually, together with the average duration for the period 1991 to 1995 are shown in Table 22 overleaf.



**TABLE 22**  
**NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Number of Cases	1,026	858	1,188	1,619	2,870
Average Duration	74	74	77	70	64

The table above shows an overall increasing trend in the number of cases paid and a decreasing trend in the average duration of these cases during the period 1991 - 1995.

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

### MATERNITY GRANT

A total of 2,220 claims for Maternity Grant were made during 1995. Of this total, 65 were not paid and 2,155 cases were paid.

Of the 2,155 cases which were paid, 1,806 or approximately 84% were paid to claimants who qualified in their own right for the benefit while 349 or approximately 16% received the benefit based on their spouses' contributions.

Forty-four self-employed persons received the benefit. Of this total, 42 qualified in their own right and 2 qualified on their spouses' contributions.

The age distribution of recipients shows that 110 or approximately 5% were in the age-group (16-19) years, 611 or approximately 28% were in the age-group (20-24) years and 607 or approximately 28% were in the age-group (25-29) years. The age-group (30-34) years accounted for 483 or approximately 22% of the claimants, while 263 or approximately 12% were within the age-group (35-39) years and 74 or approximately 4% were in the age-group (40-44) years. There were 6 recipients in the age-group (45-49) years and 1 in the age-group (50-54) years.





The average age of the recipients was 28 years.

Table 23 shows the number of Maternity Grants paid by age-group, employment category and insured status.

**TABLE 23**  
**NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,**  
**EMPLOYMENT CATEGORY AND INSURED STATUS**  
**1995**

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	-	-	-	-	-	-
16 - 19	74	36	-	-	74	36	110
20 - 24	516	92	3	-	519	92	611
25 - 29	497	93	17	-	514	93	607
30 - 34	378	89	14	2	392	91	483
35 - 39	230	29	4	-	234	29	263
40 - 44	62	8	4	-	66	8	74
45 - 49	6	-	-	-	6	-	6
50 - 54	1	-	-	-	-	-	-
55 - 59	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,764</b>	<b>347</b>	<b>42</b>	<b>2</b>	<b>1,806</b>	<b>349</b>	<b>2,155</b>

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

An age analysis of the children of the recipients of the benefit reveals that 2,169 or approximately 49% of them were under 1 year, 1,012 or approximately 23% were between the ages of 1 year and 5 years, 768 or approximately 17% were between the ages of 6 and 10 years and 485 or approximately 11% were over 10 years old.

The number of Maternity Grants paid during 1994 was 1,943. The 1995 total therefore represents an increase of approximately 16%.



**INDUSTRIAL BENEFITS BRANCH**

**INJURY BENEFIT**

During 1995 a total of 5,692 Injury Benefit claims were processed. Of this amount, 452 were disallowed and 5,239 were allowed.

Of the 5,239 spells which were paid, 5,236 were terminated on the recovery of the insured person. The duration of these spells was approximately 14 benefit days. Of the remaining 3 spells, 2 were terminated after the insured persons were paid for the maximum period of 26 benefit weeks and 1 was assessed and allowed a provisional disablement benefit. This is shown in Table 24 below.

**TABLE 24  
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,  
BENEFIT DAYS AND SEX  
1995**

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS
Recovery	4,729	64,156	507	8,432	5,236	72,588
Benefit Paid for 26 Weeks	1	156	1	156	2	312
Provisional Disablement	1	156	-	-	1	156
<b>TOTAL</b>	<b>4,731</b>	<b>18,191</b>	<b>508</b>	<b>8,588</b>	<b>5,239</b>	<b>73,056</b>

The recipients of Injury Benefit consist of 4,731 males and 508 females.





An analysis by sector reveals that 3,164 or approximately 60% of the spell arose from workers in the sugar sector and comprised 2,795 males and 369 females. The remaining 2,075 or approximately 40% of the spells related to workers in the other industries combined and consisted of 1,936 males and 139 females. This distribution is shown in Table 25 below.

**TABLE 25  
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR  
1995**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	2,795	53	1,963	37	4,731	90
Females	369	7	139	3	508	10
TOTAL	3,164	60	2,075	40	5,239	100

The age distribution shows that 3,191 or approximately 61% of the paid spells related to persons in the age-group (16-35) years and 2,027 or approximately 39% to persons in the age-group (36-60) years. There were 6 persons who were below 16 years and 15 who were over 60 years.

The average age of the male recipients was 33 years while that of the females was 39 years. The overall average age was 34 years.

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

The overall average duration of the spells which were paid was 14 benefit days with the males averaging 14 benefit days and the females, 17 benefit days.

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

The average amount paid as Injury benefit was approximately \$5,170.71.



During 1994, a total of 4,756 claims for Injury benefit were paid. The 1995 total of 5,239 therefore represents an increase of approximately 9%.

The number of spells paid during the period 1991 to 1995, the percentage arising from the sugar sector and the average duration of these spells are shown in Table 26 below.

**TABLE 26  
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE  
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS  
1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Number of Spells	3,593	3,711	4,033	4,756	5,239
Percentage Arising from Sugar Sector	90	92	92	80	60
Average Duration (Benefit Days)	13	11	12	12	14

The table above shows an increasing trend in the number of spells paid and the average duration of these spells while the percentage arising from the sugar sector has declined significantly over the period under consideration.

**INJURY BENEFIT MEDICAL CARE**

A total of 5,352 Injury Benefit Medical Care claims were paid during 1995. Four thousand, nine hundred and seventy-four or approximately 93% of these claims were from males and 378 or approximately 7% were from females.

The distribution by sector shows that 4,924 or approximately 92% of the claims originated from workers in the sugar sector and 428 or approximately 8% from workers in the other industries combined. A further breakdown shows that the recipients from the sugar sector comprised 4,613 males and 311 females while there were 361 males and 67 females from the other industries combined. This distribution is shown in Table 27 overleaf.





**TABLE 27**  
**NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS**  
**PAID BY SEX AND SECTOR**  
**1995**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	4,613	86	361	7	4,974	93
Females	311	6	67	1	378	7
Males & Females	4,924	92	428	8	5,352	100

An age analysis reveals that 6 of the recipients were under 16 years of age, 5,280 or approximately 99% were between the ages of 16 years and 60 years and 66 were over 60 years of age.

The average age of the male awardees was approximately 34 years and that of the females, approximately 40 years. The overall average age was approximately 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 52% of the cost related to out-patient care and approximately 48% to in-patient care. In addition, of the expenditure on out-patient care, 35% related to workers from the sugar sector and 17% related to workers from the other industries combined. Correspondingly, for in-patient care, 1% of the sum expended was for workers in the sugar sector while 47% related to workers in the other industries combined. See Table 28 overleaf.



**TABLE 28**  
**INJURY BENEFIT MEDICAL CARE COST BY**  
**SECTOR AND TYPE OF CARE**  
**(PERCENTAGE-WISE)**  
**1995**

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTOR
In-Patient	1	47	48
Out-Patient	35	17	52
TOTAL	36	64	100

A further analysis shows that 44% of the reimbursement was expended on drugs and dressing, 16% on expenses such as laboratory fees and fees to medical referees, 13% on specialist care and 11% on medical examination. Additionally, 9% of the cost related to hospitalisation, 6% to subsistence and traveling and 1% to treatment. Table 29 below gives the percentage distribution of Injury Benefit Medical Care cost by the type of care.

**TABLE 29**  
**PERCENTAGE DISTRIBUTION OF INJURY BENEFIT**  
**MEDICAL CARE COST**  
**1995**

DESCRIPTION	TYPE OF CARE							TOTAL
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress	Treatment	Sub. & Travel	Others	
In-Patient	9	1.6	12	14	0.4	-	11	48
Out-Patient	-	9	1	30	1	6	5	52
In and Out Patient	9	10.6	13	44	1.4	6	16	100





Of the claims paid, 4,616 or approximately 86% also had attached the payment of Injury Benefit - replacement of income while the remaining 736 or approximately 14% were for medical expenses only.

A total of 3,716 Injury Benefit Medical Care claims were paid during 1994. The 1995 figure therefore represents an increase of approximately 44% by comparison.

Eight claims, from 5 male and 3 female insured persons, were reimbursed for Injury Benefit Medical Care expenses incurred abroad.

The total amount reimbursed was \$2,870,356.93. Of this amount, \$778,293.42 or approximately 27% was reimbursed to the male recipients and \$2,092,063.51 or approximately 73% was reimbursed to the female recipients.

The average amount reimbursed was \$358,794.61.

## DISABLEMENT PENSION

A total of 41 Disablement Pensions was awarded during 1995 to 36 males and 5 females.

The age analysis reveals that 8 pensioners were in the age group (16-29) years and 33 were in the age-group (30-59) years.

The average age of the male recipients was 41 years and for the female recipients, 44 years. The overall average age was 42 years.

The sugar sector accounted for 13 of the pensioners while the other industries combined accounted for the remaining 28 pensioners. Of the 13 awardees in the sugar sector, 10 were males and 3 were females while there were 26 males and 2 females in the other industries combined.

An analysis by percentage of disability shows that 30 or approximately 73% of the pensioners were assessed at disabilities ranging from 20% to 40% while 8 or approximately 20% were assessed at disabilities ranging from 50% to 70%. Three pensioners were assessed at 100% disability. This is shown in Table 30 overleaf.



**TABLE 30**  
**DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,**  
**SECTOR AND SEX**  
**1995**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
20	3	-	3	7	1	8	10	1	11
30	3	2	5	5	1	6	8	3	11
40	2	-	2	6	-	6	8	-	8
50	1	-	1	2	-	2	3	-	3
60	1	1	2	1	-	1	2	1	3
70	-	-	-	2	-	2	2	-	2
80	-	-	-	-	-	-	-	-	-
100	-	-	-	3	-	3	3	-	3
TOTAL	10	3	13	26	2	28	36	5	41

The distribution by nature of disability reveals that 12 cases resulted from fractures, 7 each from amputation and post traumatic ankylosis of joints and 5 from injury to the eye. Further, there were 4 cases resulting from cuts and lacerations, 3 from burns and scalds, 2 from hearing loss and 1 from sprains and strains.

Table 31 overleaf gives the distribution of Disablement Pensions awarded by nature of disability and location of injury.





**TABLE 31**  
**NUMBER OF DISABLEMENT PENSION BY NATURE OF DISABILITY**  
**AND LOCATION OF INJURY**  
**1995**

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not spec. located	Total
	Eyes	Others		Fingers	Others	Legs & Feet		
Cuts and Lacerations	-	1	-	1	2	-	-	4
Punctured Wounds	-	-	-	-	-	-	-	-
Amputation	-	-	-	4	2	1	-	7
Post-Traumatic	-	3	-	1	3	-	-	7
Ankylosis of joints	-	-	-	-	-	-	-	-
Fractures	-	-	-	-	8	4	-	12
Strains and Sprains	-	-	-	-	-	1	-	1
Injury to Eye	5	-	-	-	-	-	-	5
Burns & Scalds	-	-	-	2	-	-	1	3
Hearing Loss	-	2	-	-	-	-	-	2
<b>TOTAL</b>	<b>5</b>	<b>6</b>	<b>-</b>	<b>8</b>	<b>15</b>	<b>6</b>	<b>1</b>	<b>41</b>

The table above shows that 23 or approximately 56% of the disabilities were confined to the upper extremities, 11 or approximately 27% to the head, 6 or approximately 15% to the lower extremities and the remaining 1 case was not specifically located.



Further, 12 of the disablement cases resulted from persons striking against or coming into contact with objects, 11 from persons falling and 5 from falling objects. Four cases each resulted from fire or explosion, flying objects and power-driven means of transport and 1 resulted from the use of hand tools.

An analysis by occupation shows that 18 or approximately 44% of the new pensioners were manual workers, 11 or approximately 27% each were Service Workers and technical workers and 1 pensioner was a clerical/sales worker.

The average monthly amount awarded was \$2,827.65.

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

During 1994, 33 Disablement pensions were awarded. The 1995 total of 41 therefore represents an increase of approximately 20%.

Table 32 below gives the number of Disablement pensions awarded over the period 1991 - 1995.

**TABLE 32**  
**NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY**  
**1991 - 1995**

SECTOR	1991	1992	1993	1994	1995
SUGAR	33	17	33	10	13
NON-SUGAR	52	31	22	23	28
BOTH SECTORS	85	48	55	33	41

The table above exhibits a fluctuating trend in the number of Disablement pensions awarded over the given period.

At the beginning of the year, there were 1,413 pensions in payment to 1,278 males and 135 females. The average monthly rate was \$671.84.

During the year, 41 pensions were awarded at an average monthly rate of \$2,827.65 and 6 pensions were terminated due to the death of the recipients.

At the end of the year, therefore, there were 1,448 pensions on stream consisting of 1,308 males and 140 females. They received an average monthly rate of \$797.40

Table 33 overleaf shows the Movement of Disablement pensions during 1995.





**TABLE 33**  
**MOVEMENT OF DISABLEMENT PENSION**  
**1995**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	1,278	572.26	135	424.15	1,413	558.18
Pensions granted up to 31-03-95	15	3,034.90	1	2,174.00	16	2,981.09
Pensions terminated up to 31-03-95	2	209.17	-	-	2	209.17
Pensions in Payment as at 31-03-95	1,291	601.90	136	437.01	1,427	585.83
Adjusted Rates 01-04-95	1,291	782.47	136	568.11	1,427	726.04
Pensions granted from 01-04-95	21	2,688.31	4	2,904.72	25	2,7122.93
Pensions terminated from 01-04-95	4	216.64	-	-	4	216.64
Pensions in payment as at 31-12-95	1,308	814.79	140	634.87	1,448	797.40



## DISABLEMENT GRANT

Twenty-seven Disablement Grants were paid during 1995 to 19 males and 8 females.

The average age of the males was 30 years and that of the females, 34 years. The overall average age was 31 years.

The sugar sector accounted for 3 or approximately 11% of the recipients while the other industries combined accounted for 24 or approximately 89%.

This is shown in Table 34 below.

**TABLE 34**  
**NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR**  
**1995**

DESCRIPTION	SECTOR		BOTH SECTOR
	SUGAR	NON-SUGAR	
Males	2	17	19
Females	1	7	8
Males & Females	3	24	27

An analysis by nature of injury reveals that 8 of the recipients had contusions and abrasions, 8 had amputation, 6 has fractures, 3 had cuts and lacerations and 2 suffered from burns and scalds. This is shown in Table 35 overleaf.





**TABLE 35**  
**NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY**  
**AND LOCATION OF INJURY**  
**1995**

NATURE OF DISABILITY	LOCATION OF INJURY						Total
	Head	Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities	Injuries not spec. located	
			Fingers	Others	Legs & Feet		
Contusions & Abrasions	-	-	2	3	2	1	8
Cuts and Lacerations	-	-	1	1	1	-	3
Amputation	-	-	8	-	-	-	8
Fractures	-	-	-	5	1	-	6
Strains and Sprains	-	-	-	-	-	-	-
Burns & Scalds	-	-	1	-	-	1	2
<b>TOTAL</b>	-	-	12	9	4	2	27

The above table shows that 21 of the recipients suffered injuries to their upper extremities, 4 to their lower extremities and 2 suffered injuries which were not specifically located.

An analysis by cause of accidents reveals that 13 of the injuries sustained resulted from persons coming into contact with objects, 9 from falling objects, 2 from hot or corrosive substances and 1 each from persons falling, use of hand tools and other unspecified causes.



## GUYANA NATIONAL INSURANCE SCHEME

The distribution by degree of disability shows that 9 persons were assessed at 5% disability, 6 at 10% disability and 4 at 3% disability. In addition, 2 persons were assessed at 4% disability and 1 each at 2%, 6%, 7%, 9%, 11% and 14% disability. This is shown in Table 36 below.

**TABLE 36**  
**NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,**  
**SEX AND SECTOR**  
**1995**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
2	1	-	1	-	-	-	1	-	1
3	-	-	-	4	-	4	4	-	4
4	-	1	1	-	1	1	-	2	2
5	1	-	1	5	3	8	6	3	9
6	-	-	-	-	1	1	-	1	1
7	-	-	-	1	-	1	1	-	1
9	-	-	-	-	1	1	-	1	1
10	-	-	-	5	1	6	5	1	6
11	-	-	-	1	-	1	1	-	1
14	-	-	-	1	-	1	1	-	1
<b>TOTAL</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>17</b>	<b>7</b>	<b>24</b>	<b>19</b>	<b>8</b>	<b>27</b>

The average amount paid as Disablement Grant was \$32,393.67.





During 1994, 35 Disablement Grants were awarded. The 1995 total of 27 therefore represents a decrease of approximately 23%.

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

### INDUSTRIAL DEATH

There was 1 Industrial Death which resulted in the award of an Industrial Death pension.

The recipient of the pension was a widow who was 53 years old.

The age of the deceased was 60 years.

The death occurred in the sugar sector and resulted from drowning. This is shown in Table 37 below.

**TABLE 37**  
**NUMBER OF INDUSTRIAL DEATHS**  
**BY NATURE OF INJURY**  
**AND CAUSE OF ACCIDENT**  
**1995**

NATURE OF INJURY	CAUSE OF ACCIDENT		TOTAL
	ACCIDENTS CAUSE OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT		
	Persons Falling	Other Causes	
Cuts & Lacerations	-	-	-
Drowning	-	1	1
<b>TOTAL</b>	-	1	1

Table W in the Annex shows the nature of the Injury and the condition of award of the single Industrial Death pensioner.

At the beginning of the year, there were 444 Industrial Death pensions in payment. The recipients were 336 widows, 58 parents and 20 orphans.



## GUYANA NATIONAL INSURANCE SCHEME

During the year, 1 pension was awarded to a widow at an average monthly rate of \$2,890.00 and 2 pensions, 1 to a widow and 1 to a parent, were terminated. In addition, 13 pensions to widows were altered due to the attainment of the age limit of their children.

At the end of the year therefore, there were 443 pensions in payment to 336 widows, 57 parents and 20 orphans.

The Movement of Death pensions is shown in Table 38 below.

**TABLE 38**  
**MOVEMENT OF INDUSTRIAL DEATH PENSIONS**  
**1995**

DESCRIPTION	NO.	WIDOWS	NO.	PARENTS	ORPHANS		TOTAL	
		AVERAGE AMOUNT (\$)		AVERAGE AMOUNT (\$)	NO.	AVERAGE AMOUNT (\$)	NO.	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	336	1,833.00	58	1,375.00	20	917.00	444	1,731.90
Pensions granted up to 31-03-95	-	-	-	-	-	-	-	-
Pensions terminated up to 31-03-95	1	1,375.00	1	1,375.00	-	-	2	1,375.00
Pensions altered up to 31-03-95	5	11.24	-	-	-	-	5	11.24
Pension in payment as at 31-03-95	365	1,834.00	57	1,375.00	20	917.00	442	1,733.39
Adjusted Rates 01-04-95	365	2,127.00	57	-	-	1,063.00	442	2,010.00
Pension Granted from 01-04-95	1	2,890.00	-	-	-	-	1	2,890.00
Pensions terminated from 01-04-95	-	-	-	-	-	-	-	-
Pensions altered from 01-04-95	8	268.85	-	-	-	-	8	268.85
Pensions in payment as at 31-12-95	366	2,123.20	57	1,595.00	20	1,063.00	443	2,007.37

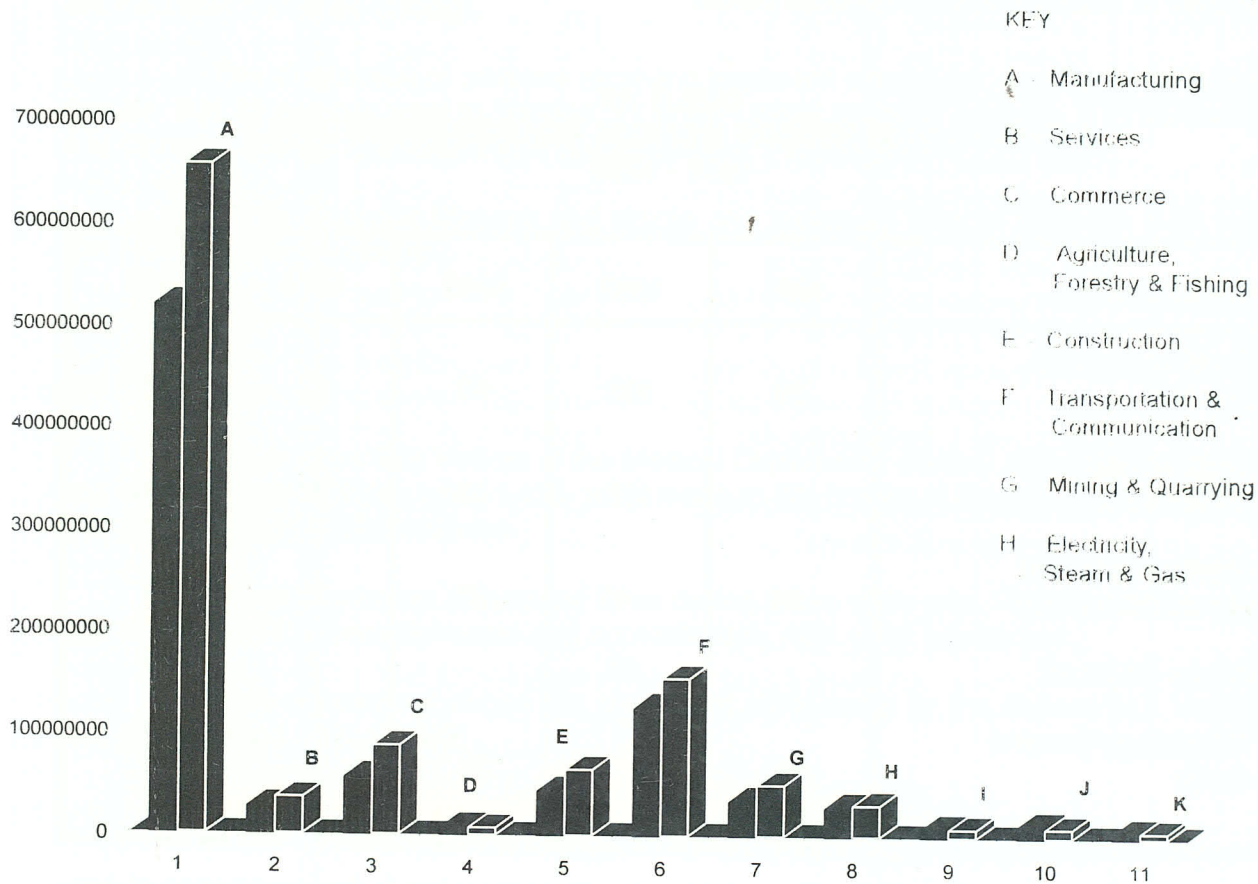




**MEDICAL ADJUDICATION OF CLAIMS**

A total of 11,377 claimants was seen by personnel of the Medical Department during 1995. Of this total, 7,311 were seen at their homes, 3,039 at hospitals and 1,027 were seen by the Medical Adviser at various Local Offices.

**Figure II**  
**BENEFIT PAYMENT 1994 & 1995**





## GUYANA NATIONAL INSURANCE SCHEME

### CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

One hundred and two cases were presented to the Industrial Medical Board during 1995. This amount consisted of 61 new cases and 41 review cases, that is, the latter were previously placed before the Board and needed follow-up action.

The results of the determinations show that 39 persons were classified as partially but permanently disabled, 36 were recommended for further treatment and review at a future date, 26 persons were considered fit for work and 1 person was recommended for consideration as a non-industrial case.

The number of cases placed before the Industrial Medical Board during the period 1991 to 1995 is shown in Table 39 below.

**TABLE 39**  
**CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Number of cases boarded	59	168	93	88	102
Medical treatment recommended	31	106	68	64	75
Medical treatment not recommended	28	46	25	23	26
Cases struck off	-	16	-	1	1
Percentage genuine cases	52	63	73	73	74

An examination of the above table reveals an increase in the percentage of genuine cases sent before the Medical Board.





### **CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)**

One hundred and thirty six non-industrial cases were placed before the Medical Board in 1995. Eighty-three were new cases and 53 were for review.

The results showed that 54 persons were recommended for further treatment, 37 were considered fit for work, 25 were recommended for Invalidity benefit with a review at a future date and 20 persons were deemed invalids.

### **MEDICAL TREATMENT ABROAD**

Fifty-seven claimants received treatment abroad during 1995 and were reimbursed at most 80% of their medical care expenses subject to a ceiling of \$255,200 (10 times the Insurable Earnings Ceiling).

The distribution of persons receiving treatment abroad by country of treatment reveals that 23 persons went to Trinidad, 17 to the United States of America, 8 to Barbados, 4 to Canada, 2 each to England and Venezuela and 1 to Cuba.

Cardio Vascular Disease and simple, and malignant Tumors were the main reasons for overseas treatment.

### **SICK VISITS**

The Nurses/Sick Visitors of the Medical Department made 2,287 visits during the year under review. Of this total, 1,458 were made to the homes of insured persons, 623 to hospitals and 206 to Dispensaries.

The total number of persons seen during these visits was 10,350. Of this total, approximately 51% were claimants and approximately 49% were pensioners.

Table 40 overleaf shows the number of visits made by the Nurses/Sick Visitors during the period 1991 to 1995.



**TABLE 40**  
**VISITS MADE BY NURSES/SICK VISITORS.**  
**1991 - 1995**

DESCRIPTION	1991	1992	1993	1994	1995
Number of visits	1,779	3,833	2,318	1,345	2,287

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

### APPEALS TO TRIBUNAL

There were 743 appeals for processing during 1995. Of this amount, 263 were outstanding from 1994 and 480 were received during 1995.

Old Age Benefit accounted for 405 or approximately 55% of the appeals and Sickness Benefit accounted for 184 or approximately 25% of the appeals.

The Appeals Tribunal adjudicated on 103 of these appeals, allowing 11, disallowing 72 and adjourning 20. Moreover, the General Manager reviewed and allowed 349 cases and 35 were withdrawn during the year.

At the end of the year therefore, there were 276 appeals (including the 20 which were adjourned) still outstanding.

### ESTABLISHMENT AND ORGANISATION

#### STAFFING

At the beginning of 1995, there was a staff complement of 535 persons of whom 500 were permanent and 35 were temporary employees.

During the year, 75 persons comprising 36 permanent and 39 temporary employees were recruited while 37 temporary employees were appointed as permanent staff. There were in addition, 74 exits with 63 from the permanent category and 11 from the temporary category.





A breakdown of the exits from the permanent category reveals that there were 51 resignations, 6 persons had their services terminated, 5 persons retired and 1 employee died. Correspondingly, from the temporary category, 3 persons tendered their resignations and 8 had their services terminated.

At the end of the year therefore, there were 536 employees on roll of whom 510 were on the permanent staff and 26 were on the temporary staff.

### TRAINING

A total of 453 employees attended internal training programmes and external courses held by agencies within the country.

The internal training programmes included training for Inspectors, Orientation/Induction Programmes, a Compliance workshop and a Report Writing and Statistical Techniques course.

Forty-three staff members attended external training programmes. The areas of exposure included Advanced Management, Supervision, Secretarial Science, Sales and Customer Service and Computer Basics.

In addition, 6 employees concluded studies at the University of Guyana resulting in the award of 2 Degrees and 4 Diplomas. A breakdown of the awards shows that 1 employee received the degree in Economics and 1 in Sociology while 4 received the Diploma in Public Management, and 1 the Diploma in Accountancy. There was also 1 employee who completed the Government Technical Institute's Foundation Course in Accountancy.

One employee completed a 1-week Training Workshop for Social Security Trainers in Grenada. This programme was conducted by the Caribbean Community Secretariat.

Lectures were conducted for 15 Public and Private Sector agencies and were attended by 736 participants. The lecture sessions were aimed at sensitising employers and their representatives on the benefits offered by the Scheme, the qualifying conditions for these benefits and other pertinent information necessary to keep them up-dated with changes occurring in the organisation.



### COMPUTER OPERATIONS

Recognising the importance of computerisation in the Organisation, the momentum of work in this area continued during 1995.

Much emphasis was placed on the maintenance of registration records for employers and insured persons. However, the main focus for 1995 was the entering of contribution records for employed persons. Production figures revealed that 376,244 records from contribution schedules were entered on the system, while contribution payments by employers and self-employed persons were kept current.

The printing of payment vouchers for all pensions continued during the period under review, while the processing of short term benefits by the computer remained confined to the Head Office. A total of 371,917 vouchers were printed, of which 90.7% or 337,394 were for Long Term Benefit and 34,523 or 9.3% for Short Term Benefit. A further analysis of the Long Term Benefit vouchers printed showed that 234,977 or 69.6% were produced for Old Age Pension, 64,636 or 19.2% for Survivors Pension, while Disablement Pension, Invalidity Pension and Death Pension accounted for 5.7%, 4.1% and 1.4% respectively.

In house training programs were also conducted to increase awareness and to reinforce consistent quality and reliable performance on the job.





**INCOME AND EXPENDITURE**

**INCOME**

During 1995, the total income received from all sources was \$2,922,588,789. This income was made up as follows:

CONTRIBUTIONS	2,260,396,679
INVESTMENT INCOME	652,265,354
OTHER INCOME	9,926,756

2,922,588,789

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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	1,473,778,635	472,422,906	314,195,138	2,260,396,679
Investment Income	485,807,236	63,334,966	103,123,152	652,265,354
Other Income	3,308,919	3,308,919	3,308,919	9,926,756
<b>TOTAL</b>	<b>1,962,894,790</b>	<b>539,066,790</b>	<b>420,627,209</b>	<b>2,922,588,789</b>

The total income received during 1994 was \$2,017,442,421. The income for 1995 therefore represents an increase of approximately 45%.

The income received during 1994 and 1995 is compared overleaf.



## GUYANA NATIONAL INSURANCE SCHEME

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1994	1995	
Contributions	1,596,646,462	2,260,396,679	42
Investment Income	416,994,348	652,265,354	56
Other Income	3,801,661	9,926,756	161
<b>TOTAL</b>	<b>2,017,442,421</b>	<b>2,922,5588,789</b>	<b>45</b>

The table shows an increase in income from all sources.

### EXPENDITURE

Total expenditure during 1995 amounted to \$1,480,151,155. Of this amount, benefit payments accounted for \$1,106,994,529 and administration expenses accounted for \$373,156,626.

An analysis of the benefit payments shows that the Long Term Branch accounted for \$786,026,225 or approximately 71% of the total benefit expenditure with Old Age Benefit accounting for \$656,524,342. The Short Term Branch accounted for \$267,964,973 or approximately 24% while the Industrial Benefit Branch accounted for \$53,003,331 or approximately 5% of the amount expended on benefit payments.

The table shows the distribution of benefit expenditure among the three branches.

BENEFIT BRANCH	AMOUNTS (\$)	PERCENTAGE OF BENEFIT	PERCENTAGE OF TOTAL
Long Term	786,026,225	71	53
Short Term	267,964,973	24	18
Industrial	53,003,331	5	4
<b>TOTAL</b>	<b>1,106,994,529</b>	<b>100</b>	<b>75</b>



## GUYANA NATIONAL INSURANCE SCHEME



The table also shows that the Long Term Benefit Branch accounted for approximately 53% of the total expenditure, the Short Term Branch approximately 18% and the Industrial Branch approximately 4%.

The amounts expended on benefits during 1994 and 1995 are compared in the table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE OF INCREASE
	1994	1995	
LONG TERM	606,720,801	78,026,225	30
SHORT TERM	200,246,709	267,964,973	34
INDUSTRIAL	50,080,339	53,003,331	6
<b>TOTAL</b>	<b>857,047,849</b>	<b>1,106,994,529</b>	<b>29</b>

The table above shows an increase of approximately 29% in total benefit payments between 1994 and 1995.

Administrative expenses amounted to \$373,156,626 during 1995. This represents an increase of approximately 13% over the 1994 total of \$329,655,916.

### NATIONAL INSURANCE FUND

At the beginning of 1995, the National Insurance Fund was \$3,559,483,729. Income received during the year amounted to \$2,922,588,789 while expenditure totaled \$1,480,151,155. During the year, the Fund realised a surplus of \$1,442,437,634, which when added to the Fund at the beginning of 1995, amounted to \$5,001,921,363.

The Fund as at 31.12.95 was represented as follows:-

Fixed Assets valued at	220,727,253
Investments valued at	4,252,107,263
Net current assets valued at	243,430,080
Deferred receivable (interest)	<u>285,656,767</u>
National Insurance Fund	<u><u>5,001,921,363</u></u>



FIGURE IV  
INCOME AND EXPENDITURE - 1995

EXPENDITURE

Benefit Payments .....\$1.1B

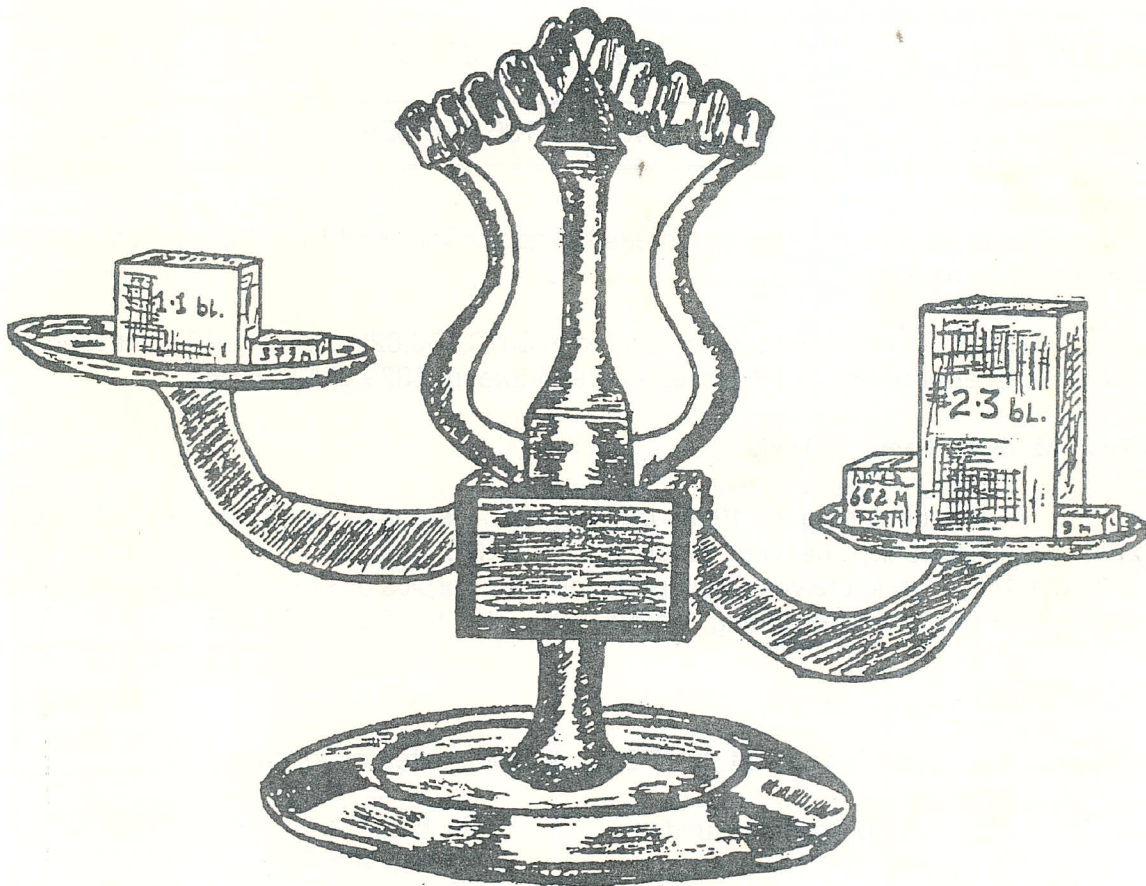
Administrative Expenses .....\$373M

INCOME

Contributions..\$2.3B

Investments....\$652M

Other.....\$9.9M







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 1995

We have audited the financial statements set out on pages 2 to 10 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. These financial statements are the responsibility of the Scheme's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in 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 statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion the financial statement give a true and fair view, in all material respects, of the state of affairs of the Scheme at 31 December 1995 and of the results of its operations and cash flows for the year then ended.

*Deloitte + Touche*  
DELOITTE & TOUCHE  
CHARTERED ACCOUNTANTS

77 Brickdam,  
Stabroek, Georgetown  
Guyana

10 May, 1996



**NATIONAL INSURANCE SCHEME  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1995**

	Notes	Short-term Pensions G\$	Industrial benefits G\$	benefits G\$	Total G\$	1994 G\$
<b>Income</b>						
Contributions		1,473,778,635	472,422,906	314,195,138	2,260,396,679	1,596,646,462
Interest on investments		485,807,236	63,334,966	103,123,152	652,265,354	416,994,348
Other income		<u>3,308,919</u>	<u>3,308,918</u>	<u>3,308,919</u>	<u>9,926,756</u>	<u>3,801,611</u>
Total income		<u>1,962,894,790</u>	<u>539,066,790</u>	<u>420,627,209</u>	<u>2,922,588,789</u>	<u>2,017,442,421</u>
<b>Expenditure</b>						
Old age benefits		654,127,798	-	-	654,127,798	516,525,362
Old age grant		2,396,544	-	-	2,396,544	2,106,015
Survivors benefits		86,879,020	-	-	86,879,020	55,424,549
Invalidity pension		35,415,779	-	-	35,415,779	25,082,333
Invalidity grant		486,716	-	-	486,716	1,344,255
Funeral benefit		6,720,368	-	-	6,720,368	6,238,287
Sickness benefit		-	64,363,811	-	64,363,811	42,715,211
Maternity benefit		-	49,971,848	-	49,971,848	33,449,359
Medical care sickness		-	153,629,314	-	153,629,314	124,082,139
Disablement benefit		-	-	8,787,223	8,787,223	10,668,531
Death benefit		-	-	5,460,586	5,460,586	4,382,115
Injury benefit		-	-	30,752,032	30,752,032	27,664,649
Medical care - injury benefit		-	-	<u>8,003,490</u>	<u>8,003,490</u>	<u>7,365,044</u>
		786,026,225	267,964,973	53,003,331	1,106,994,529	857,047,849
Administrative expenses	2	<u>261,209,638</u>	<u>74,631,325</u>	<u>37,315,663</u>	<u>373,156,626</u>	<u>329,655,916</u>
Total expenditure		<u>1,047,235,863</u>	<u>342,596,298</u>	<u>90,318,994</u>	<u>1,480,151,155</u>	<u>1,186,703,765</u>
Excess of income over expenditure		<u>915,658,927</u>	<u>196,470,492</u>	<u>330,308,215</u>	<u>1,442,437,634</u>	<u>830,738,656</u>

The accompanying notes form an integral part of these financial statements"





NATIONAL INSURANCE SCHEME  
BALANCE SHEET  
AT 31 DECEMBER 1995

	Notes	G\$	G\$	G\$	1994	G\$
Reserves	3		<u>5,001,921,363</u>			<u>3,559,483,729</u>
Represented by:						
Fixed assets	4		220,727,253			211,721,931
Investments at cost	5		4,252,107,263			2,775,150,647
Deferred receivable	6		285,653,767			344,892,593
Other net assets						
Stationery and stores		19,065,118			14,777,857	
Accrued income		201,225,957			183,533,343	
Sundry debtors		55,171,023			42,716,562	
Cash at bank		-			14,152,112	
Cash on hand		<u>5,967,258</u>			<u>19,445,008</u>	
		<u>281,429,356</u>			<u>274,624,882</u>	
<u>less:</u>						
Current liabilities						
Unpaid benefits		14,761,599			28,595,197	
Sundry creditors		6,948,429			18,311,127	
Bank overdraft		<u>16,289,248</u>			=	
		<u>37,999,276</u>			<u>46,906,324</u>	
			<u>243,430,080</u>			<u>227,718,558</u>
			<u>5,001,921,363</u>			<u>3,559,483,729</u>

On behalf of the Board:

..... Director

..... Director

"The accompanying notes form an integral part of these financial statements"



## GUYANA NATIONAL INSURANCE SCHEME

### NATIONAL INSURANCE SCHEME STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1995

	G\$	1994 G\$
Source of funds:		
Net increase in funds for the year	1,442,437,634	830,738,656
Items not involving the movement of funds:		
Depreciation	<u>37,994,582</u>	<u>51,257,864</u>
Total funds generated from operations	1,480,432,216	881,996,520
Other applications of funds		
Increase in debtors and accrued income	(30,147,075)	(91,725,246)
Increase/decrease in stocks	( 4,287,261)	(3,459,003)
Decrease in deferred receivable	(59,235,826)	(25,605,142)
Increase/(decrease) in current liabilities	(25,196,296)	( 9,158,392)
Additions to fixed assets (net of disposals)	<u>(46,999,904)</u>	<u>(18,767,393)</u>
	<u>1,433,037,506</u>	<u>809,726,418</u>
Changes in investments and net liquid assets:		
Securities - Guyana Government	(235,949,695)	(151,195,987)
Caricom Governments	-	21,166,599
Stocks and shares	284,476,000	100,000,000
Municipal bonds	(714,301)	(421,311)
Treasury bills	1,643,858,074	1,244,932,401
Cash on hand, at banks and on deposit	(242,343,324)	(404,755,284)
Bank overdraft	16,289,248	-
	<u>1,433,037,506</u>	<u>809,726,418</u>

The accompanying notes from an integral part of these financial statements"





NATIONAL INSURANCE SCHEME

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

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

Allocation of income:

(1) Contributions:

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

i)	Pensions	-	65.2%
ii)	Short term benefits	-	20.9%
iii)	Industrial benefits	-	13.9%

(2) 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%

(3) 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 at 31 December.

Administrative expenditure:

Administrative expenditure of the fund is distributed among the benefit branches based on actuarial recommendation as follows:-



## NATIONAL INSURANCE SCHEME

### NOTES ON THE ACCOUNTS

#### 1. Significant accounting policies - cont'd

##### (d) Expenditure - cont'd

i)	Pensions	-	70%
ii)	Short-term benefits	-	20%
iii)	Industrial benefits	-	10%

##### Depreciation

Depreciation on buildings and on computer equipment is calculated on the straight line method at the rate of 2% and 25% respectively.

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) Stocks 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.

#### 2. Administrative expenses

	G\$	1994 G\$
Employment costs	217,474,994	158,149,397
Depreciation	37,994,582	51,257,864
Finance charges	1,060,787	814,838
Operating expenses	<u>116,626,263</u>	<u>119,433,817</u>
	<u>373,156,626</u>	<u>329,655,916</u>





NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

3. Reserves

	Pension G\$	Short-term G\$	Industrial G\$	Capital G\$	Total	
					1995 G\$	1994 G\$
At 1 January	2,630,971.425	123,646,104	729,354,427	75,511,773	3,559,483,729	2,728,745,073
Excess income over expenditure	<u>915,658,927</u>	<u>196,470,492</u>	<u>330,308,215</u>	-	<u>1,442,437,634</u>	<u>830,738,656</u>
At 31 December	<u>3,546,630,352</u>	<u>320,116,596</u>	<u>1,059,662,642</u>	<u>75,511,773</u>	<u>5,001,921,363</u>	<u>3,559,483,729</u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

4	Fixed assets	Land and buildings G\$	Furniture fixtures & fittings G\$	Office equipment G\$	Motor vehicles G\$	Motor vessel G\$	Work-in- progress G\$	Total G\$
	Cost							
	At 1 January 1995	130,231,648	8,578,570	145,681,778	18,985,126	604,145	1,463,736	305,545,003
	Additions	33,544,313	1,397,873	9,106,444	2,970,000	-	-	47,018,630
	Disposals	-	-	-	(257,784)	-	-	(257,784)
	Transfers	<u>1,463,736</u>	-	-	-	-	<u>(1,463,736)</u>	-
	At 31 December 1995	<u>165,239,697</u>	<u>9,976,443</u>	<u>154,788,222</u>	<u>21,697,342</u>	<u>604,145</u>	-	<u>352,305,849</u>
	Depreciation							
	At 1 January 1995	11,610,850	3,344,900	66,796,447	11,702,904	367,971	-	93,823,072
	Charge for the year	3,202,194	663,154	31,511,816	2,558,374	59,044	-	37,994,582
	Written back on disposal	-	-	-	239,058	-	-	(239,058)
	At 31 December 1995	<u>14,813,044</u>	<u>4,008,054</u>	<u>98,308,263</u>	<u>14,022,220</u>	<u>427,015</u>	-	<u>131,578,596</u>
	Net book values:							
	At 31 December 1995	150,426,653	5,968,389	56,479,959	7,675,122	177,130	-	220,727,253
	At 31 December 1994	118,620,798	5,233,670	78,885,331	7,282,222	236,174	1,463,736	211,721,931

- 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 Mr. 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



## NATIONAL INSURANCE SCHEME NOTES ON THE ACCOUNTS

### 5. Investment - at cost

	At 1 January 1995 G\$	Additions G\$	Redemptions/ disposals G\$	At 31 December 1995 G\$	Estimated Market value G\$
(a) Equities:					
Guyana Bank for Trade and Industry:					
345,900 ordinary shares of \$10.00 each	3,459,000	-	-		
69,200 Ordinary shares of \$10.00 each	-	2,076,000	-	5,535,000	12,453,000
26.4M ordinary shares of \$6.00 each in Demerara Distillers Limited	-	158,400,000	-	158,400,000	158,400,000
10.5M Ordinary shares of \$1.00 each in National Bank of Industry & Commerce Limited	3,500,000	-	-	3,500,000	525,000,000
40,000 ordinary shares of \$100.00 each in Demerara Bank	-	4,000,000	-	4,000,000	4,000,000
95,000 shares at \$100.00 each in Guyana Co-operative Insurance Service	9,500,000	-	-	9,500,000	9,500,000
10M Ordinary shares of \$12.00 each in Guyana Stores Limited	-	120,000,000	-	120,000,000	120,000,000
9,690 Ordinary shares of \$1.00 each in Guyana National Printers Limited	9,690	-	-	9,690	9,690
100,000 shares at \$1,000 each in Neal & Massy Guyana Limited	100,000,000	-	-	100,000,000	100,000,000
(b) Debentures					
Overseas Government with varying dates	21,476,827	-	-	21,476,827	21,476,827
Government of Guyana (fixed dated - 10 years)	706,506,273	-	235,949,695	470,556,578	298,608,606
(c) 10% bonds					
Mayor & Councillors of the City of Georgetown	2,849,934	-	714,301	2,135,633	2,135,633
(d) Fixed deposits	241,667,997	464,787,238	679,500,700	26,954,535	26,954,535
(e) Treasury bills	<u>1,686,180,926</u>	<u>10,875,896,660</u>	<u>9,232,038,586</u>	<u>3,330,039,000</u>	<u>3,330,039,000</u>
	<u>2,775,150,647</u>	<u>11,625,159,898</u>	<u>10,148,203,282</u>	<u>4,252,107,263</u>	<u>4,608,577,291</u>



## GUYANA NATIONAL INSURANCE SCHEME

### NATIONAL INSURANCE SCHEME NOTES ON THE ACCOUNTS

6. Deferred receivable

	G\$	1994 G\$
Bank of Guyana debenture (a)	268,248,063	312,520,980
National Bank of Industry and Commerce Limited - fixed deposit(b)	9,408,704	24,371,613
Post Office Corporation (c)	<u>8,000,000</u>	<u>8,000,000</u>
	<u>285,656,767</u>	<u>344,892,593</u>

- (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.
- (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.

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 1993. Some recommendations made have been implemented. Other recommendations made are awaiting the approval of the Minister of Finance. The next actuarial valuation is due in 1998

8. Future capital expenditure

	G\$	1994 G\$
Expenditure authorised by the Directors but not contracted for	1,140,000	48,911,000
Expenditure authorised by the Directors not contracted for	22,553,112	28,788,000





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**TABLE A**  
**NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE**  
**1995**

CODE	INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employee)						TOTAL EMPLOYERS
		1-5	6-10	11-20	21-50	51-100	100+	
01	Agricultural and livestock Production	8	2		1			11
01a	Sugar Farming	3						3
01b	Rice Farming	4	1	1				6
02	Forestry & Logging	6	5		1			12
03	Hunting, Trapping & Game Propagation							
04	Fishing		1		1		2	5
12	Other Metallic Mineral Mining	4	1	1	1			7
14	Stone Quarrying	2	1	1				4
19	Bauxite Mining							2
20	Food Manufacturing except sugar, rice & beverage	10		1				11
20a	Sugar Milling							
20b	Rice Milling	3	2		1		1	7
21	Beverage Industry							
22	Tobacco Manufacturing							
23	Manufacture Textiles							
24	Manufacture of wearing apparel, footwear and other made						1	1
25	Manufacturing of wood and cork (Except Furniture)	2	4					6
26	Manufacture of Furniture and Fixtures	2	2					4
27	Manufacture of Paper and Paper Products	13	4	1				18
28	Printing Publishing & Allied Industries							
29	Manufacture of Leather /Leather & Fur Products	3						3
31	Manufacture of Chemicals & Its Products							
33	Manufacture of Non-Metallic Mineral Products	1						1
34	Basic Metal Industry							
35	Manufacture of Metal Products & Repairs	3	2		2			7
36	Manufacture & Repair of Machinery (Except Electrical Machinery)	3		7				10
37	Manufacture & repairs of Electrical Appliances	2						2
38	Manufacture of Transport Equipment & repairs	37	2	-				41
39	Manufacture & repair of Miscellaneous Items	16						16
40	Construction	30	19	7	4	1		61
51	Supply and Electricity, Gas and steam	2						2
52	Water & Sanitary Services				1			1
61	Wholesale and Retail Trade	205	11	5	3		1	225
62	Banks & other Financial Industries	2	1					3
63	Insurance	1						1
64	Real Estate	4						4
71	Transport	23	3	3	1			30
73	Communications	1						1
81	Government Services	9						9
82	Community & Business Services	110	11	6	3		1	131
83	Recreational Services	6	1	1	1			9
84	Personal services	153	9	6	1			169
90	Other Activities	11	1	2				14
<b>TOTAL</b>		<b>679</b>	<b>84</b>	<b>40</b>	<b>19</b>	<b>2</b>	<b>6</b>	<b>830</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE B**  
**NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP**  
**SEX AND MARITAL STATUS**  
**1995**

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WD.	DIV.	SEP.	COMMON LAW	
UNDER 16		144					144
16 - 19	11	2,249				9	2,269
20 - 24	61	1,032				85	1,178
25 - 29	93	281		2		80	456
30 - 34	85	99		2	1	62	429
35 - 39	62	54		2	1	24	143
40 - 44	53	31	2	2	1	13	102
45 - 49	30	18		2		6	56
50 - 54	19	12		4		1	36
55 - 59	14	4		3		2	23
60 & OVER	3	7	1	1			12
<b>TOTAL</b>	<b>431</b>	<b>3,931</b>	<b>3</b>	<b>18</b>	<b>3</b>	<b>282</b>	<b>4,668</b>

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WD.	DIV.	SEP.	COMMON LAW	
UNDER 16		128					128
16 - 19	13	1,628				10	1,651
20 - 24	43	856			3	31	933
25 - 29	57	268	1	7	4	32	369
30 - 34	59	140	5	14	3	28	249
35 - 39	47	74	8	4	2	17	152
40 - 44	54	30	5	4		13	106
45 - 49	22	17	4		3	4	50
50 - 54	12	8	7	1		2	30
55 - 59	3	7	3				13
60 & OVER	1			2			3
<b>TOTAL</b>	<b>311</b>	<b>3,156</b>	<b>33</b>	<b>32</b>	<b>15</b>	<b>137</b>	<b>3,684</b>

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WD.	DIV.	SEP.	COMMON LAW	
UNDER 16		272					272
16 - 19	24	3,877				19	3,920
20 - 24	104	1,888			3	116	2,111
25 - 29	150	549	1	9	4	112	825
30 - 34	144	239	5	16	4	90	498
35 - 39	109	128	8	6	3	41	295
40 - 44	107	61	7	6	1	26	208
45 - 49	52	35	4	2	3	10	106
50 - 54	31	20	7	5		3	66
55 - 59	17	11	3	3		2	36
60 & OVER	4	7	1	3			15
<b>TOTAL</b>	<b>742</b>	<b>7,087</b>	<b>36</b>	<b>50</b>	<b>18</b>	<b>419</b>	<b>8,352</b>



# GUYANA NATIONAL INSURANCE SCHEME



**TABLE C**  
**NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX**  
**1995**

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agricultural and livestock Production	102	33	135
01a	Sugar Farming	92	8	100
01b	Rice Farming	21	1	22
02	Forestry & Logging	212	21	233
03	Hunting, Trapping & Game Propagation		1	1
04	Fishing	10	17	27
11	Bauxite Mining	43	2	45
12	Other Metallic Mineral Mining	137	17	154
13	Crude Petroleum and Natural Gas			
14	Stone Quarrying Clay and Sand Pits	20	1	21
20	Food Manufacture (except sugar, rice & beverage)	110	66	176
20a	Sugar Milling	188	23	211
20b	Rice Milling	47	13	60
21	Beverage Industry	206	31	237
22	Tobacco Manufacturing	3	2	5
23	Manufacturing of Textiles	8	18	26
24	Manufacture of wearing apparel, footwear and other made-up Textile Goods	45	663	708
25	Manufacturing of wood and cork (Except Furniture)	453	89	542
26	Manufacture Furniture and Fixtures	140	60	200
27	Manufacture of Paper Products	11	7	18
28	Printing, Publishing & Allied Industries	18	11	29
29	Manufacture of Leather, Leather & Fur Products (except footwear and Wearing Apparel).	1		1
30	Manufacture of rubber Products			
31	Manufacture of Chemicals & Its Products	53	15	68
32	Manufacture of Petroleum and Coal Products		2	2
33	Manufacture of Non-Metallic Mineral Products	8		8
34	Basic Metal Industry	8	1	9
35	Manufacture of Metal Products & Repairs (except machinery).	64	10	74
36	Manufacture of Machinery & Repairs (except Electrical Appliances).			0
37	Manufacture and Repairs of Electrical Appliances	55	21	76
38	Manufacture and Repairs of Transport Equipment	110	11	121
39	Manufacture & repair of Miscellaneous Items	177	89	266
40	Construction	294	104	398
51	Supply and Electricity, Gas and steam	10		10
52	Water & Sanitary Services	105	34	139
61	Wholesale and Retail Trade	462	567	1,029
62	Bank & other Financial Institutions	40	58	98
63	Insurance	42	86	128
64	Real Estate	1	1	2
71	Transport	149	31	180
73	Communications	88	85	173
81	Government Services	117	196	313
82	Community & Business Services	830	873	1,703
83	Recreational Services	15	48	63
84	Personal services	173	368	541
	<b>TOTAL</b>	<b>4,668</b>	<b>3,684</b>	<b>8,352</b>



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE D**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX**  
**1995**

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agricultural and Livestock Production	9	2	11
01a	Sugar Cane Farming	2		2
01b	Rice Farming	1		1
02	Forestry & Logging	6	2	8
03	Hunting, Trapping & Game Propagation	6		6
04	Fishing			0
12	Other Metallic Mineral Mining		1	1
20	Food Manufacturing	16	3	19
20b	Rice Milling	1		1
21	Beverage Industry	1		1
24	Manufacture of wearing Apparel, Footwear and Other Made-up Textile Goods	4	3	7
25	Manufacture of Wood and Cork (Except Furniture)	1	1	2
26	Manufacture of Furniture and Fixtures	37	1	38
28	Printing, Publishing & Allied Industries	2	2	4
31	Manufacture of Chemical & Its Products	1	1	2
34	Basic Metal Industry	1		1
36	Manufacture and Repair of Machinery (Except Electrical Machinery)	2		2
37	Manufacture and Repair of Electrical Appliances	2		2
38	Manufacture and Repairs of Transport Equipment	27		27
39	Manufacture and Miscellaneous Items	9	3	12
40	Construction	11		11
51	Supply of Electricity, Gas and Steam	1	1	2
52	Water and Sanitary Services			0
61	Wholesale and Retail Trade	190	380	570
62	Banks and Other Financial Institutions	1	1	2
63	Insurance		3	3
64	Real Estate			
71	Transport	12	1	13
82	Community and Business Services	46	15	61
83	Recreational Services	1	2	3
84	Personal Services	264	169	433
90	Other Activities	9	6	15
	TOTAL	665	597	1260





**TABLE E**  
**NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
**1995**

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20	4	22					26
21 - 25	11	49				6	66
26 - 30	29	45		1		13	88
31 - 35	69	40	1	3		18	131
36 - 40	86	29	1	5	2	6	129
41 - 45	59	16		7	1	1	84
46 - 50	47	9		2		2	60
51 - 55	28	3	3	3	1	13	51
56 - 60	20	4	2	1	1		28
<b>TOTAL</b>	<b>353</b>	<b>217</b>	<b>7</b>	<b>22</b>	<b>5</b>	<b>59</b>	<b>663</b>

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20		4					4
21 - 25	6	28	1			2	37
26 - 30	23	41	1	2		10	77
31 - 35	51	41	4	2	2	9	109
36 - 40	60	46	6	6	1	8	127
41 - 45	62	22	3	4	2	6	99
46 - 50	36	27	17	1	3	2	86
51 - 55	16	8	11	4	3		42
56 - 60	6	5	4	1			16
<b>TOTAL</b>	<b>260</b>	<b>222</b>	<b>47</b>	<b>20</b>	<b>11</b>	<b>37</b>	<b>597</b>

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	
16 - 20	4	26					30
21 - 25	17	77	1			8	103
26 - 30	52	86	1	3		23	165
31 - 35	120	81	5	5	2	27	240
36 - 40	146	75	7	11	3	14	256
41 - 45	121	38	3	11	3	7	183
46 - 50	83	36	17	3	3	4	146
51 - 55	44	11	14	7	4	13	93
56 - 60	26	9	6	2	1		44
<b>TOTAL</b>	<b>613</b>	<b>439</b>	<b>54</b>	<b>42</b>	<b>16</b>	<b>96</b>	<b>1260</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE F**  
**NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS**  
**PAID AND CREDITED**  
**1995**

AGE	MALES					FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT-AGE CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT AGE CREDITED
60	865	3,406,459	825,681	38,555	5	231	812,508	210,975	10,058	5
61	23	87,883	23,625	480	2	11	42,602	10,786	244	2
62	4	12,760	3,329	629	19	4	14,036	2,996	460	15
63	1	3,190	834	6	1					
64						1	3,190	928	577	62
65						1	3,190	750	277	37
66	4	12,760	3,572	777	22					
67	1	3,190	750	324	43					
68	1	3,190	1,048	177	17					
69						1	3,190	716	79	11
70	2	6,380	1,500	578	39					
TOTAL	901	3,535,812	860,339	41,526	5	249	878,716	227,151	11,693	5

AGE	MALES AND FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	1,096	4,218,967	1,036,656	48,611	5
61	34	130,485	34,411	724	2
62	8	26,796	6,325	1,089	17
63	1	3,190	834	6	1
64					
65	1	3,190	928	577	62
66	5	15,950	4,322	1,054	24
67	1	3,190	750	324	43
68	1	3,190	1,048	177	17
69	1	3,190	716	79	11
70	2	6,380	1,500	578	39
TOTAL	1,150	4,414,528	1,087,490	53,219	5





**TABLE G**  
**NUMBER OF OLD AGE PENSIONS ON STREAM BY AGE , EMPLOYMENT STATUS**  
**AND SEX AS AT 31-12-95**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	811	222	1033	26	5	31	837	227	1064
61	346	105	451	9	7	16	355	112	467
62	589	158	747	24	4	28	613	162	775
63	791	194	985	33	13	46	824	207	1031
64	769	222	991	29	8	37	798	230	1028
65	1082	309	1391	49	8	57	1131	317	1448
66	856	256	1112	23	6	29	879	262	1141
67	773	228	1001	10	2	12	783	230	1013
68	660	200	860	24		24	684	200	884
69	1167	289	1456	24	3	27	1191	292	1483
70	849	226	1075	19		19	868	226	1094
71	734	196	930	25	1	26	759	197	956
72	629	170	799	27	1	28	656	171	827
73	711	198	909	18	3	21	729	201	930
74	678	173	851	25	4	29	703	177	880
75	589	136	725	16		16	605	136	741
76	404	111	515	2	1	3	406	112	518
77	430	121	551	2	1	3	432	122	554
78	495	99	594	2		2	497	99	596
79	400	78	478			0	400	78	478
80	474	83	557	6		6	480	83	563
81	427	97	524	1	3	4	428	100	528
82	288	45	333	5	1	6	293	46	339
83	180	33	213	7	1	8	187	34	221
84	144	32	176	4	2	6	148	34	182
85	105	31	136	4	2	6	109	33	142
86	87	19	106	3		3	90	19	109
87	38	8	46	2		2	40	8	48
TOTAL	15,506	4,039	19,545	419	76	495	15,925	4,115	20,040



**TABLE G**  
**NUMBER OF OLD AGE PENSIONS ON STREAM BY AGE , EMPLOYMENT STATUS**  
**AND SEX AS AT 31-12-95**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	811	222	1033	26	5	31	837	227	1064
61	346	105	451	9	7	16	355	112	467
62	589	158	747	24	4	28	613	162	775
63	791	194	985	33	13	46	824	207	1031
64	769	222	991	29	8	37	798	230	1028
65	1082	309	1391	49	8	57	1131	317	1448
66	856	256	1112	23	6	29	879	262	1141
67	773	228	1001	10	2	12	783	230	1013
68	660	200	860	24		24	684	200	884
69	1167	289	1456	24	3	27	1191	292	1483
70	849	226	1075	19		19	868	226	1094
71	734	196	930	25	1	26	759	197	956
72	629	170	799	27	1	28	656	171	827
73	711	198	909	18	3	21	729	201	930
74	678	173	851	25	4	29	703	177	880
75	589	136	725	16		16	605	136	741
76	404	111	515	2	1	3	406	112	518
77	430	121	551	2	1	3	432	122	554
78	495	99	594	2		2	497	99	596
79	400	78	478			0	400	78	478
80	474	83	557	6		6	480	83	563
81	427	97	524	1	3	4	428	100	528
82	288	45	333	5	1	6	293	46	339
83	180	33	213	7	1	8	187	34	221
84	144	32	176	4	2	6	148	34	182
85	105	31	136	4	2	6	109	33	142
86	87	19	106	3		3	90	19	109
87	38	8	46	2		2	40	8	48
<b>TOTAL</b>	<b>15,506</b>	<b>4,039</b>	<b>19,545</b>	<b>419</b>	<b>76</b>	<b>495</b>	<b>15,925</b>	<b>4,115</b>	<b>20,040</b>





## GUYANA NATIONAL INSURANCE SCHEME

**TABLE H**  
**NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX**  
**AND EMPLOYMENT STATUS**  
**1995**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	101	44	145	15	7	22	116	51	167
61	112	55	167	9	9	18	121	64	185
62	85	13	98	9		9	94	13	107
63	47	12	59	2		2	49	12	61
64	18	14	32				18	14	32
65	18	9	27			0	18	9	27
66	21	5	26				21	5	26
67	6	7	13	1		1	7	7	14
68	5	4	9			0	5	4	9
69	8		8				8	0	8
70	3	1	4				3	1	4
71	1	2	3				1	2	3
72	3	1	4				3	1	4
73			0				0	0	0
74	2	1	3				2	1	3
75	2	1	3				2	1	3
76	2		2				2	0	2
77		2	2		1	1		3	3
78	2	1	3				2	1	3
82		1	1				0	1	1
85		1	1				0	1	1
<b>TOTAL</b>	<b>436</b>	<b>174</b>	<b>610</b>	<b>36</b>	<b>17</b>	<b>53</b>	<b>472</b>	<b>191</b>	<b>663</b>



TABLE I  
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED  
1995

AGE	MALES				FEMALES				MALES & FEMALES			
	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL
		PAID	CREDITED			PAID	CREDITED			PAID	CREDITED	
28	1	265	824	1,089					1	265	824	1,089
31	1	259	725	984					3	947	1,475	2,422
32	1	424	700	1,124	2	688	750	1,438	1	424	700	1,124
35	1	391	656	1,047					1	391	656	1,047
36	1	278	600	878					1	278	600	878
37	2	604	1,150	1,754					2	604	1,150	1,754
38	2	881	710	1,591	1	535	575	1,110	3	1,416	1,285	2,701
39	4	2,850	2,227	5,077					4	2,850	2,227	5,077
40	2	1,264	1,066	2,330					2	1,264	1,066	2,330
41	3	1,739	1,491	3,230	1	315	522	837	4	2,054	2,013	4,067
42	1	639	503	1,142					1	639	503	1,142
43	2	1,240	898	2,138	2	640	970	1,610	4	1,880	1,868	3,748
44	3	2,154	1,049	3,203					3	2,154	1,049	3,203
45	3	2,560	1,122	3,682					4	3,834	1,526	5,360
46	6	3,900	2,416	6,316	1	1,274	404	1,678	6	3,900	2,416	6,316
47	4	3,110	1,054	4,164					4	3,110	1,054	4,164
48	7	6,314	2,209	8,523					7	6,314	2,209	8,523
49	4	2,789	928	3,717					4	2,789	928	3,717
50	5	3,243	1,297	4,540					5	3,243	1,297	4,540
51	1	547	275	822					2	1,197	570	1,767
52	5	4,147	1,224	5,371	1	650	295	945	8	5,767	1,906	7,673
53	7	6,584	1,208	7,792	3	1,620	682	2,002	11	10,223	2,058	12,281
54	9	7,486	1,246	8,732	4	3,639	850	4,489	13	9,746	1,741	11,487
55	6	5,216	918	6,134	4	2,260	495	2,755	8	6,849	1,208	8,057
56	4	3,461	329	3,790	2	1,633	290	1,923	5	4,141	453	4,594
57	8	7,638	776	8,414	1	660	124	804	12	10,541	1,154	11,695
58	6	5,629	494	6,123	4	2,703	378	3,081	6	5,629	494	6,123
59	9	7,759	641	8,400					9	7,759	641	8,400
TOTAL	108	83,571	28,736	112,307	26	16,637	6,385	22,972	134	100,200	35,071	135,279





# GUYANA NATIONAL INSURANCE SCHEME

**TABLE J**  
**NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX AND NUMBER OF**  
**CONTRIBUTIONS (PAID AND CREDITED ) AND AMOUNT PAID**  
**1995**

AGE	MALES			FEMALES			MALES AND FEMALES		
	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)
23	1	71	7,857.11				1	71	7,857.11
24	1	81	18,738.00				1	81	18,738.00
26	1	94	16,721.00				1	94	10,721.00
31	1	136	14,478.62				1	136	14,478.62
35	1	234	4,624.36	1.00	77	6,907.16	2	311	11,531.52
36	1	112	32,910.55				1	112	33,910.55
41	1	135	91.00				1	135	91.00
45	1	101	7,546.84	1.00	60	6,941.83	1	101	7,546.84
46	1	207	540.63	1.00	95	280.09	2	267	7,482.46
47							1	95	280.09
48	1	198	660.90				1	198	660.90
49				1.00	202	630.66	1	202	630.66
50				1.00	201	14,332.24	1	201	14,332.24
52				1.00	46	4,437.03	1	46	4,437.03
55				1.00	26	19.50	1	26	19.50
59	1	244	182.00	1.00	231	1,120.39	2	475	1,302.39
TOTAL	11	1613	99,351.01	8.00	938	34,668.90	19	2551	134,019.91



TABLE K  
 NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP  
 AND CONDITION OF AWARD  
 1995

AGE-GROUP	WIDOW WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	OTHER * DEPENDENTS	ORPHANS+	TOTAL
UNDER 35	27		34	8	69
35 - 39	32		10		42
40 - 44	29		12		41
45 - 49		72	1		73
50 - 54		90	1		91
55 - 59		97	1		98
60 - 64		81	3		84
65 - 69		56	4		60
70 - 74		32	2		34
75 - 79		10	2		12
80 - 84		7	2		9
TOTAL	88	445	72	8	613

\* 52 awards shared among 72 other dependants  
 + 5 awards shared among 8 orphans





# GUYANA NATIONAL INSURANCE SCHEME

**TABLE L**  
**NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY,**  
**SEX AND INSURED STATUS OF THE DECEASED**  
**1995**

AGE-GROUP	EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	8		8	1		1
21 - 25	11		11	7	1	8
26 - 30	19	1	20	12	4	16
31 - 35	24	1	25	14	2	16
36 - 40	39	1	40	5	4	9
41 - 45	55	1	56	13	5	18
46 - 50	73	2	75	11	6	17
51 - 55	70	3	73	16	12	28
56 - 60	102	4	106	18	9	27
OVER 60	588	14	602	73	52	125
<b>TOTAL</b>	<b>989</b>	<b>27</b>	<b>1016</b>	<b>170</b>	<b>95</b>	<b>265</b>

SELF-EMPLOYED					
MALES			FEMALES		
DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
		1		1	1
		1		2	2
1		1			
2		2			
1		1			
3		3		1	1
1		1			
<b>9</b>		<b>9</b>	<b>0</b>	<b>4</b>	<b>4</b>

BOTH CATEGORIES								
MALES			FEMALES			MALES & FEMALES		
DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
8		8	1		1	9		9
11	1	11	7	1	8	18	1	19
19	1	20	12	5	17	31	6	37
25	1	28	14	2	16	39	3	42
39	1	40	5	6	11	44	7	51
56	1	57	13	5	18	69	6	75
75	2	77	11	6	17	86	8	94
71	3	74	16	12	28	87	15	102
105	4	109	18	10	28	123	14	137
589	14	603	73	52	125	662	66	728
<b>998</b>	<b>27</b>	<b>1025</b>	<b>170</b>	<b>99</b>	<b>269</b>	<b>1,168</b>	<b>126</b>	<b>1,294</b>



TABLE M  
 NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY  
 AND SEX OF RECIPIENTS  
 1995

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	393	253	646			0	393	253	646
21 - 25	1,207	1,176	2,383	3	1	4	1,210	1,177	2,387
26 - 30	992	1,244	2,236	13	8	21	1,005	1,252	2,257
31 - 35	1,091	1,059	2,150	15	7	22	1,106	1,066	2,172
36 - 40	1,043	916	1,959	19	16	35	1,062	932	1,994
41 - 45	923	605	1,528	34	15	49	957	620	1,577
46 - 50	787	342	1,129	48	28	76	835	370	1,205
51 - 55	653	231	884	57	22	79	710	253	963
56 - 60	502	125	627	50	12	62	552	137	689
TOTAL	7,591	5,951	13,542	239	109	348	7,830	6,060	13,890





# GUYANA NATIONAL INSURANCE SCHEME

**TABLE N**  
**NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR**  
**1995**

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
1	Tuberculosis of respiratory System		12	12
2	Tuberculosis, other forms		7	7
4	Gonococcal Infection		2	2
5	Dysentery, all forms (Amoebic Hepatitis)	7	27	34
6a	Cholera		5	5
6b	Enteric fever (Typhoid fever)	38	206	244
6c	Other infective Diseases	1	7	8
7a	Scarlet Fever		1	1
7d	Measles		1	1
7e	Mumps	10	126	136
7f	Chicken pox (Varicella)	19	194	213
8	Typhus & Other Rickettsial Disease		10	10
9	Malaria	13	230	243
10a	Filariasis		51	51
10b	Ankylostomiasis			
10c	Other Heminths		1	1
11a	Meningococcal Infection (Cereborospinal Fever)		14	14
11c	Small-pox		4	4
11f	Parasitic skin infections		10	10
11i	Infectious Hepatitis (Catarrhal Jaundice)	12	108	120
11j	Other infectious and parasitic diseases	32	13	45
12	malignant neoplasm, including neoplasm of lymphatic and haemapoporetic tissues	4	6	10
13	Benign neoplasm and neoplasm of unspecified nature	13	90	103
14	Allergic disorders	20	47	67
15	Diseases of thyroid gland	4	17	21
16	Diabetes mellitus	61	157	218
17	Avitaminosis and other deficiency states	1		1
18	Anaemias	13	129	142
19	Psychoneurosis and psychosis	57	52	109
20	Vascular Lesions Affecting Central Nervous System		1	1
21a	Trachoma	18	144	162
21b	Cataract	23	17	40
21c	Other diseases	17	26	43
21d	Injury to eye	18	33	51
22	Diseases of ear and mastoid process	7	36	43
23	Rheumatic fever	5	62	67
24	Chronic Rheumatic Heart Diseases	7	14	21
25	Arteriosclerotic and degenerative heart disease	22	113	135
26	Hypertensive disease	227	503	730
27	Diseases of veins	44	123	167
28	Acute Nasopharyngitis (Common Cold)	1	5	6
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	10	147	157
30	Influenza	160	276	436
31	Pneumonia	9	49	58
32	Bronchitis	42	324	366



TABLE N (cont'd)  
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
33	Silicosis and occupational Pulmonary Fibrosis		1	1
34	All other respiratory diseases	91	761	852
35	Diseases of stomach and duodenum except cancer	99	245	344
36	Appendicitis	83	43	126
37	Hernia of abdominal cavity	31	109	140
38	Diarrhoea and enteritis	80	297	377
39	Diseases of gall bladder and bile ducts	1	12	13
40a	Diseases of the teeth	4	104	108
40b	Other diseases	23	226	249
41	nephritis and nephrosis	4	16	20
42a	Diseases of male genital organs	14	120	134
42b	Diseases of female genital organs	32	92	124
43a	Normal Deliveries	1	66	67
43b	Complications of pregnancy, child-birth and the puerperium	42	1271	1313
44	Boil, absces, cellulitis and other skin infections	69	232	301
45	other diseases of skin	19	58	77
46	Arthritis and rheumatism, except rheumatic fever	116	279	395
47	Diseases of bones and other organs of movement	6	63	69
48	Congenital Malformations and Diseases peculiar to early Infancy		2	2
49a	Epilepsy	14	165	179
49b	Diseases of nerves and peripheral ganglia	19	59	78
49c	Urinary calculus	45	36	81
49d	Other diseases of urinary system	41	216	257
49e	Other specified and ill-defined diseases	787	1,664	2,451
50a	Open fractures (All Sites)	10	25	35
50b	Closed fractures (All Sites)	59	366	425
50c	Complicated fractures (All Sites and Complications)	2	32	34
50d	Dislocations (All Sites)	3	39	42
50e	Head Injury, excluding fracture	24	69	93
50f	Internal Injury, chest, abdomen and pelvis	25	17	42
50g	Lacerated, open and contused wounds	228	250	478
50h	Burns and Scalds	19	57	76
50i	Occupational Poisoning	6	5	11
50j	Other Poisoning		3	3
50k	Other violence	13	5	18
50l	Sprains andf Strains	42	196	238
50m	Contusions and abrasions	128	194	322
	TOTAL	3,095	10,795	13,890





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

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	68	19	87	178	283	461	246	302	548
21 - 25	219	89	308	832	1,387	2,219	1,051	1,476	2,527
26 - 30	267	94	361	832	1,540	2,372	1,099	1,634	2,733
31 - 35	289	78	367	1,020	1,403	2,423	1,309	1,481	2,790
36 - 40	262	51	313	1,068	1,507	2,575	1,330	1,558	2,888
41 - 45	337	88	425	1,313	1,546	2,859	1,650	1,634	3,284
46 - 50	315	75	390	1,320	1,046	2,366	1,635	1,121	2,756
51 - 55	325	78	403	1,106	699	1,805	1,431	777	2,208
56 - 60	208	52	260	830	398	1,228	1,038	450	1,488
TOTAL	2,290	624	2,914	8,499	9,809	18,308	10,789	10,433	21,222



TABLE P  
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP  
 EMPLOYMENT STATUS AND BENEFIT DAYS  
 1995

AGE-GROUP	EMPLOYMENT STATUS					
	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	203	12,024			203	12,024
21 - 25	968	61,691	6	312	974	62,273
26 - 30	813	55,927	22	1,302	835	57,229
31 - 35	504	30,213	10	653	514	30,866
36 - 40	269	15,602	9	551	278	16,153
41 - 45	61	3,406	1	78	62	3,484
46 - 50	3	222			3	222
51 - 55	1	66			1	66
TOTAL	2,822	179,421	48	2,896	2,870	182,317





## GUYANA NATIONAL INSURANCE SCHEME

**TABLE Q**  
**NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS**  
**1995**

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID
1	-	-
2	2	915.68
3	4	2,273.40
4	1	617.96
5	6	8,744.25
6	6	8,501.25
7	3	5,102.79
8	5	12,541.36
9	6	16,592.94
10	9	32,896.72
11	37	120,610.60
12	434	1,642,773.96
13	9	27,404.47
14	2	6,481.44
15	4	15,401.25
16	4	17,124.64
17	1	6,483.46
18	-	-
19-24	14	105,794.10
25-30	17	140,746.73
31-36	27	310,800.17
37-42	20	199,155.90
43-48	24	291,111.44
49-54	46	730,606.14
55-60	38	603,110.51
61-66	1009	19,705,602.49
67-72	36	579,635.25
73-78	1070	22,767,525.13
79-84	4	78,677.77
85-90	8	239,515.26
91-96	8	177,195.44
97-102	10	336,315.32
103-108	-	-
109-114	1	16,240.81
115-120	2	50,229.82
121-126	-	-
127-132	1	16,049.64
133-138	1	50,936.34
139-144	1	26,396.94
145-150	-	-
151-156	-	-
<b>TOTAL</b>	<b>2,870</b>	<b>48,350,112.44</b>



**TABLE R**  
**NUMBER OF INJURY SPELLS PAID BY AGE GROUP AND SEX**  
**1995**

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
BELOW 16	6		6
16-20	399	13	412
21-25	889	51	940
26 - 30	870	67	937
31 -35	826	76	902
36 - 40	643	74	717
41 - 45	408	70	478
46 - 50	304	76	382
51 - 55	244	44	288
56 - 60	132	30	162
OVER 60	10	5	15
<b>TOTAL</b>	<b>4,731</b>	<b>508</b>	<b>5,239</b>





# GUYANA NATIONAL INSURANCE SCHEME

**TABLE S**  
**NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS, SECTOR AND SEX**  
**1995**

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	1		1	2		2	3	0	3
2	7	1	8	4		4	11	1	12
3	44	8	52	28	3	31	72	11	83
4	216	40	256	134	12	146	350	52	402
5	265	37	302	175	13	188	440	50	490
6	488	42	530	378	22	400	866	64	930
7	197	29	226	98	3	101	295	32	327
8	183	16	199	92	4	96	275	20	295
9	202	24	226	115	3	118	317	27	344
10	149	11	160	63	1	64	212	12	224
11	117	13	130	75	5	80	192	18	210
12	202	18	220	134	8	142	336	26	362
13	87	12	99	53	6	59	140	18	158
14	59	10	69	42	7	49	101	17	118
15	63	11	74	31	1	32	94	12	106
16	47	8	55	40	2	42	87	10	97
17	34	9	43	27	4	31	61	13	74
18	55	18	73	56	5	61	111	23	134
19-24	146	18	164	120	8	128	266	26	292
25-30	77	12	89	71	8	79	148	20	168
31-36	43	5	48	39	6	45	82	11	93
37-42	30	3	33	23	1	24	53	4	57
43-48	18	3	21	20	1	21	38	4	42
49-54	10	3	13	27	2	29	37	5	42
55-60	13	1	14	16	2	18	29	3	32
61-66	7		7	15	1	16	22	1	23
67-72	7	2	9	10	2	12	17	4	21
73-78	4	2	6	5	3	8	9	5	14
79-84	3	2	5	2		2	5	2	7
85-90	3	2	5	3	1	4	6	3	9
91-96	1		1	7	3	10	8	3	11
97-102	2	3	5	5	1	6	7	4	11
103-108	1		1	4		4	5		5
109-114		3	3	4		4	4	3	7
115-120	2		2	3		3	5		5
121-126	2		2	3		3	5		5
127-132	1		1	2		2	3		3
133-138	1		1	2		2	3		3
139-144			0	1		1	1		1
145-150		2	2	1		1	1	2	3
151-160	8	1	9	6	1	7	14	2	16
<b>TOTAL</b>	<b>2,795</b>	<b>369</b>	<b>3,164</b>	<b>1,936</b>	<b>139</b>	<b>2,075</b>	<b>4,731</b>	<b>508</b>	<b>5,239</b>



TABLE T  
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS  
 PAID BY AGE-GROUP, SECTOR AND SEX  
 1995

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
UNDER 16	4	2	6			0	4	2	6
16-20	266	3	269	39	2	41	305	5	310
21-25	877	19	896	63	6	69	940	25	965
26-30	909	36	945	59	9	68	968	45	1013
31-35	825	42	867	47	11	58	872	53	925
36-40	601	52	653	44	17	61	645	69	714
41-45	421	53	474	29	9	38	450	62	512
46-50	287	32	319	35	7	42	322	39	361
51-55	247	37	284	25	6	31	272	43	315
56-60	133	26	159	6		6	139	26	165
OVER 60	43	9	52	14		14	57	9	66
<b>TOTAL</b>	<b>4,613</b>	<b>311</b>	<b>4,924</b>	<b>361</b>	<b>67</b>	<b>428</b>	<b>4,974</b>	<b>378</b>	<b>5,352</b>





TABLE U

NUMBER OF DISABLEMENT PENSIONS BY NATURE  
OF DISABILITY AND AMOUNT  
1995

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT (\$)
Cuts and Lacerations	4	5,822.62
Punctured Wounds		
Fractures	12	31,293.8
Sprains and Strains	1	210
Eye Injuries	5	24,677.45
Amputation	7	17,618.39
Post-Traumatic Ankyglosis of Joints	7	23,251.99
Burns & Scalds	3	8,862
Hearing Loss	2	4,199
<b>TOTAL</b>	<b>41</b>	<b>115,935.25</b>



TABLE V

NUMBER OF DISABLEMENT GRANTS PAID BY  
AGE-GROUP, SEX AND AMOUNT PAID  
1995

AGE GROUP	MALES		FEMALES		MALES AND FEMALES	
	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)
16-20	1	29,480.25	1	40,089.50	2	69,569.75
21-25	7	194,788.54	2	66,526	9	261,314.89
26-30	3	106,700.03	1	22,596	4	129,295.85
31-35	4	135,149.82			4	135,149.82
36-40	2	109,023.72	1	68,501	3	177,524.88
41-45			2	22,444	2	22,443.66
46-50	2	67,770.76			2	67,770.76
51-55			1	11,560	1	11,559.60
<b>TOTAL</b>	<b>19</b>	<b>642,913.12</b>	<b>8</b>	<b>231,716.09</b>	<b>27</b>	<b>874,629.21</b>





TABLE W  
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND  
NATURE OF INJURY  
1995

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD			TOTAL
		WIDOWS WITH CHILDREN	WIDOWS OVER 45 YRS	PARENTS	
Drowning	1		1		1
Cuts & Lacerations					
TOTAL	1		1		1



# GUYANA NATIONAL INSURANCE SCHEME



Anniversary  
Celebration 1995 -  
Diner; Theatre



General Manager  
Meets  
President US



Farewell 1995  
Pamela  
Briggs (AGM)





## GUYANA NATIONAL INSURANCE SCHEME



Meeting of visiting Caricom Director of Social Security



New Inspectors -1995



-Fort Wellington Local Office - Opening