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NATIONAL INSURANCE SCHEME



ANNUAL REPORT



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

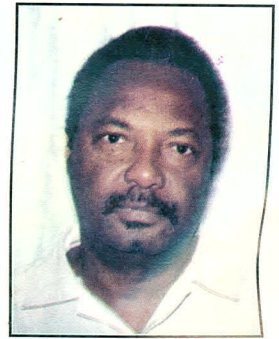
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|----|---------------------------|--|-----------------|
| 1. | Dr. Roger Luncheon | Head of Presidential
Secretariat | Chairman |
| 2. | Mr. Patrick Martinborough | General Manager
National Insurance Scheme | Deputy Chairman |
| 3. | Mr. Paul Cheong | Secretary/Accountant
Edward B. Beharry & Company
Limited | Member |
| 4. | Mr. Komal Chand | Trade Unionist | Member |
| 5. | Mr. Maurice Solomon | Chartered Accountant | Member |
| 6. | Ms. Chitraykha Dass | Social Worker | Member |
| 7. | Mr. Earl Welch | Trade Unionist | Member |
| 8. | Ms. Linda Gossia | Accountant General
Minister of Finance | Member |
| 9. | Ms. Jean Persico | Retired Civil Servant | Member |



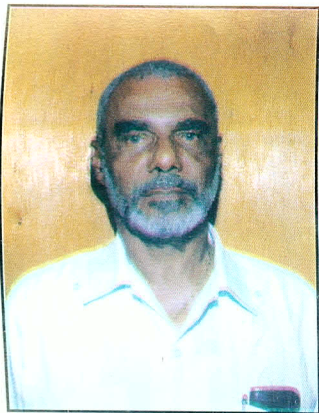
Ms. Chitraykha Dass
Member



Dr. Roger Luncheon
Chairman



Mr. Patrick Martinborough
Deputy Chairman



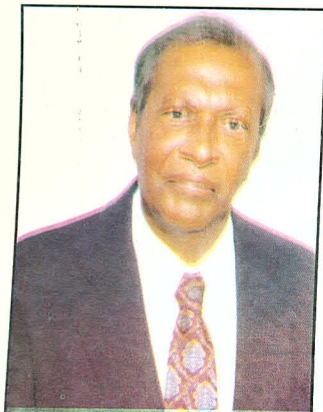
Mr. Earl Welch
Member



Mr. Komal Chand
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Mr. Paul Cheong
Member



Mr. Maurice Solomon
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Ms. Jean Persico
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Ms. Linda Gossia
Member



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LETTER OF TRANSMITTAL

April 30, 2002

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

Dear Sir,

I have the honour to submit to you the Annual Report of the activities of the National Insurance Board together with the Income and Expenditure Account and the Balance Sheet as certified by the External Auditors for the year 2001.

During the year under review, the Minimum Rate payable for Old Age and Invalidity Pensions was increased from \$9,500 per month to \$10,450 per month from 1st June 2001.

Total income for the year was \$7,050M, which represents an increase of approximately 4.9% when compared with the previous year.

The amount paid as Benefits during the year was \$4,024M. This amount was 12% more than that which was paid during 2000.

Total Expenditure for the year was \$4,781M.

The excess of income over expenditure was therefore \$2,269M.

At the end of the year the National Insurance Fund stood at G\$19,288M.

Yours Sincerely
NATIONAL INSURANCE - GUYANA

.....
P. Martinborough
General Manager



INTRODUCTION

The 31st 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 2001 and also highlights certain trends that have developed over the past years.

The Report is divided into three parts

Part 1 relates the activities of the Scheme 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 that may be useful in the analysis of Part 1.



CHANGES MADE DURING 2001

- (1) The minimum rate for Old and Invalidation Pensions was increased by 10%, which resulted in an increase in the minimum pension from \$9,500 to \$10,450.00 per month, effective 1st June 2001.
- (2) All Old Age, Invalidation, Survivors, Disablement and Death Pensions that were in payment as at 31st May 2001 were increased by 10% from 1st June 2001.
- (3) The amount payable as Funeral Grant was increased by 10% from \$7,986, to \$8,785.00 as of January 1.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

Four hundred and eleven new employers registered with the Scheme during 2001. Of this amount, 392 or approximately 95% were small-scale employers, that is, each employed no more than 10 persons. Sixteen or approximately 4% employed between 11 and 50 persons while 2 employed between 51 and 100 persons. One employer employed in excess of 100 persons.

An analysis by Industry reveals that the "Services" Sector accounted for 183 or approximately 44% of the new registrants with 83 or approximately 20% entering "Personal Services". The "Construction" Sector accounted for 81 or approximately 44% of the new registrants, while the "Commerce" and "Manufacturing" Sectors accounted for 44 or approximately 11% and 40 or approximately 10% respectively, of the new employers. The "Transportation and Communication" Sector absorbed 28 or approximately 7% of the new registrants, while 23 or approximately 6% were absorbed into the "Agriculture, Forestry and Fishing" Sector, 8 or approximately 2% in the "Mining and Quarrying" Sector and 3 and 1 in the "Water and Sanitary Services" and "Electricity, Gas and Steam" Sectors, respectively.

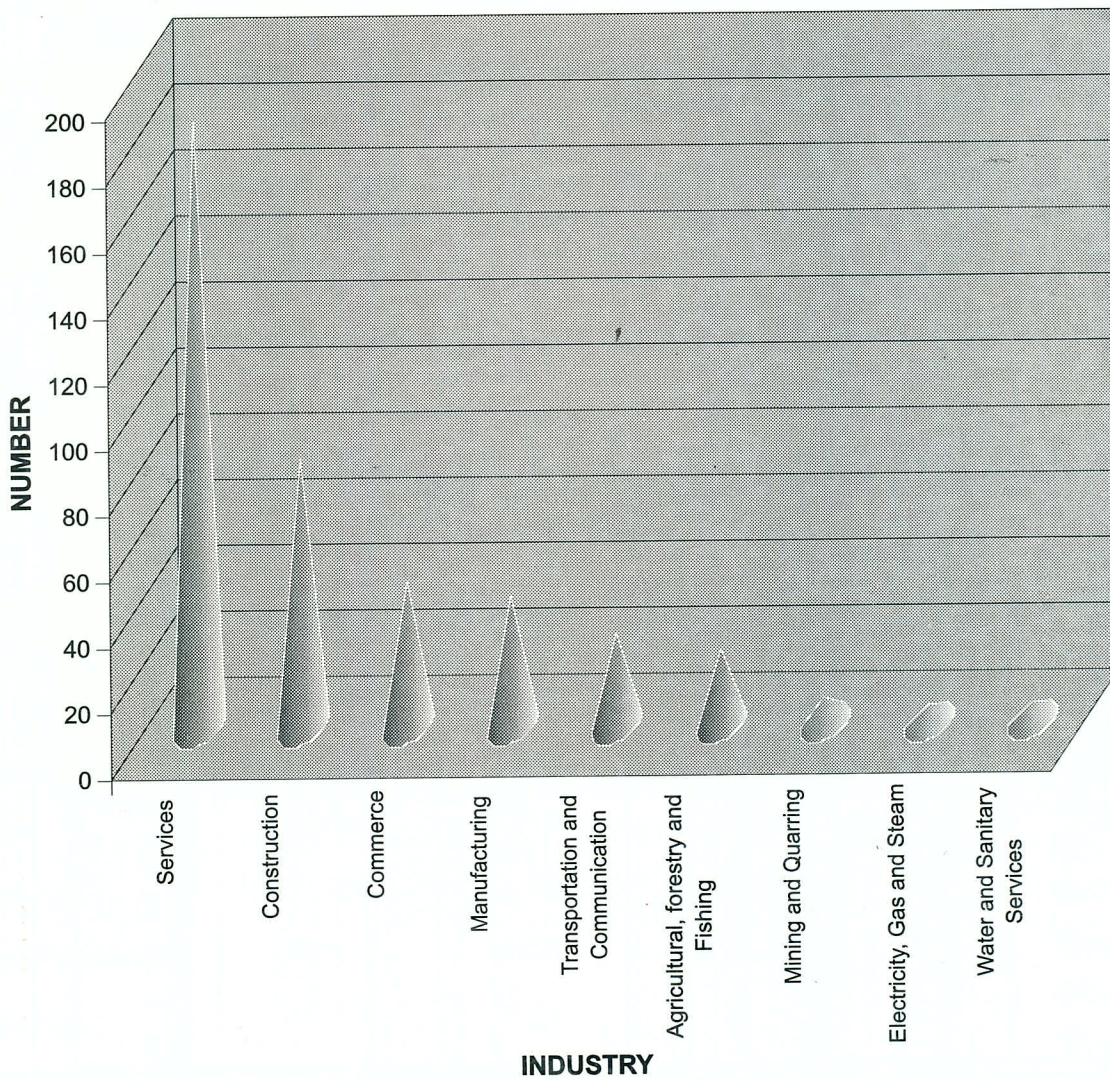
Four hundred and fifty-four new employers registered with the Scheme during 2000. The total for 2001 represents therefore, a decrease of approximately 9%.

The total number of Employers registered with the Scheme as at 31.12.2001 was 23,307.

Table A in the Annex shows the distribution of new employers by Industry and Size. Figure 1 overleaf gives a graphical illustration of the industrial distribution.



FIGURE 11
NUMBER OF EMPLOYERS AND INDUSTRY
2001





REGISTRATION OF EMPLOYED PERSONS

A total of 6,915 employed persons were registered during the year under review. Of this total, 3,871 or approximately 56% were males and 3,044 or approximately 44% were females.

An analysis by marital status reveals that 5,872 or approximately 85% of the new registrants were single, 514 or approximately 7% were married and the remaining 529 or approximately 8% were either widowed, divorced, separated or in common law relationships.

An analysis by age shows that 256 of the registrants were under 16 years, 6,642 were between the ages of 16 years and 59 years and 17 were 60 years or over.

Of the 6,642 registrants between the ages of 16 years and 59 years, 3,649 or approximately 55% were males and 2,993 or approximately 45% were females.

Further, 5,263 or approximately 79% of the new registrants were in the age group (16 - 24) years, 1,099 or approximately 16% were in the age group (25 - 39) years and 204 or approximately 4% were in the age group (40 - 49) years. The age-group (50 - 59) years accounted for 76 or approximately 1% of the new registrants.

Table 1 below shows the number of Employed Registrants by Age Group and Sex.

TABLE 1
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59 YEARS
BY AGE GROUP AND SEX
2001

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	1875	1448	3323
20 - 24	1053	887	1940
25 - 29	314	260	574
30 - 34	172	159	331
35 - 39	94	100	194
40 - 44	62	59	212
45 - 49	37	46	83
50 - 54	29	25	54
55 - 59	13	9	22
TOTAL	3649	2093	6642

The Average Age of the male and female registrants was 22 years.

Table B in the Annex shows the number of Employed Registrants by Age Group, Sex and Marital Status.

The Industrial Distribution of new registrants shows that 2,814 or approximately 41% entered the "Services" Sector, 1,592 or approximately 23% entered the "Manufacturing" Sector and 1,274 or approximately 18% entered



the “Commerce” Sector. In addition, the “Construction” Sector accounted for 473 or approximately 7% of the new Registrants, the “Agriculture, Forestry and Fishing” Sector accounted for 322 or approximately 5%, and the “Transportation and Communication” Sector accounted for 252 or approximately 4% of the new Registrants. The remaining 188 or approximately 3% of the New Registrants were absorbed in the “Mining and Quarrying”, “Electricity, Gas and Steam” and “Water and Sanitary Services” Sectors, and in activities not adequately described.

Table C in the Annex classifies the New Registrants by Industry and Sex, while Figure II overleaf gives a graphical illustration of the Industrial Distribution.

During 2000, 7,277 of the New Entrants were between the ages of 16 years and 59 years. The 2001 total of 6,642 represents a decrease of approximately 9%.

The number of Employed Persons registered with the Scheme as at 31.12.2001 totaled 557,837. The number of Active Registrants as at 31.12.2001 was approximately 121,290.

Table 2 below shows the number of new Registrants between the ages of 16 and 59 years over the period 1997 - 2001.

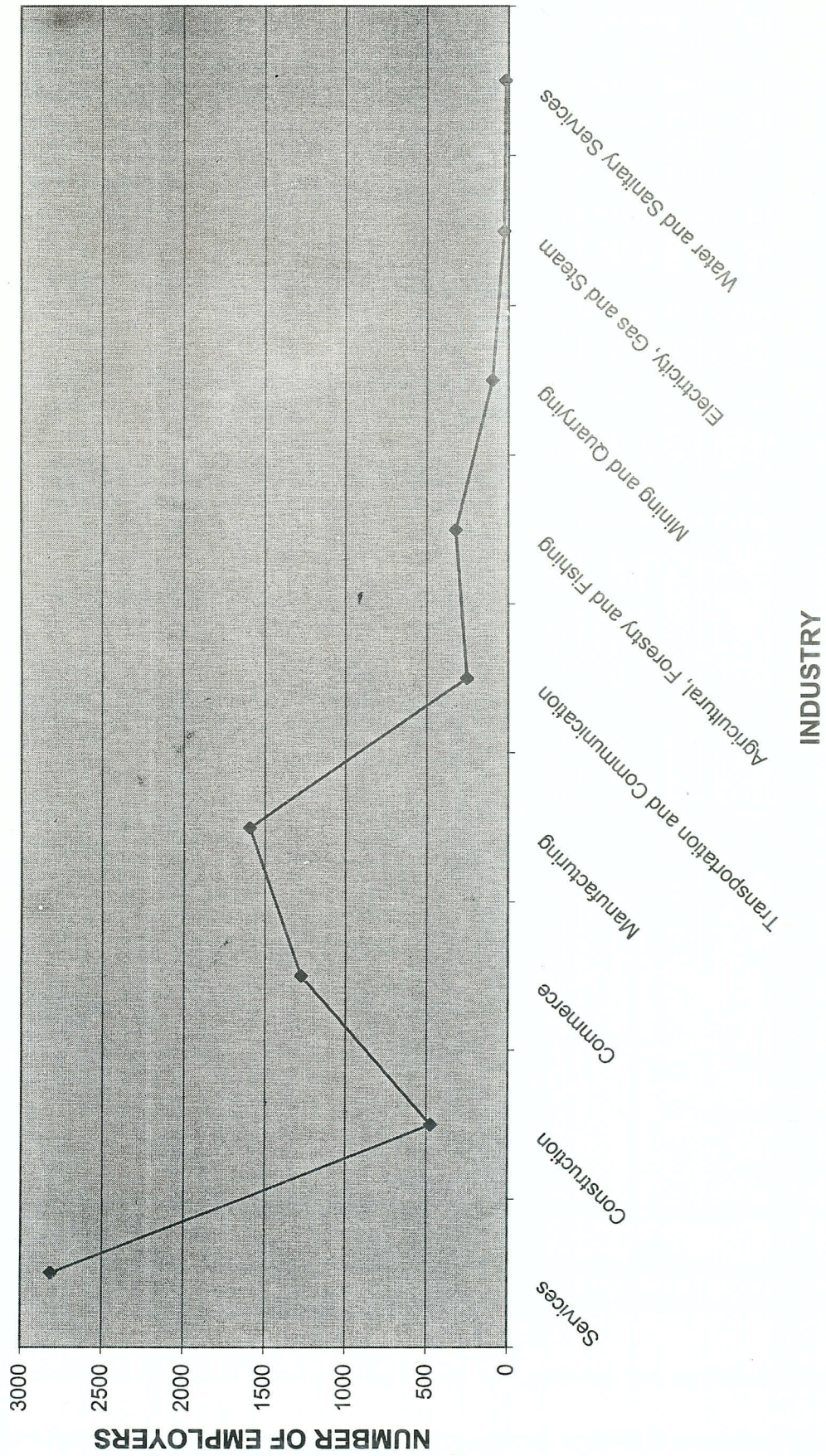
TABLE 2
NUMBER OF EMPLOYEES (AGE 16- 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1997 - 2001

DESCRIPTION	1997	1998	1999	2000	2001
Males	5,120	4,976	4,987	4,277	3,649
Average Age	22	23	23	22	22
Females	3,910	4,178	3,734	3,000	2,993
Average Age	23	23	24	23	22
Males & Females	9,030	9,154	8,721	7,277	6,641
Average Age	22	23	24	22	22

The Table above exhibits a decreasing trend in the number of persons registered annually during the last four (4) years, while the average age has fluctuated over the period.



FIGURE 1
NUMBER OF EMPLOYEES BY INDUSTRY
2001





SELF EMPLOYED REGISTRANTS

During the year under review, 332 Self employed Persons were registered. This total comprised 218 or approximately 66% Males and 114 or approximately 34% Females.

An analysis by Age shows that the age-group (16-30) years accounted for 136 or approximately 41% of the Registrants, the age-group (31-45) years accounted for 149 or approximately 45%, and the age-group (46-60) years accounted for 47 or approximately 14%.

The average age of the male registrants was 33 years and that of the females, 35 years. The overall average age was 34 years.

The distribution by Industry shows that 145 or approximately 44% of the newly registered persons entered the "Service" Sector, 67 or approximately 20% entered the "Commercial" Sector and 30 or approximately 9% entered the "Agriculture, Forestry and Fishing" Sector. Further, "Manufacturing" Sector absorbed 23 or approximately 7% of the new Registrants, while the "Mining and Quarrying" Sector absorbed 19 or approximately 6% of the new Registrants. Of the remaining 48 or approximately 14% of the new Registrants, 15 each entered the "Construction" Sector and the "Transport, Storage and Communication" Sector. In addition, there were 18 new Registrants who entered into activities that were not adequately described.

Table D in the Annex shows the distribution of Self-employed Registrants by Industry and Sex.

An examination of the Marital Status of the new Registrants reveals that 115 or approximately 35% were married and 153 or approximately 46% were single. The remaining 64 or approximately 19% 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.

A total of 432 Self employed Persons were registered during 2000. The 2001 figure of 332 represents therefore a decrease of approximately 23%. The total number of Self-employed Persons registered with the Scheme as at 31.12.2001 was 25,353. The number of Active Self-employed Persons was approximately 11,265. The number of Self-employed Persons registered annually over the period 1997 – 2001 is shown in Table 3 overleaf.



TABLE 3
NUMBER OF SELF EMPLOYED REGISTRANTS
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Males	757	639	487	290	220
Females	542	526	289	142	112
Males & Females	1,299	1,165	776	432	332

The Table exhibits a decreasing trend in the number of Self-employed Persons registered annually during the period under consideration.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

Persons who had paid or had paid on their behalf at least 100 Contributions during the course of their employment can seek permission to continue contributing to the Scheme on a voluntary basis.

No applications for registration as Voluntary Contributors were received during 2001, and none of the previously registered Voluntary Contributors were active during the year.

The number of persons who were issued Certificates of Voluntary Insurance from the inception of the Scheme to the end of 2001 remained at 732.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 1,446 Old Age Pensions were awarded during 2001. Of this amount 1,128 or approximately 78% were awarded to Males, and 318 or approximately 22% were awarded to Females.

An analysis of the new Pensioners by Employment Category reveals that 1,398 or approximately 97% were Employed Persons, while 48 or approximately 3% were Self-employed Persons. A further breakdown shows that of the 1,398 Employed Persons, 1,091 were Males and 307 were Females. Likewise, there were 37 Self-employed Males and 11 Self-employed Females who received the Old Age Pension.

The ages of the new Pensioners ranged from 60 years to 72 years. The age group (60-64) years accounted for 1,442 or approximately 99.9% of the Pensioners. Of this amount, 1,346 or approximately 93% were 60 years old. This is shown in Table 4 overleaf.



TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE GROUP,
EMPLOYMENT STATUS AND SEX
2001

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60-64	1087	307	1,394	37	11	48	1,124	318	1,442
65-69	2	-	2	-	-	-	2	-	2
70-74	2	-	2	-	-	-	2	-	2
TOTAL	1,091	307	1,398	37	11	48	1,128	318	1,446

The average age of the new Pensioners was 60 years, and their Average Monthly Rate was \$13,010.00.

An examination of the Contribution Status shows that the new Pensioners qualified with an average of 1,067 Contributions, of which approximately 99% were paid by or on behalf of the Pensioner, and approximately 1% were credited. The Credited Contributions were awarded in accordance with the Regulations which stipulate the award of Age Credits to persons aged 35 years or over at the commencement of the Scheme, who had paid over 90 Contributions during the first three years of existence of the Scheme, and the award of Retirement Credits to persons whose Contribution Life would have been shortened due to the reduction of the retirement age from 65 years to 60 years.

The Males were awarded Pensions on an average of 1,079 Contributions, and the Females, on an average of 1,028 Contributions. Approximately 1% of the average Contributions of Males and 2% of the average Contributions of the Females were Credited Contributions.

The number of Old Age Pensions awarded by Age, Sex and Contributions Paid and Credited, is shown in Table F in the Annex.

During 2000, a total of 1,236 Old Age Pensions were awarded. The 2001 total therefore, represent an increase of approximately 17%.

At the beginning of the year, 21,606 Old Age Pensions were in payment, at an Average Rate of \$9,689.00. During the year, 1,446 Pensions were awarded and 695 were terminated due to the death of the Recipients. At the end of the year therefore, there were 22,357 Pensions in payment at an Average Rate of \$10,849.

The movement of Old Age Pensions is shown in Table 5 overleaf.



TABLE 5
MOVEMENT OF OLD AGE PENSIONS
2001

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE(\$)
Pensions in payment at the beginning of the year	16,833	4,773	21,606	9,868.00
Pensions granted up to 31-05-02	632	142	774	10,231.00
Pensions terminated up to 31-05-02	196	52	248	12,001.00
Pension in payment as at 31-05-02	17,269	4,863	22,132	*10,849.00
Pension granted from 01-06-02	496	176	672	12,401
Pensions terminated from 01-06-02	381	66	447	14,196
Pensions in payment as at 31-12-2001	17,384	4,973	22,357	10,849

* Adjusted Figure

Table G in the Annex shows the number of Old Age Pensioners as at 31.12.2001, by Age, Employment Status and Sex.

OLD AGE GRANT

Six hundred and sixteen Old Age Grants were paid during 2001. The Recipients were 420 Males and 196 Females.

The average amount paid to Males was \$15,177 and to the Females, \$24,034. The overall average amount paid was \$17,995.



Table 6 overleaf shows the number of Old Age Lump sum Payments by Sex of Recipients and Average Amount Paid.

TABLE 6
NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX
OF RECIPIENT AND AVERAGE AMOUNT PAID
2001

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	420	196	616
Percentage	58	42	100
Average Amount (\$)	15,177.00	24,034.00	17,995.00

An analysis of the Contribution-spread reveals that the Males qualified for the Grant with an average of 637 Contributions, while the females qualified with an average of 472. Overall, the Recipients qualified with an average of 585 Paid and Credited Contributions. This is shown in Table 7 below.

TABLE 7
OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
2001

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. Of Recipients	420	196	616
Total Contributions paid & credited	267,655	92,516	360,171
Average per insured person	637	472	585

The ages of the recipients ranged from 60 years to 81 years, with the age group (60-65) years accounting for 502 or approximately 81%. The ages of the Self employed ranged from 60 years to 71 years. The overall average age was 63 years.



The number of Old Age Grants awarded by Age, Sex and Employment Status of Recipient, is shown in Table H in the Annex.

During 2000, 666 Old Age Grants were awarded. The 2001 total of 616 represents therefore a decrease of approximately 7% by comparison.

Table 8 below shows the number of Old Age Grants awarded by Employment Status of Recipient and Average Amount Paid for the period 1997 to 2001.

TABLE 8
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Employed	497	539	504	591	508
Self-Employed	48	45	43	75	108
TOTAL	545	584	547	666	616
Average Amount (\$)	9,876.00	11,473.00	13,404.00	18,069.00	17,995.00

The Table above exhibits a fluctuating trend in the number of Old Age Grants awarded during the period under consideration, while the Average Amount Paid has increased continuously over the period 1997 to 2000, followed by a decrease in 2001.

INVALIDITY PENSION

A total of 257 Invalidation Pensions were awarded during 2001. The Recipients were 204 Males and 53 Females with 12 of the Male and 4 of the Female Recipients from the Self-employed category.

An age analysis shows that 103 or approximately 40% of the Recipients were in the age-group (55-59) years, 84 or approximately 33% were in the age-group (50-54) years and 41 or approximately 16% of the Recipients were in the age-group (45-49) years. Further, 18 or approximately 7% of the Pensioners were in the age-group (40-44) years, 2 or approximately 1% were in the age-group (35 - 39) years and 5 or approximately 2% were in the age-group (30-34) years. The age group (25-29) years accounted for 4 or approximately 1% of the total Pensioners.

The average age of the male and female recipients was 55 years and 50 years respectively. The overall average age was 51 years.



An examination of the Contribution Status shows that the Recipients qualified with an average of 1,052 Contributions, of which approximately 80% were paid and 20% were credited. The males were awarded the Pension with an average of 1,074 Contributions, of which approximately 81% were paid, while the females qualified with an average of 966 Contributions, of which approximately 74% were paid.

The Average Monthly Pension was \$12,488.00.

Table 9 below shows the number of Invalidity Pensions awarded annually over the period 1997 – 2001.

TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE AMOUNTS
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Males	146	158	191	175	204
Females	42	44	55	38	53
Males & Females	188	202	246	213	257
AVERAGE AMOUNTS (\$)	5,670.00	7,790.00	9,024.00	11,437.00	12,488.00

The Table above displays an underlying increasing trend in the number of Pensions awarded over the period 1997 to 2001. However, the average amount paid has increased steadily over the period under consideration.

At the beginning of the year, there were 1,908 Pensioners on stream consisting of 1,463 males and 445 females. During the year, 257 Pensions were awarded and 146 were terminated. Of the amount terminated, 69 were due to the Pensioners' attainment of age 60 years and 77 were due to death of the Pensioners. At the end of the year therefore, there were 2,019 Pensioners on stream comprising 1,551 males and 468 females.

Table 10 overleaf shows the Movement of Invalidity Pensions.

The number of Invalidity Pensions paid by age, sex and contributions paid and credited is shown in Table I in the annex.



TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
2001

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE(\$)
Pensions in payment at the beginning of year	1,463	445	1,908	10,335.00
Pension granted up to 31-05-02	97	19	116	10,783
Pension terminated up to 31-05-02:				
(a) Death	26	11	37	10,501
(b) Attaining age 60	22	6	28	10,041
Pension in payment as at 01-06-02	1,512	447	1,959	*11,399
Pensions granted from 01-06-02	107	34	141	13,891
Pensions terminated from 01-06-02:				
(a) Death	35	5	40	10,840
(b) Attaining Age 60	33	8	41	11,552
Pensions in payment as at 31-12-2001	1,551	468	2,019	11,581

* Adjusted Figure

The number of Invalidity Pensions paid by Age, Sex and Contributions Paid and Credited is shown in Table I in the Annex.

INVALIDITY GRANT

Fifteen Invalidity Grants were awarded during 2001. The Awardees were 10 males and 5 females.

The ages of the male recipients ranged from 27 to 58 and the females from 27 to 52 years. The average age of the males was 46 years and that of the females, 40 years. The overall average age was 44 years.



The Recipients qualified with an average of 100 Paid and Credited Contributions.

Nineteen Grants were awarded during 2000. The 2001 figure represents therefore a decrease of approximately 21%.

Table 11 overleaf shows the number of Invalidation Grants awarded and the average amount paid over the period 1997 to 2001.

TABLE 11
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Males	20	15	12	13	10
Females	11	9	3	6	5
Males & Females	31	24	15	19	15
Average Amounts (\$)	9,949.00	13,062.00	17,118.00	18,257.00	17,249.00

The Table above shows a fluctuating trend in the number of Grants awarded over the period, and a steady increase in the Average Amount Paid over the period 1997 to 2000, followed by a decline in 2001.

Table J in the Annex gives the number of Invalidation Grants awarded by Age, Sex, Number of Contributions (paid and credited) and Amount Paid.



SURVIVORS' PENSION

During 2001, 751 Survivors' Pensions were awarded. The Recipients were 640 Widows 45 years and over, 101 Widows who had children of the Deceased in their care, 2 Widowers and 8 Orphans.

Additionally, 49 Awards of Annuity Payments were shared among 75 other Dependents. The Recipients were all children of the Deceased Insured Persons.

The Age Analysis of the Recipients of the Survivors' Pension shows that the ages of the Widows who had children of the Deceased in their care ranged from 23 years to 44 years. Their Average Age was 37 years. The Age Range of the Widows who were 45 years and over was 45 years to 96 years. Their Average Age was 61 years. The ages of the Orphans ranged from 6 years to 41 years. Their Average Age was 14 years. One (1) of the Orphans received the Benefit on the grounds of being an Invalid. The age of this Orphan was 41 years. The ages of two widowers were 75 years and 81 years.

The Widows who had children of the Deceased in their care had 225 children among them. The ages of the children ranged from below 1 year to 18 years. With the exception being 5 children between the ages of 21 years to 40 years, who suffered from Physical Disabilities. The Average Age of the children was approximately 10 years.

The Widows, who qualified for the Pension because they had children of the Deceased in their care, received an Average Monthly Pension of \$8,754.00, while the Widows who qualified because they were 45 years of age and over received an Average Monthly Pension of \$5,930.00. The Widowers received an Average Monthly Pension of \$5,225.00, and the Orphans received an Average Monthly Pension of \$3,483.00.

At the beginning of the year, there were 7,319 Pensions in payment to 5,972 Widows who were 45 years and over, 1,314 Widows who had children of the Deceased in their care, 26 Orphans and 7 Widowers.

During the year, 751 Pensions were awarded, and 122 Pensions were terminated. Of the total terminated, 110 were due to the death of the Recipients, 11 Widows were recipients of either Old Age or Invalidity Pension, and 1 Orphan attained the age-limit for the receipt of the Benefit.

Additionally, 124 Pensions were altered due to the attainment of the age-limit of the children who were included in the Benefit, or the Widows who had died or remarried.

At the end of the year therefore, there were 7,948 Pensions in payment to 6,491 Widows who were 45 years of age and over, 1,415 Widows who had children of the Deceased in their care, 33 Orphans and 7 Widowers.

The Movement of Survivors' Pensions is shown in Table 12 overleaf.



TABLE 12
MOVEMENT OF SURVIVORS' PENSIONS
. 2001

DESCRIPTION	WIDOWS OVER 45YEARS		WIDOWS WITH CARE OF CHILDREN		ORPHANS		WIDOWERS		TOTAL	
	No. OF CASE	AVERAGE RATE	No. OF CASE	AVERAGE RATE	No. OF CASE	AVERAGE RATE	No. OF CASE	AVERAGE RATE	No. OF CASE	AVERAGE RATE
Pensions in payment at the beginning of the year	5,972	5,208	1,314	6,809	26	4,301	7	4,750	7,319	5,491
Pensions granted up to 31-05-01	287	5,631	43	8,232	3	3,167	-	-	333	5,945
Pensions terminated up to 31-05-01:										
(a) Death	49	4,901	-	-	-	-	-	-	49	4,901
(b) Receipt of Old Age/ Invalidity Pension	4	5,214	-	-	-	-	-	-	4	5,214
(c) Attaining Age 16 / 18	-	-	-	-	-	-	-	-	-	-
Alterations	5	2,107	39	1,801	-	-	-	-	44	1,836
Pensions in payment as at 31-05-2001	6,206	*5,751	1,375	*7,482	29	*4,602	7	*5,225	7,599	*6,055
Pensions granted from 01-06-01	353	5,882	58	8,654	5	3,483	2	5,225	418	6,235
Pensions terminated from 01-06-01										
(a) Death	61	5,961	-	-	-	-	-	-	61	5,961
(b) Receiving Old Age/ Invalidity	7	5,555	-	-	-	-	-	-	7	5,555
(c) Attaining Age 16 \18	-	-	-	-	1	3,483	-	-	1	3,483
Alterations	12	2,353	67	2,071	1	3,483	-	-	80	2,131
Pensions in payment as at 31-12-01	6,491	5,752	1,415	7,432	33	4,361	9	5,225	7,948	6,045

*Adjusted Figure



SURVIVORS' GRANT

There were 85 awards of Survivors' Grants during 2001. The awards were in respect of 55 males and 30 females.

The ages of the deceased persons ranged from 22 years to 78 years. Their average age was approximately 42 years.

The recipients of the Benefit included 46 Widows. Nine of the widows qualified for the benefit because they were over the age of 45 years, 14 because they had children of the deceased in their care and 23 were dependent widows under 45 years of age. The remaining grants were awarded to other dependants of the deceased insured Persons and included 10 parents and 29 children.

The ages of the widows ranged from 21 years to 56 years. Their average age was approximately 37 years.

A total of 66 children were included in the benefit payment. Their ages ranged from below 1 year to 17 years. Their average age was approximately 9 years.

The amounts paid out as grants ranged from \$59.00 to \$271,421.00. The average amount paid was \$70,616.00.

During 2000, 108 Survivors' Grants were awarded. The 2001 total therefore, represent a decrease of approximately 21%.

FUNERAL GRANT

During 2001, 1,524 claims for Funeral Benefit were processed. Of this amount, 71 were not paid and 1,453 were paid.

Of the 71 cases, which were not paid, 40 were submitted late, 16 did not satisfy the contribution requirement for the receipt of the benefit, 5 persons submitted duplicate claims, and 5 did not provide sufficient information for the claims to be processed. In addition 5 persons submitted invalid claims.

Of the 1,453 claims, which were paid, 1,106 or approximately 76% were related to males and 347 or approximately 24% were related to females.

The distribution of the Claims paid by employment category shows that 1,380 or approximately 95% were in respect of employed persons and 73 or approximately 5% were in respect of Self-employed Persons. Of the 1,380 Claims paid in the employed category, 1,342 were on behalf of persons who were directly insured and 111 were on behalf of persons whose spouses were insured. Similarly, in the self employed category, 72 of the deceased were directly insured and 1 was the spouse of an insured person. This is shown in Table 13 overleaf.



TABLE 13
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
2001

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	1,030	16	60	-	1,106
Females	240	94	12	1	347
Males & Females	1,270	110	72	1	1,453

An age analysis of the Deceased shows that 52 or approximately 4% were in the age-group (16-30) years, 123 or approximately 8% were in the age group (31-40) years and 172 or approximately 12% were in the age-group (41-50) years. Additionally, 280 or approximately 19% were in the age-group (51-60) years and 826 or approximately 57% were over 60 years. The average age of the Deceased Persons was 62 years.

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

The average amount paid as Funeral Benefit was \$8,489.00.

The number of Funeral Claims paid in 2000 was 1,322. The amount paid during 2001 represents therefore, an increase of approximately 10%. Table 14 below shows the number of Funeral Claims paid during the period 1997 - 2001.



TABLE 14
NUMBER OF FUNERAL CLAIMS PAID
1997 2001

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1997	959	204	1,163
1998	1,317	131	1,448
1999	1,245	118	1,363
2000	1,189	133	1,322
2001	1,118	335	1,453

The Table shows a fluctuating trend in the number of Funeral Claims paid during the period.

SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 2001, 20,502 Claims for Sickness Benefit were processed. Of this amount 6,912 were not paid and 13,590 were paid.

Of the 6,912 Claims, which were not paid, 3,996 or approximately 58% were for spells of less than 4 days duration, 1194 or approximately 17% of the Claimants were fully paid by their Employers, 901 or approximately 13% did not satisfy the Contribution Requirement for the receipt of the Benefit, 239 or approximately 3% were not in Insurable Employment and 142 or approximately 2% submitted their claims late. Of the remaining 440 Claims, 137 submitted invalid medical certificates, 81 were over the age limit for the receipt of the Benefit, 68 claimants provided insufficient information for the processing of the claim and 60 claimants submitted invalid claims. In addition 50 claimants received payment for the maximum period of 26 weeks, and 44 were deemed to have no incapacity for work.

Of the 13,590 Claims, which were paid, 8,014 or approximately 59% were in respect of Males and 5,576 or approximately 41% were in respect of Females.

In addition, 12,831 or approximately 94% of the Awardees were Employed Persons and 759 or approximately 6% were Self-employed Persons.



An age analysis reveals that 7,894 or approximately 58% of the paid spells were in the age-group (21-40) years, 5,373 or approximately 40% were in the age-group (41-60) years, while the remaining 323 or approximately 2% were in the age-group (16-20) years.

The ages of the recipients ranged from 16 years to 60 years. The average age of the Male Recipients was 38 years and that of the Females, 36 years. The overall average age was 37 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 shows that 2,122 or approximately 16% of the spells arose from workers in the Sugar Sector while 11,468 or approximately 84% arose from workers in the other industries combined.

An analysis of the spells paid by Diagnosis, shows that 2,574 or approximately 19% were due to conditions resulting from Accidents, Poisoning and Violence, 2,685 or approximately 20% were due to conditions such as Epilepsy, diseases of the Nerves and Urinary System and 1,869 or approximately 14% were due to diseases of the Respiratory System. Diseases of and injury to the Eye and diseases of the Veins and Heart accounted for 610 and 892 or approximately 4% and 6% respectively, of the paid spells, while complications of Pregnancy accounted for 638 or approximately 5%.

The entire classification of Sickness Spells by Diagnosis and Sector is given in Table N in the Annex.

The average duration of the paid spells was approximately 11 Benefit Days. The average duration of spells in the Sugar Sector was 15 Benefit Days, and in the other industries combined, 10 Benefit Days. The average duration of spells paid to the Males was 11 Benefit Days, and to the Females, 10 benefit days. This is shown in Table 15 overleaf.



TABLE 15
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
2001

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	1,806	15	6,208	10	8,014	11
Females	316	14	5,260	10	5,576	10
TOTAL	2,122	15	11,468	10	13,590	11

A total of 13,777 spells were paid during 2000. The 2001 total of 13,590 represents a decrease of approximately 1% by comparison.

Table 16 below shows the average duration of spells and the percentage arising from the Sugar Sector during the period 1997 - 2001.

TABLE 16
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Spells arising from					
Males	7,340	8,746	7,676	8,294	8,014
Females	5,207	6,437	5,112	5,483	5,576
Males and Females	12,547	15,183	12,788	13,777	13,590
Average duration (Benefit days)	9	10	11	10	11
Percentage Arising From Sugar Sector	21	17	20	20	16

The Table above shows a fluctuating trend in the number of spells paid and the percentage arising from the Sugar Sector, while the average duration has remained relatively stable.



SICKNESS BENEFIT MEDICAL CARE

A total of 10,296 Claims for the reimbursement of Medical Expenses incurred through Sickness were paid during 2001. Of this total, 5,759 or approximately 56% were related to Males and 4,537 or approximately 44% to Females.

The Sugar Sector accounted for 2,761 or approximately 27% of the Claims, and the other Industries combined accounted for 7,535 or approximately 73%.

Of the Claims from the Sugar Sector, 2,465 or approximately 89% were from Males, and 296 or approximately 11% were from Females. Correspondingly, the other Industries combined had 3,294 or approximately 44% from Males and 4,241 or approximately 56% from Females. Table 17 below gives the distribution of Sickness Benefit Medical Care Claims by Sex and Sector.

TABLE 17
DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
2001¹

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,465	89	3,294	44	5,759	56
FEMALES	296	11	4,241	56	4,537	44
MALES & FEMALES	2,761	100	7,535	100	10,296	100

The ages of the Claimants ranged from 16 years to 59 years. The average age of the Males was 42 years and that of the Females, 39 years. The overall average age was approximately 40 years.

Table O in the Annex gives the distribution of Sickness Benefit Medical Care Claims by Age Group, Sex and Sector.

An examination of the expenditure on Medical Care reveals that approximately 56% went towards Out patient care and approximately 44% to In patient care.

An analysis of the total reimbursement reveals that approximately 36% was in relation to Drugs and Dressing, approximately 18% was in respect of Orthopedic and Prosthetic Care, and approximately 6% for Hospitalization. Further, approximately 6% was expended on Medical Examinations and 3% on Specialist Care. In addition approximately 22% was in relation to miscellaneous expenses. This is shown in Table 18 overleaf.



TABLE 18
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
2001

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREAT -MENT	ORTH. & PROST. CARE	MISCE LLAN- EOUS	TOTAL
In-Patient Care	6.4	1.1	1.5	11.3	4.7	-	19	44
Out-Patient Care	-	4.8	1.0	24.3	4.9	18	3	56
In and Out Patient Care	6.4	5.9	2.5	35.6	9.6	18	22	100

The distribution by Sector shows that approximately 11% of the reimbursement of expenses for In patient care arose from Claimants in the Sugar Sector, while, approximately 89% arose from Claimants in the other Industries combined. Similarly, for Out patient care, approximately 23% of the expenses were reimbursed to Claimants from the Sugar Sector and approximately 77% to Claimants from the other Industries combined.

The average amount reimbursed was \$7,452.

Of the 10,296 Claims that were reimbursed, 3,922 also had attached the payment of Sickness Benefit replacement of income. The remaining 6,374 were reimbursed for Medical Expenses only.

The number of Claims paid during 2000 amounted to 16,027. The 2001 total represent therefore a decrease of approximately 35% by comparison.

OVERSEAS MEDICAL CARE

A total of 202 Claims were reimbursed for Medical Expenses incurred abroad. Of this total, 133 or approximately 66% were in respect to Males and 69 or approximately 34% were in respect to Females.

The total amount reimbursed was \$60,139,005, of which \$37,911,719 was paid to Males and \$22,227,286 was paid to Females. The average amount paid was \$297,718.



EXTENDED MEDICAL CARE

Six thousand four hundred and ninety eight Claims were reimbursed under the Extended Medical Care Programme. The Claims were made by or on behalf of Old Age and Invalidity Pensioners.

A total of 3853 or approximately 56% of the Claims were made in respect of Eye Care, 990 or approximately 15% in respect of Dental Care, and 2262 or approximately 29% for other types of Medical Care.

The average amount expended for Eye Care was \$9,264 and for Dental care, \$9,7149. The overall average amount expended was \$8,840.

During 2000, a total of 5,855 Claims were paid. The number of Claims paid during 2001 represents therefore an increase of approximately 11%.

MATERNITY ALLOWANCE

During 2001, 2,420 Maternity Claims were paid to 2,376 Employed and 44 Self-employed women.

The age-distribution of the Recipients shows that 109 or approximately 4% were in the age-group (16-20) years, 692 or approximately 28% were in the age-group (21-25) years, 810 or approximately 33% were in the age group (26-30) years and 513 or approximately 21% were in the age group (31-35) years. Further, 239 or approximately 10% were in the age-group (36-40) years, 54 or approximately 2% in the age-group (41-45) years and 3 in the age-group (46-50) years.

The ages of the Recipients ranged from 16 years to 46 years and the average age was approximately 28 years.

Table P in the Annex classifies the Maternity Allowances paid by Age Group, Employment Status and Benefit Days.

The distribution of cases paid by Benefit Days shows that, of the 2,381 cases which received normal Maternity Allowance, that is, up to a maximum of 13 Benefit Weeks, 499 or approximately 21% were paid for the full period of 13 weeks, 1,195 or approximately 50% were paid for periods ranging from 3 weeks to 12 weeks and 690 or approximately 29% were paid for periods ranging from 1 day to 17 days.

Thirty-six women were paid the Extended Maternity Allowance, having developed complications as a result of their pregnancy. These Recipients were paid for additional periods ranging from 1 week to 9 weeks.

The average amount paid as Maternity Allowance was \$39,505.00, and the average duration was 51 Benefit Days.

During 2000, 2,253 Claims for Maternity Allowance were paid. The 2001 total of 2,420 represents therefore an increase of approximately 7%.

The number of cases paid annually, along with the average duration for the period 1997 to 2001, is shown in Table 19 overleaf.



TABLE 19
NUMBER OF MATERNITY ALLOWANCES PAID
AND AVERAGE DURATION
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Number of Cases	1,966	2,527	2,312	2,253	2,420
Average Duration (Benefit Days)	66 64	51 52	49 66	53 49	51

The Table above exhibits a fluctuating trend in both the number of cases paid and the average duration.

Table Q in the Annex shows the number of Maternity Allowances by Amount Paid and Benefit Days.

MATERNITY GRANT

One thousand nine hundred and ninety seven Claims for Maternity Grant were processed during 2001. Of this amount, 1,859 were paid and 138 were not paid.

An analysis of the Claims which were not paid, reveals that 41 Claimants were fully paid by their employers, 54 submitted duplicate claims, 14 did not satisfy the contribution requirements and 11 did not provide sufficient information for the processing of the benefit. In addition, 8 claimants submitted invalid medical certificates, and 10 submitted invalid claims.

Of the 1,859 Claims that were paid, 1653 or approximately 89% were paid to Claimants who qualified for the Benefit in their own right. The remaining 206 or approximately 11% of the Claims were paid to women whose Spouses were insured and met the Contribution Requirement for the Benefit.

The age analysis reveals that 41 or approximately 2% of the Recipients were in the age-group (16-19) years, 508 or approximately 27% were in the age-group (20-24) years and 581 or approximately 31% were in the age group (25-29) years. Further, the age group (30-34) years accounted for 429 or approximately 23% of the Recipients, the age group (35-39) years accounted for 214 or approximately 11%, and the age-group (40-44) years accounted for 74 or approximately 4%. Twelve recipients were in the age-group (45 - 49) years.

The average age of the Recipients was 28 years.

Table 20 below shows the number of Maternity Grants paid by Age group, Employment Category and Insured Status.



TABLE 20
NUMBER OF MATERNITY GRANTS PAID BY AGE GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
2001

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
16-19	33	7	1	-	34	7	41
20-24	463	44	-	1	463	45	508
25-34	524	49	5	3	529	52	581
30-34	376	44	8	1	384	45	429
35-39	174	30	9	1	183	31	214
40-44	53	18	3	-	56	18	74
45-49	4	8	-	-	4	8	13
TOTAL	1,627	200	26	6	1,653	206	1,859

The rate of Maternity Grant is presently fixed at \$2,000.00

The Recipients had amongst them 3,700 children under the age of eighteen years. An age distribution of these children shows that 1,863 or approximately 50% were under 1 year old, 1,067 or approximately 29% were between the ages of 1 year and 5 years, 491 or approximately 13% were between the ages of 6 years and 10 years and 279 or approximately 7% were over 10 years old.

During 2000, 1,662 Maternity Grants were paid. The 2001 total therefore represent an increase of approximately 12%.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 2,583 Claims for Injury Benefit were processed during 2001. Of this amount, 447 were disallowed and 2,136 were allowed.

An examination of the spells which were disallowed reveals that 180 or approximately 40% were spells where the Claimants were fully paid by their employers, 135 or approximately 30% were related to Claimants who were incapacitated for less than 4 days, and 69 or approximately 15% were spells that had reached the limit for the benefit, that is 26 weeks of benefits. Further, 24 Claimants submitted duplicate Claims, 11 submitted their claims late, 7 were in respect of injuries not arising out of the course of insurable employment and 13 submitted invalid Medical Certificates. There were 7 claimants who had not provided sufficient information for the processing of the Benefit.



Of the 2,136 spells that were paid, 2,126 were terminated upon full recovery of the Insured Persons. The duration of these spells was approximately 18 Benefit Days. Further, 9 spells were terminated after the full 26 week period and 1 Insured Person was awarded Provisional Disablement Benefit. This is shown in Table 21 below.

TABLE 21
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
2001

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	1,962	35,324	164	4,018	2,126	39,342
Termination of Benefit after full 26 weeks period	7	1,093	2	312	9	1,405
Provisional Disablement	1	27	-	-	1	27
TOTAL	1,970	36,444	166	4,330	2,136	40,774

There were 1,970 Male Recipients of the Benefit and 166 Females.

The distribution by Sector reveals that 1286 or approximately 60% of the paid spells originated from workers in the Sugar Sector and related to 1,218 Males and 68 Females.

The remaining 850 or approximately 40% of the spells were from workers in the other Industries combined and related to 752 Males and 98 Females. See Table 22 overleaf.



TABLE 22
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
2001

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER OF CASES	%	NUMBER OF CASES	%	NUMBER OF CASES	%
Males	1,218	57	752	35	1,970	92
Females	68	3	98	5	166	8
Males & Females	1,286	60	850	40	2,136	100

An age analysis shows that 1,246 or approximately 58% of the paid spells were related to persons in the age group (16-35) years and 872 or approximately 41% in the age group (36-60) years. There were 16 persons who were over 60 years and 2 below 16 years.

The average age of the male recipients was 34 years and that of the females, 35 years. The overall average age was 34 years.

Table R in the Annex gives the number of Injury cases paid by Age group and Sex.

The average duration of the spells that were paid to males was 15 benefit days and that for the females, 26 benefit days. The overall average duration was 16 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 \$13,860.00.

A total of 2,618 Claims were paid during 2000. The 2001 total therefore represent a decrease of approximately 18%.

The number of spells paid during the period 1997 to 2001, the percentage arising from the Sugar Sector and the average duration of these spells are shown in Table 23 overleaf.



TABLE 23
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
Number of Spells	3,445	2,407	2,172	2,618	2,136
Percentage Arising from Sugar Sector Average	73	65	72	58	60
Duration (Benefit Days)	14	17	15	12	16

The Table above shows a fluctuating trend in the number of spells paid, the percentage arising from the Sugar Sector and the average duration during the period under review.

INJURY BENEFIT MEDICAL CARE

Two thousand, one hundred and twenty-two Claims for Injury Benefit Medical Care were paid during 2001. The Recipients were 1,979 or approximately 93% Males and 143 or approximately 7% Females.

The distribution by Sector shows that 1,275 or approximately 60% of the Claims were from workers in the Sugar Sector and 847 or approximately 40% were from workers in the other Industries combined. Further analysis shows that the Recipients from the Sugar Sector were comprised of 1,229 Males and 46 Females, while those from the other Industries combined consisted of 750 Males and 97 Females. This is shown in Table 24 below.

TABLE 24
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
2001

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	1,229	58	750	35	1,979	93
Females	46	2	97	5	143	7
Males & Females	1,275	60	847	40	2,122	100



An age analysis shows that 2,087 or approximately 98% of the Recipients were between the ages of 16 years and 60 years while 33 were over 60 years of age and 2 below 16 years.

The average age of the Male Recipients was approximately 37 years and that of the Females, 40 years. The overall average age was 37 years.

Table T in the Annex shows the number of Injury Benefit Medical Care Claims paid by Age group, Sector and Sex.

An examination of the type of care extended shows that approximately 47% of the cost related to In patient care and approximately 53% to Out patient care. Further, of the total expenditure, 8% was related to workers in the sugar sector who received in-patient care and 39% to workers in the other Industries combined. Correspondingly, for Out patient care, 19% was related to workers in the Sugar Sector and 34% to workers in the other Industries combined. This is shown in Table 25 below.

TABLE 25
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE WISE)
2001

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	8	39	47
Out-Patient	19	34	53
TOTAL	27	73	100

A further analysis shows that approximately 44% of the reimbursements were in respect of Fees to Medical Referees and such expenses as Laboratory and X-Ray cost, approximately 33% was for Drugs and Dressing, 8% was for Hospitalization and 6% for Treatment. In addition, approximately 4% was for Medical Examination, 2% for Specialist Care and 3% for Traveling and Subsistence.

Table 26 overleaf shows the percentage distribution of Injury Benefit Medical Care cost by the Type of Care Given.



TABLE 26
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
2001

DESCRIPTION	Hosp.	Med. Exam	Special Care	Drugs & Dressing	Treat-ment	Sub. & Travel	Misc, Lab. & X-ray	Fees to Midical Referee	Others Expenses	TOTAL
In-Patient	8	1	2	6	10	-	-	-	22	47
Out-Patient	-	3	2	2	23	19	2	3	1	53
In and Out Patient	8	4	4	8	33	19	2	3	23	100

Of the Claims paid, 1,524 or approximately 72% had attached the payment of Injury Benefit Replacement of Income, while the remaining 598 were for Medical Expenses only.

During 2000, 2,638 Claims for Injury Benefit Medical Care were paid. The 2001 total therefore represent a decrease of approximately 19%.

OVERSEAS MEDICAL CARE

Twenty-Six claims, all from male insured persons were reimbursement for Injury Benefit medical care expenses incurred overseas.

The total reimbursement amounted to \$11,411,618.

DISABLEMENT PENSION

During 2001, 84 Disablement Pensions were awarded to 75 Males and 9 Females.

The age distribution reveals that 14 pensioners were in the age-group (16-29) years, 41 were in the age-group (30-44) years, 25 were in the age-group (45-59) years and 4 were in the age-group (60-74) years.

The average age of both the males and females was 40 years.

The Sugar Sector accounted for 46 of the recipients, while the other Industries combined accounted for 38 Recipients. The 46 Recipients in the Sugar Sector comprised 43 males and 3 females, while those in the other Industries combined comprised 32 males and 6 females.



An analysis by Percentage of Disability shows that 73 or approximately 87% of the pensioners were assessed at disabilities ranging from 20% to 40%, 7 or approximately 8% were assessed at disabilities ranging from 50% to 60% and 1 or approximately 1% each, were assessed at 80% disability and 90% disability. Further 2 or approximately 2% were assessed at 100% disability. This is shown in Table 27 below.

TABLE 27
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
2001

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
20	22	3	25	8	1	9	30	4	34
30	17	-	17	5	4	9	22	4	26
40	2	-	2	11	-	11	13	-	13
50	2	-	2	1	-	1	3	-	3
60	-	-	-	4	-	4	4	-	4
70	-	-	-	-	-	-	-	-	-
80	-	-	-	1	-	1	1	-	1
90	-	-	-	1	-	1	1	-	1
100	-	-	-	1	1	2	1	1	2
TOTAL	43	3	46	32	6	38	75	9	84

The distribution by nature of disability reveals that 20 cases resulted from Fractures, 9 from Amputations, 5 from Injuries to the head and 3 each from Dislocations and Sprains and Strains. Further, 2 cases each resulted from Post Traumatic Paralysis of Limbs or Parts of the body. The remaining 32 cases were as a result of Other Injuries.

Table 28 overleaf gives the number of Disablement Pensions awarded by Nature of Disability and Location of Injury.



TABLE 28
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
2001

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities Legs & Feet	Injuries Not Specifically Located in any part of the Body	TOTAL
	Eyes	Others		Fingers	Others			
Cuts and Lacerations				1	1			2
Dislocation			1	1	1			3
Fractures			5	2	7	6		20
Injury to Eye	8							8
Amputations				5	1	3		9
Head Injuries		5						5
Sprains and Strains			2		1			3
Post-Traumatic Paralysis of Limbs or Parts of the Body			2					2
Other Injuries			11	3	9	6	3	32
TOTAL	8	5	21	12	20	15	3	84

The Table above also shows that 32 or approximately 38% of the disabilities were confined to the upper Extremities, 21 or approximately 25% to the trunk, 15 or approximately 18% to the lower extremities and 13 or approximately 15% were confined to the Head. There were 3 cases where the disabilities were not specifically confined to any particular part of the body.



A further analysis revealed that twenty-Nine (29) Cases resulted from persons falling, 18 from the use of hand tools (other than cutlass) 10 from power driven means of transport and 9 from falling objects. Further, 6 cases were as a result of persons striking or coming into contact with objects, 4 from flying objects and 3 from the use of cutlasses, five (5) cases were as a result of other causes.

The Occupational Analysis shows that 48 or approximately 57% of the Awardees were Manual Workers, 19 or approximately 23% were Technical and Craft Workers, 17 or approximately 18% were Service Workers and 2 or approximately 2% were Clerical and Sales Workers.

The average monthly amount awarded was approximately \$7,661.00.

Table U in the Annex gives the number of Disablement Pensions awarded by Nature of Disability and Total Monthly Amount.

A total of 54 Disablement Pensions were awarded during 2000. The 2001 total of 84 represents therefore an increase of approximately 36%.

The number of Disablement Pensions awarded over the period 1997 - 2001 is shown in Table 29 below.

TABLE 29
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1997 2001

DESCRIPTION	1997	1998	1999	2000	2001
SUGARN	22	23	31	24	46
NON-SUGAR	30	38	37	30	38
BOTH SECTORS	52	61	68	54	84

The Table above displays an increasing trend in the number of Pensions awarded annually over the period 1997 to 2001, followed by a fluctuating trend over the period 2000 – 2001.

At the beginning of the year, there were 1,590 Pensions in payment to 1,422 males and 168 females at an average monthly rate of \$2,059.

During the year, 84 Pensions were awarded, and 20 were terminated due to the death of the Recipients.

At the end of the year therefore, there were 1,654 Pensions in payment to 1,478 Males and 176 Females at an average monthly rate of \$2,541.



Table 30 below shows the Movement of Disablement Pensions during 2001.

**TABLE 30
MOVEMENT OF DISABLEMENT PENSIONS
2001**

DESCRIPTION	MALES		FEMALES		TOTAL	
	NUMBER OF CASES	AVERAGE AMOUNT (\$)	NUMBER OF CASES	AVERAGE AMOUNT (\$)	NUMBER OF CASES	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	1,422	2,085	168	1,843	1,590	2,059
Pensions granted up to 31-05-02	46	6,291	6	4,259	52	6,056
Pensions terminated up to 31-05-02	11	1,714	1	482	12	1,611
Pension in payment as at 01-06-02	1,457	*2,443	173	*2,129	1,630	*2,409
Pensions granted from 01-06-02	29	9,132	3	10,261	32	9,238
Pensions terminated from 01-06-02	8	2,500	-	-	8	2,500
Pensions in payment as at 31-12-2001	1,478	2,574	176	2,267	1,654	2,541

*Adjusted Figures



DISABLEMENT GRANT

During the year under review, 68 Disablement Grants were awarded to 60 males and 8 females.

The average age of the Males and Females was 34.

The Sugar Sector accounted for 30 or approximately 44% of the recipients while the other industries combined accounted for 38 or approximately 56%. This is shown in Table 31 below.

TABLE 31
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
2001

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	29	32	61
Females	1	6	7
Total	30	38	68

An analysis by Nature of Injury shows that 16 Awardees suffered from Fractures, 10 from Sprains and Strains, 8 from Amputations and 7 from Cuts and Lacerations. Further, 3 persons each suffered from Burns and Scalds and Post Traumatic Ankylosis of Joints and 19 from other Injuries. See Table 32 overleaf.



TABLE 32
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
2001

Nature of Disability	LOCATION OF INJURY							Total
	Head		Trunk & other Uro-Genital Organs	Upper Extremities		Lower Extremities	General Injury- not located in any particular part of the Body	
	Eyes	Others		Fingers	Others			
Cuts & Lacerations	-	-	-	2	4	1	-	7
Fractures	-	-	-	5	3	8	-	16
Injury to Eye	2	-	-	-	-	-	-	2
Sprains & Strains	-	-	7	1	-	2	-	10
Burns & Scalds	-	-	-	-	-	1	2	3
Amputations	-	-	-	8	-	-	-	8
Post Traumatic Ankylosis of Joints	-	-	-	-	2	1	-	3
Other Injuries	-	-	2	9	1	6	1	19
TOTAL	2	-	9	25	10	19	3	68

The Table also shows that 35 of the Awardees suffered Injuries that were confined to the Upper Extremities, 19 to the Lower Extremities, 9 to the Trunk, 2 to the Head and 3 to other unspecified parts of the body.

An analysis by Cause of Accidents reveals that 18 of the Injuries sustained resulted from persons falling, 15 from the use of hand tools, 12 from persons coming into contact with objects and 7 from power driven means of transport. Further, 6 of the injuries resulted from the use of cutlass, 3 from falling objects, 2 from fire or explosion and 1 from flying objects. In addition, 4 of the injuries sustained were as a result of other causes.

The distribution by Degree of Disability shows that 18 persons were assessed at 10% disability, 16 at 5% disability, 7 at 14% disability and 5 each at 3% disability and 4% disability. Further, 4 persons each were assessed at, 2%, 6% and 9% disability, 2 each at 12% and 13% disability and 1 at 11% disability. This is shown in Table 33 overleaf.



TABLE 33
NUMBER OF DISABLEMENT GRANTS
PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR
2001

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	-	-	-	2	2	4	2	2	4
3	1	-	1	3	1	4	4	1	5
4	-	-	-	-	-	-	-	-	-
5	8	1	9	6	1	7	14	2	16
6	-	-	-	3	1	4	3	1	4
7	3	-	3	2	-	2	5	-	5
8	-	-	-	-	-	-	-	-	-
9	-	-	-	4	-	4	4	-	4
10	8	-	8	9	1	10	17	1	18
11	-	-	-	1	-	1	1	-	1
12	2	-	2	-	-	-	2	-	2
13	-	-	-	2	-	2	2	-	2
14	7	-	7	-	-	-	7	-	7
TOTAL	29	1	30	32	6	38	61	7	68

The average amount paid as Disablement Grant was \$115,054.00.

During 2000, 58 Disablement Grants were awarded. The 2001 total represent an increase of approximately 17%.

Table V in the Annex classifies the number of Disablement Grants paid by age Group, Sex and Amount Paid.



INDUSTRIAL DEATH PENSION

Fifteen Industrial Death Pensions were awarded during 2001.

The Recipients were 9 Widows who had the children of the Deceased in their care, 2 Widows who were over 45 years of age and 4 parents of the deceased.

The ages of the Deceased ranged from 22 years to 71 years. Their average age was 35 years. The ages of the Widows who had the children of the Deceased in their care ranged from 23 years to 43 years. Their average age was 30 years. The ages of the children who were included in the Benefit ranged from below 1 year to 12 years. Their average age was approximately 6 years.

The ages of the two Widows who qualified because they were over 45 years of age were 58 and 69 years while the ages of the parents ranged from 59 to 74 years.

One of the Deceased Insured Persons was in the Sugar Sector while the other 14 were in the other Industries combined.

An examination of the Nature of Injury which resulted in the deaths, shows that 2 persons each died from Fractures, 1 from Punctured Wounds, 3 each from Drowning and Burns and Scalds and 6 as a result of Multiple Injuries.

An analysis by Cause of Accident reveals that 8 deaths were due to Power Driven means of Transportation, 4 from fire or explosion, 1 as a result of activities relating to animals, 1 from injuries sustained from person falling and 1 from electric shock. This is shown in table 34 overleaf.



TABLE 34
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
2001

NATURE OF INJURY	CAUSE OF ACCIDENT									TOTAL
	POWER DRIVEN MACHINERY	MEANS OF TRANSPORT	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT							
	PRIME MOVER	POWER DRIVEN	FIRE OR EXPLOSION	PERSON FALLING	ANIMALS	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECTS	Electrical Shock	Other Causers	
Fractures		2								2
Drowning		2		1						3
Punctured Wounds (Gunshots)					1					1
Burns and Scalds			2					1		3
Other Injuries (Multiple Injuries)		4	2							6
Dislocations										

Table W in the Annex gives a distribution of Industrial Death Pensions by Nature of Injury and Conditions of Award.

At the beginning of the year, there were 449 Industrial Death Pensions in payment to 375 Widows, 58 Parents and 16 Orphans.

During the year, 15 Pensions were awarded to widows at an average monthly rate of \$13,359.00. Two (2) Pensions paid to widows were terminated during the year due to the death of the recipient. In addition, 7 Pensions were altered due to the attainment of the age limits of the children.



At the end of the year therefore, there were 462 Pensions in payment to 384 Widows, 62 Parents and 16 Orphans. The Movement of Industrial Death Pensions is shown in Table 35 below.

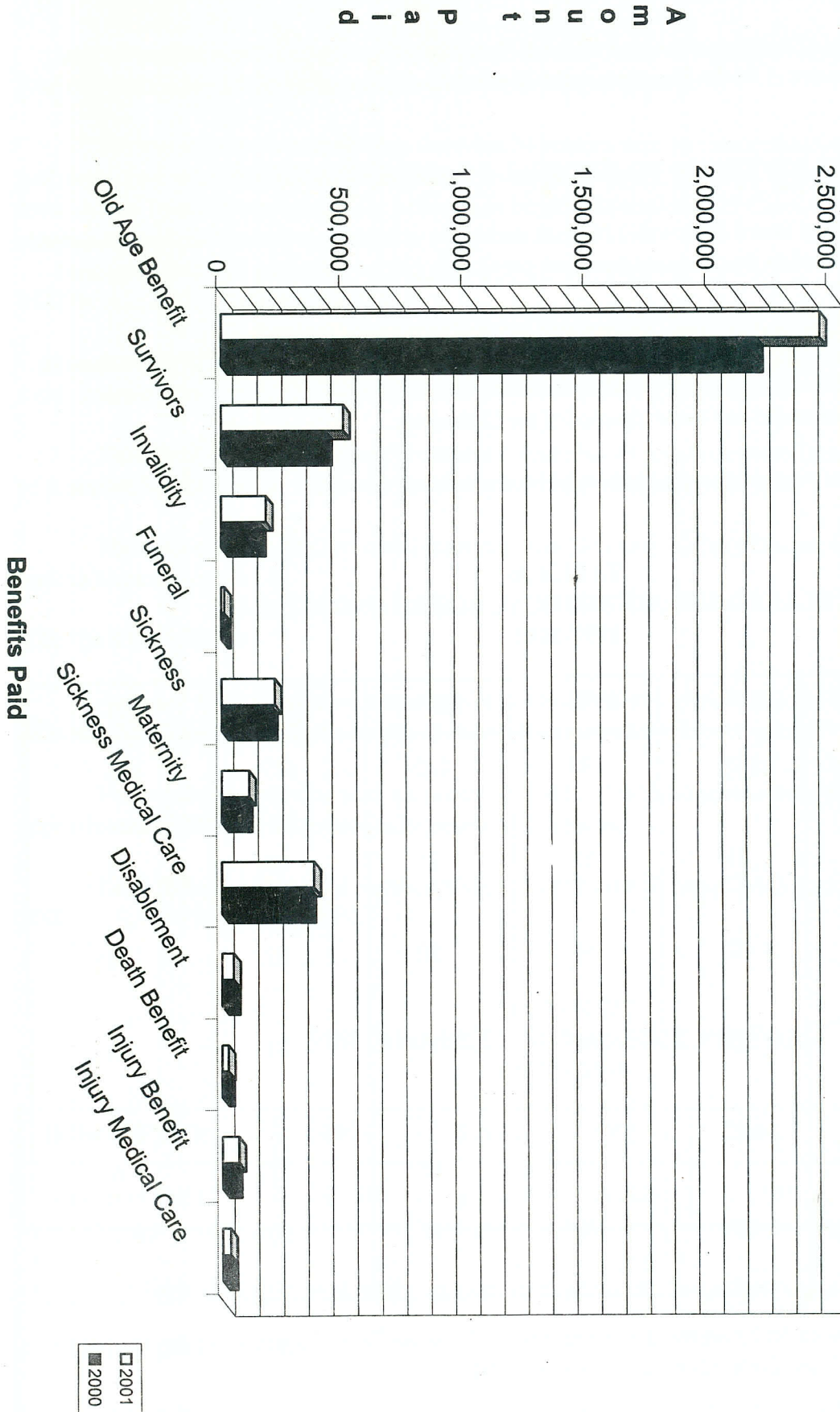
**TABLE 35
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
2001**

	WIDOWS		PARENTS		ORPHANS		TOTAL	
	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)
Pensions in payment at the beginning of the year	375	6823	58	5,065	16	3,386	449	64,730
Pensions granted up to 31-05-02	11	13,779	4	7,195	-	-	15	12,023
Pensions terminated up to 31-05-02	-	-	-	-	-	-	-	-
Alterations	-	-	-	-	-	-	-	-
Pensions in payment as at 01-06-02	386	*7,727	62	*5,727	16	*3,725	464	*7,322
Pension granted from 01-06-02	-	-	-	-	-	-	-	-
Pension terminated from 01-06-02	2	5,542	-	-	-	-	2	5,542
Alterations	7	3,811	-	-	-	-	7	3,811
Pensions in payment as at 31-12-2000	384	7,669	62	5,727	16	3,725	462	7,272

*Adjusted Figures



**FIGURE III
BENEFITS PAYMENTS
2000 & 2001**





MEDICAL ADJUDICATION OF CLAIMS

During 2001, a total of 7,049 persons were seen by Personnel of the Medical Department. Of this total, 4,487 were seen in homes, 1,934 at Hospitals and 628 were seen by the Medical Advisor of the Organization.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board dealt with 126 cases during the year under review. This total comprised 80 new cases and 50 review cases, that is, cases that were previously placed before the Board but required follow up action.

The results of the determinations reveal that 38 persons were considered fits for work with Permanent Partial Disability, 57 were referred for further treatment and 25 were considered completely fit for work. Further, 6 cases were not processed due to the absence of the Claimants.

The number of cases placed before the Industrial Medical Board during the period 1997 to 2001 is shown in Table 36 below.

TABLE 36
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
1997-2001

DESCRIPTION	1997	1998	1999	2000	2001
Number of Cases Boarded	133	138	120	147	126
Medical Treatment Recommended	61	53	21	43	57
Cases Awarded Disablement Benefit	47	54	50	42	38
Medical Treatment Not Recommended	25	31	35	31	25
Cases Struck Off	-	-	-	-	-
Claimants' Absence	-	-	14	31	6
Percentage Genuine Cases	81	78	59	56	79.4

The Table above shows a declining trend in the number of Genuine Cases placed before the Medical Board during the period 1997 and 2001 followed by a rise in 2001.



CASES REFERRED TO MEDICAL BOARD (NON INDUSTRIAL)

During the year under review, 171 Non-Industrial Cases were placed before the Medical Board. This total consisted of 120 New Cases and 51 Cases that were up for review.

The results of the determinations show that 54 persons were recommended for further treatment, of which 6 of these were referred for Medical Attention Overseas. Further, 46 Cases were disallowed, 48 were deemed Invalids and 1 was recommended for a change in benefit. In addition, 23 Cases were not processed due to the absence of the Claimants.

MEDICAL TREATMENT ABROAD

A total of 83 Insured Persons were given permission to seek Medical Treatment Abroad and were reimbursed a maximum of 80% of their Medical Expenses subject to a Ceiling of \$760,000.

The distribution by Country of Treatment reveals that 39 persons went to Trinidad, 13 to the United States of America, 3 to Barbados. Further, 1 person each went to Venezuela and India.

The main reasons for Overseas Treatment were Heart and Kidney Diseases, Malignant conditions and various Technical conditions.

VISITS BY NURSES

A total of 4,327 visits were made by Nurses / Sick Visitors of the Medical Department during 2001. Of this total, 3,992 were made to the homes of Insured Persons and 335 to Hospitals.

The number of persons seen amounted to 6,421 of which approximately 40% were Pensioners and approximately 60% were Claimants or Prospective Claimants.

Table 37 below shows the number of visits made by the Nurses / Sick Visitors during the period 1997 to 2001.

TABLE 37
VISITS MADE BY NURSES/SICK VISITORS
1997 – 2001

DESCRIPTION	1997	1998	1999	2000	2001
Number of visits	17,899	20,829	18,629	13,168	4,327

The Table above shows an underlying decreasing trend in the number of visits made over the period.

APPEALS TO TRIBUNAL

During 2001, there were 994 Appeals for processing. Of this total, 486 were brought forward from 2000 and 508 were received during 2001.



Old Age Benefit accounted for 564 or approximately 57% of the Appeals and Sickness Benefit accounted for 262 or approximately 26%.

The Appeals Tribunal adjudicated on 192 of the Appeals, of which 18 were allowed, 81 disallowed and 42 adjourned. Further, the General Manager reviewed and allowed 328 Appeals.

At the end of the year therefore, there were 534 Appeals (including the 42 that were adjourned) still outstanding.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the Organization had in its employ a Staff of *552, consisting of 485 Permanent and *67 Temporary Employees.

During the year, 54 persons, comprising 8 Permanent and 46 Temporary Employees were recruited. There were 87 exits, consisting of 29 persons from the Permanent Category and 58 from the Temporary Category.

A breakdown of the exits from the Permanent Category shows that 20 persons had resigned, 7 retired and 2 had their services terminated.

At the end of the year therefore, there were 519 Employees on Roll, of which 464 were Permanent and 55 were Temporary.

* Adjusted Figure

TRAINING

During 2001, a total of 33 Training Programmes were mounted for Employees of the Scheme, of which 17 were Internal Training Programmes and 16 were External Courses sponsored by Agencies within the Country. This resulted in 215 Employee Exposures through Internal Programmes, and 30 Employee Exposures through External Programmes.

The Internal Programmes comprised Training Sessions in areas of Employees Orientation, Leadership and Decision Making, Statistical Techniques, Supervisory Skills and the Trainee Inspector Programme, among others.

The External Programmes comprised exposures in areas of Computer Hardware and Software, Communication in Business, Management Development, Workplace Economics, Secretarial Skills, Arbitration Techniques and Occupational Safety and Health, among others. The Courses were sponsored mainly by the Social Work Unit – University of Guyana, P.A.H.O, Ministry of Health and Labor, the Institute of Distant and Continuing Education, The Georgetown Toast Masters' Club, The Ministry of Human Services and The Guyana Association of Administrative Professionals.



Six (6) Employees concluded studies at the University of Guyana during the year. A breakdown of the Awards received shows that 3 persons were awarded the Degree in Public Management and 2 were awarded the Diploma in the same discipline. The other Employee graduated with a Bachelor's Degree in Sociology.

Twenty - seven (27) Lecture / Discussion Sessions were held for Employers and Employees from the Private and Public Sector on matters pertaining to National Insurance Regulations and Procedures. A total of 414 persons attended these Sessions.

INCOME AND EXPENDITURE

INCOME

Income received from all sources during 2001 amounted to approximately \$7,050M. This amount was made up as follows:

		G \$ 000
CONTRIBUTIONS	-	5,095,951
INVESTMENT INCOME	-	1,936,937
OTHER INCOME	-	16,952
		7,049,870

The income was distributed among the three (3) Benefit Branches as follows:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	3,526,398	932,559	636,994	5,095,951
Investment Income	1,442,631	188,077	306,229	1,936,937
Other Income	5,660	5,661	5,661	16,982
TOTAL	4,974,689	1,126,297	948,884	7,049,870

* Figures in G \$ 000

During 2000, the total income received was approximately \$6,723M. The income for 2001 therefore, represents an increase of approximately 4.9%.

The income received during 2000 and 2001 is compared overleaf.



DESCRIPTION	YEAR		PERCENTAGE INCREASE
	2000	2001	
Contributions	4,686,345	5,095,951	4.7
Investment Income	1,837,018	1,936,937	5.4
Other Income	17,726	16,982	-4.2
TOTAL	6,723,089	7,049,870	4.9

* Figures in G \$ 000

EXPENDITURE

Total Expenditure during 2001 amounted to approximately \$4,781M. Of this amount, approximately \$4,024M was expended on Benefit Payments and approximately \$757M on Administrative Expenses.

An analysis of the Benefit Payments shows that the Long Term Branch accounted for \$3,148M or approximately 78% of the total Benefit Expenditure, with Old Age Benefit accounting for \$2,453M. The Short Term Branch accounted for \$703M or approximately 17%, while the Industrial Benefit Branch accounted for \$173M or approximately 4% of the amount expended on Benefit Payments.

The Table overleaf shows the distribution of Benefit Expenditure among the three (3) Branches.



BENEFIT BRANCH	AMOUNTS(\$ 000)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
LONG TERM	3,147,646	78.2	65.8
SHORT TERM	703,515	17.5	14.7
INDUSTRIAL	172,613	4.3	3.6
TOTAL	4,023,774	100	84.1

The Table also shows that the Long Term Benefit Branch accounted for approximately 66% of the total Expenditure, the Short Term Branch approximately 15%, and the Industrial Branch approximately 4%.

The amounts expended on Benefits during 2000 and 2001 are compared in the Table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	2000	2001	
LONG TERM	2,783,019	3,147,646	13.1
SHORT TERM	653,456	703,515	7.7
INDUSTRIAL	154,374	172,613	11.8
TOTAL	3,590,849	4,023,774	12.0

* Figures in G \$ 000

The table also shows an increase of approximately 12% in total Benefit Payments between the years 2000 and 2001.

Administrative Expenses amounted to approximately \$757M. This represents an increase of approximately 5% over the 2000 total of approximately \$722M.



NATIONAL INSURANCE FUND

At the beginning of the year, the National Insurance Fund was \$17,018M. Income received during the year totalled \$7,050M, while Expenses amounted to \$4,781M. The Fund therefore realised a surplus of \$2,269M which, when added the Fund at the beginning of the year, amounted to \$19,288M.

The Fund as at 31.12.2001 was represented as follows:

	\$ 000
Fixed Assets valued at	733,993
Investments valued at	17,759,727
Net current assets valued at	<u>793,883</u>
National Insurance Fund	<u>19,287,603</u>

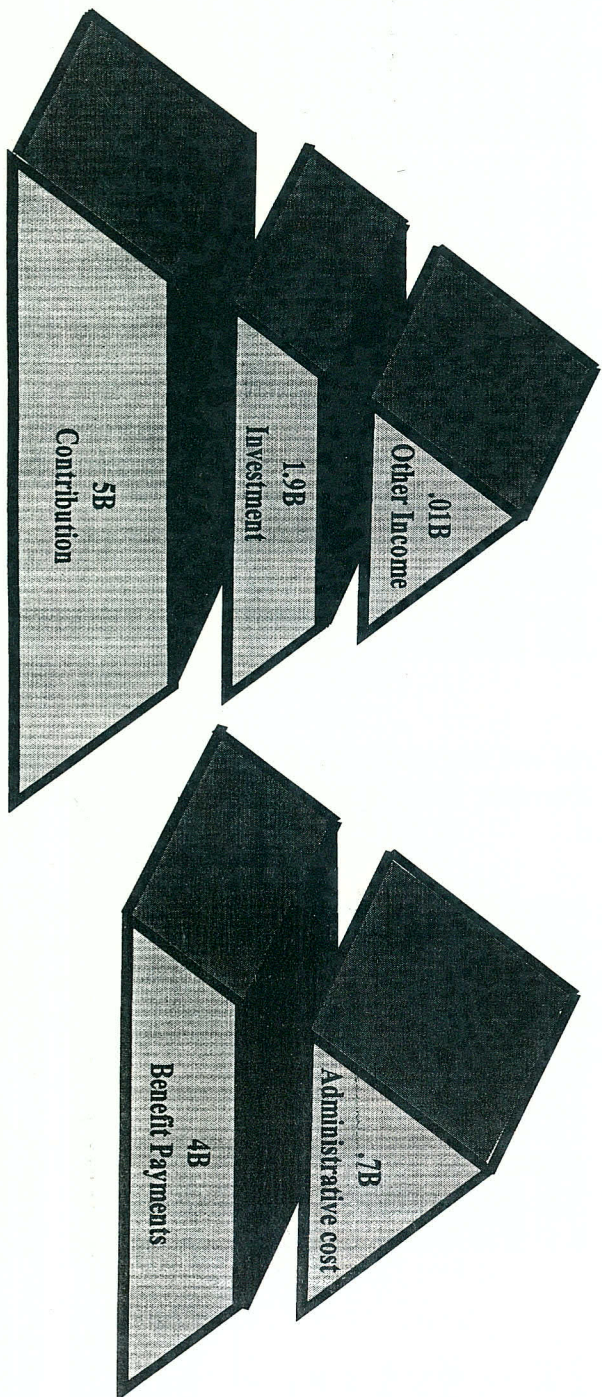


FIGURE IV
INCOME AND EXPENDITURE
2001

INCOME

EXPENDITURE



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 2001

We have audited the financial statements set out on pages 2 to 12. 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 statements give a true and fair view, in all material respects, of the state of affairs of the Scheme at 31 December 2001 and of the results of its operations and cash flows for the year then ended.

Without qualifying our opinion, we wish to emphasise that the Actuaries in their report of 31 December 1998 recommended that to ensure future viability of the Scheme the contribution rate for 2000 – 2003 should be 14.7%. This was not complied with; the contribution rate remained at 12%. Also, certain other recommendations were not fully implemented as explained in Note 8 to the financial statements.

D. J. B. & Touche
DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS

77 Brickdam,
Stabroek, Georgetown,
Guyana

28 January 2003



NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2001

	Notes		2001		2000	
	Pensions G\$000	Short-term benefits G\$000	Industrial benefits G\$000	Total G\$000	G\$000	
Income						
Contributions	3,526,398	932,559	636,994	5,095,951	4,868,345	
Investment income	1,442,631	188,077	306,229	1,936,937	1,837,018	
Other income	5,660	5,661	5,661	16,982	17,726	
Total income	4,974,689	1,126,297	948,884	7,049,870	6,723,089	
Expenditure						
Old age benefit	2,441,570	-	-	2,441,570	2,178,469	
Old age grant	11,914	-	-	11,914	12,842	
Survivors benefit	497,376	-	-	497,376	424,294	
Invalidity pension	183,432	-	-	183,432	155,160	
Invalidity grant	258	-	-	258	293	
Funeral benefit	13,096	-	-	13,096	11,961	
Sickness benefit	-	217,072	-	217,072	200,469	
Maternity benefit	-	112,032	-	112,032	98,258	
Medical care sickness	-	374,411	-	374,411	354,729	
Disablement benefit	-	-	47,486	47,486	46,836	
Death benefit	-	-	25,625	25,625	22,821	
Injury benefit	-	-	67,336	67,336	51,267	
Medical care - injury benefit	-	-	32,166	32,166	33,450	
Administrative expenses	3,147,646	703,515	172,613	4,023,774	3,590,849	
	3	151,385	75,692	756,924	722,409	
Total expenditure	3,677,493	854,900	248,305	4,780,698	4,313,258	
Excess of income over expenditure	1,297,196	271,397	700,579	2,269,172	2,409,831	

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





NATIONAL INSURANCE SCHEME

BALANCE SHEET

AT 31 DECEMBER 2001

	Notes	2001		2000	
		G\$000	G\$000	G\$000	G\$000
Reserves	4		<u>19,287,603</u>		<u>17,018,431</u>
Represented by:					
Fixed assets	5		733,993		753,877
Investments at cost	6		17,759,727		15,581,234
Deferred receivable	7		-		9,705
Other current assets					
Stationery and stores		21,338		16,574	
Accrued income		878,146		617,511	
Sundry debtors		121,849		196,311	
Cash at bank		-		1,564	
Cash on hand		<u>37,600</u>		<u>28,560</u>	
		<u>1,058,933</u>		<u>860,520</u>	
Less:					
Current liabilities					
Unpaid benefits		161,716		161,549	
Sundry creditors		53,621		25,356	
Bank overdraft (unsecured)		<u>49,713</u>		<u>-</u>	
		<u>265,050</u>		<u>186,905</u>	
			<u>793,883</u>		<u>673,615</u>
			<u>19,287,603</u>		<u>17,018,431</u>

On behalf of the Board:


 Director

 Director

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



NATIONAL INSURANCE SCHEME
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2001

	<u>2001</u>	<u>2000</u>
	G\$000	G\$000
Operating activities		
Excess of income over expenditure	2,269,172	2,409,831
Depreciation	45,109	41,955
Loss on disposal of fixed assets	91	657
Increase in debtors and prepayments	(186,173)	(10,658)
Increase in creditors and accruals	28,432	27,533
Increase/(decrease) in stationery and stores	<u>(4,764)</u>	<u>2,634</u>
Cash provided by operating activities	<u>2,151,867</u>	<u>2,471,952</u>
Investing activities		
Purchase of fixed assets	(25,343)	(47,195)
Proceeds from sale of fixed assets	27	424
Increase in fixed deposits and securities	(18,321,592)	(17,867,272)
Proceeds from sale/maturity of fixed deposits and securities	16,143,099	15,337,113
Decrease in deferred receivable	<u>9,705</u>	<u>30,354</u>
Cash used in investing activities	<u>(2,194,104)</u>	<u>(2,546,576)</u>
Net decrease in cash and cash equivalents	(42,237)	(74,624)
Cash and cash equivalents at beginning of year	<u>30,124</u>	<u>104,748</u>
Cash and cash equivalents at end of year	<u><u>(12,113)</u></u>	<u><u>30,124</u></u>
Cash and cash equivalents		
Cash at bank	-	1,564
Cash on hand	37,600	28,560
Bank overdraft	<u>(49,713)</u>	<u>-</u>
	<u><u>(12,113)</u></u>	<u><u>30,124</u></u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

1. Incorporation and activities

The National Insurance Scheme came into existence by an Act of Parliament in September 1969.

The purpose of this Scheme is to establish a system of National Insurance and Social Security providing pensionary payments by way of old age benefits, invalidity benefits, survivors' benefits, sickness, maternity and funeral benefits.

2. Significant accounting policies

- (a) The financial statements have been prepared under the historical cost convention as modified for the revaluation of land and buildings as stated in Note 5 (b) and conform with International Accounting Standards adopted by the Institute of Chartered Accountants of Guyana.

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.

- (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.

(1) Contributions:

Contributions represent income from employed and self-employed. Contributions were collected at the rate of 12% of earnings. Contributions on earnings received were allocated among the three benefit branches as follows in 2001 and 2000:-

i)	Pension benefits	8.3%
ii)	Short term benefits	2.2%
iii)	Industrial benefits	1.5%

The total contributions received were therefore allocated as follows:-



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Significant accounting policies – cont'd

(c) Income – cont'd

i)	Pension benefits	-	69.2%
ii)	Short term benefits	-	18.3%
iii)	Industrial benefits	-	12.5%

2. Investment income:

The total annual income from investments was distributed in 2001 and 2000 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:-

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Significant accounting policies – cont'd

(d) Expenditure – cont'd

Depreciation

Depreciation on buildings, computer equipment, telephone equipment and motor vehicles is calculated on the straight line method at the rates specified below:

Buildings	-	2%
Computer equipment	-	25%
Telephone equipment	-	25%
Motor vehicles	-	25%

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

Furniture and fittings	-	10%
Office equipment	-	10% - 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) Stationery and stores

Stationery 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 income and expenditure 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.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

	2001		2000	
	G\$000	G\$000	G\$000	G\$000
3 Administrative expenses				
Employment costs	481,227	452,569		
Depreciation	45,109	41,955		
Finance charges	2,474	1,702		
Gratuities and pensions	29,345	18,964		
Repairs and maintenance	25,792	25,585		
Security	48,777	49,562		
Other administrative cost	124,200	132,072		
	<u>756,924</u>	<u>722,409</u>		
4 Reserves				
	<u>Pension</u>	<u>Short-term</u>	<u>Industrial</u>	<u>Capital</u>
	G\$000	G\$000	G\$000	G\$000
At 1 January	13,780,874	623,575	2,050,414	563,568
Revaluation surplus (Note 5 (b))	-	-	-	-
Excess income over expenditure	1,297,196	271,397	700,579	-
At 31 December	<u>15,078,070</u>	<u>894,972</u>	<u>2,750,993</u>	<u>563,568</u>
			<u>2,269,172</u>	<u>2,409,831</u>
			<u>19,287,603</u>	<u>17,018,431</u>



NATIONAL INSURANCE SCHEME
NOTES ON THE ACCOUNTS

5 Fixed assets	Land and buildings G\$000	Furniture, fixtures and fittings G\$000	Office equipment G\$000	Motor vehicles G\$000	Motor vessel G\$000	Total G\$000
Cost/valuation						
At 1 January 2001	657,382	22,316	303,516	33,513	604	1,017,331
Additions	1,746	4,720	11,462	7,415		25,343
Disposals	-	(180)	(110)	-	-	(290)
At 31 December 2001	659,128	26,856	314,868	40,928	604	1,042,384
Comprising:						
Valuation	651,622	-	-	-	-	651,622
Cost	7,506	26,856	314,868	40,928	604	390,762
Depreciation	659,128	26,856	314,868	40,928	604	1,042,384
At 1 January 2001	1,260	9,344	225,903	26,385	562	263,454
Charge for the year	11,803	1,761	25,547	5,988	10	45,109
Write back on disposals	-	(95)	(77)	-	-	(172)
At 31 December 2001	13,063	11,010	251,373	32,373	572	308,391
Net book values:						
At 31 December 2001	646,065	15,846	63,495	8,555	32	733,993
At 31 December 2000	656,122	12,972	77,613	7,128	42	753,877

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. On 31 December 2000 land and buildings were revalued by H.B. Curtis, FRICS Chartered Valuation Surveyor. The surplus arising on the revaluation was credited to Capital Reserves. Refer to Note 4.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

6 Investments

	Estimated Market Value at 31.12.2001 G\$000	Cost at 31 December 2001 G\$000	Cost at 31 December 2000 G\$000
(a) Equities			
Guyana Bank for Trade and Industry			
726,400 Ordinary shares	21,792	14,874	14,874
Demerara Distillers Limited			
26,400,000 Ordinary shares	237,600	158,400	158,400
Demerara Bank Limited			
40,000 Ordinary shares	4,000	4,000	4,000
Guyana Co-operative Insurance Service			
95,000 shares	5,946	5,946	5,946
Guyana Stores Limited			
10,000,000 Ordinary shares	120,000	120,000	120,000
Guyana National Printers Limited			
9,690 Ordinary shares	10	10	10
Citizen Bank 2,500 shares	32,500	30,395	30,395
Neal & Massy Guyana Limited			
100,000 shares	100,000	100,000	100,000
Pegasus Hotel 75,800 shares	45,480	45,480	45,480
	<u>567,328</u>	<u>479,105</u>	<u>479,105</u>
(b) Debentures			
Overseas Government with varying dates	21,477	21,477	21,477
Government of Guyana - fixed dated - 10 years	6,000	6,000	37,500
	<u>27,477</u>	<u>27,477</u>	<u>58,977</u>
(c) Bonds and loans			
(i) Republic Bank - Bonds	300,000	300,000	300,000
(ii) Courts Guyana Limited - 10 Bonds	500,000	500,000	500,000
(iii) Laparkan Holdings Limited	255,979	255,979	231,399
(iv) Caricom	108,890	108,890	-
	<u>1,164,869</u>	<u>1,164,869</u>	<u>1,031,399</u>
(d) Deposits			
(i) Fixed deposits	2,393,000	2,393,000	2,900,000
(ii) Treasury bills	13,692,182	13,692,182	11,108,868
(iii) Call account	3,094	3,094	2,885
	<u>16,088,276</u>	<u>16,088,276</u>	<u>14,011,753</u>
	<u>17,847,950</u>	<u>17,759,727</u>	<u>15,581,234</u>

Note (c) (iii)

(a) A loan of G\$200,000,000 was granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The terms of the loan required it to be repaid over a period of 24 months for each draw down with interest at the rate of 17.08% on the declining balance.

This loan was repaid in 2002.

(b) During the year two loans totalling G\$240,000,000 were granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The terms of the loans required them to be repaid over a period of 24 months for each draw down with interest at the rate of 17.08% on the declining balance.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

6 Investments - cont'd

Note (c) (iv)

A loan of US\$4M was granted to the Government of Guyana for the purpose of building the Caricom Secretariat Headquarters at Liliendaal, East Coast Demerara.

This loan is to be repaid in US dollars over a period of 25 years with principal and interest payments being made semi-annually and at the following interest rates:

(a) 4% per annum for the first 15 years, and

(b) 5% per annum for the next ten years.

The agreement catered for a grace period of 2.2 years with 47 equal principal instalments commencing 1 December 2002. It also caters for semi-annual interest repayments commencing 1 June 2001.

7 Deferred receivable

	<u>2001</u> G\$000	<u>2000</u> G\$000
Bank of Guyana - debenture	<u>-</u>	<u>9,705</u>

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

8 Actuarial review

Section 37 of the Act requires an actuarial valuation of the National Insurance Scheme at five yearly intervals.

The 5th actuarial review of the National Insurance Scheme as at 31 December 1998 carried out by an independent actuary concluded that there will be an increase of the ratio of pensioners to contributors in the Scheme in the future necessitating an increase in contribution rate but while there was no immediate financial crisis the situation would require consequent action.

The actuarial report as at 31 December 1998 made the following recommendations for the future viability of the Scheme.

- (i) A rule be stipulated in the National Insurance Scheme Act that the contribution rate of the Pension branch will be established such that the reserve ratio of the branch is equal to 4.0 in year 2010, 2.5 in the year 2030, 2.0 after year 2040. This will necessitate contribution rates for the next seven years to be charged as follows:

1999	- 12%
2000 - 2003	- 14.7%
2004 - 2006	- 16.2%

- (ii) Each Benefit Branch of the Scheme should have its financial autonomy, instead of allocating total income and expenditure to various Branches according to arbitrary percentages.
- (iii) Amounts of \$796 million and \$1,575 million could be transferred from Short-term Benefits and Employment Injury Benefits (Industrial Benefits) Branches respectively, to the Long-term Benefits Branch to comply with recommendation (ii) above.
- (iv) The contribution rates for the Short-term Benefits Branch should be 2.2% and the Employment Injury Benefits Branch (Industrial benefits) 1.5%. These contribution rates should remain constant at their 1999 levels until the next actuarial review.
- (v) An investment portfolio diversification should be contemplated.
- (vi) The Board should plan to reduce its administrative expenses below 1.5% of insurable earnings over the next five years

Items (iii) and (iv) - were implemented during 1999 and items (i), (ii), (v) and (vi) are under consideration by management and were not fully implemented to date.

9 Future capital expenditure

	<u>2001</u>	<u>2000</u>
	G\$000	G\$000
Expenditure authorised by the Directors but not contracted for	<u>20,000</u>	<u>27,579</u>



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
2001

CODE	INDUSTRY	NUMBER OF EMPLOYEES						TOTAL
		1-5	6-10	11-20	21-50	51-100	100+	
01	Agriculture & Livestock Production	4	-	-	1	-	-	5
01A	Sugar Cane Planting & Harvesting	3	-	-	-	-	-	3
01B	Rice Planting & Harvesting	2	1	-	-	-	-	3
..02	Forestry & Logging	9	-	1	-	-	-	10
..04	Fishing	-	1	-	-	1	-	2
11	Bauxite Mining	-	2	-	-	-	-	2
12	Metal Mining	1	3	-	-	-	-	4
13	Crude Petroleum and Natural Gas	2	-	-	-	-	-	2
20	Food Manufacturing Industries	2	-	-	-	-	-	2
20B	Rice Milling	5	-	-	-	-	-	5
21	Beverage Industries	1	-	1	-	-	-	2
23	Manufacture of textile	-	-	1	-	-	-	1
25	Manufacture of Wood and Cork (except manufacture of furniture)	1	-	-	1	-	-	2
26	Manufacture of Furniture and Fixtures	4	1	-	-	-	-	5
28	Printing, Publishing and allied Industries	3	1	-	-	-	-	4
33	Manufacture of Non-Metallic Mineral Products (except products of Petroleum and coal)	1	-	-	-	-	-	1
34	Basic Metal Industries	5	-	-	-	-	-	5
35	Manufacture of Metal Products, (except machinery and transport equipment)	1	-	-	-	-	-	1
37	Manufacture of Electrical Machinery, Apparatus, Appliance and Supplies	4	-	-	-	-	-	4
38	Manufacture of Transport and Equipment	1	-	-	-	-	-	1
39	Miscellaneous Manufacturing Industries	5	2	-	-	-	-	7
40	Construction	57	22	2	-	-	-	81
51	Electricity, Gas and Steam	1	-	-	-	-	-	1
52	Water and Sanitary Service	3	-	-	-	-	-	3
61	Wholesale and Retail Trade	34	4	1	-	-	-	39
62	Bank and Other Financial Institution	2	-	-	-	-	-	2
63	Insurance	1	1	-	-	-	-	2
64	Real Estate	1	-	-	-	-	-	1
71	Transport	23	1	1	-	-	-	25
73	Communication	2	1	-	-	-	-	3
81	Government Services	-	-	-	1	1	-	2
82	Community and Business Service	63	7	1	1	-	1	73
83	Recreation Services	8	1	1	-	-	-	10
84	Personal Services	78	1	3	1	-	-	83
90	Activities not Adequately described	15	-	-	-	-	-	15
TOTAL		342	50	11	5	2	1	411

* 2 Voluntary Contributions



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
2001

AGE GROUP	MALES						FEMALES						MALES & FEMALES									
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	
Under 16	-	211	-	-	-	1	212	-	44	-	-	-	-	44	-	255	-	-	-	-	1	256
16-19	18	1,841	-	-	1	15	1,875	12	1,417	-	-	1	18	1,448	30	3,258	-	-	2	33	3,323	
20-24	52	912	1	-	2	86	1,053	53	780	2	-	2	50	887	105	1,892	3	-	4	136	1,940	
25-29	61	174	-	2	-	77	314	47	169	2	-	1	41	260	108	343	2	2	1	118	574	
30-34	55	68	-	-	1	48	172	32	81	3	3	3	37	159	87	149	3	3	4	85	331	
35-39	24	39	1	1	4	25	94	34	40	3	4	4	15	100	58	79	4	5	8	40	194	
40-44	25	22	-	2	-	13	62	23	21	6	1	2	6	59	48	43	6	3	2	19	121	
45-49	18	10	1	-	-	8	37	14	19	6	1	1	5	46	32	29	7	1	1	13	83	
50-54	16	8	-	2	-	3	29	10	9	3	2	-	1	25	26	17	3	4	-	4	54	
55-59	8	2	-	2	-	1	13	4	2	1	2	-	-	9	12	4	1	4	-	1	22	
60 & Over	5	2	-	-	1	2	10	3	1	3	-	-	-	7	8	3	3	-	1	2	17	
TOTAL	282	3,289	3	9	9	279	3,871	232	2,583	29	13	14	173	3,044	514	5,872	32	22	23	452	6,915	



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2001

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	70	5	75
01A	Sugar Cane Planting & Harvesting	22	1	23
01B	Rice Planting & Harvesting	9	-	9
02	Forestry & Logging	76	3	79
04	Fishing	49	87	136
11	Bauxite Mining	28	2	30
12	Metal Mining	33	9	42
13	Crude Petroleum and Natural Gas	8	1	9
19	Non- Metallic Mining & Quarrying	15	2	17
20	Food Manufacturing Industries	185	91	276
20A	Sugar Milling	202	12	214
20B	Rice Milling	40	13	53
21	Beverage Industries	160	77	237
23	Textile Manufacturing	3	7	10
24	Manufacture of Footwear & other Wearing Apparel	11	127	138
25	Manufacture of Wood and Cork	270	54	324
26	Manufacture of Furniture and Fixtures	81	12	93
27	Manufacture of Paper and Paper Products	8	1	9
28	Printing, Publishing and Allied Industries	10	11	21
29	Manufacture of Leather & Leather Products	1	-	1
31	Manufacture of Chemicals and Chemical products	24	4	28
34	Basic Metal Industries	10	2	12
35	Manufacture of Metal Products	49	12	61
36	Manufacture of Machinery (except Electrical Machinery)	2	-	2
37	Manufacture of Electrical Machinery, Apparatus, Appliances & Supplies	21	1	22
38	Manufacture of Transport Equipment	13	4	17
39	Miscellaneous Manufacturing Industries	54	20	74
40	Construction	405	68	473
51	Supply of Electricity, Gas and Steam	17	10	27
52	Water and Sanitary Services	11	6	17
61	Wholesale and Retail Trade	519	526	1,045
62	Banks and other Financial Institutions	51	90	141
63	Insurance	33	55	88
71	Transport	137	27	164
72	Storage and Warehousing	1	-	1
73	Communication	40	47	87
81	Government Services	150	266	416
82	Community & Business Services	911	1,040	1,951
83	Recreational Services	11	25	36
84	Personal Services	107	304	411
90	Other Activities not adequately described	24	22	46
TOTAL		3,871	3,044	6,915



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2001

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	11	3	14
01B	Rice Planting and harvesting	2	-	2
02	Forestry & Logging	12	-	12
04	Fishing	2	-	2
11	Bauxite Mining	2	-	2
12	Metallic Mineral Mining	2	-	2
14	Stone Quarring, Clay & Sand Pits	15	-	15
20	Food Manufacturing Industries	-	1	1
21	Beverage Industries	-	1	1
25	Manufacture of Wood & Cork (except Manufacture of Furniture)	2	-	2
26	Manufacture of Furniture and Fixtures	6	-	6
35	Manufacture of Metal Products (except Machinery & Transport Equip.)	2	-	2
37	Manufacture of Electrical Machinery, Apparatus, Appliances & Supplies	4	-	4
38	Manufacture of Transport Equipment (and Repairs)	4	-	4
39	Miscellaneous Manufacturing Industries (and Repairs)	3	-	3
40	Construction	15	-	15
61	Wholesale and Retail Trade	25	41	66
63	Insurance	-	1	1
71	Transport	12	3	15
81	Government Services	-	1	1
82	Community & Business Services	29	22	51
84	Personal Services	56	37	93
90	Activities not adequately defined	14	4	18
TOTAL		218	114	332



TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
2001

AGE GROUP	MALES					FEMALES					MALES & FEMALES						
	MARRIED	SINGLE	WID.	DIV.	SEP.	MARRIED	SINGLE	WID.	DIV.	SEP.	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL
16 - 20	1	22	-	-	-	1	5	-	-	-	2	27	-	-	-	-	29
21 - 25	4	33	-	-	-	1	10	4	-	-	5	43	-	-	-	5	53
26 - 30	14	16	1	-	-	1	10	7	1	-	15	26	1	1	-	11	54
31 - 35	16	10	-	-	-	10	5	6	-	-	26	15	2	-	-	12	55
36 - 40	11	14	-	1	-	13	9	1	1	-	24	23	-	2	-	5	54
41 - 45	16	8	-	1	-	7	-	2	1	1	23	8	3	2	1	3	40
46 - 50	5	4	-	1	1	4	1	2	1	-	9	5	2	2	1	2	21
51 - 55	6	2	1	1	-	2	1	3	-	-	8	3	2	1	-	4	18
56 - 60	3	2	-	-	-	-	1	1	1	-	3	3	-	1	-	1	8
TOTAL	76	111	2	4	1	39	42	26	5	1	112	153	10	9	2	43	332



TABLE F
NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED)
2001

AGE	MALES					FEMALES					MALES & FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT CREDITED
60	1,041	13,827,575	1,125,296	13,419	1.2	306	3,597,990	311,068	5,294	1.7	1,346	17,425,565	1,436,364	16,713	1.3
61	79	1,089,404	82,928	1,487	1.8	11	147,911	13,863	17	0.1	90	1,237,315	96,791	1,504	1.5
62	4	84,648	3,048	59	1.9	1	10,450	750	132	18	5	95,098	3,798	191	5
64	1	10,511	1,362	-	-	-	-	-	-	-	1	10,511	1,362	-	-
65	1	10,450	750	72	9.6	1	10,450	750	750	72	1	10,450	750	72	9.6
69	1	12,799	2,311	23	1	1	12,799	2,311	2,311	23	1	12,799	2,311	23	1
71	1	10,450	750	274	36	1	10,450	750	750	274	1	10,450	750	274	36
72	1	10,450	750	-	-	1	10,450	750	750	-	1	10,450	750	-	-
TOTAL	1,128	15,056,287	1,217,195	15,334	1.3	318	3,756,351	325,681	5,443	1.7	1,446	18,812,638	1,542,876	20,777	1.3



TABLE G
NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
EMPLOYMENT STATUS AND SEX AS AT 31-12-2001

AGE	EMPLOYED				SELF-EMPLOYED				BOTH CATEGORIES			
	MALES		FEMALES		MALES & FEMALES		MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	996	293	1,289	33	10	43	1,029	303	1,332			
61	957	252	1,209	33	17	50	990	269	1,259			
62	729	215	944	41	11	52	770	226	996			
63	767	213	980	32	13	45	799	226	1,025			
64	869	251	1,120	35	10	45	904	261	1,165			
65	967	290	1,257	38	10	48	1,005	300	1,305			
66	719	205	924	12	5	17	731	210	941			
67	218	88	306	-	7	7	218	95	313			
68	453	135	588	10	1	11	463	136	599			
69	625	162	787	21	12	33	646	174	820			
70	603	198	801	17	6	23	620	204	824			
71	850	277	1,127	36	7	43	886	284	1,170			
72	690	219	909	5	4	9	695	223	918			
73	599	194	793	-	1	1	599	195	794			
74	446	163	609	11	-	11	457	163	620			
75	962	246	1,208	16	-	16	978	246	1,224			
76	629	195	824	15	-	15	644	195	839			
77	533	166	699	16	-	16	549	166	715			
78	444	132	576	18	-	18	462	132	594			
79	561	171	732	8	-	8	569	171	740			
80	501	140	641	18	1	19	519	141	660			
81	419	104	523	8	-	8	427	104	531			
82	237	82	319	-	-	-	237	82	319			
83	311	95	406	-	-	-	311	95	406			
84	363	71	434	-	1	1	363	72	435			
85	292	55	347	-	-	-	292	55	347			
86	351	54	405	-	-	-	351	54	405			
87	308	77	385	-	-	-	308	77	385			
88	198	28	226	-	2	2	198	30	228			
89	116	27	143	1	-	1	117	27	144			
90	102	21	123	5	-	5	107	21	128			
91	70	22	92	2	-	2	72	22	94			
92	64	12	76	3	1	4	67	13	80			
93	-	1	1	1	-	1	1	1	2			
TOTAL	16,949	4,854	21,803	435	119	554	17,384	4,973	22,357			



TABLE H
 NUMBER OF OLD-AGE GRANTS AWARDED BY AGE, SEX AND
 EMPLOYMENT STATUS
 2001

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	64	47	111	32	13	45	96	60	156
61	93	39	132	18	9	27	111	48	159
62	50	22	72	6	5	11	56	27	83
63	19	13	32	4	1	5	23	14	37
64	16	10	26	3	-	3	19	10	29
65	23	11	34	3	1	4	26	12	38
66	24	7	31	5	1	6	29	8	37
67	12	8	20	2	-	2	14	8	22
68	10	2	12	-	-	-	10	2	12
69	11	3	14	-	-	-	11	3	14
70	5	-	5	1	-	1	6	-	6
71	2	1	3	-	-	-	2	1	3
72	7	-	7	-	-	-	7	-	7
73	3	-	3	1	-	1	4	-	4
74	-	1	1	-	-	-	-	1	1
75	-	-	2	-	-	-	2	-	2
76	-	-	-	2	1	3	2	1	3
78	1	1	2	-	-	-	1	1	2
81	1	-	1	-	-	-	1	-	1
TOTAL	343	165	508	77	31	108	420	196	616



TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND
NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
2001

AGE	MALES				FEMALES				MALE AND FEMALES			
	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL
		PAID	CREDITED			PAID	CREDITED			PAID	CREDITED	
26	-	-	-	-	1	161	875	1,036	1	161	875	1,036
27	2	619	1,700	2,319	-	-	-	-	2	619	1,700	2,319
29	1	1,017	2	1,019	-	-	-	-	1	1,017	2	1,019
31	-	-	-	-	1	552	775	1,327	1	552	775	1,327
33	1	211	724	935	1	210	700	910	2	421	1,424	1,845
34	-	-	-	-	2	1,202	1,350	2,552	2	1,202	1,350	2,552
36	1	461	655	1,116	-	-	-	-	1	461	655	1,116
38	1	271	599	870	-	-	-	-	1	271	599	870
40	3	1,646	1,225	2,871	2	915	525	1,440	5	2,561	1,750	4,311
41	3	1,985	1,435	3,420	-	-	-	-	3	1,985	1,435	3,420
43	3	2,981	1,379	4,360	2	1,059	900	1,959	5	4,040	2,279	6,319
44	3	1,973	1,228	3,201	2	1,287	824	2,111	5	3,260	2,052	5,312
45	9	7,095	2,716	9,811	-	-	-	-	9	7,095	2,716	9,811
46	6	3,407	1,434	4,841	1	317	400	717	7	3,724	1,834	5,558
47	9	6,251	3,035	9,286	1	1,081	404	1,485	10	7,332	3,439	10,771
48	5	5,012	1,651	6,663	1	952	300	1,252	6	5,964	1,951	7,915
49	6	6,083	1,944	8,027	3	1,554	873	2,427	9	7,637	2,817	10,454
50	12	10,648	3,200	13,848	4	2,304	999	3,303	16	12,952	4,199	17,151
51	9	8,045	1,493	9,538	2	2,138	490	2,628	11	10,183	1,983	12,166
52	18	15,337	4,371	19,708	5	5,064	1,154	6,218	23	20,401	5,525	25,926
53	12	8,564	2,467	11,031	4	2,450	729	3,179	16	11,014	3,196	14,210
54	15	12,104	2,576	14,680	3	1,834	526	2,360	18	13,938	3,102	17,040
55	13	13,836	1,618	15,454	3	1,763	157	1,920	16	15,599	1,775	17,374
56	18	16,762	2,671	19,433	5	3,259	544	3,803	23	20,021	3,215	23,236
57	10	12,115	1,101	13,216	1	1,029	100	1,129	11	13,144	1,201	14,345
58	17	16,893	969	17,862	4	3,943	303	4,246	21	20,836	1,272	22,108
59	27	24,197	1,447	25,644	5	4,892	288	5,180	32	29,089	1,735	30,824
TOTAL	204	177,513	41,640	219,153	53	37,966	13,216	51,182	257	215,479	54,856	270,335



TABLE J
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID 2001

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 (\$)
60	96	74,910	3,058,430.00	60	39,070	2,555,168.00	156	113,980	5,613,598.00
61	111	114,993	1,837,037.00	48	12,385	1,480,296.00	159	127,378	3,317,333.00
62	56	17,856	833,413.00	27	17,112	452,814.00	83	34,968	1,286,227.00
63	23	12,003	183,374.00	14	9,170	85,392.00	37	21,173	268,766.00
64	19	1,994	186,252.00	10	8,067	28,419.00	29	10,061	214,671.00
65	26	2,506	67,423.00	12	1,805	76,964.00	38	4,311	144,387.00
66	29	21,720	121,523.00	8	1,125	5,843.00	37	22,845	127,366.00
67	14	2,680	37,930.00	8	2,201	7,929.00	22	4,881	45,859.00
68	10	1,633	15,134.00	2	102	928.00	12	1,735	16,062.00
69	11	10,995	9,570.00	3	120	13,936.00	14	11,115	23,506.00
70	6	698	10,644.00	-	-	-	6	698	10,644.00
71	2	691	1,186.00	1	95	325.00	3	786	1,511.00
72	7	1,644	5,318.00	-	-	-	7	1,644	5,318.00
73	4	1,272	3,534.00	-	-	-	4	1,272	3,534.00
74	-	-	-	1	646	546.00	1	646	546.00
75	2	309	975.00	-	-	-	2	309	975.00
76	2	956	1,756.00	-	276	1,961.00	3	1,232	3,717.00
78	1	450	455.00	-	342	117.00	2	792	572.00
81	1	345	325.00	-	-	-	1	345	325.00
TOTAL	420	267,655	6,374,279.00	196	92,516	4,710,638.00	616	360,171	11,084,917.00



TABLE K
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD
2001

AGE GROUP	WIDOWS OVER 45 YEARS	WIDOWS WITH CARE OF CHILDREN	WIDOWERS	ORPHANS	TOTAL
Under 35	29	-	-	7	36
35 - 39	36	-	-	-	36
40 - 44	36	-	-	1	37
45 - 49	-	81	-	-	81
50 - 54	-	110	-	-	110
55 - 59	-	112	-	-	112
60 - 64	-	116	-	-	116
65 - 69	-	97	-	-	97
70 - 74	-	66	-	-	66
75 - 79	-	35	1	-	36
80 - 84	-	14	1	-	15
85 - 89	-	7	-	-	7
90 - 94	-	1	-	-	1
95 - 99	-	1	-	-	1
TOTAL	101	640	2	8	751



TABLE L
 NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED
 2001

AGE GROUP	EMPLOYED						SELF - EMPLOYED						BOTH CATEGORIES								
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL			
16 - 20	2	-	2	1	-	1	-	-	-	-	-	-	2	-	2	1	-	1	3	-	3
21 - 25	15	-	15	4	-	4	-	-	-	-	-	-	15	-	15	4	-	4	19	-	19
26 - 30	20	-	20	9	1	10	-	-	-	-	-	-	20	-	20	9	1	10	29	1	30
31 - 35	33	-	33	12	4	16	1	-	1	-	-	-	34	-	34	12	4	16	46	4	50
36 - 40	53	-	53	16	1	17	3	-	3	-	-	-	56	-	56	16	1	17	72	1	73
41 - 45	54	-	54	17	1	18	7	-	7	-	-	-	61	-	61	19	1	20	80	1	81
46 - 50	58	2	60	23	2	25	6	-	6	-	-	-	64	2	66	23	2	25	87	4	91
51 - 55	82	1	83	20	7	27	7	-	7	-	-	-	89	1	90	21	7	28	110	8	118
56 - 60	114	2	116	22	13	35	9	-	9	-	-	-	123	2	125	24	13	37	147	15	162
Over 60	599	11	610	116	65	181	27	-	27	-	-	-	626	11	637	123	66	189	749	77	826
TOTAL	1,030	16	1,046	240	94	334	60	-	60	-	-	-	1,090	16	1,106	252	95	347	1,342	111	1,453



TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
2001

AGE GROUP	EMPLOYED			SELF - EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	230	93	323	-	-	-	230	93	323
21 - 25	983	701	1,684	7	4	11	990	705	1,695
26 - 30	1,151	1,003	2,154	26	17	43	1,177	1,020	2,197
31 - 35	1,029	993	2,022	50	39	89	1,079	1,032	2,111
36 - 40	995	797	1,792	54	45	99	1,049	842	1,891
41 - 45	1,015	685	1,700	78	45	123	1,093	730	1,823
46 - 50	882	533	1,415	93	79	172	975	612	1,587
51 - 55	789	311	1,100	71	51	122	860	362	1,222
56 - 60	491	150	641	70	30	100	561	180	741
TOTAL	7,565	5,266	12,831	449	310	759	8,014	5,576	13,590



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2001

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
1	Tuberculosis of Respiratory System		22	22
2	Tuberculosis, Other Forms		4	4
3	Syphilis and its sequelae		2	2
5	Dysentery, All forms	5	22	27
6A	Cholera			
6B	Enteric Fever	9	159	168
6C	Other Infective Diseases		8	8
7D	Measles			
7E	Mumps	1		1
7F	Chicken Pox	5	133	138
8	Typhus and other rickettsial diseases		9	9
9	Malaria	4	97	101
10A	Filariasis	4	27	31
11F	parasitic Skin Infections	1	9	10
11I	Infectious Hepatitis	5	43	48
11J	Other Heminths and parasitic diseasee	24	36	60
12	Malignant neoplasms, including neoplasms of lymphatic & haematopoietic tissues		17	17
13	Benign neoplasms and neoplasms of unspecified nature	3	102	105
14	Alergic Disorders	12	42	54
15	Diseases of thyroid gland	1	15	16
16	Diabetes mellitus	42	336	378
18	Anaenias	8	74	82
19	Psychoneurosis and psychosis	14	153	167
20	Vascular lesions affecting central nervous system	1	2	3
21B	Cataract	11	18	29
21C	Other Disease of the eye	42	427	469
21D	Injury to the eye	14	95	109
22	Diseases of ear and mastoid process	3	50	53
23	Rheumatic fever		1	1
24	Chronic rheumatic heart diseases	2	2	4
25	Arteriosclerotic and degenerative heart diseasa	17	57	74
26	Hypertensive diseases	85	586	671
27	Diseases of veins	36	111	147
28	Acute nasopharyngitis (common cold)	3	24	27



TABLE N (cont'd)
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2001

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
29	Acute Pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	24	166	190
30	Influenza	64	417	481
31	Pneumonia	1	35	36
32	Bronchitis	29	256	285
33	Silicosis and Occupational pulmonary fibrosis	1	5	6
34	All other respiratory diseases	76	768	844
35	Diseases of stomach and duodenum, except cancer	87	244	331
36	Appendicitis	5	19	24
37	Hernia of abdominal cavity	13	98	111
38	Diarrhoea and enteritis	40	224	264
39	Diseases of Gallbladder and bile ducts	1	36	37
40A	Diseases of the teeth	8	78	86
40B	Other diseases of the Digestive System	11	164	175
41	Nephritis and Nephrosis	4	10	14
42A	Diseases of male genital organs	9	180	189
42B	Diseases of female genital organs	12	594	606
43B	Complications of pregnancy, child-birth and the puerperium	18	620	638
44	Boil, abscess, cellulitis and other skin infections	43	313	356
45	Other diseases of skin	13	76	89
46	Arthritis and Rheumatism, except Rheumatic Fever	95	281	376
47	Diseases of bones and other organs of movement	11	141	152
48	Congenital Malformations and diseases peculiar to early infancy	2	4	6
49A	Epilepsy		19	19
49B	Diseases of Nerves and peripheral ganglia	19	98	117
49C	Urinary calculus	16	23	39
49D	Other diseases of urinary system	44	231	275
49E	Other specified and ill-defined diseases	508	1,727	2,235
50A	Open fractures (all sites)	1	2	3
50B	Closed fractures (all sites)	14	368	382
50C	Complicated fractures (all sites and complications)	3	21	24
50D	Dislocations (all sites)		29	29
50E	Head Injury, excluding fracture	19	70	89
50F	Internal Injury (chest, abdomen and pelvis)	65	57	122
50G	Lacerated, open and contused wounds	127	249	376
50GP	Puncture wounds	36	11	47
50H	Burns and scalds	9	44	53
50I	Occupational poisoning	5		5
50J	Other poisoning	2	5	7
50K	Other Violence (bites, stabs, gun shot wounds)	8	6	14
50L	Sprains and Strains	303	952	1,255
50M	Contusions and Abrasions	24	144	168
TOTAL		2,122	11,468	13,590



TABLE O
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 2001

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
15 - 19	17	-	17	26	68	94	43	68	111
20 - 24	128	14	142	212	431	643	340	445	785
25 - 29	269	36	305	246	547	793	515	583	1,098
30 - 34	354	61	415	279	485	764	633	546	1,179
35 - 39	364	43	407	355	532	887	719	575	1,294
40 - 44	385	36	421	481	689	1,170	866	725	1,591
45 - 49	394	38	432	688	205	1,393	1,082	743	1,825
50 - 54	313	37	350	516	537	1,053	829	574	1,403
55 - 59	241	31	272	491	247	738	732	278	1,010
TOTAL	2,465	296	2,761	3,294	3,741	7,535	5,759	4,537	10,296



TABLE P
NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
EMPLOYMENT STATUS AND BENEFIT DAYS
2001

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS
16 - 20	109	6,274	-	-	109	6,274
21 - 25	690	35,999	2	114	692	36,113
26 - 30	801	39,460	9	534	810	39,994
31 - 35	492	24,856	21	1,238	513	26,094
36 - 40	231	11,728	8	602	239	12,330
41 - 45	50	2,420	4	227	54	2,647
46 - 50	3	88	-	-	3	88
TOTAL	2,376	120,825	44	2,715	2,420	123,540



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
2001

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	2	949
2	2	1918-3,452
3	2	8157 -
4	3 1	1168 3,163
5	15	37938-3,535
6	6	31236-23,922
7	42	13076-24,156
8	26	62412 10,904
9	79	65331 26,514
10	10 22	160390 68,304
11	30 58	534256 233,185
12	546 573	5,601,847 2,297,724
13	3 2	21094 35,674
14	1	6,174
15	1	15,585
16	2	19,904
17	-	-
18	21	12672 18,649
19 - 24	23 28	523015 353,048
25 - 30	23 27	681576 531,171
31 - 36	33 31	1050984 1,904,275
37 - 42	8 6	238561 427,483
43 - 48	41 10	402218 313,110
49 - 54	22 27	988988 829,542
55 - 60	51 47	2256482 1,724,410
61 - 66	959 983	4936487 42,559,791
67 - 72	27 35	1980273 1,281,499
73 - 78	450 499	29234033 19,478,657
79 - 84	11 18	693925 188,716
85 - 90	3 5	304228 383,532
91 - 96	4 3	352357 228,285
97 - 102	2 3	216499 115,925
103 - 108	2 3	210959 223,975
109 - 114	- 2	160015 -
115 - 120	-	-
121 - 126	1	168558 59,170
127 - 132	1	100674 122,023
TOTAL	2,253 2420	95602357 73,516,406



TABLE R
NUMBER OF INJURY SPELLS PAID BY
AGE-GROUP AND SEX
2001

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	2	-	2
16 - 20	111	16	127
21 - 25	362	24	386
26 - 30	381	26	407
31 - 35	300	26	326
36 - 40	285	21	306
41 - 45	213	19	232
46 - 50	142	12	154
51 - 55	108	10	118
56 - 60	52	10	62
Over 60	14	2	16
TOTAL	1,970	166	2,136



TABLE S
NUMBER OF INJURY BENEFIT CASES PAID BY BENEFIT DAYS, SEX & SECTOR
 2001

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	4	-	4	2	1	3	1	1	2
2	6	-	6	5	-	5	11	-	11
3	24	2	26	14	3	17	38	5	43
4	88	1	89	53	5	58	141	6	147
5	82	5	87	57	2	59	139	7	146
6	164	6	170	98	6	104	262	12	274
7	108	3	111	21	2	23	129	5	134
8	78	4	82	37	2	39	115	6	121
9	73	6	79	26	1	27	99	7	106
10	72	1	73	19	2	21	91	3	94
11	62	1	63	36	4	40	98	5	103
12	102	5	107	68	11	79	170	16	186
13	33	8	41	15	-	15	48	8	56
14	53	6	59	17	8	25	70	14	84
15	18	2	20	13	1	14	31	3	34
16	21	1	22	6	-	6	27	1	28
17	15	-	15	12	1	13	27	1	28
18	21	1	22	23	1	24	44	2	46
19 - 24	84	7	91	60	10	70	144	17	161
25 - 30	31	2	33	39	12	51	70	14	84
31 - 36	14	1	15	35	6	41	49	7	56
37 - 42	17	-	17	18	-	18	35	-	35
43 - 48	5	-	5	9	1	10	14	1	15
49 - 54	7	-	7	15	4	19	22	4	26
55 - 60	4	-	4	6	1	7	10	1	11
61 - 66	6	4	10	6	2	8	12	6	18
67 - 72	2	1	3	6	1	7	8	2	10
73 - 78	5	1	6	10	3	13	15	4	19
79 - 84	4	-	4	4	-	4	8	-	8
85 - 90	-	-	-	2	-	2	2	-	2
91 - 96	3	-	3	2	-	2	5	-	5
97 - 102	-	-	-	5	-	5	5	-	5
103 - 108	1	-	1	1	1	2	2	1	3
109 - 114	-	-	-	2	-	2	2	-	2
115 - 120	2	-	2	-	1	1	2	1	3
121 - 126	2	-	2	-	-	-	2	-	2
127 - 132	4	-	4	2	1	3	6	1	7
133 - 138	-	-	-	1	-	1	1	-	1
139 - 144	-	-	-	2	1	3	2	1	3
145 - 150	-	-	-	1	1	2	1	1	2
151 - 156	1	-	1	4	3	7	5	3	8
157 - 162	1	-	1	-	-	-	1	-	1
163 - 168	-	-	-	-	-	-	-	-	-
169 - 174	1	-	1	-	-	-	1	-	1
TOTAL	1,218	68	1,286	752	98	850	1,970	166	2,136



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 2000

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Below 16	3	-	3	1	-	1	4	-	4
16 - 20	43	-	43	33	1	34	76	1	77
21 - 25	205	4	209	103	11	114	308	15	323
26 - 30	322	12	334	139	6	145	461	18	479
31 - 35	304	10	314	96	16	112	400	26	426
36 - 40	265	15	280	154	22	176	419	37	456
41 - 45	203	9	212	106	23	129	309	32	341
46 - 50	127	11	138	108	11	119	235	22	257
51 - 55	92	13	105	36	10	46	128	23	151
56 - 60	51	7	58	34	5	39	85	12	97
Over 60	5	-	5	22	-	22	27	-	27
TOTAL	1,620	81	1,701	832	105	937	2,452	186	2,638



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND AMOUNT PAID
2001

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT PAID (\$)
Cuts and Lacerations	2	15,719.00
Sprains and Strains	3	21,044.00
Injury to Eye	3	11,046.00
Amputation	20	130,250.00
Post Traumatic Ankylosis of Joints	8	65,009.00
Burns and Scalds	9	95,172.00
Hearing Loss	4	38,393.00
Fractures	2	9,596.00
Other Injuries	32	238,994.00
Hearing Loss	1	18,302.00
TOTAL	84	643,525.00



TABLE V
NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX
AND AMOUNT PAID
2001

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)
16 - 20	2	210,050	1	31,980.00	3	242,030
21 - 25	8	823,610	1	2,933.00	9	826,543
26 - 30	8	933,487	1	21,528.00	9	955,015
31 - 35	8	1,104,692	2	64,771.00	10	1,169,463
36 - 40	12	1,504,366	1	56,096.00	13	1,560,462
41 - 45	6	1,012,718	-	-	6	1,012,718
46 - 50	8	980,117	1	231,504.00	9	1,211,621
51 - 55	5	403,166	1	135,322.00	6	538,488
56 - 60	3	307,349	-	-	3	307,349
TOTAL	60	7,279,555	8	544,134	68	7,823,689



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD
AND NATURE OF INJURY
2001

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD			TOTAL
		WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	PARENTS	
Fractures	2	2	-	-	2
Puncture Wounds (Gunshot)	1	1	-	-	1
Drowning	3	1	1	1	3
Burns and Scalds	3	2	-	1	3
Other Injuries (Multiple Injuries)	6	3	1	2	6
TOTAL	15	9	2	4	15



Presentation of first batch of CR64s of some large employers-2001



Anniversary 2001-20yr Awardees at General Assembly



Public Education Outreach Seminar, August 31st 2001-Tower Hotel



Junior Staff Uniform-2001