

THE CONTRIBUTOR

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NIC Improves Customer Service

The National Insurance Corporation, NIC (formerly NIS), has made several improvements in the area of Customer Service. These enhancements are manifestations of the institution's commitment to fulfilling the important objective of being customer focused.

In 1999, the NIC conducted a Customer Survey in order to obtain the views of our clients, and since then, we have made the necessary investments to achieve customer satisfaction. The NIC implemented changes such as:

- a) Private Booths to enhance the privacy of individuals
- b) Monitoring of time and days for processing and payment of claims.
- c) Setting standards for the various services offered.
- d) Training all Counter Clerks to deal with all aspects of the work.

In addition, the Customer Service now operates as a one-stop shop' whereby the customer can obtain all services required from one Customer Service Agent.

So now the services of registration, Claims Receipt, Life Certificate Receipt etc can be done at one counter.

The NIC also made a significant change by relocating its Vieux Fort office from the top floor of the Eudovic Antoine Theodore Building (previously called the National Insurance Building) to the ground floor previously occupied by Nat & Associates. The relocation now makes the NIC office more accessible to our varied customers particularly, elderly, disabled and sick persons.

The NIC is committed to providing all of its customers with the best care possible.

EDITOR'S NOTE

The National Insurance Corporation, NIC (formerly NIS) continues its public education drive. We want to keep you in touch with what we do. We have had sessions with almost 2000 employees at their work place and have assured ourselves that they have a good understanding of National Insurance.

We have made improvements to our Customer Service at the Castries Head Office and the Vieux Fort Sub Office. We have trained and continue to train our front-line staff and customer service personnel to be more effective.

We are proud of our Director, Ms Emma Hippolyte and our Accountant, Mrs. Paula Bleasdille, who participated in the Audit of the Organization of American States (OAS).

Yet another prestigious award was made to Ms Emma Hippolyte. The Secretaries' Association selected her as Executive of the Year 2001.

Our Sports Club did us proud in the Social Security Easter Weekend Sports 2001 held in Grenada. We won a total of 5 gold medals and 4 silver medals.

We also mark the retirement of Ms Zenith James who served as Chairperson of the National Insurance Investment Committee. We honor her service and express our deepest gratitude for her contribution to the Investment management of the National Insurance.

I hope you enjoy reading this issue of the Contributor.

The National Insurance Corporation
– for the benefit of us all!

Desmond Dujon-Henry, MIS/PR Manager

Executive of the Year

The Secretaries Association has selected Ms Emma Hippolyte as Executive of the Year 2001. She is the Director of the National Insurance Corporation and has been a propelling force in the re-imaging of the NIC (formerly NIS).

The new Strategic Direction and Vision of the National Insurance can be credited to the undaunted efforts of the visionary Emma Hippolyte. Her leadership is critical to the National Insurance as it creates a diversified Investment Portfolio which has realised the following subsidiaries: National Insurance Property Development Company Ltd (NIPRO), Castries Car Park Facility.

The Board, Management and Staff of the National Insurance congratulate her on this achievement “Executive of the Year 2001”. We are proud of her and wish her continued success in her role as Director of the National Insurance Corporation.

Face-to-Face Discussions

In this article, we close the issue of the recent National Insurance presentation to various staff members and the public as a whole.

During the face-to-face discussions with employees, one issue that kept surfacing was the area of investment returns and how it affects the viability of the fund. Beneficiaries also could not understand why the NIB has to play a role in the National Development. Instead they would prefer the NIB to give them loans directly rather than using financial intermediaries. The administrative structure of the NIB is not designed to disburse and manage loans to individuals. The NIB makes funds available to existing banks for this reason.

The live discussions on the radio and television and at the workplace provided the NIB with the opportunity to explain why it must play a role in National Development especially in the fragile economy of our country. The NIB has had to extend its public education to explain the role of Government in general, the role of the NIB in stabilizing the financial markets of St. Lucia, how the beneficiaries' contributions are distributed to the various financial institutions and then back to other beneficiaries in the form of loans. We have had to explain to our beneficiaries how we have contributed to National Development by funding education, housing, public utilities,

airport and seaport development, and by lending to credit unions for on-lending to their members and to Government, for capital projects amongst others.

The NIB was able to show how it had developed an investment policy that dictates to management the areas for investment and the levels of investment in any sector. It was also able to show that it had taken a small portion of its funds on to the International Securities Market, hence taking active measures to increase the returns of the fund and by extension safeguard the viability of the fund.

We will now take a brief look at the responsibilities of Employers.

The Employers' Responsibilities

The new legislation requires that:

1. The individual or Business register as an Employer before hiring any Employees.
2. The Employer register its Employees within 7 days of hiring them, if they have not been previously registered.
3. The Employer ensure that each Employee has and uses a National Insurance number.
4. The Employer remit the whole of the combined deduction to the Corporation's local office on or before the 7th day of the month following the month for which the contributions are due.
5. The Employer ensure that appropriate information relating to the amount of contributions

being paid for each employee is remitted to the corporation at the time that such contributions are being paid.

6. The Employer ensure that all information given on any National Insurance forms including contribution data, are correct.
7. The Employer complete the Employer section of any forms relating to Benefits for insured persons in their employ.
8. The Employer allow the authorized officer of the Corporation access to any printed records, computer and associated apparatus used in connection with the preparation of records relating to National Insurance.

Delinquent Employers need to be aware that National Insurance is determined to enforce compliance. Under the new provisions, Directors and Managers of Companies can now be made jointly and severally liable to pay all amounts outstanding, by joining them as third parties together with the Company in a civil action.

The National Insurance Corporation endeavours to build a perpetual pension fund that will provide Contributors the level of social protection necessary to sustain a healthy lifestyle now and in the future.

For the Benefit of us all!

TRAINING AND RESEARCH

NATIONAL INSURANCE ACTUARIAL REVIEW

The Seventh Actuarial Review of the NIC was conducted by Mr. Derek Osborne of the ILO. The review commenced on March 29, 2001 and lasted for one week. Prior to the Actuary's visit, preliminary data was submitted to him. The data included;

1. Demographic Statistics
 - Number of Contributors by
 - a) Gender
 - b) Age group
 - Level of Contribution and Employment Statistics
 - a) Fertility
 - b) Mortality
 - c) Migration
2. Financial Statistics
 - Revenue/Expenditure
 - Benefits Statistics

3. Incorporation of the Macro Situation
 - Employment
 - Economic Growth

During the period of review, the Actuary held meetings with:

- a) NIC Senior Managers/Supervisors
- b) NIC Board of Directors
- c) NIC Stakeholders
- d) Ministry of Health officials (Aids Division)
- e) CSA and NWU officials
- f) The Press/Media

The Actuary is expected to make projections of NIC Contribution Receipts and Expenditure to the year 2050, so that one gets an indication of what the future is likely to hold.

It is anticipated that the ILO will make recommendations on the policies and operations

of the NIC, so that equity and financial viability will be maintained in the short and long terms.

The Actuary is expected to return to St. Lucia in July with a draft report.

SOCIAL AND HEALTH INSURANCE WORKSHOP

The Director of the National Insurance Corporation, Ms Emma Hippolyte, attended a workshop on Social and Health Insurance. The workshop was organized by the International Labour Organization and was held in Turin, Italy from March 15-16, 2001.

A Key objective of the workshop was to assess the status of Social and Health Insurance in the various participating countries. This objective was met by allowing each participant an opportunity to report on the status of Social and Health Insurance in their country. To date, the Government of St. Lucia has enacted the National Health Insurance Act No. 28 of 1996. The Act makes provision for the implementation and administration of the National Health Insurance of St. Lucia.

The Director has presented a report to the Board of Directors of the National Insurance, with recommendations that

will help solve some of the existing problems hindering the implementation of a National Health Insurance. The report focused on Key factors, two of which are:

1. Factors impacting on Viability of (NHI) National Health Insurance

- a) Medical progress
- b) Expectation of population
- c) Demographic development
- d) Rate of unemployment
- e) Decreasing growth rate of revenue/contribution

2. Best practices which dictate the ideal procedure for introduction of a (NHI) National Health Insurance

- a) Have the Political will
- b) Select an implementation team
- c) Conduct research (mobility, opinion, technical)
- d) Get consent of Stakeholders
- e) Prepare a policy paper
- f) Engage an actuary for proper costing of Benefit package

- g) Enact Legislation - Law and Regulations
- h) Training - Conduct Needs Assessment
- i) Communicate - Mount an Education Campaign
- j) Implement the plan

We hope that the Director's Report will have a positive impact on the future direction of NHI in St. Lucia.

EDUCATING THE INFANTS

The National Insurance made a presentation to the Odsan Infant School which focused on the Benefits of the National Insurance to the nation, workers and children of contributors.

We realized that children are the primary Beneficiaries of Contributors to the National Insurance. Parents who do not earn a consistent salary, place their children in a worse situation if deceased. The Benefit which addresses this situation is the Survivor's Pension.

This Pension is paid to a child or guardian by the National Insurance. The Pension is paid up to the age of sixteen (16) years, but if a child is in full-time education, that child will be paid up to the age of eighteen (18) years.

The National Insurance has taken the initiative to be proactive in educating the young children. It is essential for them to understand the importance of the National Insurance and how it contributes to their welfare, education and social development.

PRESENTATION TO WEST INDIES CAPTAIN (WOMEN'S CRICKET)

The National Insurance Sports Club donated a cricket bat to the captain of the St. Lucia and the West Indies Women's Cricket Teams, as she prepared for the West Indies Women's Cricket Federation tournament, which was hosted by St. Vincent and the Grenadines from April 2-17, 2001.

Verina started playing cricket in 1983 with a team called The Toughest Wrecking Crew of Ti Rocher, Castries. She became a member of the St. Lucia National Women's Cricket Team in 1998.

Verina's cricketing career blossomed in 1998 when she participated in the World Cup in India.

She was selected as the Captain of the West Indies Women's Cricket Team. She led the Team against Lancashire Women's Cricket Team in a just concluded tour of the West Indies from April 2-17, 2001. West Indies won four (4) matches and drew one (1).

Verina led the St Lucia women's cricket team in the West Indies Women's Cricket Federation Tournament, in which St. Lucia was the defending champion. The Tournament was scheduled for May 20, 2001 and St Lucia successfully defended their title.

Verina is the Legal Assistant at the NIC.

Tribute to Zenith James

MS ZENITH JAMES recently retired from Public Service and resigned, concomitantly, as Chairman of the National Insurance Investment Committee.

Being an ex-officio position, her service as Chairman was synchronous with her appointment as Director of Finance in September 1992.

Ms James' years with the Board saw the increase in the financial stature of the Organisation as it began to take its rightful place on St Lucia's economic landscape.

She participated in decisions that took the NIB to the position of being the owner of large landholdings including the Waterfront development of which we continue to be justly proud.

Being industrious and diligent in her duty, she took those qualities to her role as Chairman of the Investment

Committee, involved, as she was in all investment decisions of the National Insurance.

During her tenure, we:

- continued to support local financial institutions.
- have become majority shareholders in St Lucia Mortgage Finance Company.
- have purchased significant shares in St Lucia Electricity Services.
- established substantial deposits with the Commercial banks.
- have invested in some regional instruments, in various development projects directly or indirectly (including development of our human resources).
- have now ventured into Foreign Investments, all of which redound to the overall development of our country.

We wish Ms James a long and happy retirement.

GETTING TO KNOW US BETTER

Self-Employed and Voluntary Contributors

The National Insurance realized the critical need to have Social Insurance coverage for the entire adult population of St. Lucia. The National Insurance has made this possible by extending coverage to self-employed and nonemployed persons who become voluntary contributors.

This new policy allows every person who is between the ages of 16 and 65 years, an opportunity to secure themselves a pension by contributing to the National Insurance.

We urge you not to be without National Insurance coverage. You can register at any of the National Insurance offices as a Self-employed or Voluntary Contributor.

"Secure your pension by registering today"

NIC Staffers audit the OAS

National Insurance Director, Ms Emma Hippolyte has been appointed to the Board of External Auditors of the Organization of the American States (OAS).

Ms Hippolyte, ably assisted by Mrs. Bleasdille were in Washington DC from March 19-31, 2001 to perform their task as Auditors. They reviewed and discussed Audit work and related work papers of independent Auditors, Ernest & Young. They also examined the report of the OAS Inspector General.

Their work formed part of the report of the Board of External Auditors. The main objectives of the Audit were to review the internal control systems and operations of the OAS to ascertain that:

- a) Established procedures are complied with
- b) Operations are carried out in an effective and efficient manner
- c) Information provided is accurate, reliable and up-to-date
- d) Assets are adequately safeguarded and optimally utilized

HEALTH CORNER

UNDERSTANDING POTENTIAL ROADBLOCKS TO MONITORING BLOOD SUGAR

Blood Sugar Monitoring Burnout

Some people with diabetes burnout have said, "It doesn't matter what I do, my sugars are still out of range." "I feel ashamed and blamed myself when I get out-of-range numbers." "I am tired of having diabetes."

Most of us tire from everyday tasks. Not wanting to check blood sugars day-in and day-out is understandable. However, you should try to remember what this tool can do for diabetic care. If you think you might suffer from 'diabetes burnout' ask your health team for help.

Blood Sugar Monitoring Overdrive

There is no magic number of times, each day, to check your blood sugars. Overall diabetes management

improves when you check two or more times daily. Most people with diabetes benefit from checking 2-6 blood sugars per day.

Can you check your blood sugars too few times a day? Yes. Can you check your blood sugars too many times a day? Yes. Work with your health care team to determine how often you should check your sugars.

Some people in diabetes overdrive have said, "I'm afraid of low blood sugars." "I'm terrified of complications from high blood sugars."

But if you are checking your blood sugar more than 6 times a day, you may be in 'blood sugar monitoring overdrive'. If you believe you're in diabetes overdrive, ask your health care team for help.

Margaret Polius-Danzique
Director St. Lucia Diabetic & Hypertensive Association

The Lighter Side

BIBLE PUZZLE

Can you find the names of 16 books from the Bible in the paragraph below without the aid of your Bible? (One minister found 15 of the books in 20 minutes, but it took him weeks to find the last one).

Here goes:

"I once made the remark about the hidden books of the Bible. It was a lulu; kept people looking so hard for facts...and for others it was a revelation. Some were in a jam, especially since the names of the books were not capitalized. But the truth finally struck home to numbers of our readers. To others it was a real job. We want it to be a most fascinating few moments for you. Yes, there will be some really easy ones to spot.

Others may require judges to help them. I will quickly admit it usually takes a minister to find one of them, and there will be loud lamentations when it is found. A little lady says she brews a cup of tea so she can concentrate better. See how well you can compete. Relax now, for there really are sixteen names of books of the Bible in this paragraph."

INSIGHT

Is Your Hut Burning?

The only survivor of a shipwreck was washed up on a small, uninhabited island. He prayed feverishly for God to rescue him, and every day he scanned the horizon for help, but none was forthcoming.

Exhausted, he eventually managed to build a little hut out of driftwood to protect himself from the elements, and to store his few possessions. But one day, after scavenging for food, he arrived home to find his little hut in flames, the smoke rolling up to the sky. The worst had happened; everything was lost. He was stunned with grief and anger. "God, how could you do this to me!" he cried.

Early the next day, however, he was awakened by the sound of a ship that was approaching the island. It had come to rescue him. "How did you know I was here?" asked the weary man of his rescuers. "We saw your smoke signal," they replied. It is easy to get discouraged when things are going bad. But we shouldn't lose heart, because God is at work in our lives, even in the midst of pain and suffering. Remember, next time your little hut is burning to the ground; it just may be a smoke signal that summons the grace of God.

For all the negative things we have to say to ourselves, God has a positive answer for them:

You say: "It's impossible"
God says: All things are possible (Luke 18: 27)

You say: "I'm too tired"
God says: I will give you rest (Matt 11: 28-20)

You say: "Nobody really loves me"
God says: I love you (John 3: 16 & John 13: 34)

You say: "I can't go on"
God says: My grace is sufficient (II Cor. 12: 9 & Psalm 91: 15)

You say: "I can't figure things out"
God says: I will direct your steps (Proverbs 3: 5-6)

You say: "I can't do it"
God says: You can do all things (Phil 4: 13)

You say: "It's not worth it"
God says: It will be worth it (Romans 8: 28)

You say: "I can't forgive myself "
God says: I forgive you (I John 1: 9 & Romans 8: 1)

You say: "I will not manage "
God says: I will supply all your needs (Phil 4: 19)

You say: "I'm afraid "
God says: I have not given you a spirit of fear (II Tim. 1: 7)

You say: "I'm always worried and frustrated "
God says: Cast all your cares on ME (I Peter 5: 7)

You say: "I don't have enough faith"
God says: I've given everyone a measure of faith (Romans 12: 3)

You say: "I'm not smart enough "
God says: I give you wisdom (I Cor. 1: 30)

You say: "I feel all alone "
God says: I will never leave you or forsake you (Heb. 13: 5)

Pass this on; you never know whose life may be in need of this today. I believe there are some days and weeks that we all feel our huts are burning.

Contributed by Ms. Emma Hippolyte