

## Section Four

# **Social Insurance Systems for Other Categories**

Chapter 1 : **Social Insurance System for employers  
and the like (Law 108/1976)**

Chapter 2 : **Social Insurance System for Egyptian  
workers working abroad (Law 50/1978)**

Chapter 3 : **Social Insurance System for manpower  
categories uncovered by the pensions  
and social insurance laws (Law 112/1980)**

Chapter 4 : **Insured Manpower Covered by Social  
Insurance Systems**

Chapter 5 : **Social Insurance System for Army  
Forces (Law 90/1975)**



Chapter 1  
**SOCIAL INSURANCE SYSTEM  
FOR EMPLOYERS AND THE LIKE**

- 1.1 Historical background.**
- 1.2 Scope of application.**
- 1.3 Financing.**
- 1.4 Benefits of the System.**
- 1.5 Management of the fund.**

## **1.1**

### ***Historical background***

Some of the provisions of the social Insurance law were applied to some employers on 1<sup>st</sup> November 1973 under law no. 61,1973. This law was replaced by law no. 108,1976 which added new categories of self-employers, workers for their own account and therefore it was called the Social Insurance Law for Employers and the like.

## **1.2**

### ***Scope of application***

The law comprises the following categories whose ages range from 21 to 60 years and are not covered by pensions and social insurance laws :

- 1- Persons who, for their own account , practice a commercial or industrial or agricultural activity.
- 2- Artisans and others who render services for their own account.
- 3- Partners in personal companies of joint liability.
- 4- Workers in liberal professions.
- 5- Productive members in productive cooperative societies who work for their own account.
- 6- Owners of agricultural lands the area of which 10 feddans and more.
- 7- Proprietors whose annual share is L.E. 250 and more of the rental value of buildings.
- 8- Owners of means of transport for persons or goods.
- 9- Officials authorized to perform civil marriages and notaries other than monks.
- 10- Men-of-letters and artists.
- 11- Mayors and chiefs of villages.
- 12- Guides and tourist guides.
- 13- Commercial agents.

### **1.3**

#### ***Financing***

- The insured person chooses the category of income on the basis of which contributions are calculated.

- There are 19 categories of income as follows:

No.	Monthly Income	Monthly amount of Contribution by 15%
	L.E.	L.E.
1	125	18.75
2	150	22.50
3	200	30.00
4	250	37.50
5	300	45.00
6	350	52.50
7	400	60.00
8	450	67.50
9	500	75.00
10	550	82.50
11	600	90.00
12	650	97.50
13	700	105.00
14	750	112.50
15	800	120.00
16	850	127.50
17	900	135.00
18	950	142.50
19	1000	150.00

- The rate of contribution is 15% of category of income chosen by the insured person.

- The insured person may amend the income category of his contribution to the next higher category on condition that his age does not exceed 55 years. He may also amend his contribution to lesser income if his financial condition justifies this amendment. Amendment becomes valid as from the first of January following the request of amendment.

## **1.4**

### ***Benefits of the System***

#### **Old age benefits:**

1- Falls due at the age of 65 even if the insured person continued his activity.

2- The contribution period should not be less than 180 months.

3- Pension is calculated on the basis of 1/45 of the income category or the average income categories on the basis of which contributions were paid for each of the contribution years.

4- The maximum pension is 80% of the contribution income category or average categories (this maximum pension is increased to 100% or L.E.30 monthly whichever is lesser for those whose pensions do not exceed L.E.30 monthly). If pension exceeds this maximum the insured persons or beneficiaries are entitled to a lump sum compensation at the rate of 108% of the contribution income on the basis of which pension was calculated for each of the additional years of contribution. The minimum pension is 50% of the contribution category or average categories if the contribution period reaches 240 months.

5- If the insured person's contribution period is 240 months he can have a pension in case of practicing no activity before reaching the age of 65. Here pension can be reduced at rates that range from 5% to 20% according to the age at the time of requesting pension.

#### **Permanent Total Invalidity and Death Pension:**

##### **1- For pensions to be due:**

- The contribution period should not be less than 3 consecutive months or 6 intermittent months.

- Death or total invalidity should occur before the age of 65 whether during the period of continuous activity or during one year at most from the date of terminating this activity.

**2- Pension is calculated at the rate of 1/45 of the contribution income or average incomes for each of the years of contribution to insurance to which 3 years or 50% of the income or the average is added... To this percentage half of the difference between it and the percentage of the maximum old age pension amounting to 80% is added.**

**Thus the minimum invalidity or death pension is 65% of the contribution income or the average contribution incomes.**

**3- If total invalidity or death result from labour injury a pension is due at the rate of 80% of the contribution income or the average contribution incomes.**

### **Lump Sum Compensation:**

**a) A lump sum compensation is due in the following cases:**

- 1- Final migration.
- 2- The foreigner's final departure.
- 3- Entering the order of monks.
- 4- Joining another work which does not benefit from this system.

**b) Compensation is calculated at the rate of 144% of the income category on the basis of which contributions were calculated for each of the contribution years.**

### **Additional benefits:**

**1. Additional compensations: They are calculated as those provided for under Social Insurance Law no 79,1975. They are due in cases of the insured person's**

total invalidity or death as well as in cases of the pensioner's death and beneficiaries.

2. Death grant: It is calculated as provided for under Social Insurance Law no.79,1975.

3. Funeral grant: They equal the pension of one month with L.E.20 as a minimum.

## **1.5**

### ***Management of the System***

This system is managed by the General Organization for Social insurance affiliated to the Ministry of Social Insurance.



Chapter 2  
**SOCIAL INSURANCE SYSTEM  
FOR EGYPTIAN WORKERS WORKING ABROAD**

- 2.1 Historical background.**
- 2.2 Scope of application.**
- 2.3 Financing**
- 2.4 Benefits**
- 2.5 Management of the system.**

## **2.1**

### ***Historical background***

Egypt is one of the manpower exporting countries. Therefore besides the social insurance agreements it concluded with some states, the law no. 74 was issued in 1973 to the effect of extending old age invalidity and death insurance to the Egyptians working abroad under individual labour contracts as from the 1<sup>st</sup> of September 1973. This was replaced by law no. 50, 1978 which cover all the Egyptians working abroad whether as employees or working for their own account. Therefore it was called the Social Insurance Law for the Egyptian Workers Abroad.

**Government : Makes up any deficit.**

- Insured cannot change his wage class to the higher one, except after the passage of one year in the previous class.

- Contributions are remitted in foreign currency, or the currency of the country where the insured is employed and upon basis of the touristic purchase price.

## **2.2**

### ***Scope of application***

This law applies to all Egyptian working abroad other than those subject to the provisions of the Social Insurance Laws nos. 79, 1975 and 108, 1976 since their ages range from 18 to 60 years.

The insured employees under law 50/1978 were as follows:

Year	No.	Year	No.
30/06/1996	20	30/06/2004	16
30/06/1997	21	30/06/2005	17
30/06/1998	22	30/06/2006	26
30/06/1999	23	30/06/2007	27
30/06/2000	16	30/06/2008	28
30/06/2001	18	30/06/2009	30
30/06/2002	15	30/06/2010	29
30/06/2003	16		

### **2.3**

#### ***Financing***

Costs of benefits are financed by monthly contributions to be paid by the insured persons at the rate of 22.5% of the income category they choose from among the 16 categories enlisted in a table annexed to the law and range from L.E.15 to 250 per month.

The insured person may request the amendment of the category he chooses to the next higher one (on condition that his age does not exceed 55 years on the 1<sup>st</sup> of January following the amendment request) or to a lesser category and amendment is put into force as from the 1<sup>st</sup> of January following the request.

Contributions are paid in US dollars during the insured person's stay abroad.

### **2.4**

#### ***Benefits***

The benefits of this law include old age, invalidity and death benefits on the basis of the contribution

**category or the average contribution categories.**

(First period X contri-income+ insurance period Xcontri.income+..... etc.)  
Total period

The law paid great attention to full coordination between its benefits and those of law no. 79, 1975 taking into consideration:

**a) Cases of entitlement to pension:**

1. Reaching the age of 60 since the contribution period is 180 months even if the insured person continued to work.

2. End of work before the age of 60 since the period of contribution to insurance is 240 months at least. In this case pension is reduced according to rates similar to those provided for by law no.79,1975.

3. The occurrence of total invalidity or death during the period of work or within one year after its termination since the insured person pays three consecutive monthly contributions.

**b) How to calculate pension:**

1. Old age pensions in calculated according to the same rules provided for by law no. 79, 1975. If the contribution period exceeds 36 years or the period required to receive the maximum pension whichever is bigger, the insured person or beneficiaries are entitled to a lump sum compensation of 108% of the average contribution incomes on the basis of which pension was calculated for each of the additional years of contribution.

2. Death or total invalidity pension is calculated at 65% of the average contribution income or according to what falls due of old age pension calculated on the basis of the period of contribution to insurance plus 5 years whichever is bigger.

If total invalidity or death are brought about by labour injury pension is due at 80% of the average contribution incomes. Here pension is increased by 5% every 5 years until the insured person reaches the age of 60.

Death pension is distributed to beneficiaries according to the rules into force of law no. 79, 1975.

### **c) Cases and calculation of the lump sum compensation:**

1. The lump sum compensation falls due if the insured person's work comes to an end or if his insurance is suspended before reaching the age provided for without having the necessary conditions of entitlement to pension. Compensation is paid when the insured person reaches the age and also in cases of total invalidity or death after more than one year from the termination of his work.

2. Compensation is calculated at 144% of the contribution income or the average contribution incomes for each of the years of contribution.

## **2.5**

### ***Management of the system***

This system is managed by the General Organization for Social Insurance affiliated to the Ministry of Social Insurance.

The system has a private independent account. Its financial position is periodically studied every five years by an actuary or more to make sure of the adequacy of reserves and allocations required for covering the existing commitments.

## **Adaptation of pensions and prices**

**To maintain the actual value of pensions article (8) of the social insurance law no. 79, 1975 and article (7) of the social insurance law for the Egyptian workers abroad no. 50, 1978 provided for increasing pensions in the light of the standard prices at a rate to be determined by a decree of the President of the Republic on a recommendation by the Minister of Social Insurance if the actuary examination of the financial situation shows a surplus of the money of the fund.**

**In addition to this, the decree no. (7) 1977, provided for a 10% increase of all pension due as from January 1977. Law no. 44, 1978 provided for another 15% increase of all pensions as from July 1978, in both cases the public treasury bears the costs of increase.**

Chapter 3  
**SOCIAL INSURANCE SYSTEM  
FOR MANPOWER CATEGORIES  
uncovered by the pensions  
and social insurance laws**

**Social Insurance System for manpower categories uncovered by the pensions and social insurance laws can be considered as a National Social Security System for all the Egyptian manpowers not covered by any social insurance law.**

### **Basic Law and Type of Program:**

**First Law : No. 112/1975 a non-contributory and obligatory social security system, provides for old age, survivors and disability pension only.**

**Current Law : Law No. 112/1980 (cancelled by law 135/2010 starting 1.1.2012).**

### **Benefits:**

**Flat rate old-age, invalidity and death basic pensions.**

### **Financing:**

**Flat rate contribution (can be deducted of the secured basic pension).**



Chapter 4  
**INSURED MANPOWER**  
**COVERED BY SOCIAL INSURANCE SYSTEMS**  
79/1975 – 108/1976 – 50/1978 – 112/1980



<b>Year</b>	<b>79/1975 (1)</b>	<b>108/1976</b>	<b>50/1978</b>	<b>112/1980</b>	<b>Total</b>
<b>30/06/76</b>				<b>1020</b>	
<b>30/06/77</b>				<b>2013</b>	
<b>30/06/78</b>				<b>2873</b>	
<b>30/06/79</b>				<b>3553</b>	
<b>30/06/80</b>				<b>2723</b>	
<b>30/06/81</b>	<b>5781</b>			<b>3112</b>	
<b>30/06/82</b>	<b>6023</b>	<b>626</b>	<b>12</b>	<b>4007</b>	
<b>30/06/83</b>	<b>6162</b>	<b>789</b>	<b>15</b>	<b>3969</b>	
<b>30/06/84</b>	<b>6329</b>	<b>908</b>	<b>19</b>	<b>3953</b>	
<b>30/06/85</b>	<b>6639</b>	<b>960</b>	<b>21</b>	<b>3963</b>	
<b>30/06/86</b>	<b>6877</b>	<b>1023</b>	<b>27</b>	<b>4092</b>	
<b>30/06/87</b>	<b>7158</b>	<b>1080</b>	<b>29</b>	<b>4265</b>	
<b>30/06/88</b>	<b>7474</b>	<b>1146</b>	<b>31</b>	<b>4399</b>	
<b>30/06/89</b>	<b>7752</b>	<b>1194</b>	<b>32</b>	<b>4531</b>	
<b>30/06/90</b>	<b>7980</b>	<b>1249</b>	<b>33</b>	<b>4681</b>	
<b>30/06/91</b>	<b>8239</b>	<b>1314</b>	<b>37</b>	<b>4851</b>	
<b>30/06/92</b>	<b>8533</b>	<b>1382</b>	<b>41</b>	<b>5043</b>	
<b>30/06/93</b>	<b>8768</b>	<b>1439</b>	<b>48</b>	<b>5204</b>	
<b>30/06/94</b>	<b>8976</b>	<b>1502</b>	<b>56</b>	<b>5355</b>	
<b>30/06/95</b>	<b>8702</b>	<b>1576</b>	<b>68</b>	<b>5537</b>	
<b>30/06/96</b>	<b>9072</b>	<b>1650</b>	<b>20</b>	<b>5707</b>	
<b>30/06/97</b>	<b>9232</b>	<b>1716</b>	<b>21</b>	<b>5834</b>	
<b>30/06/98</b>	<b>9335</b>	<b>1756</b>	<b>22</b>	<b>5837</b>	
<b>30/06/99</b>	<b>9692</b>	<b>1820</b>	<b>23</b>	<b>5918</b>	
<b>30/06/2000</b>	<b>9757</b>	<b>1837</b>	<b>16</b>	<b>5920</b>	
<b>30/06/2001</b>	<b>10044</b>	<b>1876</b>	<b>18</b>	<b>5922</b>	

(1) The number of the public sector employees was 1354 thousand at 30/06/96 and 965 thousand at 30/06/2000.

Year	79/1975	108/1976	50/1978	112/1980	Total
30/06/2002	10422	1924	15	5942	18303
30/06/2003	10604	1966	16	5966	18552
30/06/2004	10762	2418	16	5506	18702
30/06/2005	11358	2469	17	5166	19010
30/06/2006	10778	2049	26	997	13850
30/06/2007	12182	2170	27	998	15377
30/06/2008					
30/06/2009	12925 (1)	2357	30	983 (2)	16295 (2)
30/06/2010	13160 (3)	2418	29	976	16583

(1) - Governmental employees	5676
- Public Sector employees	689
- Private Sector employees	4754
- Contractors employees	426
- Motorcars employees	1293
- Others	87

---

12925

(2) Please add about 5 million of agriculture employees.

(3) Including 5680 governmental employees.

Chapter 5  
**SOCIAL INSURANCE SYSTEM  
FOR ARMY FORCES**

**The army forces manpower are covered by the army forces insurance and pensions law no. 90/1975.**

## **Future objectives And Schedules for Discussion**

## **Future objectives**

**Clearly, Social Insurance in Egypt has greatly developed in the last 55 years. It now covers the whole working population. Benefit standards are suitable in proportion to other standards in all developed countries. We can state that social insurance schemes in Egypt have substituted hopes for fears either from social or economical point of view.**

**In spite of all that have been achieved, there are some basic objectives which social insurance programs have to fulfill in the near future.**

### **1. Full coverage by all kinds of insurance:**

**Old age, invalidity and death insurance has already covered all workers, even temporary and casual workers, but other insurance are restricted in certain categories of manpower. Extending all kinds of insurance to protect all gainfully employed persons and their dependants is a matter of human equation. Covering other major risks as work injuries, sickness and unemployment is no less than old age.**

### **2. Health needs:**

**Only a limited proportion of Egypt's population is covered by health insurance. Medical care facilities are not sufficient to all social insurance beneficiaries. Greater emphasis should be given and more resources allocated to meeting health insurance needs. It is essential that our future planning for health insurance should aim to cover the whole insurable community.**



### **3. Safety Measures and Rehabilitation:**

**Safety is a preventive measure for work injuries. Coordination is very important between authorities working in the field of social insurance and industrial safety to eliminate work accidents. Such coordination is needed in future programs for the hope of making a progressive system of work injury insurance.**

**Also greater emphasis must be given to rehabilitation schemes. A vocational Rehabilitation law should be enacted to give right to all disabled persons to join the working population community. Our target should be the establishment of more facilities for a rehabilitation service, and the training of additional professional personnel in those fields concerned with rehabilitation of the disabled and invalids and their employment.**

### **4. Needs of the Aged:**

**It is the duty of responsible organisations of social insurance to assure that our senior citizens have the physical, mental, and financial capacity to live an easy life. Although the existing system of social insurance has provided many benefits to meet the needs of the aged, yet a great and extensive measures have to be taken to put the new benefits in action. A research commission with an adequate budget has to be established to conduct suggested programs on the needs of older people.**

### **5. Benefits must be in line with economy automatically:**

**The problem of adapting social insurance benefits to the rising cost of living or even to the rising general levels of prosperity needs many researches especially from the financial point of view. The existing situation provides for the adaptation of pensions to the general cost of living level through a yearly decrees issued by**

the President of the Republic in light of the state budget.

This last condition makes it awkward to make the needed increase in pension's level. But still remaining will be the problem of the benefit levels of those who have already retired facing the inflations.

## Schedules for discussion

### - Schedule of contributions and unemployment insurance reserves for the years 1965 : 2013

(thousands L.E.)

Year	Contributions (1)	Compensations (2)	The balance (3)	Investment Rate 6%			Last Term Reserves	
				Period	Factor (4)	Amount (5) (3 x 4)	Without interest (6)	With interest(7) (5+3)
1965	4.070	0.000	4.070	48	16.394	66.724	4.070	70.794
1966	7.298	0.008	7.290	47	15.466	112.747	11.360	120.037
1967	8.380	0.018	8.362	46	14.590	122.002	19.720	130.364
1968	8.767	0.082	8.685	45	13.765	119.549	28.410	128.234
1969	9.302	0.063	9.239	44	12.985	119.968	37.650	129.207
1970	10.399	0.074	10.325	43	12.250	126.481	47.970	136.806
1971	11.167	0.048	11.119	42	11.557	128.502	59.090	139.621
7/71:12/72	19.151	0.066	19.085	41	10.903	208.084	78.180	227.169
1973	15.905	0.029	15.876	40	10.286	163.301	94.050	179.177
1974	17.425	0.024	17.401	39	9.704	168.859	111.450	186.260
1975	17.377	0.021	17.356	38	9.154	158.877	128.810	176.233
1976	9.485	0.033	9.452	37	8.636	81.627	138.260	91.079
1977	9.755	0.044	9.711	36	8.147	79.116	147.970	88.827
1978	11.514	0.031	11.483	35	7.686	88.258	159.450	99.741
1979	14.226	0.123	14.103	34	7.251	102.261	173.560	116.364
1980	15.215	0.070	15.145	33	6.841	103.607	188.700	118.752
1981	19.934	0.319	19.615	32	6.453	126.576	208.320	146.191
1982	29.563	0.219	29.344	31	6.088	178.646	237.660	207.990
1983	32.248	0.239	32.009	30	5.743	183.828	269.670	215.837
1984	39.794	0.413	39.381	29	5.418	213.366	309.050	252.747
1985	51.530	0.129	51.401	28	5.112	262.762	360.450	314.163
1986	58.524	0.262	58.262	27	4.822	280.939	418.710	339.201
1987	61.355	1.136	60.219	26	4.549	273.936	478.930	334.155
1988	70.114	0.524	69.590	25	4.292	298.680	548.520	368.270
1989	83.879	0.407	83.472	24	4.049	337.978	632.000	421.450
1990	91.686	0.304	91.382	23	3.820	349.079	723.380	440.461
1991	99.800	0.300	99.500	22	3.604	358.598	822.880	458.098
1992	107.958	0.188	107.770	21	3.400	366.418	930.650	474.188
1993	130.431	0.235	130.196	20	3.207	417.539	1,060.840	547.735

Year	Contributions (1)	Compensations (2)	The balance (3)	Investment Rate 6%			Last Term Reserves	
				Period	Factor (4)	Amount (5) (3 x 4)	Without interest (6)	With interest(7) (5+3)
1994	144.041	0.268	143.773	19	3.026	435.057	1,204.620	578.830
1995	154.102	0.357	153.745	18	2.854	438.788	1,358.360	592.533
1996	170.806	0.458	170.348	17	2.693	458.747	1,528.710	629.095
1997	178.500	0.241	178.259	16	2.540	452.778	1,706.970	631.037
1998	195.500	0.494	195.006	15	2.397	467.429	1,901.970	662.435
1999	211.378	0.422	210.956	14	2.261	476.972	2,112.930	687.928
2000	217.247	0.422	216.825	13	2.133	462.488	2,329.760	679.313
2001	217.247	0.422	216.825	12	2.012	436.252	2,546.580	653.077
2002	237.968	0.422	237.546	11	1.898	450.862	2,784.130	688.408
2003 (*)	246.044	0.422	245.622	10	1.791	439.909	3,029.750	685.531
2004 (*)	262.795	0.519	262.276	9	1.689	442.984	3,292.020	705.260
2005 (*)	283.809	0.139	283.670	8	1.594	452.170	3,575.690	735.840
2006 (*)	283.809	0.139	283.670	7	1.504	426.640	3,859.360	710.310
2007 (*)	283.809	0.139	283.670	6	1.419	402.528	4,143.030	686.198
2008 (*)	434.094	0.077	434.017	5	1.338	580.715	4,577.050	1,014.732
2009/2010 (*)	496.437	0.152	496.285	4	1.262	626.312	5,073.340	1,122.597
2010/2011	619.951	0.344	619.607	3	1.191	737.952	5,692.947	1,357.559
2011/2012	722.832	0.065	722.767	2	1.124	812.390	6,415.714	1,535.157
2012/2013 (*)	876.772	0.048	876.724	1	1.060	929.327	7,292.438	1,806.051
Total	7,303.395	10.957	7,292.438			15,528.608		22,821.042

(\*) The table does not include subscriptions and compensation of government entities, which became a non-governmental sector (since fiscal year 2002/2003) and unemployment insurance is applied practically as electricity sector, electricity companies and the Egyptian Electricity Authority, which turned into a holding company for electricity (The total subscriptions 2009/2010 about 58 thousand pounds, compared to 48 thousand pounds during the year 2008/2009).

**- Schedule of Accumulated Reserves and Investments  
2002 : 2010:-**

(Millions L.E.)

Year	Governmental sector		Private and public sector		Total	
	Reserves	Rate of change %	Reserves	Rate of change %	Reserves	Rate of change %
2001/2002	102958	0.0	92891	0.0	195849	0.0
2002/2003	118722	15.3	103565	11.5	222287	13.5
2003/2004	135947	14.5	114552	10.6	250499	12.7
2004/2005	151584	11.5	125536	9.6	277120	10.6
2005/2006	170069	12.2	137746	9.7	307815	11.1
2006/2007			148511			
2007/2008			144340			
2008/2009	215391		144022		359413	
2009/2010	229638		147769		377407	

**- Break down schedule of Investments:**

**a- Governmental sector:**

(Millions L.E.)

Investment classes	Investment amounts					<sup>(1)</sup> Investment Yield	
	30/6/2005	%	30/6/2006	30/6/2009	30/6/2010	30/6/2009	30/6/2010
Investment Bank	122913.1	90.1	135735.0	29637	32601		
Government Bonds	1.5	0.2	276.6	139800	144600		
Public Treasury	1000.0	0.7	1000.0				
Treasury Bills	662.1	0.2	350.4				
Securities	1639.5	6.4	9677.2				
Loans	190.9	0.1	196.3				
Bank Time Deposits	8981.5	2.3	3431.0				
Total	135388.6	100.0	150666.5	169400	176200	14173	14611

(1) Was 13,515 at 30/6/2006.

## B- Private and public sector:

(Millions L.E.)

Investment classes	Investment amounts							Investment Yield	
	30/6/2005	%	30/6/2006	30/6/2009		30/6/2010		30/6/2009	30/6/2010
				amount	%	amount	%		
Investment Bank	96093.4	93.1	105702.7	24894909	20.05	27384400	21.5		
Government Bonds	561.5	3.5	3987.1	6474037	5.22	6162012	4.84		
Public Treasury	1000.0	0.9	1000.0	87998800	70.89	87998800	69.1		
Treasury Bills	0.0	0.0	0.0	0	0	0	0		
Securities	657.3	0.6	701.8	2224739	1.79	2710450	2.13		
Loans	48.4	0.0	47.4	36524	0.03	30843	0.03		
Bank Time Deposits	5644.7	1.9	2172.5	2510166	2.02	3054929	2.4		
Total	104005.3	100.0	113611.5	124139175	100.0	127341434	100.0	10375	10531

## - Schedule of old-age, disability and death pensions at 30/06/2010:

System law	Sector	Number of Cases			Number of (Beneficiaries)					
		Life 1	Death 2	Total 1 + 2	Pensioners				Dependents	Total
					Old-age	Premature Old-age	Disability	Total		
79/1975	Private and public	1044713	796076	1840789	432227	475327	137159	1044713	1476941	2521654
	Governmental	1227285	495052	1722337	1066910	160375	0	1227285	1703977	2931262
108/1976	Employers and the Like	201893	280244	482137	164817	29507	7569	201893	544233	746126
50/1978	Workers abroad	5587	2028	7615	2091	3480	16	5587	4009	9596
112/1980	Other Categories	487016	753945	1240961	0	0	0	487016	1294088	1781104
	Sadat	9408	170948	180356	0	0	0	9408	188812	198220
Total		2975902	2498293	5474195	1666045	668689	144744	2975902	5212060	8187962

# Contents

<b>Section One: Life Insurance . Social Insurance</b>	
Basic Concepts .....	<b>3-10</b>
<b>Section Two: Egyptian Social Insurance Systems.</b>	<b>11-20</b>
a. The Social Insurance Systems .....	<b>13</b>
b. Managing The Egyptian Social Insurance Scheme .....	<b>13</b>
c. The National Social Insurance Organization (NSIO) .....	<b>14</b>
d. The yearly Final Accounts .....	<b>18</b>
e. The Periodical Actuarial Investigation of the Scheme Financial Position ..	<b>18</b>
<b>Section Three : Social Insurance System for Workers .....</b>	<b>21-176</b>
Chapter (1) : <b>Scope of Application and Definitions.</b>	<b>23-30</b>
1.1. Scope of Application .....	<b>24</b>
1.2. Definitions .....	<b>26</b>
Chapter (2) : <b>Financing The cost of Social Insurance Benefits and Contribution Rules .....</b>	<b>31-48</b>
2.1. Way of Financing .....	<b>32</b>
2.2. Monthly Contributions .....	<b>32</b>
2.3. Calculating Rules .....	<b>35</b>
2.4. Financing Treatment and Medical Care Fund .....	<b>43</b>
Chapter (3) : <b>Old Age, Invalidity and Death Insurance .....</b>	<b>49-82</b>
3.1. Historical Background .....	<b>50</b>
3.2. Finance .....	<b>51</b>
3.3. Pensions and Compensations .....	<b>53</b>
3.4. Rules for Computing Some Contribution Periods .....	<b>66</b>
Chapter (4) : <b>Work Accident Insurance .....</b>	<b>83-118</b>
4.1. Historical Background .....	<b>84</b>
4.2. Definition and Qualifying Period .....	<b>84</b>
4.3. Insurance Financing .....	<b>90</b>

4.4. Benefits in Kind (Treatment and Medical Care) .....	91
4.5. Cash Benefits .....	92
4.6. Medical Arbitration .....	114
4.7. General Provisions .....	115
Chapter (5) : <b>Health Insurance (Sickness and Maternity)</b> .....	119-126
5.1. Historical Background .....	120
5.2. Financing and Scope of Insurance ...	120
5.3. Insurance Benefits .....	122
5.4. General Rules .....	125
Chapter (6) : <b>Unemployment Insurance</b> .....	127-132
6.1. Historical Background .....	128
6.2. Financing and Scope of Insurance ....	128
6.3. Insurance Benefits (Compensation )....	129
Chapter (7) : <b>Beneficiaries and Entitlements Conditions</b> .....	133-144
7.1 Determining the Beneficiaries .....	134
7.2 General Rules .....	136
7.3 Distribution of Death Pension .....	141
Chapter (8) : <b>Additional Benefits</b> .....	145-158
8.1. Additional Compensation .....	146
8.2. Death Allowance .....	148
8.3. Funeral Expenses .....	149
8.4. Loans .....	150
8.5. Missing Persons Benefits .....	152
8.6. Social Care Insurance for Pensioners.	153
Chapter (9) : <b>General Provisions</b> .....	159-174
9.1. Exemption from Taxes and Duties ....	160
9.2. Benefits Documents, and Application Dates .....	161
9.3. Guarantees of Contribution Collection.	164
9.4. Obligation of The Public Treasury ....	167
9.5. Various Provisions .....	168

## **Section Four : Social Insurance for Other Categories .....**

Chapter (1) : <b>Social Insurance System for Employers and The Like</b> .....	177-182
1. Historical background .....	178



2. Scope of application .....	178
3. Financing .....	179
4. Benefits of the System .....	180
5. Management of the fund .....	182
Chapter (2) : <b>Social Insurance System for Egyptian Workers Working Abroad .</b>	<b>183-188</b>
1. Historical background .....	184
2. Scope of application .....	184
3. Financing .....	185
4. Benefits .....	185
5. Management of the fund .....	187
Chapter (3) : <b>Social Insurance System for Manpower Categories Uncovered by The Pensions and Social Insurance Laws .....</b>	<b>189-190</b>
Chapter (4) : <b>Insured Manpower by Social Insurance Scheme .....</b>	<b>191-194</b>
Chapter (5) : <b>Social Insurance System for Army Forces .....</b>	<b>195-196</b>
<b>Future Objectives and Schedules for Discussion .....</b>	<b>197-204</b>
<b>Contents .....</b>	<b>205- 207</b>

