



January 13, 2022

Ms. Suzette Lee Chee
Permanent Secretary
Ministry of Finance
Level 15, Finance Building
Eric Williams Financial Complex
Independence Square
PORT OF SPAIN

Dear Ms. Lee Chee,

Re: Second Report of the Joint Select Committee on Local Authorities, Service Commissions and Statutory Authorities (including THA) on an Inquiry into the efficiency and effectiveness of the National Insurance Appeals Tribunal (NIAT) (with specific focus on the tribunal's capacity to dispose of appeals)

I refer to letter dated December 7, 2021, from Ms. Sampson-Meiguel, Clerk of the House at the Office of Parliament, in relation to the captioned subject.

I am pleased to provide the following responses to the recommendations/comments, in relation to the NIAT and the NIBTT, coming out of the 2nd report of the Joint Select Committee:

10. The NIBTT and NIAT should formalize their approach to cooperating by establishing an inter-agency working Committee to continuously monitor and evaluate the appeals process's performance;

- The NIBTT has requested a meeting with the NIAT to discuss and fully explore the recommendations of the Joint Select Committee via letter dated January 03, 2022 sent/emailed to the Registrar of NIAT. A virtual meeting between the NIBTT and NIAT has been scheduled for January 13, 2022 at 10:00 a.m.

11. Additional steps be pursued by the NIBTT to improve its clients' records management systems systems.

- The NIBTT has engaged an external provider to assist in capturing the backlog of contribution records. This is targeted for completion in January 2022 and will be accompanied by a promotion of the online contribution data submission during this calendar year. These two initiatives will ensure that contribution records are made current and continue to be current on an ongoing basis.

13. The NIBTT should consider undertaking a robust public relations campaign highlighting the need for employers to cooperate with the Board and comply with the provisions of the NI Act to ensure that accurate contributions are made on behalf of employees.

- The NIBTT is presently engaged in a Registration/Compliance Marketing and Education Campaign highlighting employer/employee obligations. The campaign is highlighted in print (newspaper), electronic (radio), social media (Facebook and Instagram) and digital media (NIBTT website) platforms. The reach of these messages will be expanded in 2022 to include media platforms such as SMS, social media advertising (web advertisements, Google ads etc.) and television. Sample messages currently in rotation, as public communication, are included below.

The National Insurance Board of Trinidad and Tobago

Ensure that you are REGISTERED

IF YOU ARE EARNING **\$200.00** OR MORE PER WEEK...

Then your employer Must Pay **NI Contributions** for you!
If you are not already registered with the NIBTT, your employer **must** register you within 14 days of hiring you.

IF NOT, THEY ARE BREAKING THE LAW

Customer Care Centre: (868) 625-4N1S (4647) or customercare@nibt.net

www.nibt.net Find us on Facebook

(Benefit Claims Guidelines and Checklist available on NIBTT's website to assist with verification before claims submission.)

More than just a pension provider.

The National Insurance Board of Trinidad and Tobago

Employers, pay contributions by the last day of every month.

ENSURE THAT EMPLOYEES ARE REGISTERED WITHIN 14 DAYS OF EMPLOYMENT.

PAY ONLINE - www.nibt.net or
Visit a Service Centre to make Contribution payments by cash or cheque and submit the NI184 Form.

Customer Care Centre: (868) 625-4N1S (4647) or customercare@nibt.net

www.nibt.net Find us on Facebook

(Benefit Claims Guidelines and Checklist available on NIBTT's website to assist with verification before claims submission.)

More than just a pension provider.

Avoid the risk of penalties and interest for late payment!

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General Education: Virtual Seminars

NIBTT takes its mandate to educate the employer demographic very seriously. Requests for education seminars are received either through a mixture of cold calls, emailed requests received from seminars@nibtt.net or through internal networking of customer referrals from NIBTT’s Insurance Operations department. With the advent of the COVID-19 pandemic, virtual seminars have been facilitated by using online platforms. General education sessions usually address the following:

- Legislative Obligations and Compliance/ Registration awareness for Employers and Employees
- All National Insurance Benefits - qualifying conditions and completion of claim forms
- The NIBTT provides education seminars FREE of charge to all stakeholders (see flyer below).



14. The NIBTT and the NIAT should establish a shared digital database for accessing client records. Discussions should commence within the next three months concerning the establishment of this database.

- The NIBTT has requested a meeting with the NIAT to discuss and fully explore the recommendations of the Joint Select Committee via letter dated January 03, 2022 sent/emailed to the Registrar of NIAT. A virtual meeting between the NIBTT and NIAT has been scheduled for January 13, 2022 at 10:00 a.m.

19. The establishment of an advanced Web-enabled system to view retirement projections is endorsed by the Committee. Furthermore, the committee recommends that discussions on the full establishment of this feature be prioritized by the NIBTT;

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22. Given its significant client base, the Committee fully endorses all feasible e-business projects of the NIBTT. In light of discussions surrounding Fintech, the NIBTT must ensure that it obtains the necessary systems to adequately protect the financial data of its claimants as they proceed to engage in electronic payments;

- The NIBTT currently receives payments through its Service Centres via cash, cheque and LINX payments. The existing online contribution services does not accept payments. Payments are made through a financial institution and the relevant transaction number is submitted through the online contribution service. These payments are made to the NIBTT bank accounts at an established financial institution. As such, the NIBTT does not presently hold or maintain client financial data for the e-payment purposes.

26. That the NIBTT and the NIAT should endeavor to engage in a public consultation exercise with the stakeholders who were previously not considered, with a view to ensuring that all credible concerns are considered and rectified through legislative amendments and administrative adjustments, where necessary;

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27. Provide a status update on the submission of the legislative amendments to Section 60 of the NI Act and Regulations to the MoF for their consideration;

- The NIBTT is currently undertaking a comprehensive review of the NI Act. The NIBTT's list of proposed amendments must be approved by the NGC before same is forwarded for Board (this process is ongoing). Subsequent to this process, Board approval is required before said list is forwarded to the Minister.

We trust that the above responses meet with your satisfaction and ask that you contact the undersigned at telephone nos. 625-1107 or 749-1511 or via email at npersad@nibtt.net should you require any further information or clarification on this matter.

Yours sincerely
For and on behalf of the
National Insurance Board of
Trinidad and Tobago



Niala Persad-Poliah
EXECUTIVE DIRECTOR