(Northern Ireland), 1947, and shall be read as one with the National Insurance (Increase of Contributory Pensions) Regulations (Northern Ireland), 1946, as amended (hereinafter referred to as "the principal regulations").

- (2) In these regulations, the expression "question" shall include any matters which may, under paragraph (a) of the proviso to paragraph (2) of regulation (9), or under sub-paragraph (c) of paragraph (2) of regulation 10, of the principal regulations be determined by the Ministry, and the expression "decide any question" in regulation 2 shall be construed accordingly.
- 2. Where under the provisions of the principal regulations the Ministry may decide any question and that decision is subject to an appeal to a court of referees, the Ministry may, if it thinks fit, instead of deciding that question, refer it to a court of referees, and, in relation to any question so referred, the principal regulations shall apply, subject to the necessary modifications, as they apply to an appeal from a decision of the Ministry.

Sealed with the Official Seal of the Ministry of Labour and National Insurance for Northern Ireland this 19th day of April, 1947, in the presence of

(L.S.)

### H. Anderson,

Assistant Secretary to the Ministry of Labour and National Insurance for Northern Ireland.

Sealed with the Official Seal of the Ministry of Finance for Northern Ireland this 19th day of April, 1947, in the presence of

(L.S.)

## John I. Cook,

Assistant Secretary to the Ministry of Finance for Northern Ireland.

# Deposit Contributors

REGULATIONS, DATED 21ST APRIL, 1947, MADE BY THE MINISTRY OF LABOUR AND NATIONAL INSURANCE, IN CONJUNCTION WITH THE MINISTRY OF FINANCE, UNDER THE NATIONAL INSURANCE ACT (NORTHERN IRELAND), 1946.

### 1947 No. 86

The Ministry of Labour and National Insurance, acting in conjunction with the Ministry of Finance, in exercise of the powers conferred by section 66 of the National Insurance Act (Northern Ireland),

1946, and of all other powers enabling it in that behalf, hereby makes the following regulations:—

- 1.—(1) These regulations may be cited as the National Insurance (Deposit Contributors) Regulations (Northern Ireland), 1947.
- (2) In these regulations, unless the context otherwise requires, the following expressions shall have the meanings hereby respectively assigned to them:—
  - "the Insurance Act" means the National Health Insurance Act, 1936, as amended by any subsequent enactment, order or regulations;
  - "the Insurance Acts" means the National Health Insurance Acts (Northern Ireland), 1936 to 1946, as amended by any subsequent enactment, order or regulations; and, except as otherwise expressly provided, expressions shall have the same meanings as in those Acts;
  - "the Contributory Pensions Acts" means the Widows', Orphans' and Old Age Contributory Pensions Acts (Northern Ireland), 1936 to 1946, as amended by any subsequent enactment, order or regulations;
  - "the Arrears Regulations" means the National Health Insurance (Arrears) Regulations, 1937, as amended by any subsequent regulations;
  - "the Ministry" means the Ministry of Labour and National Insurance;
  - "the Fund" means the Deposit Contributors Fund;
  - "the Insurance Section" means the Deposit Contributors Insurance Section;
  - "deposit contributor" means any deposit contributor under the Insurance Act other than a deposit contributor who is a member of the Insurance Section;
  - "pensionable age" means the age of sixty-five, in the case of a man, and sixty, in the case of a woman;
  - "society" means an approved society, or a branch of an approved society.
- (3) Subject to the provisions of subsection (5) of section 66 of the National Insurance Act (Northern Ireland), 1946, the Interpretation Act, 1921, applies to the interpretation of these regulations as it applies to the interpretation of an Act of the Parliament of Northern Ireland.
- 2. Every deposit contributor who immediately before the 21st April, 1947, has not attained pensionable age and then has an account in the Fund shall,—
  - (1) if he will not attain pensionable age before the 1st July, 1947, be transferred to the Insurance Section as from the 21st April, 1947; and

(2) if he will attain pensionable age before the 1st July, 1947, be so transferred as from the date of his attaining pensionable age:

Provided that this regulation, in so far as it relates to persons coming within paragraph (1), shall not apply to a person who immediately before the 21st April, 1947, is then treated as being insured in a free insurance period or an extended insurance period which, in either case, is due to expire on the 30th June, 1947.

- 3. The following persons (other than persons who have previously attained pensionable age) shall become members of the Insurance Section as from the appropriate date mentioned below:—
  - (1) any person (not being a person who is transferred to the Insurance Section under regulation 2) who entered into insurance before the 21st April, 1947, but who did not join a society within the prescribed time and who on the 1st July, 1947, is still insured, and is not—
    - (a) a man of the forces, or
    - (b) a person to whom the provisions of either—
      - (i) paragraph (f) of subsection (1) of section 131 of the Insurance Act (which section relates to the Navy, Army and Air Force Insurance Fund), or
      - (ii) the regulations made under subsection (2) of that section providing benefit for certain discharged men of the forces,

are applicable, as from the 21st April, 1947;

- (2) any person (not being a man of the forces) who enters into insurance on or after the 21st April, 1947, and who does not join a society within the prescribed time, as from the date of such entry into insurance;
- (3) any insured person who on or after the 21st April, 1947, ceases to be a member of a society but who remains an insured person until the 1st July, 1947, and does not join another society within the prescribed time, as from the date of such cessation.
- 4.—(1) (a) If the number of contributions for the contribution year ended the 7th July, 1946, as calculated in accordance with the provisions of the Arrears Regulations, paid by or in respect of a person who becomes a member of the Insurance Section under paragraph (1) of regulation 2 or paragraph (1) of regulation 3, is, after taking into account any contributions paid under sub-paragraph (b) of this paragraph, more than thirty-five, the rates of sickness benefit and disablement benefit payable to him during the appropriate period referred to

in sub-paragraph (a) of paragraph (3) of the First Schedule to these regulations shall not be reduced by reason only of any provision of the Arrears Regulations relating to the reduction of benefits.

- (b) Where the number of contributions for the said contribution year, as so calculated, is thirty-five or less, the person concerned shall, within such time as the Ministry may in the circumstances of his case allow, be entitled to pay such further contributions (at such rate as would be payable by him under the Arrears Regulations for the said contribution year) as will bring the total contributions, as so calculated, to thirty-six.
- (2) If the number of contributions for the said contribution year, as so calculated, paid by or in respect of a person to whom the foregoing paragraph applies is thirty-five or less, and the further contributions referred to in sub-paragraph (b) of the foregoing paragraph have not been paid within the time allowed, he shall be entitled, in respect of the period from 21st April, 1947, to the end of the benefit year which is current at that date, to such benefits from the Insurance Section as he would have been entitled to receive in respect of that period from the Fund if these regulations had not been made:

## Provided that-

- (a) if the number of contributions for the said contribution year, as so calculated, is more than twenty-five any right to maternity benefit shall derive from his insurance as a member of the Insurance Section and not from this paragraph;
- (b) nothing in this paragraph shall operate to deprive a person of any medical benefit to which he is entitled as such a member.
- 5. The following provisions shall apply in the case of deposit contributors who become members of the Insurance Section in accordance with these regulations as from the 21st April, 1947, in lieu of the provisions of subsections (1) and (2) of section 148 of the Insurance Act (which subsections relate to transfer values in respect of deposit contributors):—
  - (1) There shall as from the 21st April, 1947, be debited to the Fund and credited to the Reserve Suspense Fund such sum as the Ministry shall determine represents the sums standing to the credit in the Fund of such deposit contributors.
  - (2) There shall as from the said date be debited to the Reserve Suspense Fund and credited to the Insurance Section such sum as the Ministry, in consultation with the Actuary appointed by the Minister of Finance, shall determine represents the amount which would have been the amount of the transfer values of such deposit contributors, if they had previously been members of societies instead of deposit contributors.

- 6. As from the 21st April, 1947, the following insured persons shall not be admitted to membership of a society for the purposes of the Insurance Acts:—
  - (1) any deposit contributor who has an account in the Fund;
  - (2) any person who is a member of the Insurance Section; and
  - (3) any person who belongs to one of the classes referred to in sub-paragraph (b) of paragraph (1) of regulation 3.
- 7.—(1) The provisions of these regulations mentioned in the first column of the First Schedule to these regulations shall have effect subject to the modifications specified in the third column.
- (2) (a) The provisions of the Insurance Acts and the Contributory Pensions Acts and the regulations, orders and rules made thereunder shall have full force and effect, subject to the modifications which are contained in the foregoing regulations, or are referred to in sub-paragraph (b) of this paragraph.
- (b)—(i) The provisions of the Acts mentioned in the first column of Part I of the Second Schedule to these regulations shall have effect subject to the modifications specified in the third column.
- (ii) The provisions of the regulations mentioned in the first column of Part II of the said Second Schedule shall have effect subject to the modifications specified in the third column.
- (iii) Unless the context otherwise requires, references to any of the Insurance Acts or Contributory Pensions Acts in regulations, orders or rules made under any enactment referred to in paragraph (a) of subsection (1) of section 66 of the National Insurance Act (Northern Ireland), 1946, shall be construed as referring to any such Act as modified by these regulations.

Sealed with the Official Seal of the Ministry of Labour and National Insurance for Northern Ireland this 21st day of April, 1947, in the presence of

(L.S.) William Allen,

Assistant Secretary to the Ministry of Labour and National Insurance for Northern Ireland.

Sealed with the Official Seal of the Ministry of Finance for Northern Ireland this 21st day of April, 1947, in the presence of

(L.S.) John I. Cook,

Assistant Secretary to the Ministry of Finance for Northern Ireland.

#### FIRST SCHEDULE

Provisions of these regulations modified

Provisions modified.

Subject matter.

Modification.

(1) Regulation 2.

Transfer of deposit contributors to Deposit Contributors Insurance Section. Regulation 2 shall not apply to any person who, under subsection (2) or (3) of section 87 of the Insurance Act, becomes a member of a society in the circumstances specified in the modi-

fication contained in paragraph (4)

of this schedule.

(2) Paragraph (1) Further e members!

Deposit (

Further extension of membership of Deposit Contributors Insurance Section. (a) Notwithstanding the provisions of paragraph (1) of regulation 3, if on or after the 21st April, 1947, the Ministry is satisfied that a person would continue to be insured up to and including the 1st July, 1947, that person may forthwith be established as a member of the Insurance Section

as from the 21st April, 1947.
(b) Where a person to whom paragraph (1) of regulation 3 applies attains pensionable age after the 21st April, 1947, but before the 1st July, 1947, then, notwithstanding the provisions of that paragraph, he shall not become a member of the Insurance

(3) Regulation 4.

Special provisions relating to benefits, and payment of arrears of contributions.

(a) For the purpose of sub-paragraph (a) of paragraph (1) of regulation 4; the appropriate period shall be from the 21st April, 1947, to the end of the benefit year which is current at

Section until immediately before he

attains pensionable age.

that date:

Provided that where, under the proviso to regulation 10 of the chars Regulations (after taking into account any contributions paid under subparagraph (b) of paragraph (1) of regulation 4) or under regulation 13 of those regulations, benefit is payable within that period as from a date subsequent to the 21st April, 1947, the appropriate period in any such case shall commence as from the date benefit becomes payable, or, where it becomes payable under both the said proviso and the said regulation 13, as from whichever date is the

later.
(b) In the application of subsection (1) of section 20 of the Insurance Act (which section relates to the payment of contributions by voluntary contributors), no account shall be taken of any contributions paid under sub-paragraph (b) of paragraph (1) of regulation 4, and a person who by reason of that subsection has ceased to be entitled to pay contributions as a voluntary contributor shall not be entitled to pay contributions under that sub-paragraph.

Subject matter.

Modification.

(3) Regulation 4.—Cont.

(c) Paragraph (2) of regulation 4 shall also apply to a person to whom the proviso contained in sub-paragraph (a) of this paragraph is applicable, and who satisfies the conditions of sub-paragraph (a) of paragraph (1) of that regulation, from the 21st April, 1947, until the commencement of the appropriate period as deter-

mined in accordance with that proviso; and for the purpose of this provision, the proviso to the said paragraph (2) shall apply.

(4) Regulation 6. Membership of approved societies.

Nothing in regulation 6 shall preclude a society, under subsection (2) of section 87 of the Insurance Act, from admitting to membership any person to whom that regulation applies, within a period of three months after the date on which application for membership is delivered to the society, if he duly makes such application before the 21st April, 1947; and that regulation shall not affect the operation of subsection (3) of the said section 87, in relation to any such person.

#### SECOND SCHEDULE

#### PART I

## Provisions of Acts modified

Provisions modified.

Subject matter.

Modification.

In the case of a deposit contributor

who has been transferred to the Insurance Section under these regu-

National Health Insurance

Act, 1936 Subsection (1) of

Subsection (1) of section 71.

Repayment of benefits improperly paid.

lations since his receipt of any benefit or payment without being lawfully entitled thereto, any amount recovered by the Ministry under subsection (1) of section 71 shall be carried to the credit of the Insurance Section.

Subsection (1) of section 87.

Admission of insured persons to membership in approved societies.

Proviso to Re-admission to subsection (4) societies of persons of section 89. re-entering insurance.

As from the 21st April, 1947, subsection (1) of section 87 and the proviso to subsection (4) of section 89 shall not apply to any insured person to whom regulation 6 of these regulations applies.

Subject matter.

Modification.

Deposit contributors. Section 122.

In respect of the period from the 1st July, 1947, the provisions of section 122 shall apply only to deposit contributors who attained pensionable age before the 21st April, 1947, and were not transferred to the Insurance Section by reason of not having. fulfilled the prescribed conditions referred to in section 124 of the Insurance Act (which section relates to deposit contributors attaining pensionable age); and accordingly the references to sickness and disablement benefit in paragraph (b) of subsection (1) of section 122 shall be omitted as from the 1st July, 1947.

Section 123.

Deposit Contributors Insurance Section.

The provisions of section 123 shall (in addition to applying to the persons specified in subsection (1) thereof) apply to any person who is transferred to the Insurance Section under regulation 2 of these regulations as from the date of his transfer, and to any person who becomes a member of the Insurance Section under regulation 3 of these regulations, as from the date on which he so becomes a member; and as from the 21st April, 1947, subsection (4) of section 123 shall cease to have effect.

Section 124.

Deposit contributors

As from the 21st April, 1947, attaining pensionable section 124 shall cease to have effect.

PART II

Provisions of regulations under the Insurance Acts modified

Provisions modified.

Regulation 7 as amended.

Subject matter.

Modification.

National Health Insurance (Approved Societies) Regulations, 1939

> Time for re-joining a society.

As from the 21st April, 1947, regulation 7 shall not apply to any person to whom regulation 6 of these regulations applies.

National Health Insurance (Arrears) Regulations, 1937

Regulation 6.

Reduction of benefits.

Paragraph (1) and paragraph (2) of regulation 6 shall have effect subject to the provisions of sub-paragraph (a) of paragraph (1) and paragraph (2) respectively of regulation 4 of these regulations.

Proviso to regulation 10. Period of grace.

The proviso to regulation 10 shall apply to any contributions paid in accordance with the provisions of sub-paragraph (b) of paragraph (1) of regulation 4 of these regulations.

Subject matter.

Modification.

National Health Insurance (Deposit Contributors) Regulations (Northern Ireland), 1939

Regulation 5.

Application of sections 6, 7, 8 and 9 of the Insurance Act. (Position of insured

persons ceasing to be employed or to pay contributions as voluntary contributors).

(Transfer from one society to another).

Regulation 5 shall not apply in respect of the period from the 1st July, 1947.

Regulation 8 as amended.

Application of section 89 (I) of the Insurance Act.

Regulation 8 shall not apply in respect of the period from the 21st April, 1947.

Regulation 9.

section 89 (4) of the Insurance Act. (Ceasing to be a member of a society on termination of

insurance, etc).

Application of

The proviso to regulation 9 shall not apply in respect of the period from the 21st April, 1947, and the remainder of that regulation shall not apply in respect of the period from the 1st July, 1947.

Regulation 10.

Application of section 128 of the Insurance Act. (Notice of marriage).

Regulation 11.

Application of section 146 (I) (a) of the Insurance Act. (Transfer of sums on persons lapsing from insurance).

Right of appeal from decisions of the

Regulations 10, 11, 12 and 14 shall not apply in respect of the period from the 1st July, 1947.

Regulation 12.

Ministry.

Provisions as to sickness and dis-

Regulation 15 as amended.

Regulation 14

as amended.

ablement benefits.

Apportionment and application of con-

tributions.

As from the 1st July, 1947, the words "Subject to the provisions of regulation 16" shall be omitted from the opening words of the regulation.

In paragraph (1) of regulation 15 there shall be inserted after the words "5th January, 1942" the words "and before the 21st April, 1947".

As from the 21st April, 1947, paragraphs (4) and (6) of regulation 15 shall be revoked.

Provisions	modified.
------------	-----------

### Subject matter:

### Modification.

Regulation 16 as amended. Classes of deposit from regulation 15.

Regulation 16 shall not apply in contributors excluded respect of the period from the 1st July, 1947.

Regulation 17A.

Administration expenses.

Provisions as to

medical benefit for

deposit contributors

In respect of the period from the 1st July, 1947, regulation 17A shall apply only to persons to whom paragraph (3) of regulation 19 (as amended by these regulations) applies; and the reference to regulation 16 shall not apply in respect of that period:

Regulation 18 as amended.

> under pensionable age: Conditions for life title to medical benefit for deposit contributors reach-

Regulation 18 shall not apply in respect of the period from the 1st July, 1947.

Paragraph (2) of

regulation 19 as amended.

Paragraph (1) of

amended.

regulation 19 as

ing pensionable age. Transfer of certain deposit contributors to the Insurance

Section on attaining pensionable age.

Provisions as to medical benefit for Paragraphs (1) and (2) of regulation 19 shall not apply in respect of the period from the 21stApril, 1947.

Paragraph (3) of regulation 19 as amended.

deposit contributors who are not transferred to the Insurance Section on attaining pensionable age.

In sub-paragraph (a) of paragraph (3) of regulation 19 after the words "1st April, 1942" there shall be inserted the words "and before the 21st April, 1947".

Regulation 21.

Arrears of deposit contributor joining society.

Regulation 21 shall not apply in respect of the period from the 21st April, 1947.

Regulation 22.

Notification of advances of benefit. Regulation 25.

Regulation 26.

Allocation of contributions.

Regulations 22, 25 and 26 shall not apply in respect of the period from the 1st July, 1947.

Payment of contributions by an employed contributor on voluntary contributor basis.

Subject matter.

Modification.

National Health Insurance (Deposit Contributors Insurance Section)

Regulations (Northern

Ireland), 1939 Regulation 3.

Manner of application for admission to the Insurance Section.

Regulation 4 as amended. Time for applying for admission to the Insurance Section.

Regulation 5.

Conditions for admission to the Insurance Section.

Section.

Regulation 6.

Date of admission to membership of the Insurance

Regulation 7.

Regulations 3, 4, 5 and 6 not to apply in certain cases.

Regulation 9.

Termination of membership of the Insurance Section.

Regulation 11.

Decision of disputes.

First Schedule as amended.

Form of application for admission to the Insurance Section.

Second Schedule.

Rules of the Insurance Section.

National Health Insurance (Deposit Contributors

Insurance Section) Amendment Regulations (Northern Ireland), 1943

Regulation 4.

Application of section 13 of the National Health Insurance and . Contributory Pensions

(Emergency Provisions) Act, 1939.

Paragraph (1) of regulation 11 shall

As from the 21st April, 1947, regulations 3 to 7 and 9 shall be

revoked.

mine?

not apply in respect of the period-from the 21st April, 1947. As from the 21st April, 1947, the

First Schedule shall be revoked. In sub-paragraph (3) of paragraph 2 of the Second Schedule there shall be inserted after the words "by post" the words "or by such other

means as the Ministry may deter-

As from the 21st April, 1947 regulation 4 shall be revoked.

## **Expenses of Administration**

REGULATIONS, DATED 12TH APRIL, 1947, MADE BY THE MINISTRY OF LABOUR AND NATIONAL INSURANCE, IN CONJUNCTION WITH THE MINISTRY OF FINANCE, UNDER THE NATIONAL INSURANCE ACT (NORTHERN IRELAND), 1946.

1947 No. 72