

Economy Profile
Jamaica

Doing Business 2020

Comparing Business
Regulation in
190 Economies



WORLD BANK GROUP

Economy Profile of Jamaica

*Doing Business 2020 Indicators
(in order of appearance in the document)*

Starting a business	Procedures, time, cost and paid-in minimum capital to start a limited liability company
Dealing with construction permits	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
Getting electricity	Procedures, time and cost to get connected to the electrical grid, and the reliability of the electricity supply and the transparency of tariffs
Registering property	Procedures, time and cost to transfer a property and the quality of the land administration system
Getting credit	Movable collateral laws and credit information systems
Protecting minority investors	Minority shareholders' rights in related-party transactions and in corporate governance
Paying taxes	Payments, time, total tax and contribution rate for a firm to comply with all tax regulations as well as postfiling processes
Trading across borders	Time and cost to export the product of comparative advantage and import auto parts
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes
Resolving insolvency	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency
Employing workers	Flexibility in employment regulation and redundancy cost

About Doing Business

The *Doing Business* project provides objective measures of business regulations and their enforcement across 190 economies and selected cities at the subnational and regional level.

The *Doing Business* project, launched in 2002, looks at domestic small and medium-size companies and measures the regulations applying to them through their life cycle.

Doing Business captures several important dimensions of the regulatory environment as it applies to local firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. *Doing Business* also measures features of employing workers. Although *Doing Business* does not present rankings of economies on the employing workers indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business, it does present the data for these indicators.

By gathering and analyzing comprehensive quantitative data to compare business regulation environments across economies and over time, *Doing Business* encourages economies to compete towards more efficient regulation; offers measurable benchmarks for reform; and serves as a resource for academics, journalists, private sector researchers and others interested in the business climate of each economy.

In addition, *Doing Business* offers detailed [subnational studies](#), which exhaustively cover business regulation and reform in different cities and regions within a nation. These studies provide data on the ease of doing business, rank each location, and recommend reforms to improve performance in each of the indicator areas. Selected cities can compare their business regulations with other cities in the economy or region and with the 190 economies that *Doing Business* has ranked.

The first *Doing Business* study, published in 2003, covered 5 indicator sets and 133 economies. This year's study covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more than 100 million as of 2013 (Bangladesh, Brazil, China, India, Indonesia, Japan, Mexico, Nigeria, Pakistan, the Russian Federation and the United States) where *Doing Business* also collected data for the second largest business city. The data for these 11 economies are a population-weighted average for the 2 largest business cities. The project has benefited from feedback from governments, academics, practitioners and reviewers. The initial goal remains: to provide an objective basis for understanding and improving the regulatory environment for business around the world.

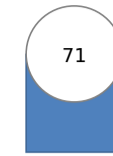
To learn more about *Doing Business* please visit doingbusiness.org

Ease of Doing Business in Jamaica

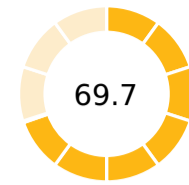


Region	Latin America & Caribbean
Income Category	Upper middle income
Population	2,934,855
City Covered	Kingston

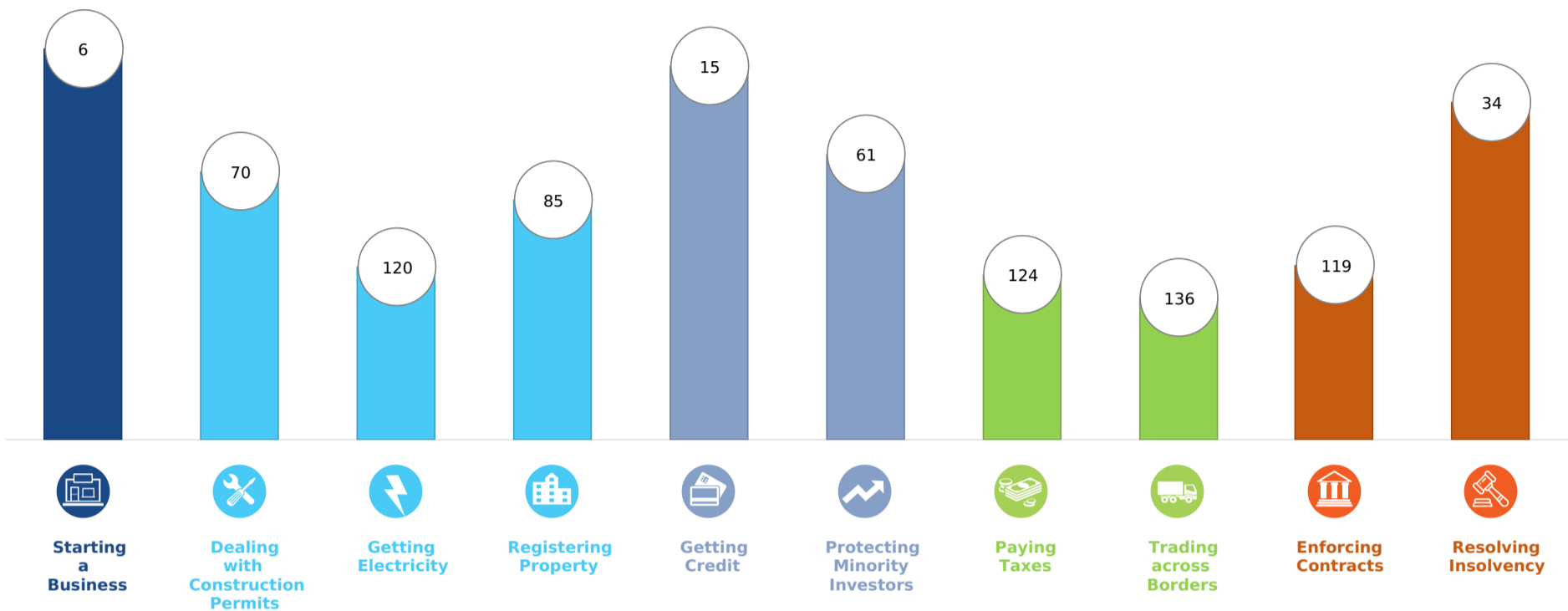
DB RANK



DB SCORE



Rankings on Doing Business topics - Jamaica



Topic Scores



Starting a Business (rank)	6	Getting Credit (rank)	15	Trading across Borders (rank)	136
Score of starting a business (0-100)	97.4	Score of getting credit (0-100)	85.0	Score of trading across borders (0-100)	61.5
Procedures (number)	2	Strength of legal rights index (0-12)	9	<i>Time to export</i>	
Time (days)	3	Depth of credit information index (0-8)	8	Documentary compliance (hours)	47
Cost (number)	4.2	Credit registry coverage (% of adults)	0.0	Border compliance (hours)	58
Paid-in min. capital (% of income per capita)	0.0	Credit bureau coverage (% of adults)	52.6	<i>Cost to export</i>	
				Documentary compliance (USD)	90
Dealing with Construction Permits (rank)	70	Protecting Minority Investors (rank)	61	Border compliance (USD)	876
Score of dealing with construction permits (0-100)	71.9	Score of protecting minority investors (0-100)	62.0	<i>Time to import</i>	
Procedures (number)	18	Extent of disclosure index (0-10)	4.0	Documentary compliance (hours)	56
Time (days)	140.5	Extent of director liability index (0-10)	8.0	Border compliance (hours)	80
Cost (% of warehouse value)	1.5	Ease of shareholder suits index (0-10)	5.0	<i>Cost to import</i>	
Building quality control index (0-15)	12.0	Extent of shareholder rights index (0-6)	5.0	Documentary compliance (USD)	90
		Extent of ownership and control index (0-7)	4.0	Border compliance (USD)	906
		Extent of corporate transparency index (0-7)	5.0		
Getting Electricity (rank)	120	Paying Taxes (rank)	124	Enforcing Contracts (rank)	119
Score of getting electricity (0-100)	65.0	Score of paying taxes (0-100)	64.9	Score of enforcing contracts (0-100)	53.7
Procedures (number)	7	Payments (number per year)	11	Time (days)	550
Time (days)	95	Time (hours per year)	268	Cost (% of claim value)	50.2
Cost (% of income per capita)	203.4	Total tax and contribution rate (% of profit)	35.1	Quality of judicial processes index (0-18)	9.5
Reliability of supply and transparency of tariff index (0-8)	5	Postfiling index (0-100)	19.7		
Registering Property (rank)	85			Resolving Insolvency (rank)	34
Score of registering property (0-100)	65.3			Score of resolving insolvency (0-100)	70.1
Procedures (number)	8			Recovery rate (cents on the dollar)	66.4
Time (days)	19			Time (years)	1.1
Cost (% of property value)	2.8			Cost (% of estate)	18.0
Quality of the land administration index (0-30)	14.0			Outcome (0 as piecemeal sale and 1 as going concern)	1
				Strength of insolvency framework index (0-16)	11.0

Starting a Business

This topic measures the number of procedures, time, cost and paid-in minimum capital requirement for a small- to medium-sized limited liability company to start up and formally operate in each economy's largest business city.

To make the data comparable across 190 economies, *Doing Business* uses a standardized business that is 100% domestically owned, has start-up capital equivalent to 10 times the income per capita, engages in general industrial or commercial activities and employs between 10 and 50 people one month after the commencement of operations, all of whom are domestic nationals. Starting a Business considers two types of local limited liability companies that are identical in all aspects, except that one company is owned by 5 married women and the other by 5 married men. The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure	Case study assumptions
<p>Procedures to legally start and formally operate a company (number)</p> <ul style="list-style-type: none"> • Preregistration (for example, name verification or reservation, notarization) • Registration in the economy's largest business city • Postregistration (for example, social security registration, company seal) • Obtaining approval from spouse to start a business or to leave the home to register the company • Obtaining any gender specific document for company registration and operation or national identification card 	<p>To make the data comparable across economies, several assumptions about the business and the procedures are used. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes.</p>
<p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • Does not include time spent gathering information • Each procedure starts on a separate day (2 procedures cannot start on the same day) • Procedures fully completed online are recorded as ½ day • Procedure is considered completed once final document is received • No prior contact with officials 	<p>The business:</p> <ul style="list-style-type: none"> -Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office. -Operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city. -Performs general industrial or commercial activities such as the production or sale to the public of goods or services. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It is not using heavily polluting production processes. -Does not qualify for investment incentives or any special benefits. -Is 100% domestically owned. -Has five business owners, none of whom is a legal entity. One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each. -Is managed by one local director. -Has between 10 and 50 employees one month after the commencement of operations, all of them domestic nationals. -Has start-up capital of 10 times income per capita. -Has an estimated turnover of at least 100 times income per capita. -Leases the commercial plant or offices and is not a proprietor of real estate. -Has an annual lease for the office space equivalent to one income per capita. -Is in an office space of approximately 929 square meters (10,000 square feet). -Has a company deed that is 10 pages long.
<p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes • No professional fees unless services required by law or commonly used in practice 	<p>The owners:</p> <ul style="list-style-type: none"> -Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old. -Are in good health and have no criminal record. -Are married, the marriage is monogamous and registered with the authorities. -Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.
<p>Paid-in minimum capital (% of income per capita)</p> <ul style="list-style-type: none"> • Funds deposited in a bank or with third party before registration or up to 3 months after incorporation 	

Starting a Business - Jamaica

Standardized Company

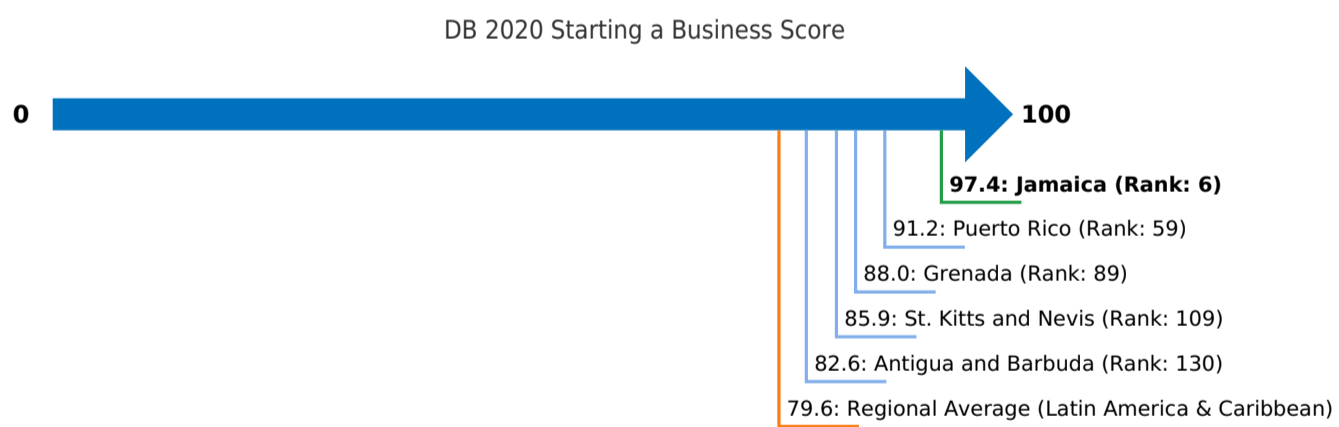
Legal form	Private Limited Liability Company
Paid-in minimum capital requirement	No minimum
City Covered	Kingston

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Procedure - Men (number)	2	8.1	4.9	1 (2 Economies)
Time - Men (days)	3	28.8	9.2	0.5 (New Zealand)
Cost - Men (% of income per capita)	4.2	31.4	3.0	0.0 (2 Economies)
Procedure - Women (number)	2	8.1	4.9	1 (2 Economies)
Time - Women (days)	3	28.8	9.2	0.5 (New Zealand)
Cost - Women (% of income per capita)	4.2	31.4	3.0	0.0 (2 Economies)
Paid-in min. capital (% of income per capita)	0.0	0.4	7.6	0.0 (120 Economies)

Figure - Starting a Business in Jamaica - Score

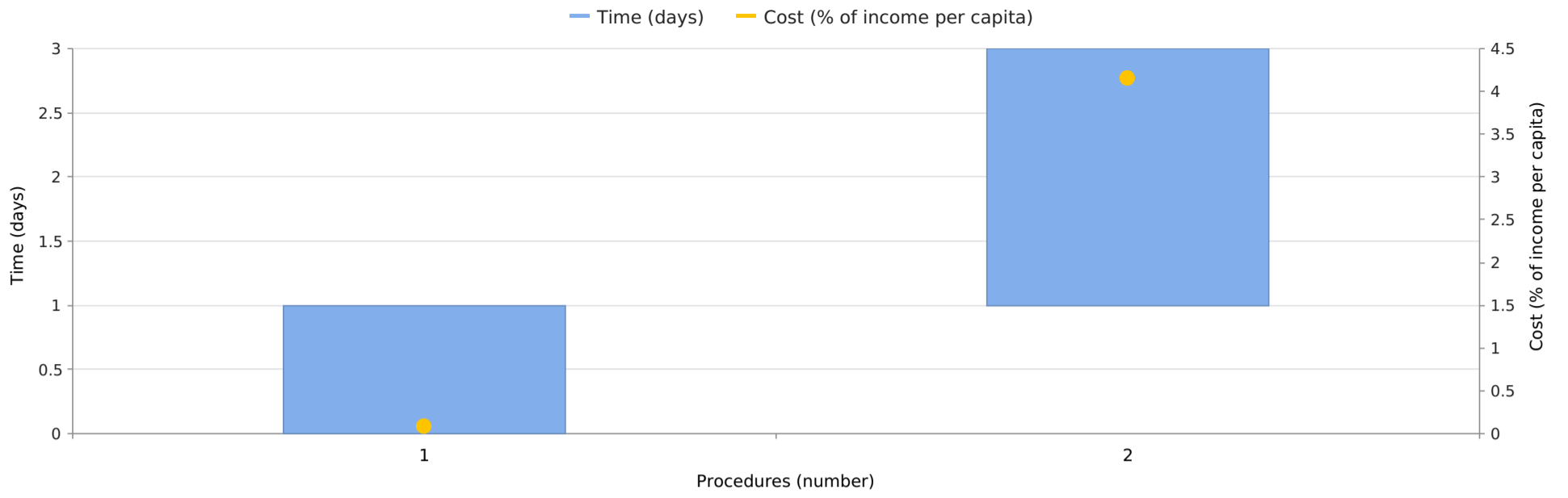


Figure - Starting a Business in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

Figure - Starting a Business in Jamaica - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Details - Starting a Business in Jamaica - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Ascertain from the Registrar of Companies whether the desired name is available and acceptable</p> <p><i>Agency</i> : Companies Office of Jamaica</p> <p>The proposed company files a Form 6 - Name Search and Name Reservation with the Companies Office of Jamaica to ascertain the availability of the name at a cost of JMD 500. The name reservation for two days is free. In addition, the name can be reserved for a longer period of 90 days for an additional JMD 3,000.</p> <p>This procedure can be done online and within the day the Companies Registry will send by email the name confirmation.</p>	1 day	JMD 500
2	<p>File the Article of Incorporation and Business Registration Form with the Companies Registry Office</p> <p><i>Agency</i> : Companies Office of Jamaica</p> <p>Entrepreneurs are not required to submit forms separately to the National Insurance Scheme (NIS), Taxpayer Registration Number (TRN) and General Consumption Tax (GCT). These registrations are subsumed under the Business Registration Form. Only two forms are required, the Article of Incorporation form and the Business Registration Form (BRF).</p> <p>In the BRF Form will be provided the information to register for the General Consumption Tax (GCT). The company will be registered as 'Registered Person' and it will be issued a Notice of Registration. When the company starts to operate, and its gross sales exceeds the threshold of JMD 1,000,000, the registration status will change to 'Registered Taxpayer' and it will be issued the Registration Certificate.</p> <p>Cost details: JMD 24,000 (registration fee) + JMD 500 for stamp duty + 3,000 (next day processing)</p>	2 days for next day service	see procedure details

→ Takes place simultaneously with previous procedure.

Dealing with Construction Permits

This topic tracks the procedures, time and cost to build a warehouse—including obtaining necessary the licenses and permits, submitting all required notifications, requesting and receiving all necessary inspections and obtaining utility connections. In addition, the Dealing with Construction Permits indicator measures the building quality control index, evaluating the quality of building regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. The most recent round of data collection was completed in May 2019. [See the methodology for more information](#)

What the indicators measure

Procedures to legally build a warehouse (number)

- Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates
- Submitting all required notifications and receiving all necessary inspections
- Obtaining utility connections for water and sewerage
- Registering and selling the warehouse after its completion

Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes

Building quality control index (0-15)

- Quality of building regulations (0-2)
- Quality control before construction (0-1)
- Quality control during construction (0-3)
- Quality control after construction (0-3)
- Liability and insurance regimes (0-2)
- Professional certifications (0-4)

Case study assumptions

To make the data comparable across economies, several assumptions about the construction company, the warehouse project and the utility connections are used.

The construction company (BuildCo):

- Is a limited liability company (or its legal equivalent) and operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is 100% domestically and privately owned; has five owners, none of whom is a legal entity. Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers. BuildCo is not assumed to have any other employees who are technical or licensed experts, such as geological or topographical experts.
- Owns the land on which the warehouse will be built and will sell the warehouse upon its completion.

The warehouse:

- Will be used for general storage activities, such as storage of books or stationery.
- Will have two stories, both above ground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high and will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo, and the warehouse is valued at 50 times income per capita.
- Will have complete architectural and technical plans prepared by a licensed architect. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these are counted as procedures.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

The water and sewerage connections:

- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day.
- Will have a constant level of water demand and wastewater flow throughout the year; will be 1 inch in diameter for the water connection and 4 inches in diameter for the sewerage connection.

Dealing with Construction Permits - Jamaica

Standardized Warehouse

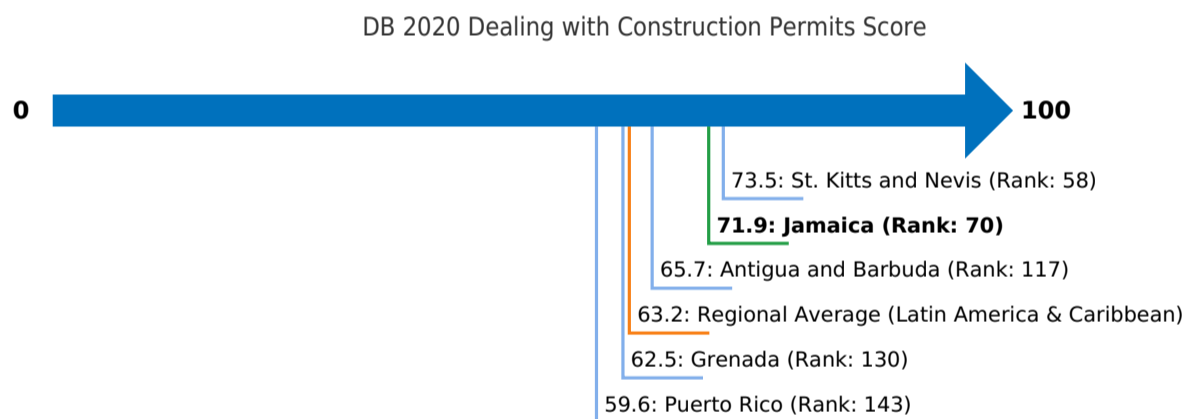
Estimated value of warehouse	JMD 33,117,927
City Covered	Kingston

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Procedures (number)	18	15.5	12.7	None in 2018/19
Time (days)	140.5	191.2	152.3	None in 2018/19
Cost (% of warehouse value)	1.5	3.6	1.5	None in 2018/19
Building quality control index (0-15)	12.0	9.0	11.6	15.0 (6 Economies)

Figure - Dealing with Construction Permits in Jamaica - Score

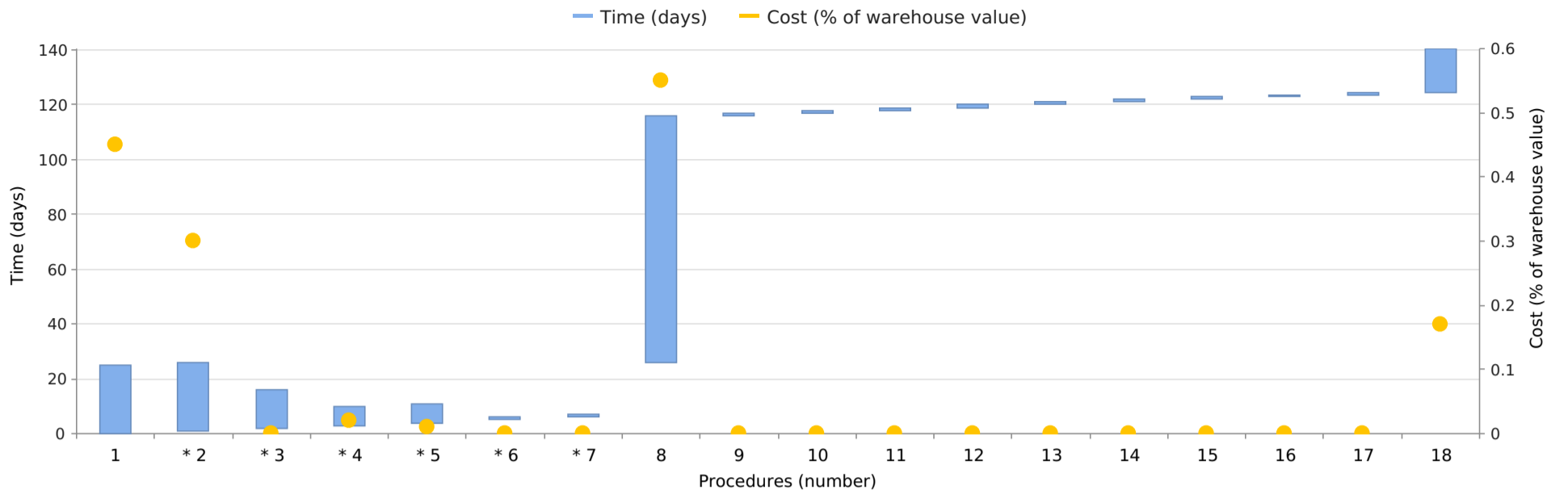


Figure - Dealing with Construction Permits in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators.

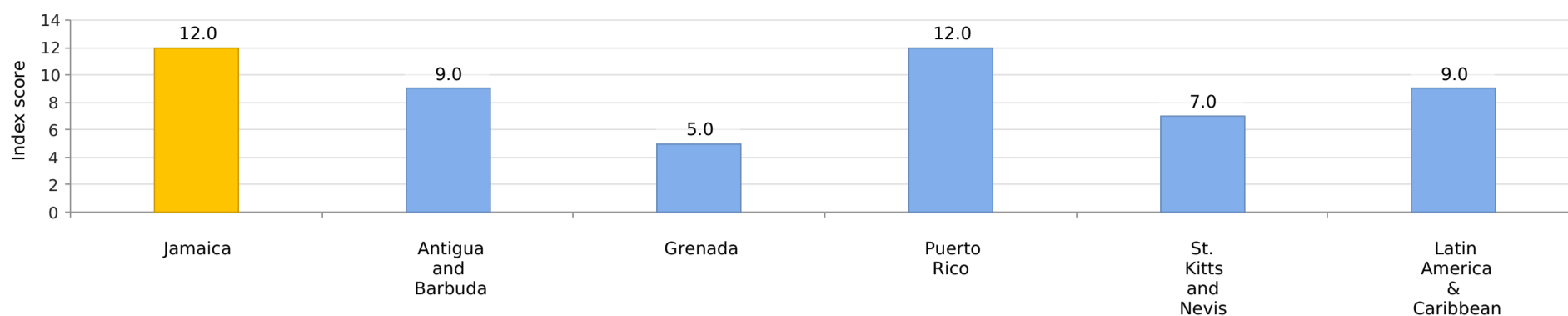
Figure - Dealing with Construction Permits in Jamaica - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Dealing with Construction Permits in Jamaica and comparator economies - Measure of Quality



Details - Dealing with Construction Permits in Jamaica - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain a soil test study <i>Agency</i> : Private firm Based on The Kingston and St. Andrews Building Act LN/42/1995, a soil test is required for the foundation of a warehouse.</p>	25 days	JMD 150,000
⇒ 2	<p>Obtain results of topographical survey <i>Agency</i> : Private/ commissioned land surveyor A topographical survey is required for the site plan, which is one of the requirement to obtain a building permit (Article 25 of the Building Act of Kingston and St. Andrews). The Site plan must show the contour lines for Gradient 15 degrees (1:4) and over where the land is susceptible to flooding and landslide (existing land contours at a maximum of 3m increments or as required by your Local Planning Authority).</p> <p>The certified property title is needed to obtain this survey.</p>	25 days	JMD 100,000
⇒ 3	<p>Hold pre-application consultation/facilitation meeting with DAC <i>Agency</i> : Development Assistance Centre Development Assistance Centre (DAC) now assists in pre-Application evaluation and gives guidance on the technical requirements that will support the application. The DAC may also call meetings between all of the relevant government agencies to allow them to review and provide guidance and comments. The response will include an indication of any potential issues identified and a Technical Information Document (TID) which details the relevant guidelines that are to be followed to streamline and process the application. Once the pre-consultation has been done and the TID provided, the applicant is then advised to use the guidance to formalize the project, the DAC also offers to review the resultant application and submission for completeness prior to submission. Once satisfied the application is submitted in to the Development Application Review Process.</p>	14 days	no charge
⇒ 4	<p>Obtain sewage permit to connect to public sewage <i>Agency</i> : National Water Commission Before a formal application for the building permit can be submitted, it is important to obtain a sewage permit. This will show that both water and sewage are available in this area. The architect/engineer must show how the connection to sewage will be done and this plan will be approved by NWC. When the certificate letter is obtained, there is a fee of JMD 5000 to be paid.</p>	7 days	JMD 5,000
⇒ 5	<p>Obtain fire approval certificate <i>Agency</i> : Jamaica Fire Brigade Before a formal application for the building permit can be submitted, it is important to obtain a clearance certificate from the Fire Brigade.</p>	7 days	JMD 4,000
⇒ 6	<p>Obtain a certified copy of the property title <i>Agency</i> : Jamaican Land Registry One of the requirements to obtain a building permit is to provide a proof of ownership. This document must be a certified copy of the property title.</p>	1 day	JMD 1,000
⇒ 7	<p>Obtain a property tax certificate <i>Agency</i> : Tax Administration Jamaica : It is now a mandatory requirement when applying for a building permit to also submit a property Tax certificate to show that the owner is up to date with all property taxes. The owner will go to the tax authority with all the property tax receipts and request a certificate showing that there are no outstanding property tax to be paid.</p>	1 day	no charge

8	<p>Obtain approval of building plans by KSAC <i>Agency</i> : Municipal Authority (KSAC) Kingston & St. Andrew Corporation BuildCo must obtain approval of building plans from the Planning Authority, the Fire Department, the National Environment and Planning Agency (NEPA), and other authorities concerned. Several documents are required to obtain this approval, including a property title and proof of ownership. Approval is valid for 2 years and can be renewed.</p> <p>To obtain approval, BuildCo files the drawings with the municipality. Four meetings are held to review the drawings:</p> <ul style="list-style-type: none"> • Fire • Health • Road • A general meeting after all others are completed and NEPA approval is received <p>Each meeting has a set date, normally one per week sequentially. If there is a holiday, the meeting will be postponed. If BuildCo misses a meeting, the whole process will be prolonged.</p>	90 days	JMD 181,078
9	<p>Notify the Municipality of the commencement of work <i>Agency</i> : Municipal Authority (KSAC) Kingston & St. Andrew Corporation BuildCo must inform the Municipal Authority (KSAC) Kingston & St. Andrew Corporation when the construction work will start.</p>	1 day	no charge
10	<p>Request and receive excavation inspection from KSAC <i>Agency</i> : Municipal Authority (KSAC) Kingston & St. Andrew Corporation BuildCo sends a written notification enclosed with the project approval number to the building authority 3 days in advance of the excavation inspection. If the inspector comes on schedule, construction work does not have to stop.</p>	1 day	no charge
11	<p>Request and receive foundation steel inspection from KSAC <i>Agency</i> : Municipal Authority (KSAC) Kingston & St. Andrew Corporation</p>	1 day	no charge
12	<p>Request and receive beam and roof inspection <i>Agency</i> : Municipal Authority (KSAC) Kingston & St. Andrew Corporation</p>	1 day	no charge
13	<p>Request and receive inspection by the Fire Brigade <i>Agency</i> : Jamaica Fire Brigade The Jamaica Fire Brigade will conduct an inspection of the warehouse to ensure that reasonable steps are taken for the prevention of fire and for protection against the dangers of fire. This is a pre-condition to requesting the final inspection by the Building Control Department.</p>	1 day	no charge
14	<p>Request and receive inspection by the Ministry of Environmental Health <i>Agency</i> : Ministry of Environmental Health An inspection by the Ministry of Environmental Health stating that the building is in compliance with the environmental health standards is a prerequisite to requesting the final inspection by the Building Control Department.</p>	1 day	no charge
15	<p>Request and receive final inspection <i>Agency</i> : Building Control Department BuildCo must submit a completion form and send to the Building Control Department to receive the final inspection once the Jamaica Fire Brigade and the Ministry of Environmental Health have both inspected the building. It will be the responsibility of the architect and engineer to issue the certificate of compliance once the final inspection is over.</p>	1 day	no charge
16	<p>Apply for water and sewage connection <i>Agency</i> : National Water Commission Updated requirements for obtaining water and sewage connections were issued by the National Water Commission (NWC) in May 2011. It is necessary to make a deposit when applying for the connection - the amount depends on whether or not the layout of the pipes are conducted by a private contractor or by NWC.</p>	0.5 days	no charge
17	<p>Receive inspection from the National Water Commission to assess the cost of connection <i>Agency</i> : National Water Commission</p>	1 day	no charge
18	<p>Obtain water and sewage connection <i>Agency</i> : National Water Commission</p>	16 days	JMD 55,000

→ Takes place simultaneously with previous procedure.

Details - Dealing with Construction Permits in Jamaica - Measure of Quality

	Answer	Score
Building quality control index (0-15)		12.0
Quality of building regulations index (0-2)		2.0
How accessible are building laws and regulations in your economy? (0-1)	Available online; Free of charge.	1.0
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0-1)	List of required documents; Fees to be paid; Required preapprovals.	1.0
Quality control before construction index (0-1)		1.0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0-1)	Licensed architect; Licensed engineer.	1.0
Quality control during construction index (0-3)		2.0
What types of inspections (if any) are required by law to be carried out during construction? (0-2)	Inspections at various phases; Risk-based inspections.	2.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are not always done in practice during construction; Mandatory inspections are done most of the time during construction.	0.0
Quality control after construction index (0-3)		2.0
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0-2)	Yes, final inspection is done by government agency.	2.0
Do legally mandated final inspections occur in practice? (0-1)	Final inspection does not always occur in practice; Final inspection occurs most of the time.	0.0
Liability and insurance regimes index (0-2)		1.0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0-1)	No party is required by law to obtain insurance .	0.0
Professional certifications index (0-4)		4.0
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0-2)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2.0

What are the qualification requirements for the professional who supervises the construction on the ground? (0-2)

Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer. 2.0

⚡ Getting Electricity

This topic measures the procedures, time and cost required for a business to obtain a permanent electricity connection for a newly constructed warehouse. Additionally, the reliability of supply and transparency of tariffs index measures reliability of supply, transparency of tariffs and the price of electricity. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to obtain an electricity connection (number)

- Submitting all relevant documents and obtaining all necessary clearances and permits
- Completing all required notifications and receiving all necessary inspections
- Obtaining external installation works and possibly purchasing material for these works
- Concluding any necessary supply contract and obtaining final supply

Time required to complete each procedure (calendar days)

- Is at least 1 calendar day
- Each procedure starts on a separate day
- Does not include time spent gathering information
- Reflects the time spent in practice, with little follow-up and no prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- Value added tax excluded

The reliability of supply and transparency of tariffs index (0-8)

- Duration and frequency of power outages (0-3)
- Tools to monitor power outages (0-1)
- Tools to restore power supply (0-1)
- Regulatory monitoring of utilities' performance (0-1)
- Financial deterrents limiting outages (0-1)
- Transparency and accessibility of tariffs (0-1)

Price of electricity (cents per kilowatt-hour)*

- Price based on monthly bill for commercial warehouse in case study

*Note: *Doing Business* measures the price of electricity, but it is not included in the ease of doing business score nor in the ranking on the ease of getting electricity.

Case study assumptions

To make the data comparable across economies, several assumptions about the warehouse, the electricity connection and the monthly consumption are used.

The warehouse:

- Is owned by a local entrepreneur and is used for storage of goods.
- Is located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is located in an area where similar warehouses are typically located and is in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.
- Has two stories with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).

The electricity connection:

- Is a permanent one with a three-phase, four-wire Y connection with a subscribed capacity of 140-kilo-volt-ampere (kVA) with a power factor of 1, when 1 kVA = 1 kilowatt (kW).
- Has a length of 150 meters. The connection is to either the low- or medium-voltage distribution network and is either overhead or underground, whichever is more common in the area where the warehouse is located and requires works that involve the crossing of a 10-meter road (such as by excavation or overhead lines) but are all carried out on public land. There is no crossing of other owners' private property because the warehouse has access to a road.
- Does not require work to install the internal wiring of the warehouse. This has already been completed up to and including the customer's service panel or switchboard and the meter base.

The monthly consumption:

- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons) and the monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly consumption is 112 kWh.
- If multiple electricity suppliers exist, the warehouse is served by the cheapest supplier.
- Tariffs effective in January of the current year are used for calculation of the price of electricity for the warehouse. Although January has 31 days, for calculation purposes only 30 days are used.

Getting Electricity - Jamaica

Standardized Connection

Name of utility	Jamaica Public Service Co. Ltd.
Price of electricity (US cents per kWh)	26.4
City Covered	Kingston

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Procedures (number)	7	5.5	4.4	3 (28 Economies)
Time (days)	95	66.8	74.8	18 (3 Economies)
Cost (% of income per capita)	203.4	407.2	61.0	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	5	4.4	7.4	8 (26 Economies)

Figure - Getting Electricity in Jamaica - Score

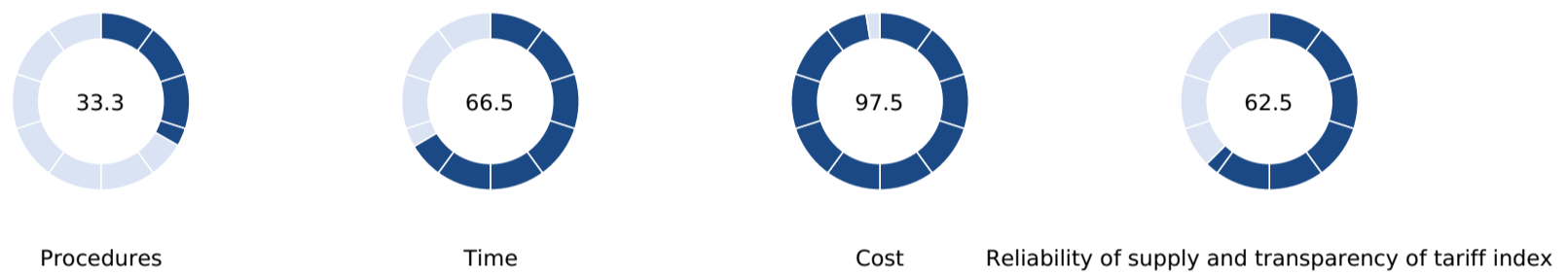
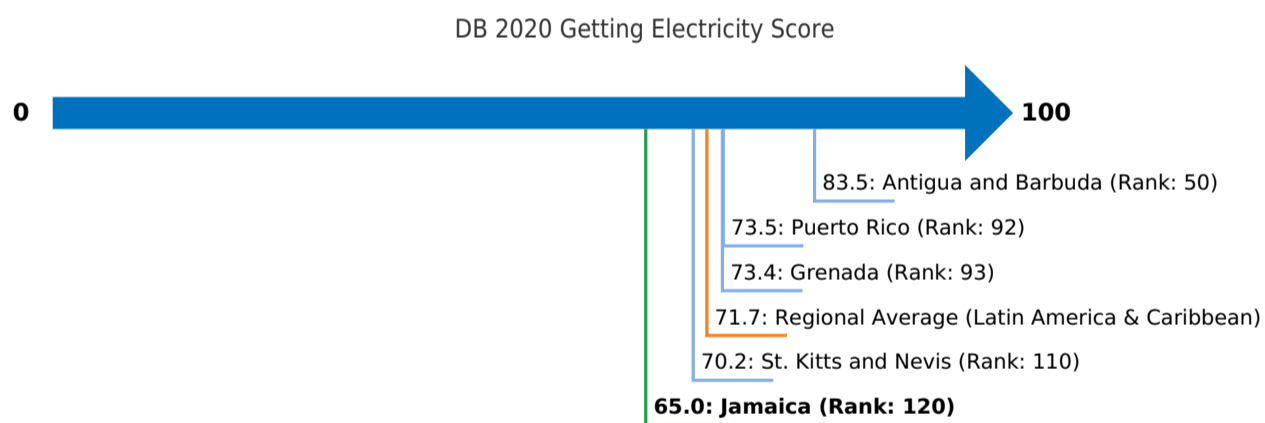
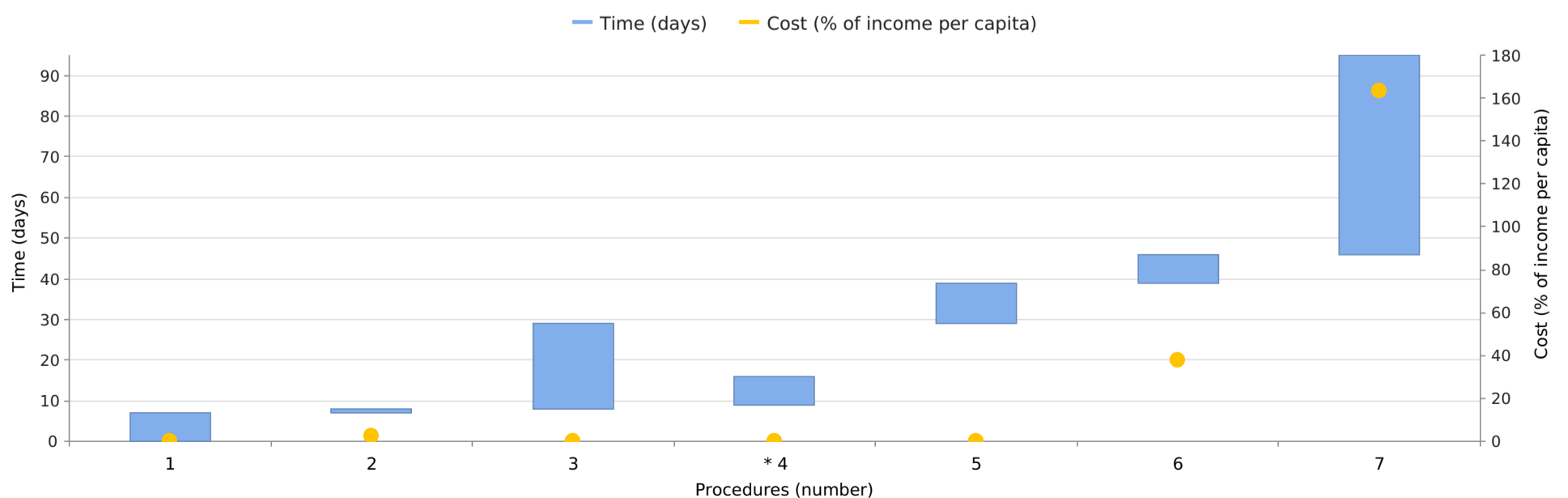


Figure - Getting Electricity in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity.

Figure - Getting Electricity in Jamaica - Procedure, Time and Cost

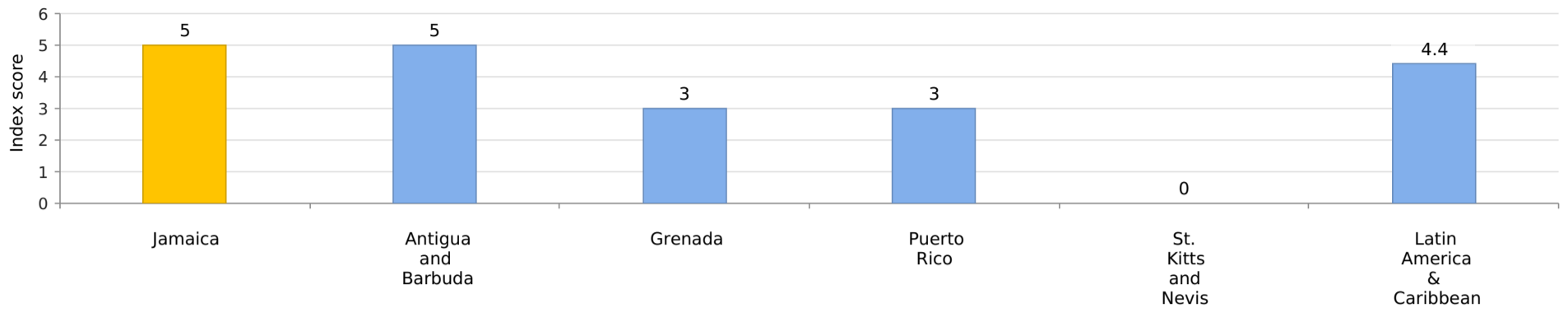


*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures

reflected here, see the summary below.

Figure - Getting Electricity in Jamaica and comparator economies - Measure of Quality



Details - Getting Electricity in Jamaica - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	Submit electrical design to Government Electrical Inspector (GEI) for approval <i>Agency: Government Electrical Inspectorate</i>	7 calendar days	JMD 0
2	Electrical contractor applies for Govt. of Jamaica Electrical Dept (GEI) Inspection Certificate <i>Agency: The Govt. of Jamaica Electrical Dept. (GEI) offices</i> When the service order is generated, the parish office is informed and a team dispatched to conduct site visit which includes easement needed to ensure that construction process will not be held up and time and other resources are not spent unnecessarily. The findings from the inspection will be entered into a database that has predefined measurements based on the regular, current and projected factors that facilitate the successful completion of any particular job. The result will determine the final cost. Via Registered Licensed Electrician, the relevant inspection fees are paid at the Government Collectorate Office. Payment receipt accompanied with the relevant application forms are submitted to GEI's office for review and site inspection. Inspection is scheduled with the Electrician (normally done within 2 weeks).	1 calendar day	JMD 16,000
3	Receive internal wiring inspection by GEI and await preparation of report <i>Agency: The Govt. of Jamaica Electrical Dept. (GEI) offices</i> The inspector conducts the internal wiring inspection based on the Jamaican 21 standard. If the customer premises structure of internal wiring used is accepted, the record of the inspection and results is recorded and the relevant information based on size, type and location of customer premises is sent to JPS. In cases where the internal wiring is not accepted, the customer is informed and has to restart the process.	21 calendar days	JMD 0
⇒ 4	Submit application to JPSCo and await site visit <i>Agency: Jamaica Public Service Company</i> At the Application stage, applicants are only required to submit an application letter stating the following: Name & Contact details, address where service is required, when service is required, load details of major equipment, to be used in new/expanded facility - rating in kilovolt amperes (kVA) or ampere (A) units. Also where applicable, the applicant should state details of load balancing for a 3 phase supply (a single line drawing and copies of GEI Report/Certificate is normally accepted, but is not a requirement at this stage of the process).	7 calendar days	JMD 0
5	Receive site inspection by JPSCo and await estimate <i>Agency: Jamaica Public Service Company</i> When the service order is generated, the Engineering Team is informed in the case of complex connections to conduct a site visit. The site visit is conducted to determine the site layout and the requirements that will have to be met to supply the customer with electricity. Requirements include number of poles, transformers, length of conductor among other items that will be needed. A drawing is prepared of the site layout, to outline to the Easement team, any situations that may require legal action or reference and the reasoning behind such action; as well as the Construction Team, to facilitate the successful execution of the development process. The findings from the site visit will be entered into an application that has predefined measurements based on the regular, current and projected factors that facilitate the successful completion of any particular job. The result will determine the final estimate. This cost is communicated to the customer. [This particular case is not considered as such to warrant the inclusion of easement costs in total estimate, but in a many cases, a provision is made for such costs when an electrical equipment other than a service wire may need to be placed on a customer's or connecting customer's premises to successfully execute the construction process]. In short, the process is as below: 1. Engineering team conducts site inspection and determines site layout and other requirements to meet customer's supply needs. 2. A drawing of the site layout is prepared and easement requirements noted, where necessary. 3. Estimate reflecting the costs for material and labour is prepared. 4. This cost is communicated to the customer.	10 calendar days	JMD 0
6	Purchase material and obtain external works from electrician <i>Agency: Electrical Contractor</i> There is some external connection works which the customer needs to do, This is basically the external wiring up to point of connection provided by utility, a panel board, switchboard, and cables.	7 calendar days	JMD 250,000
7	Pay security deposit, receive external works, meter installation and electricity flow from utility <i>Agency: Jamaica Public Service Company</i> 1. Once the customer pays the construction estimate, JPS carries out the necessary construction works and external connections. 2. JPS invites the GEI to inspect and certify works completed. 3. It is at this stage that GEI certification for the customer facility is also required. Such certification is normally submitted directly to JPS from the GEI's Office. 4. Upon confirmation of GEI certification for both the customer's facility and JPS works carried out, the customer is asked to pay the security deposit and provide any other outstanding documentation to complete the supply contract. 5. Customer signs contract, meter is installed and electricity starts flowing.	49 calendar days	JMD 1,081,224.42

⇒ Takes place simultaneously with previous procedure.

Details - Getting Electricity in Jamaica - Measure of Quality

	Answer
Reliability of supply and transparency of tariff index (0-8)	5
Total duration and frequency of outages per customer a year (0-3)	0
System average interruption duration index (SAIDI)	27.1
System average interruption frequency index (SAIFI)	10.7
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	5.0
Mechanisms for monitoring outages (0-1)	1
Does the distribution utility use automated tools to monitor outages?	Yes
Mechanisms for restoring service (0-1)	1
Does the distribution utility use automated tools to restore service?	Yes
Regulatory monitoring (0-1)	1
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes
Financial deterrents aimed at limiting outages (0-1)	1
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes
Communication of tariffs and tariff changes (0-1)	1
Are effective tariffs available online?	Yes
Link to the website, if available online	https://www.jpsco.com/wp-content/uploads/JPS-RateSchedule-2015.pdf
Are customers notified of a change in tariff ahead of the billing cycle?	Yes

Note:

If the duration and frequency of outages is 100 or less, the economy is eligible to score on the Reliability of supply and transparency of tariff index.

If the duration and frequency of outages is not available, or is over 100, the economy is not eligible to score on the index.

If the minimum outage time considered for SAIDI/SAIFI is over 5 minutes, the economy is not eligible to score on the index.

Registering Property

This topic examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system in each economy. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to legally transfer title on immovable property (number)

- Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
- Registration procedures in the economy's largest business city.
- Postregistration procedures (for example, filling title with municipality)

Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day - though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

Cost required to complete each procedure (% of property value)

- Official costs only (such as administrative fees, duties and taxes).
- Value Added Tax, Capital Gains Tax and illicit payments are excluded

Quality of land administration index (0-30)

- Reliability of infrastructure index (0-8)
- Transparency of information index (0-6)
- Geographic coverage index (0-8)
- Land dispute resolution index (0-8)
- Equal access to property rights index (-2-0)

Case study assumptions

To make the data comparable across economies, several assumptions about the parties to the transaction, the property and the procedures are used.

The parties (buyer and seller):

- Are limited liability companies (or the legal equivalent).
- Are located in the periurban (that is, on the outskirts of the city but still within its official limits) area of the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Are 100% domestically and privately owned.
- Perform general commercial activities.

The property (fully owned by the seller):

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone (that is, on the outskirts of the city but still within its official limits), and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and legal requirements. The property, consisting of land and building, will be transferred in its entirety.
- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.

Registering Property - Jamaica

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Procedures (number)	8	7.4	4.7	1 (5 Economies)
Time (days)	19	63.7	23.6	1 (2 Economies)
Cost (% of property value)	2.8	5.9	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	14.0	12.0	23.2	None in 2018/19

Figure - Registering Property in Jamaica - Score

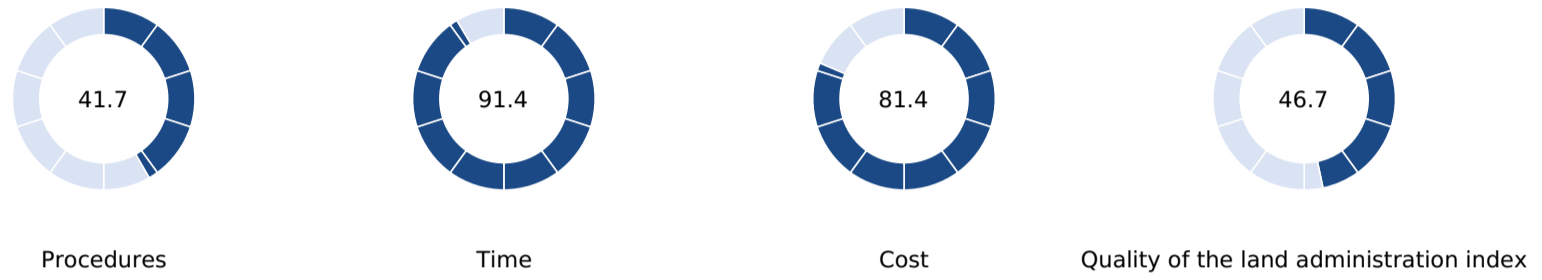
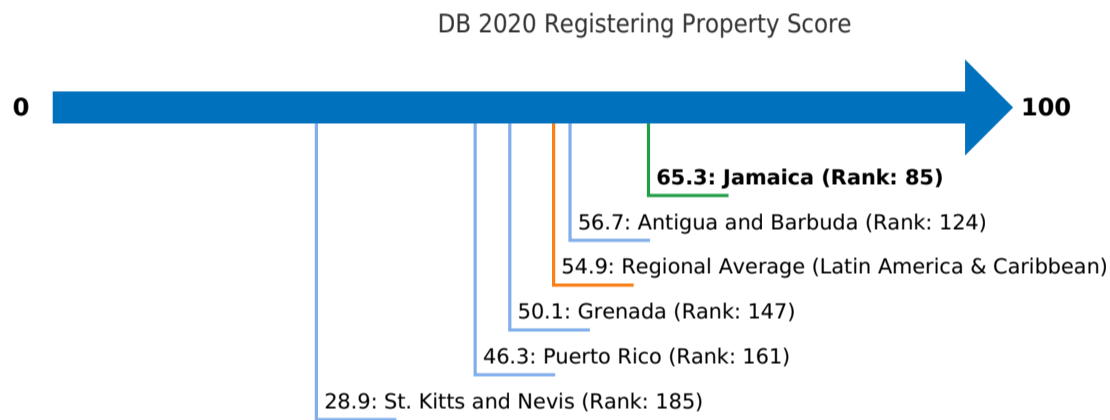
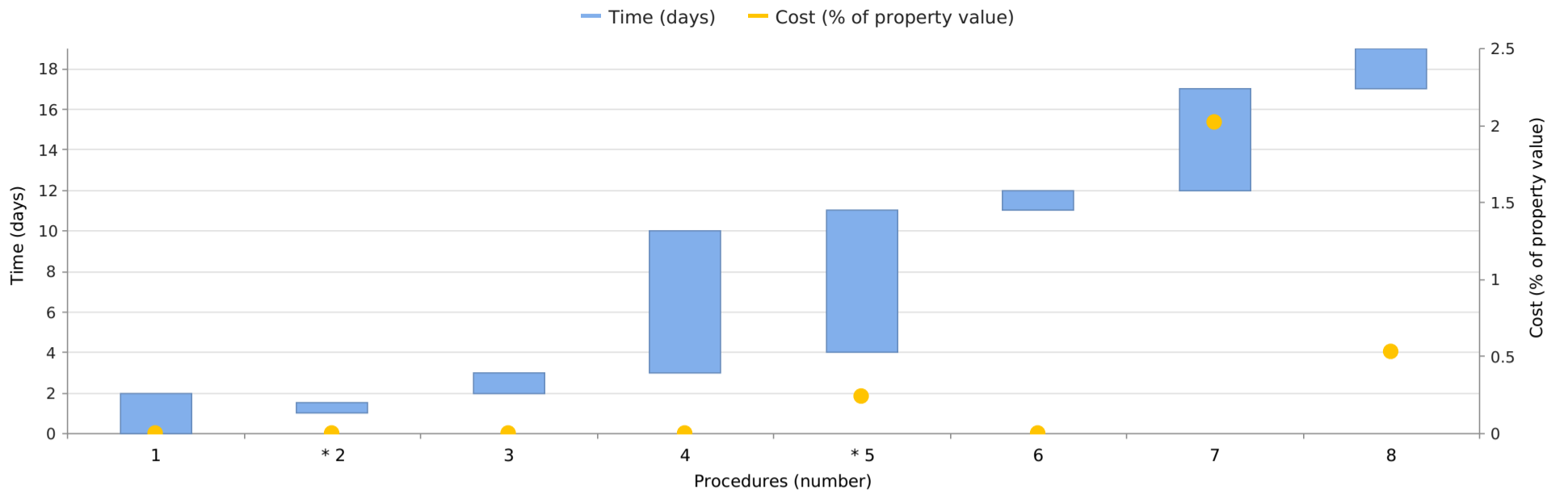


Figure - Registering Property in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators.

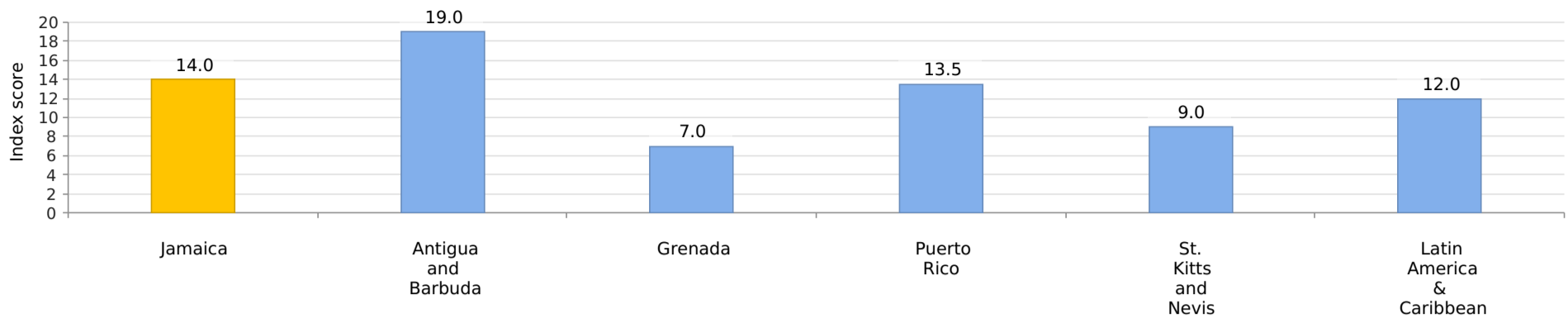
Figure - Registering Property in Jamaica - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Registering Property in Jamaica and comparator economies - Measure of Quality



Details - Registering Property in Jamaica - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain a Title Search Certificate that shows all encumbrances on the property and a copy of the Title at the National Land Agency</p> <p><i>Agency:</i> National Land Agency</p> <p>The lawyer carries out a title search and obtains a copy at the National Land Agency (costs JMD 500). Furthermore it is a common practice to request a Title Search Certificate to verify all encumbrances, liens or caveats registered or attached to the title (costs JMD 1,000). It is best practice to request both a copy title and search certificate.</p> <p>The title search can be done electronically by the lawyer (for an additional fee) and the cost, by law, is born by the purchaser (Conveyancing Act). The caveat search can now be done online at https://www.elandjamaica.gov.jm</p> <p>However, the Title Search Certificate cannot be obtained online, as it must be duly stamped by the National Land Agency. The certificate provides more legal security as it provides comprehensive information of all registered encumbrances that affect the property which are guaranteed by the National Land Agency at the moment of expedition of the certificate. It takes between 2 and 5 days to obtain the certificate. The National Land Agency does not notify when the certificate has been issued so users have to follow up on a regular basis to retrieve the certificate.</p>	2 days	JMD 1,500; (Title Search Certificate = JMD 1000 & Copy of Land Title JMD 500.)
⇒ 2	<p>Verification that the Company is properly registered with the Registrar of Companies</p> <p><i>Agency:</i> Registrar of Companies</p> <p>The attorney-at-law submits to the Registrar of Titles a sworn affidavit (standard form) that the company is properly registered at the Company registry. Since 2014, the Registrar of Titles does the verification and no longer requires the certificate's submission. However, it is still common practice for attorneys to obtain and submit the document.</p> <p>It is possible to verify if the company is active in http://www.orcjamaica.com/search/viewdocumentsplus.asp</p>	Less than one day, online	JMD 1,000
3	<p>Obtain a certificate of payment of property taxes from the Inland Revenue Department</p> <p><i>Agency:</i> Inland Revenue Department</p> <p>The parties need to submit a certificate of payment of property taxes to obtain the Stamp Commissioner's certificate.</p> <p>A statement showing the property taxes payable/ that no taxes are payable is available online at https://www.jamaicatax.gov.jm/property-tax-query. However, the Stamp Office does not accept this statement for the purposes of assessing the Agreement for taxes payable on the sale and requires the above-mentioned certificate.</p>	1 day	no charge
4	<p>Assessment of tax and duties at the Government Stamp Office</p> <p><i>Agency:</i> Tax Administration Jamaica</p> <p>A signed Agreement for Sale (AFS) is sent for assessment of duties at the Tax Payer Audit & Assessment Department of the National Tax Authority. The documents must have a properly completed Stamping Requisition Form (Form1 - Regulation 3) and Taxpayer Registration Number (TRN) for the applicant and all parties to the transaction.</p> <p>Turn around time for the assessment of taxes payable on the sale can range from a short 7 days to as long as 30 days in some instances. Longer periods normally happen when the Stamp Office sends inspectors to conduct a site visit to determine whether the purchase price payable in the sale is above or below market value.</p>	7 days	no charge

→ 5	<p>Obtain a Surveyor's Identification Report <i>Agency</i> : Commissioned Land Surveyor</p> <p>The parties need to obtain a surveyor's identification report (SIR) from a commissioned land surveyor. The SIR is not mandated by law but done in practice for due diligence purposes.</p> <p>The SIR is carried out on a property to determine whether building encroachments have been made on a boundary or neighboring property. The SIR includes the following information about the property: the volume and folio numbers; the lot number and deposit plan number (if any); the physical address and name stated on the property title. The surveyor also states if the boundary is in general agreement with the registered boundary, if the restrictive covenants have been checked and if there are any breaches of these covenants. He also states if there is any evidence of an easement on the property as well as if there are buildings on the property. Mention is made as to the nature of the boundary, whether it is open or the type of fence around the perimeter. The report includes a sketch plan showing the property and what unit of measurement is used.</p> <p>Preparing the report generally also attracts General Consumption Tax of 16.5% (not included when calculating the costs of this procedure).</p>	7 days	JMD 80,000
6	<p>Attorney witnesses the transfer instrument <i>Agency</i> : Attorneys' Office</p> <p>The transfer instrument needs to be witnessed, according to section 152 of the Registration of Title Act (Attestation of Instrument), by any of the following: the Governor-General, any of the Judges of the Supreme Court, or any Justice of the Peace, or the Registrar under this Act, or a Notary Public, or a Solicitor of the Supreme Court. The instrument of transfer must be witnessed prior to submitting the document to cross stamping, and before submitting for registration at the Land Registry. The Act lists several functionaries including the Justice of the Peace and Attorney of Law and Notary Public. The Notary Public charges a fee but the Justice of Peace does not charge a fee. A notary will charge around 50 USD for this operation. If a lawyer is involved in the entire process, he can act as a witness.</p>	1 day	No cost if the attorney or the justice of peace witness the transfer. USD 50 if a notary public witnesses the transfer
7	<p>Tax and duties are paid at the National Tax authority and the transfer instrument is crossed-stamped <i>Agency</i> : Tax Administration Jamaica</p> <p>Payments of Stamp Duty and Transfer Tax may be paid using Cash/Certified Manager's Cheque/Debit or Credit Card/Letter of Undertaking or Bank Guarantee. Once all payments are made, the Transfer Instrument is prepared and witnessed, in accordance to Article 152 of the Registration of Title Act. This Transfer Instrument is then sent for cross-stamping at the Stamp Office. The stamped Agreement for Sale (AFS) needs to be attached as a proof of payment to the instrument of transfer. Cross stamping is important as the Registrar of Titles will not accept the Transfer Instrument unless it is cross stamped. For all document that must be stamped, a TRN number must be provided.</p> <p>A Transfer Tax Certificate is obtained which must be submitted to the Registrar of Titles. http://www.jamaicatax.gov.jm/home_template.php?page=StampDutyAndTransferTax#Assess_Collect</p> <p>It is required by law that the Vendor pay the transfer tax on the sale in its entirety. It is customary that the Vendor and Purchaser each pay a half of the stamp duty which will work out to be 2% each.</p>	5 days	JMD 667,358.54; (2% of property value (Transfer Tax) + 5000 flat fee (Stamp Duty))
8	<p>Apply for registration at the Registrar of Titles <i>Agency</i> : Registrar of Titles/National Land Agency, Land Title Division</p> <p>The buyer applies for registration of the title under his name at the Registrar of Titles, which is a division under the National Land Agency. The registration fee is fixed by law at 0.5% of the property value and it is paid at the National Land Agency. The registration fee of 0.5% is customarily shared equally between the Vendor and Purchaser.</p> <p>Once the transfer is completed then the utility companies must be advised of the change in owners so that they can enter into new contractual arrangements with the new owner. Letters for the National Water Commission (water) and Jamaica Public Service Ltd (electricity); the letter of possession; and the Tax Registration form are prepared by the parties who also share the cost equally. The purchaser at the end of the day is given all these letters along with his title to the property for him to deliver these letters at his leisure.</p> <p>If the valuation number to the property is added to the transfer document then the tax roll is then amended automatically.</p> <p>There is an expedited procedure to be completed in 48 hs for simple transfers of previously registered properties, when there are no mortgages attached.</p> <p>The documentation shall include: (i) Instrument of Transfer (ii) Duplicate Certificate of Title</p> <p>Please note that Jamaica has two registries: (i) Registrar of Titles/National Land Title Division -- deals with properties that are bought under the Registration of Titles Act. (ii) The Registrar General Department deals with properties that do not have a registered title (not applicable to the Doing Business case study).</p>	2 days	JMD 175,589.63; (0.5% of property value (registration fee) + JMD 10,000 for the expediated next-day service)

→ Takes place simultaneously with previous procedure.

Details - Registering Property in Jamaica - Measure of Quality

	Answer	Score
Quality of the land administration index (0-30)		14.0
Reliability of infrastructure index (0-8)		5.0
Type of land registration system in the economy:	Dual system (Title & Deed)	
What is the institution in charge of immovable property registration?	Registrar of Titles / National Land Agency of Jamaica	
In what format land title certificates are kept at the immovable property registry of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scanned	1.0
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	Yes	1.0
Institution in charge of the plans showing legal boundaries in the largest business city:	The Surveying and Mapping Department of the National Land Agency of Jamaica	
In what format cadastral plans are kept at the mapping agency of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Fully digital	2.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	Yes	1.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Separate databases	0.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	No	0.0
Transparency of information index (0-6)		5.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Anyone who pays the official fee	1.0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	https://nla.gov.jm/content/land-titling ; http://nla.gov.jm/sites/default/files/TRANSFER_website.pdf ;	
Is the applicable fee schedule for any type of property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	http://www.nla.gov.jm/content/nla-price-list-land-valuation-and-land-titling http://www.nla.gov.jm/content/online-fee-calculator	
Does the agency in charge of immovable property registration agency formally commit to deliver a legally binding document that proves property ownership within a specific timeframe –and if so, how does it communicate the service standard?	Yes, online	0.5
Link for online access:	http://nla.gov.jm/content/citizens-charter	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	Yes	1.0

Contact information:	Described in http://www.nla.gov.jm/content/citizens-charter - Customer service / hotline at 1-888-991-5263 - Manager of the customer service unit at 1-922-8535-7 - Senior director of the Standards and Monitoring Unit at the Cabinet office at 1-929-1423 - Office of the Public Defender at 1-922-7089/ 1-922-7090	
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	No	0.0
Number of property transfers in the largest business city in 2018:	8400.0	
Who is able to consult maps of land plots in the largest business city?	Freely accessible by anyone	0.5
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	http://nla.gov.jm/content/nla-price-list-maps-cadastral-maps https://nla.gov.jm/content/general-searches	
Does the cadastral/mapping agency formally specifies the timeframe to deliver an updated cadastral plan—and if so, how does it communicate the service standard?	Yes, online	0.5
Link for online access:	http://www.nla.gov.jm/content/citizens-charter	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	Yes	0.5
Contact information:	Described in: http://www.nla.gov.jm/content/citizens-charter - Customer service / hotline at 1-888-991-5263 - Manager of the customer service unit at 1-922-8535-7 - Senior director of the Standards and Monitoring Unit at the Cabinet office at 1-929-1423 - Office of the Public Defender at 1-922-7089/ 1-922-7090	
Geographic coverage index (0-8)		0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Land dispute resolution index (0-8)		3.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5

Legal basis:	Registration of Titles Act 1889, Section 26-27	
Is the system of immovable property registration subject to a state or private guarantee?	Yes	0.5
Type of guarantee:	State guarantee	
Legal basis:	Registration of Titles Act 1889, Section 26-27	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	Yes	0.5
Legal basis:	Registration of Titles Act 1889, sections 18, 162 and 165-167 (Assurance Fund)	
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Registrar; Lawyer;	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar; Lawyer;	
Is there a national database to verify the accuracy of government issued identity documents?	No	0.0
What is the Court of first instance in charge of a case involving a standard land dispute between two local businesses over tenure rights for a property worth 50 times gross national income (GNI) per capita and located in the largest business city?	Supreme Court	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	More than 3 years	0.0
Are there publicly available statistics on the number of land disputes at the economy level in the first instance court?	No	0.0
Number of land disputes in the economy in 2018:		
Equal access to property rights index (-2-0)		0.0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	
Do married men and married women have equal ownership rights to property?	Yes	0.0

Getting Credit

This topic explores two sets of issues—the strength of credit reporting systems and the effectiveness of collateral and bankruptcy laws in facilitating lending. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Strength of legal rights index (0-12)

- Rights of borrowers and lenders through collateral laws (0-10)
- Protection of secured creditors' rights through bankruptcy laws (0-2)

Depth of credit information index (0-8)

- Scope and accessibility of credit information distributed by credit bureaus and credit registries (0-8)

Credit bureau coverage (% of adults)

- Number of individuals and firms listed in largest credit bureau as a percentage of adult population

Credit registry coverage (% of adults)

- Number of individuals and firms listed in credit registry as a percentage of adult population

Case study assumptions

Doing Business assesses the sharing of credit information and the legal rights of borrowers and lenders with respect to secured transactions through 2 sets of indicators. The depth of credit information index measures rules and practices affecting the coverage, scope and accessibility of credit information available through a credit registry or a credit bureau. The strength of legal rights index measures the degree to which collateral and bankruptcy laws protect the rights of borrowers and lenders and thus facilitate lending. For each economy it is first determined whether a unitary secured transactions system exists. Then two case scenarios, case A and case B, are used to determine how a nonpossessory security interest is created, publicized and enforced according to the law. Special emphasis is given to how the collateral registry operates (if registration of security interests is possible). The case scenarios involve a secured borrower, company ABC, and a secured lender, BizBank.

In some economies the legal framework for secured transactions will allow only case A or case B (not both) to apply. Both cases examine the same set of legal provisions relating to the use of movable collateral.

Several assumptions about the secured borrower (ABC) and lender (BizBank) are used:

- ABC is a domestic limited liability company (or its legal equivalent).
- ABC has up to 50 employees.
- ABC has its headquarters and only base of operations in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Both ABC and BizBank are 100% domestically owned.

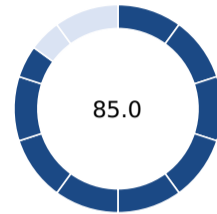
The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where the law does not allow nonpossessory security interests in movable property, ABC and BizBank use a fiduciary transfer-of-title arrangement (or a similar substitute for nonpossessory security interests).

In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

Getting Credit - Jamaica

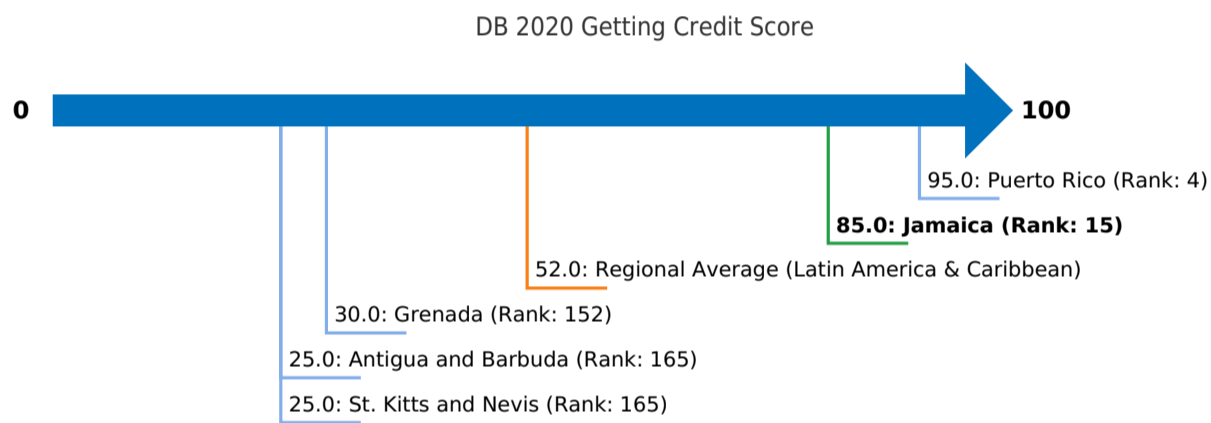
Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Strength of legal rights index (0-12)	9	5.3	6.1	12 (5 Economies)
Depth of credit information index (0-8)	8	5.1	6.8	8 (53 Economies)
Credit registry coverage (% of adults)	0.0	14.6	24.4	100.0 (2 Economies)
Credit bureau coverage (% of adults)	52.6	47.6	66.7	100.0 (14 Economies)

Figure - Getting Credit in Jamaica - Score



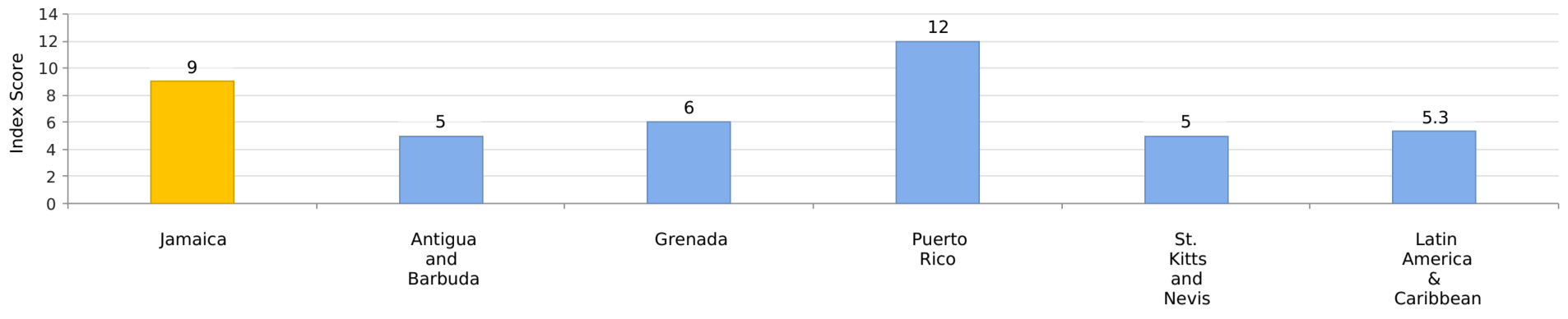
Score - Getting Credit

Figure - Getting Credit in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting credit is determined by sorting their scores for getting credit. These scores are the sum of the scores for the strength of legal rights index and the depth of credit information index.

Figure - Legal Rights in Jamaica and comparator economies



Details - Legal Rights in Jamaica

Strength of legal rights index (0-12)

9

Does an integrated or unified legal framework for secured transactions that extends to the creation, publicity and enforcement of functional equivalents to security interests in movable assets exist in the economy? Yes

Does the law allow businesses to grant a non possessory security right in a single category of movable assets, without requiring a specific description of collateral? Yes

Does the law allow businesses to grant a non possessory security right in substantially all of its assets, without requiring a specific description of collateral? Yes

May a security right extend to future or after-acquired assets, and does it extend automatically to the products, proceeds and replacements of the original assets? Yes

Is a general description of debts and obligations permitted in collateral agreements; can all types of debts and obligations be secured between parties; and can the collateral agreement include a maximum amount for which the assets are encumbered? Yes

Is a collateral registry in operation for both incorporated and non-incorporated entities, that is unified geographically and by asset type, with an electronic database indexed by debtor's name? Yes

Does a notice-based collateral registry exist in which all functional equivalents can be registered? Yes

Does a modern collateral registry exist in which registrations, amendments, cancellations and searches can be performed online by any interested third party? Yes

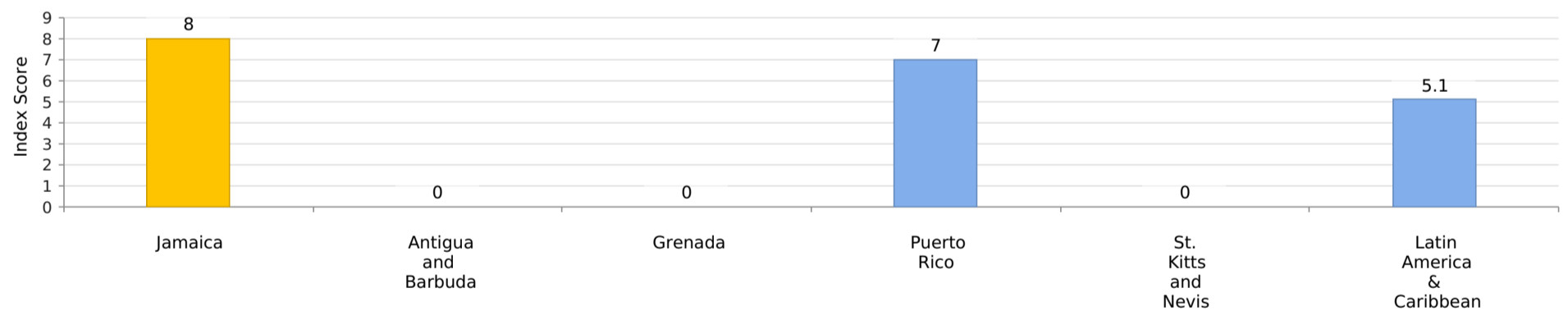
Are secured creditors paid first (i.e. before tax claims and employee claims) when a debtor defaults outside an insolvency procedure? No

Are secured creditors paid first (i.e. before tax claims and employee claims) when a business is liquidated? No

Are secured creditors subject to an automatic stay on enforcement when a debtor enters a court-supervised reorganization procedure? Does the law protect secured creditors' rights by providing clear grounds for relief from the stay and sets a time limit for it? No

Does the law allow parties to agree on out of court enforcement at the time a security interest is created? Does the law allow the secured creditor to sell the collateral through public auction or private tender, as well as, for the secured creditor to keep the asset in satisfaction of the debt? Yes

Figure - Credit Information in Jamaica and comparator economies



Details - Credit Information in Jamaica

Depth of credit information index (0-8)	Credit bureau	Credit registry	Score
Are data on both firms and individuals distributed?	Yes	No	1
Are both positive and negative credit data distributed?	Yes	No	1
Are data from retailers or utility companies - in addition to data from banks and financial institutions - distributed?	Yes	No	1
Are at least 2 years of historical data distributed? (Credit bureaus and registries that distribute more than 10 years of negative data or erase data on defaults as soon as they are repaid obtain a score of 0 for this component.)	Yes	No	1
Are data on loan amounts below 1% of income per capita distributed?	Yes	No	1
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	Yes	No	1
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	Yes	No	1
Are bureau or registry credit scores offered as a value-added service to help banks and financial institutions assess the creditworthiness of borrowers?	Yes	No	1
Total Score ("yes" to either public bureau or private registry)			8

Note: An economy receives a score of 1 if there is a "yes" to either bureau or registry. If the credit bureau or registry is not operational or covers less than 5% of the adult population, the total score on the depth of credit information index is 0.

Coverage	Credit bureau	Credit registry
Number of individuals	974,266	0
Number of firms	66,821	0
Total	1,041,087	0
Percentage of adult population	52.6	0.0

Protecting Minority Investors

This topic measures the strength of minority shareholder protections against misuse of corporate assets by directors for their personal gain as well as shareholder rights, governance safeguards and corporate transparency requirements that reduce the risk of abuse. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

- **Extent of disclosure index (0-10):** Disclosure, review, and approval requirements for related-party transactions
- **Extent of director liability index (0-10):** Ability of minority shareholders to sue and hold interested directors liable for prejudicial related-party transactions; Available legal remedies (damages, disgorgement of profits, disqualification from managerial position(s) for one year or more, rescission of the transaction)
- **Ease of shareholder suits index (0-10):** Access to internal corporate documents; Evidence obtainable during trial and allocation of legal expenses
- **Extent of conflict of interest regulation index (0-30):** Sum of the extent of disclosure, extent of director liability and ease of shareholder suits indices
- **Extent of shareholder rights index (0-6):** Shareholders' rights and role in major corporate decisions
- **Extent of ownership and control index (0-7):** Governance safeguards protecting shareholders from undue board control and entrenchment
- **Extent of corporate transparency index (0-7):** Corporate transparency on ownership stakes, compensation, audits and financial prospects
- **Extent of shareholder governance index (0-20):** Sum of the extent of shareholders rights, extent of ownership and control and extent of corporate transparency indices
- **Strength of minority investor protection index (0-50):** Sum of the extent of conflict of interest regulation and extent of shareholder governance indices

Case study assumptions

To make the data comparable across economies, a case study uses several assumptions about the business and the transaction.

The business (Buyer):

- Is a publicly traded corporation listed on the economy's most important stock exchange.
- Has a board of directors and a chief executive officer (CEO) who may legally act on behalf of Buyer where permitted, even if this is not specifically required by law.
- Has a supervisory board in economies with a two-tier board system on which Mr. James appointed 60% of the shareholder-elected members.
- Has not adopted bylaws or articles of association that go beyond the minimum requirements. Does not follow codes, principles, recommendations or guidelines that are not mandatory.
- Is a manufacturing company with its own distribution network.

The transaction involves the following details:

- Mr. James owns 60% of Buyer, sits on Buyer's board of directors and elected two directors to Buyer's five-member board.
- Mr. James also owns 90% of Seller, a company that operates a chain of retail hardware stores. Seller recently closed a large number of its stores.
- Mr. James proposes that Buyer purchase Seller's unused fleet of trucks to expand Buyer's distribution of its food products, a proposal to which Buyer agrees. The price is equal to 10% of Buyer's assets and is higher than the market value.
- The proposed transaction is part of the company's principal activity and is not outside the authority of the company.
- Buyer enters into the transaction. All required approvals are obtained, and all required disclosures made—that is, the transaction was not entered into fraudulently.
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the executives and directors that approved the transaction.

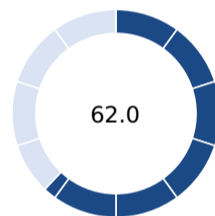
Protecting Minority Investors - Jamaica

Stock exchange information

Stock exchange	Jamaica Stock Exchange
Stock exchange URL	http://www.jamstockex.com
Listed firms with equity securities	57
City Covered	Kingston

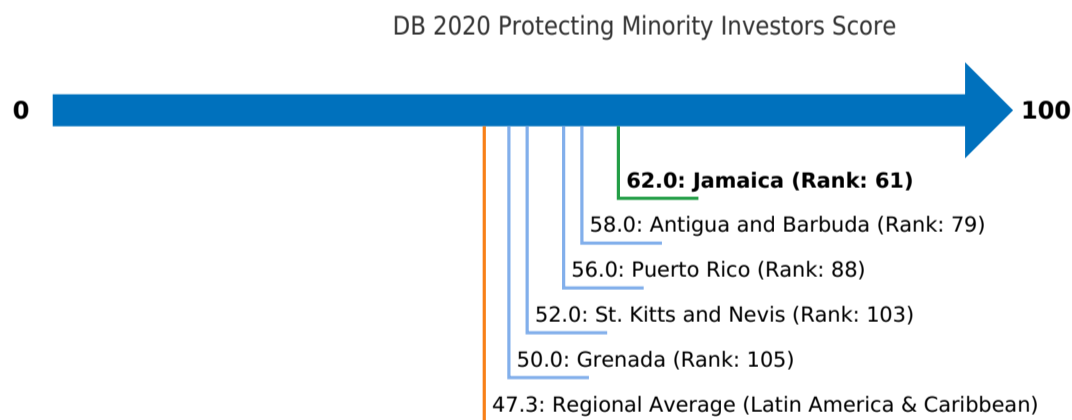
Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Extent of disclosure index (0-10)	4.0	4.1	6.5	10 (13 Economies)
Extent of director liability index (0-10)	8.0	5.2	5.3	10 (3 Economies)
Ease of shareholder suits index (0-10)	5.0	6.7	7.3	10 (Djibouti)
Extent of shareholder rights index (0-6)	5.0	3.0	4.7	6 (19 Economies)
Extent of ownership and control index (0-7)	4.0	2.3	4.5	7 (9 Economies)
Extent of corporate transparency index (0-7)	5.0	2.3	5.7	7 (13 Economies)

Figure - Protecting Minority in Jamaica - Score



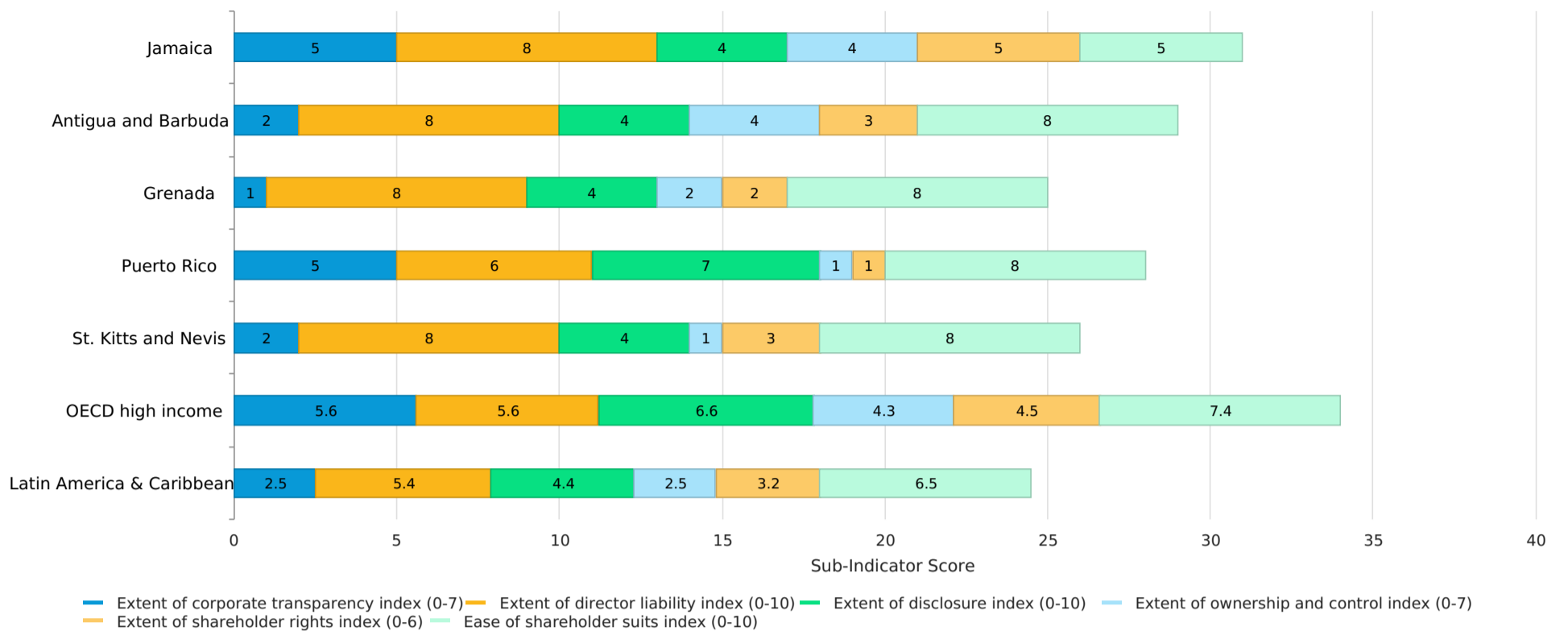
Score - Protecting Minority Investors

Figure - Protecting Minority Investors in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the strength of minority investor protections is determined by sorting their scores for protecting minority investors. These scores are the simple average of the scores for the extent of conflict of interest regulation index and the extent of shareholder governance index.

Figure - Protecting Minority Investors in Jamaica and comparator economies - Measure of Quality



Details - Protecting Minority Investors in Jamaica - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-30)		
Extent of disclosure index (0-10)		4.0
Whose decision is sufficient to approve the Buyer-Seller transaction? (0-3)	Board of directors excluding interested members	2.0
Must an external body review the terms of the transaction before it takes place? (0-1)	No	0.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	Full disclosure of all material facts	2.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	No disclosure obligation	0.0
Must Buyer immediately disclose the transaction to the public? (0-2)	No disclosure obligation	0.0
Extent of director liability index (0-10)		8.0
Can shareholders representing 10% of Buyer's share capital sue for the damage the transaction caused to Buyer? (0-1)	Yes	1.0
Can shareholders hold Mr. James liable for the damage the transaction caused to Buyer? (0-2)	Liable if unfair or prejudicial	2.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer? (0-2)	Liable if unfair or prejudicial	2.0
Must Mr. James pay damages for the harm caused to Buyer upon a successful claim by shareholders? (0-1)	Yes	1.0
Must Mr. James repay profits made from the transaction upon a successful claim by shareholders? (0-1)	Yes	1.0
Is Mr. James disqualified upon a successful claim by shareholders? (0-1)	No	0.0
Can a court void the transaction upon a successful claim by shareholders? (0-2)	Voidable if negligently concluded	1.0
Ease of shareholder suits index (0-10)		5.0
Before suing, can shareholders representing 10% of Buyer's share capital inspect the transaction documents? (0-1)	No	0.0
Can the plaintiff obtain any documents from the defendant and witnesses at trial? (0-3)	No	0.0
Can the plaintiff request categories of documents from the defendant without identifying specific ones? (0-1)	Yes	1.0
Can the plaintiff directly question the defendant and witnesses at trial? (0-2)	Yes	2.0
Is the level of proof required for civil suits lower than that of criminal cases? (0-1)	Yes	1.0
Can shareholder plaintiffs recover their legal expenses from the company? (0-2)	Yes if successful	1.0
Extent of shareholder governance index (0-20)		
Extent of shareholder rights index (0-6)		5.0
Does the sale of 51% of Buyer's assets require shareholder approval?	No	0.0
Can shareholders representing 10% of Buyer's share capital call for a meeting of shareholders?	Yes	1.0
Must Buyer obtain its shareholders' approval every time it issues new shares?	Yes	1.0
Do shareholders automatically receive preemption rights every time Buyer issues new shares?	Yes	1.0
Do shareholders elect and dismiss the external auditor?	Yes	1.0
Are changes to the rights of a class of shares only possible if the holders of the affected shares approve?	Yes	1.0
Extent of ownership and control index (0-7)		4.0
Is it forbidden to appoint the same individual as CEO and chairperson of the board of directors?	Yes	1.0

Must the board of directors include independent and nonexecutive board members?	Yes	1.0
Can shareholders remove members of the board of directors without cause before the end of their term?	Yes	1.0
Must the board of directors include a separate audit committee exclusively comprising board members?	No	0.0
Must a potential acquirer make a tender offer to all shareholders upon acquiring 50% of Buyer?	Yes	1.0
Must Buyer pay declared dividends within a maximum period set by law?	No	0.0
Is a subsidiary prohibited from acquiring shares issued by its parent company?	No	0.0
Extent of corporate transparency index (0-7)		5.0
Must Buyer disclose direct and indirect beneficial ownership stakes representing 5%?	Yes	1.0
Must Buyer disclose information about board members' primary employment and directorships in other companies?	Yes	1.0
Must Buyer disclose the compensation of individual managers?	Yes	1.0
Must a detailed notice of general meeting be sent 21 days before the meeting?	No	0.0
Can shareholders representing 5% of Buyer's share capital put items on the general meeting agenda?	No	0.0
Must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0
Must Buyer disclose its audit reports to the public?	Yes	1.0

Paying Taxes

This topic records the taxes and mandatory contributions that a medium-size company must pay or withhold in a given year, as well as the administrative burden of paying taxes and contributions and complying with postfiling procedures (VAT refund and tax audit). The most recent round of data collection for the project was completed in May 2019 covering for the Paying Taxes indicator calendar year 2018 (January 1, 2018 – December 31, 2018). [See the methodology for more information.](#)

What the indicators measure

Tax payments for a manufacturing company in 2018 (number per year adjusted for electronic and joint filing and payment)

- Total number of taxes and contributions paid or withheld, including consumption taxes (value added tax, sales tax or goods and service tax)
- Method and frequency of filing and payment

Time required to comply with 3 major taxes (hours per year)

- Collecting information, computing tax payable
- Preparing separate tax accounting books, if required
- Completing tax return, filing with agencies
- Arranging payment or withholding

Total tax and contribution rate (% of commercial profits)

- Profit or corporate income tax
- Social contributions, labor taxes paid by employer
- Property and property transfer taxes
- Dividend, capital gains, financial transactions taxes
- Waste collection, vehicle, road and other taxes

Postfiling Index

- Time to comply with VAT refund (hours)
- Time to obtain VAT refund (weeks)
- Time to comply with a corporate income tax correction (hours)
- Time to complete a corporate income tax correction (weeks)

Case study assumptions

Using a case scenario, *Doing Business* records taxes and mandatory contributions a medium size company must pay in a year, and measures the administrative burden of paying taxes, contributions and dealing with postfiling processes. Information is also compiled on frequency of filing and payments, time taken to comply with tax laws, time taken to comply with the requirements of postfiling processes and time waiting.

To make data comparable across economies, several assumptions are used:

- TaxpayerCo is a medium-size business that started operations on January 1, 2017. It produces ceramic flowerpots and sells them at retail. All taxes and contributions recorded are paid in the second year of operation (calendar year 2018). Taxes and mandatory contributions are measured at all levels of government.

The VAT refund process:

- In June 2018, TaxpayerCo. makes a large capital purchase: the value of the machine is 65 times income per capita of the economy. Sales are equally spread per month (1,050 times income per capita divided by 12) and cost of goods sold are equally expensed per month (875 times income per capita divided by 12). The machinery seller is registered for VAT and excess input VAT incurred in June will be fully recovered after four consecutive months if the VAT rate is the same for inputs, sales and the machine and the tax reporting period is every month. Input VAT will exceed Output VAT in June 2018.

The corporate income tax audit process:

- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the tax authority. The value of the underpaid income tax liability is 5% of the corporate income tax liability due. TaxpayerCo. submits corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

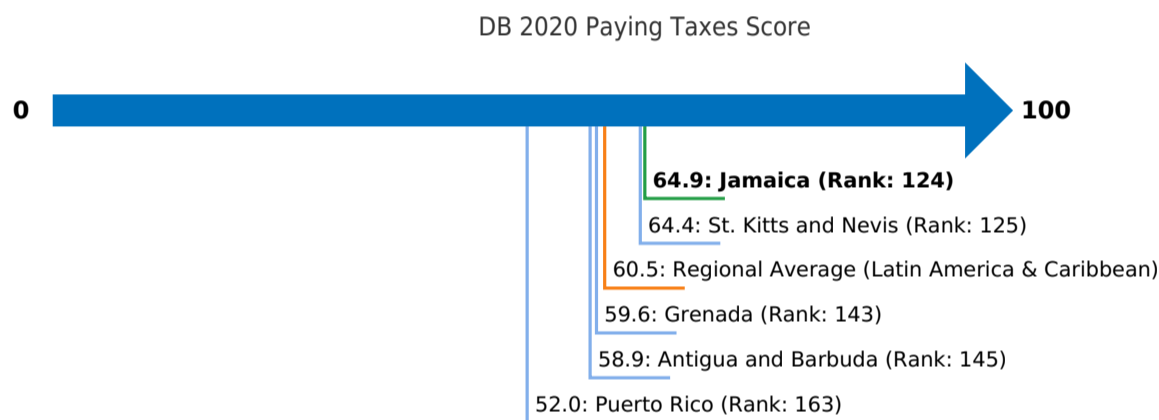
Paying Taxes - Jamaica

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Payments (number per year)	11	28.2	10.3	3 (2 Economies)
Time (hours per year)	268	317.1	158.8	49 (3 Economies)
Total tax and contribution rate (% of profit)	35.1	47.0	39.9	26.1 (33 Economies)
Postfiling index (0-100)	19.7	47.5	86.7	None in 2018/19

Figure - Paying Taxes in Jamaica - Score

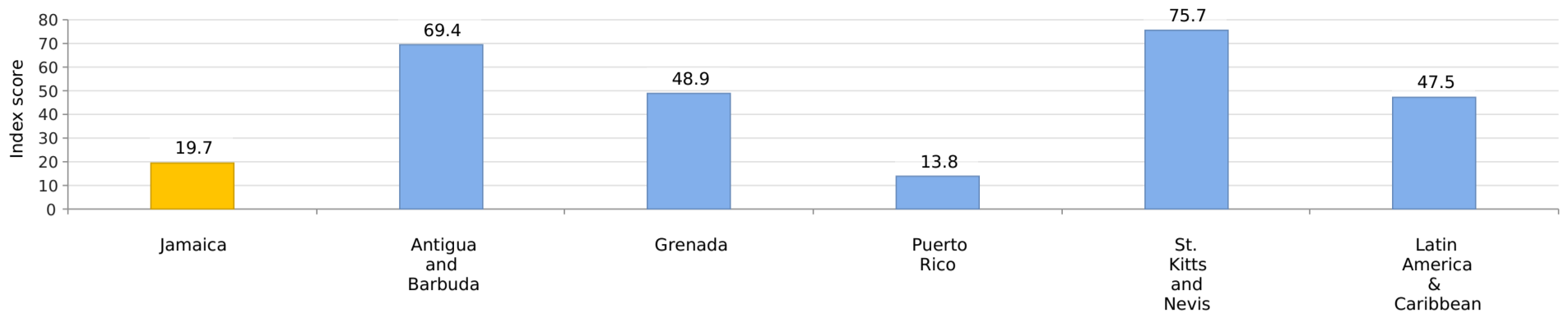


Figure - Paying Taxes in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of paying taxes is determined by sorting their scores for paying taxes. These scores are the simple average of the scores for each of the component indicators, with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate. The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including Doing Business 2015, which is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.

Figure - Paying Taxes in Jamaica and comparator economies - Measure of Quality



Details - Paying Taxes in Jamaica

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax and contribution rate (% of profit)	Notes on TTCR
Corporate income tax	1.0	online	42.0	25%	taxable profits	13.57	
Education Tax	0.0	online and jointly		3.5%	gross salaries	3.85	
Property tax	1.0	Online		various rates		3.46	
HEART contribution (Human Employment and Resource Training)	0.0	online and jointly		3%	gross salaries	3.38	
National Housing Trust	0.0	online and jointly		3%	gross salaries	3.38	
Property transfer tax	1.0	Online		5%	sale price	3.03	
Social security contribution National Insurance	1.0	online	168.0	2.5%	gross salaries	2.82	
Stamp duty	1.0	Online		4%	sale price	1.21	
Tax on interest	0.0	Online		25%	interest income	0.64	not included
Asset tax	1.0	Online		various rates		0.36	
Vehicle tax	1.0	Online		JMD 18,000	fixed fee	0.06	
Annual return filing fee	1.0			JMD 5,000	fixed fee	0.02	
Environmental protection levy	1.0	Online		0.5%	75% of the Sales Value of Manufactured Goods	0.00	withheld
Fuel tax	1.0				fuel consumption	0.00	small amount
Value added tax (VAT)	1.0	online	58.0	16.5%	value added	0.00	not included
Totals	11		268			35.1	

Details - Paying Taxes in Jamaica - Tax by Type

Taxes by type	Answer
Profit tax (% of profit)	13.6
Labor tax and contributions (% of profit)	13.4
Other taxes (% of profit)	8.1

Details - Paying Taxes in Jamaica - Measure of Quality

	Answer	Score
Postfiling index (0-100)		19.7
VAT refunds		
Does VAT exist?	Yes	
Does a VAT refund process exist per the case study?	Yes	
Restrictions on VAT refund process	none	
Percentage of cases exposed to a VAT audit (%)	50% - 74%	
Is there a mandatory carry forward period?	No	
Time to comply with VAT refund (hours)	40.0	20.0
Time to obtain VAT refund (weeks)	89.0	0.0
Corporate income tax audits		
Does corporate income tax exist?	Yes	
Percentage of cases exposed to a corporate income tax audit (%)	50% - 74%	
Time to comply with a corporate income tax correction (hours)	24.0	58.7
Time to complete a corporate income tax correction (weeks)	113.3	0.0

Notes: Names of taxes have been standardized. For instance income tax, profit tax, tax on company's income are all named corporate income tax in this table.

The hours for VAT include all the VAT and sales taxes applicable.

The hours for Social Security include all the hours for labor taxes and mandatory contributions in general.

The postfiling index is the average of the scores on time to comply with VAT refund, time to obtain a VAT refund, time to comply with a corporate income tax correction and time to complete a corporate income tax correction.

N/A = Not applicable.

Trading across Borders

Doing Business records the time and cost associated with the logistical process of exporting and importing goods. *Doing Business* measures the time and cost (excluding tariffs) associated with three sets of procedures—documentary compliance, border compliance and domestic transport—within the overall process of exporting or importing a shipment of goods. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Documentary compliance

- Obtaining, preparing and submitting documents during transport, clearance, inspections and port or border handling in origin economy
- Obtaining, preparing and submitting documents required by destination economy and any transit economies
- Covers all documents required by law and in practice, including electronic submissions of information

Border compliance

- Customs clearance and inspections
- Inspections by other agencies (if applied to more than 20% of shipments)
- Handling and inspections that take place at the economy's port or border

Domestic transport

- Loading or unloading of the shipment at the warehouse or port/border
- Transport between warehouse and port/border
- Traffic delays and road police checks while shipment is en route

Case study assumptions

To make the data comparable across economies, a few assumptions are made about the traded goods and the transactions:

Time: Time is measured in hours, and 1 day is 24 hours (for example, 22 days are recorded as $22 \times 24 = 528$ hours). If customs clearance takes 7.5 hours, the data are recorded as is. Alternatively, suppose documents are submitted to a customs agency at 8:00a.m., are processed overnight and can be picked up at 8:00a.m. the next day. The time for customs clearance would be recorded as 24 hours because the actual procedure took 24 hours.

Cost: Insurance cost and informal payments for which no receipt is issued are excluded from the costs recorded. Costs are reported in U.S. dollars. Contributors are asked to convert local currency into U.S. dollars based on the exchange rate prevailing on the day they answer the questionnaire. Contributors are private sector experts in international trade logistics and are informed about exchange rates.

Assumptions of the case study:

- For all 190 economies covered by *Doing Business*, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy.
- It is assumed each economy imports 15 metric tons of containerized auto parts (HS 8708) from its natural import partner—the economy from which it imports the largest value (price times quantity) of auto parts. It is assumed each economy exports the product of its comparative advantage (defined by the largest export value) to its natural export partner—the economy that is the largest purchaser of this product. Shipment value is assumed to be \$50,000.
- The mode of transport is the one most widely used for the chosen export or import product and the trading partner, as is the seaport or land border crossing.
- All electronic information submissions requested by any government agency in connection with the shipment are considered to be documents obtained, prepared and submitted during the export or import process.
- A port or border is a place (seaport or land border crossing) where merchandise can enter or leave an economy.
- Relevant government agencies include customs, port authorities, road police, border guards, standardization agencies, ministries or departments of agriculture or industry, national security agencies and any other government authorities.

Trading across Borders - Jamaica

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	58	55.3	12.7	1 (19 Economies)
Cost to export: Border compliance (USD)	876	516.3	136.8	0 (19 Economies)
Time to export: Documentary compliance (hours)	47	35.7	2.3	1 (26 Economies)
Cost to export: Documentary compliance (USD)	90	100.3	33.4	0 (20 Economies)
Time to import: Border compliance (hours)	80	55.6	8.5	1 (25 Economies)
Cost to import: Border compliance (USD)	906	628.4	98.1	0 (28 Economies)
Time to import: Documentary compliance (hours)	56	43.2	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	90	107.3	23.5	0 (30 Economies)

Figure - Trading across Borders in Jamaica - Score

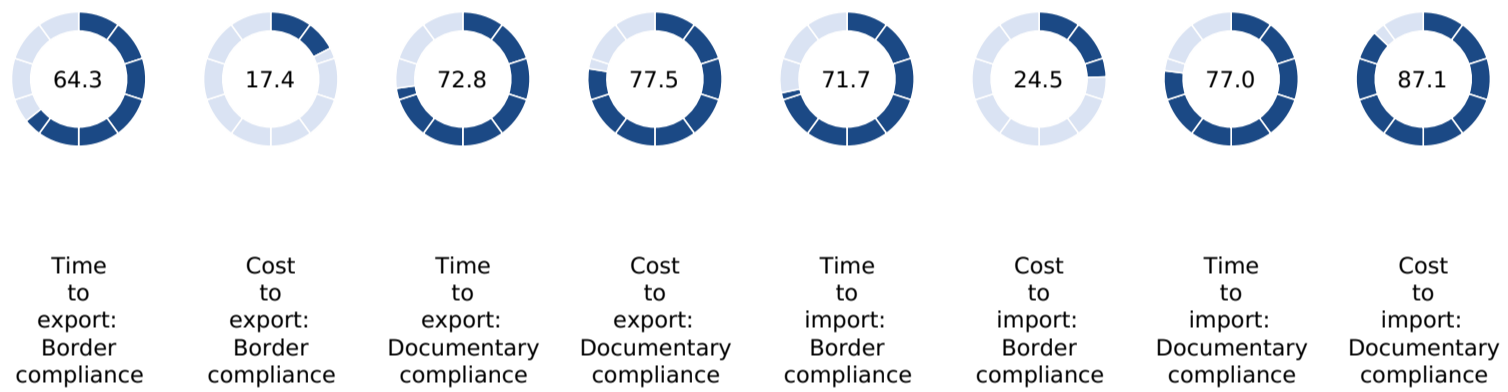
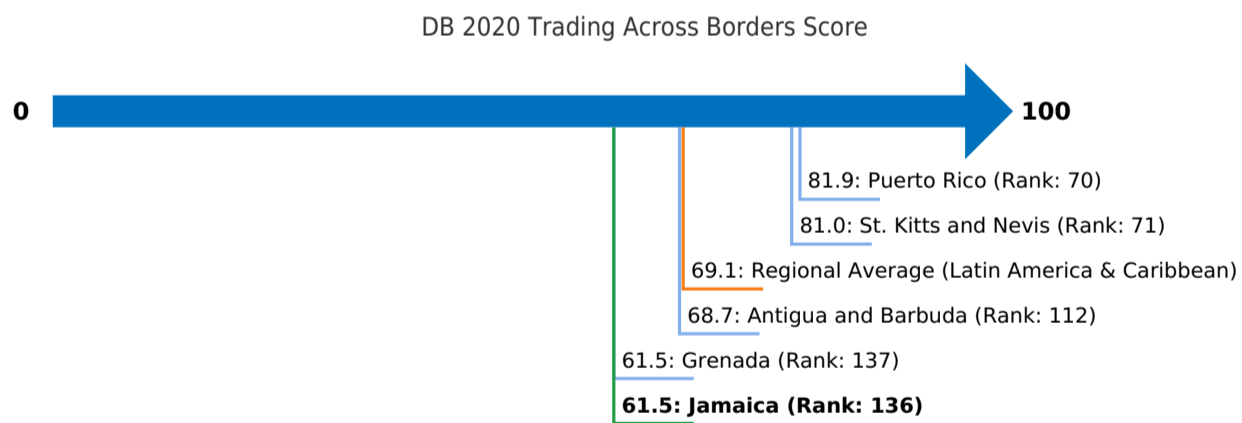
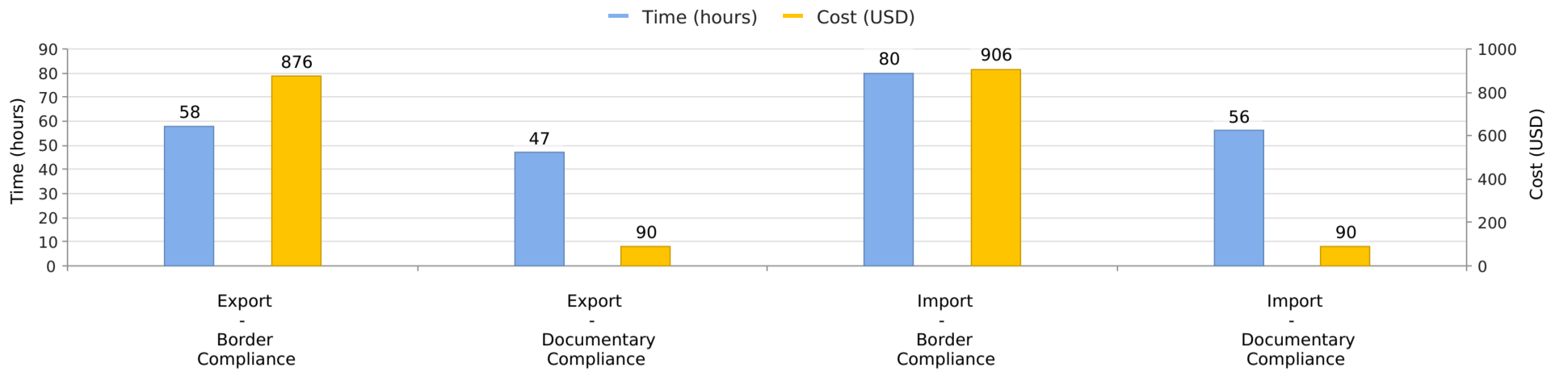


Figure - Trading across Borders in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of trading across borders is determined by sorting their scores for trading across borders. These scores are the simple average of the scores for the time and cost for documentary compliance and border compliance to export and import.

Figure - Trading across Borders in Jamaica - Time and Cost



Details - Trading across Borders in Jamaica

Characteristics	Export	Import
Product	HS 28 : Inorganic chemicals; organic or inorganic compounds of precious metals, of rare-earth metals, of radioactive elements or of isotopes	HS 8708: Parts and accessories of motor vehicles
Trade partner	Canada	United States
Border	Kingston port	Kingston port
Distance (km)	15	15
Domestic transport time (hours)	3	3
Domestic transport cost (USD)	385	387

Details - Trading across Borders in Jamaica - Components of Border Compliance

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	7.4	484.0
Export: Clearance and inspections required by agencies other than customs	0.0	0.0
Export: Port or border handling	53.7	392.0
Import: Clearance and inspections required by customs authorities	35.0	514.0
Import: Clearance and inspections required by agencies other than customs	0.0	0.0
Import: Port or border handling	72.0	392.0

Details - Trading across Borders in Jamaica - Trade Documents

Export	Import
Bill of Lading	Bill of Lading
Commercial Invoice (CARICOM)	Commercial Invoice
Export Entry Form (C82)	Import Entry (C87)
Packing List	Customs release order
Dock receipt	Gate pass
Export License	Packing list
Approval Letter from the Ministry of Energy and Mining	Tax compliance Certificate
Certificate of origin (CARICOM)	SOLAS certificate
SOLAS certificate	

Enforcing Contracts

The enforcing contracts indicator measures the time and cost for resolving a commercial dispute through a local first-instance court, and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Time required to enforce a contract through the courts (calendar days)

- Time to file and serve the case
- Time for trial and to obtain the judgment
- Time to enforce the judgment

Cost required to enforce a contract through the courts (% of claim value)

- Average attorney fees
- Court costs
- Enforcement costs

Quality of judicial processes index (0-18)

- Court structure and proceedings (-1-5)
- Case management (0-6)
- Court automation (0-4)
- Alternative dispute resolution (0-3)

Case study assumptions

The dispute in the case study involves the breach of a sales contract between two domestic businesses. The case study assumes that the court hears an expert on the quality of the goods in dispute. This distinguishes the case from simple debt enforcement.

To make the data on the time and comparable across economies, several assumptions about the case are used:

- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The Buyer orders custom-made furniture, then fails to pay alleging that the goods are not of adequate quality.
- The value of the dispute is 200% of the income per capita or the equivalent in local currency of USD 5,000, whichever is greater.
- The Seller sues the Buyer before the court with jurisdiction over commercial cases worth 200% of income per capita or \$5,000 whichever is greater.
- The Seller requests the pretrial attachment of the defendant's movable assets to secure the claim.
- The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate.
- The judge decides in favor of the seller; there is no appeal.
- The Seller enforces the judgment through a public sale of the Buyer's movable assets.

Enforcing Contracts - Jamaica

Standardized Case

Claim value	JMD 1,263,392
Court name	Supreme Court of Jamaica, Kingston Commercial Court
City Covered	Kingston

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Time (days)	550	774.2	589.6	120 (Singapore)
Cost (% of claim value)	50.2	32.0	21.5	0.1 (Bhutan)
Quality of judicial processes index (0-18)	9.5	8.8	11.7	None in 2018/19

Figure - Enforcing Contracts in Jamaica - Score

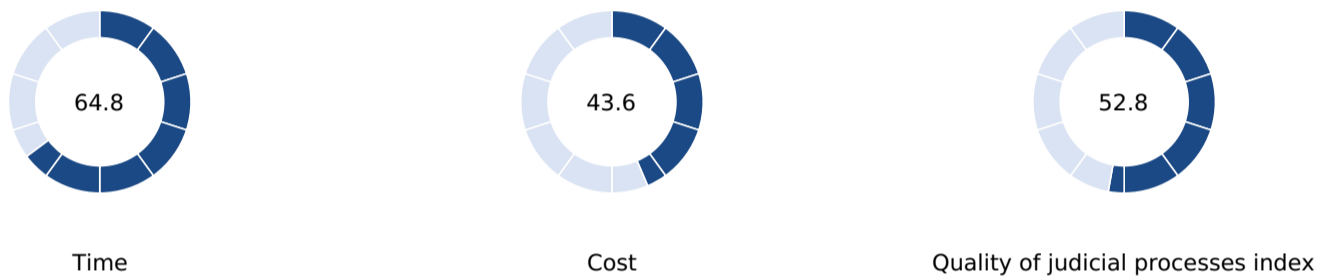
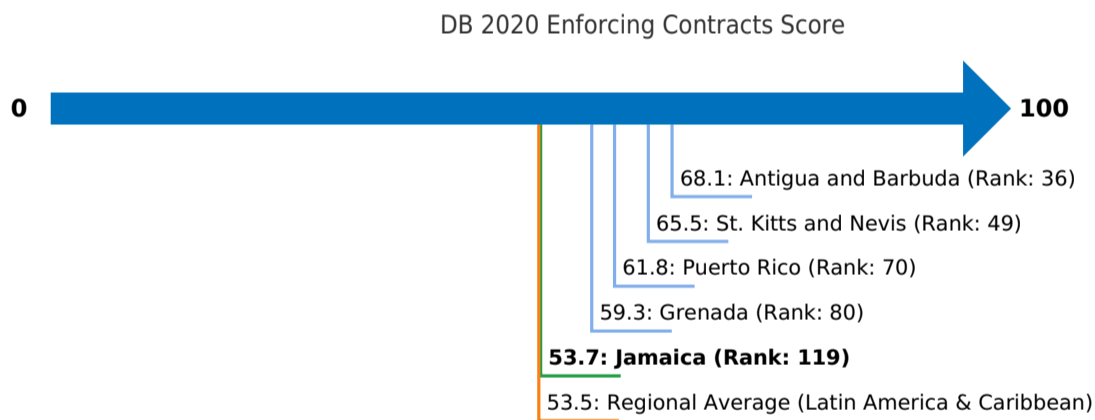


Figure - Enforcing Contracts in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators.

Figure - Enforcing Contracts in Jamaica - Time and Cost

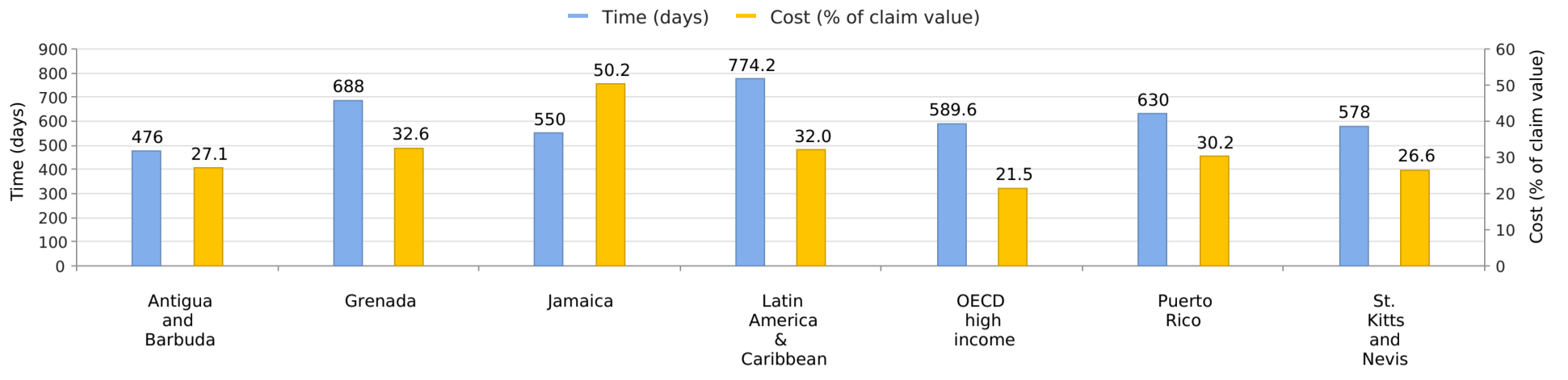
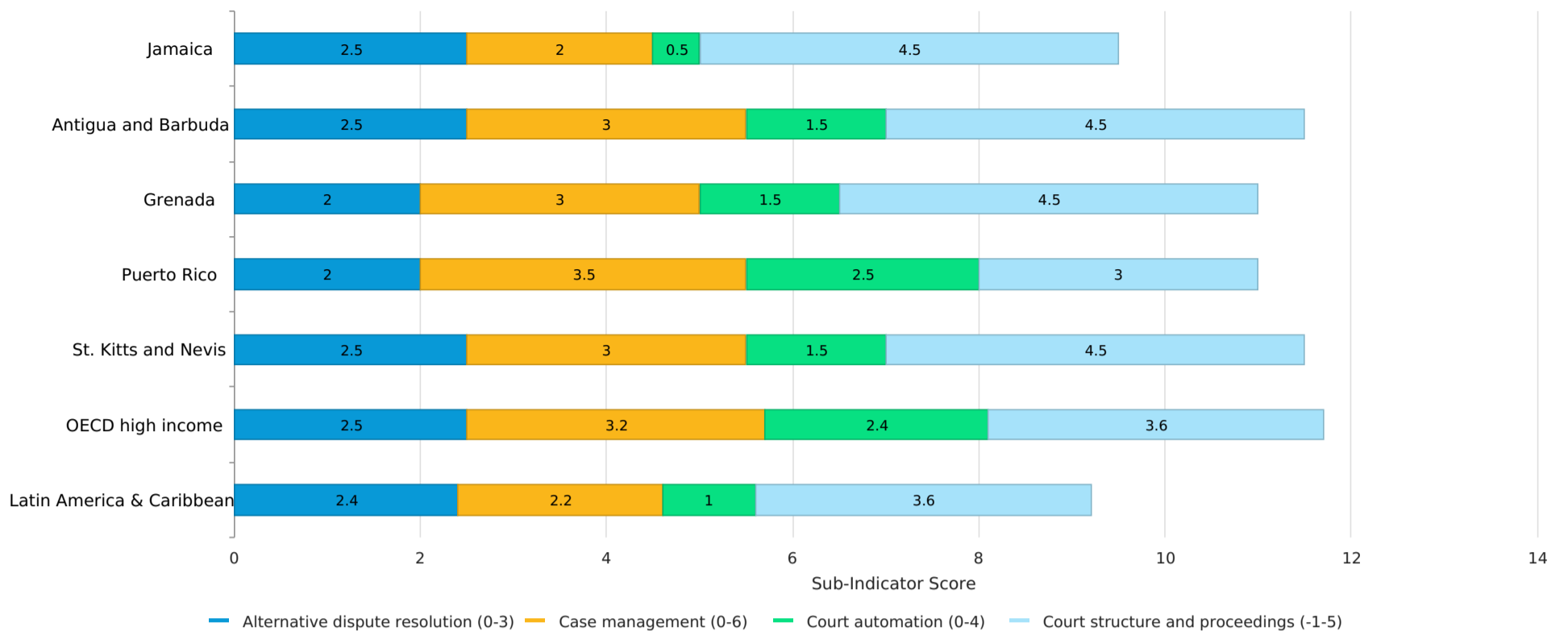


Figure - Enforcing Contracts in Jamaica and comparator economies - Measure of Quality



Details - Enforcing Contracts in Jamaica

	Indicator
Time (days)	550
Filing and service	30
Trial and judgment	450
Enforcement of judgment	70
Cost (% of claim value)	50.2
Attorney fees	35
Court fees	10.2
Enforcement fees	5
Quality of judicial processes index (0-18)	9.5
Court structure and proceedings (-1-5)	4.5
Case management (0-6)	2.0
Court automation (0-4)	0.5
Alternative dispute resolution (0-3)	2.5

Details - Enforcing Contracts in Jamaica - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		9.5
Court structure and proceedings (-1-5)		4.5
1. Is there a court or division of a court dedicated solely to hearing commercial cases?	Yes	1.5
2. Small claims court		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available?	Yes	1.0
4. Are new cases assigned randomly to judges?	Yes, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	Yes	0.0
Case management (0-6)		2.0
1. Time standards		0.0
1.a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
1.b. If yes, are the time standards set for at least three court events?	No	
1.c. Are these time standards respected in more than 50% of cases?	No	
2. Adjournments		0.0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	No	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	n.a.	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report?	Yes	1.0
4. Is a pretrial conference among the case management techniques used before the competent court?	Yes	1.0
5. Are there any electronic case management tools in place within the competent court for use by judges?	No	0.0
6. Are there any electronic case management tools in place within the competent court for use by lawyers?	No	0.0
Court automation (0-4)		0.5
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court?	No	0.0
2. Is it possible to carry out service of process electronically for claims filed before the competent court?	No	0.0
3. Can court fees be paid electronically within the competent court?	No	0.0
4. Publication of judgments		0.5
4.a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
Alternative dispute resolution (0-3)		2.5
1. Arbitration		1.5
1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	

2. Mediation/Conciliation	1.0
2.a. Is voluntary mediation or conciliation available?	Yes
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects (for example, definition, aim and scope of application, designation of mediator/conciliator, initiation of the process, principles governing the process, enforcement)?	Yes
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No

Resolving Insolvency

Doing Business studies the time, cost and outcome of insolvency proceedings involving domestic legal entities. These variables are used to calculate the recovery rate, which is recorded as cents on the dollar recovered by secured creditors through reorganization, liquidation or debt enforcement (foreclosure or receivership) proceedings. To determine the present value of the amount recovered by creditors, *Doing Business* uses the lending rates from the International Monetary Fund, supplemented with data from central banks and the Economist Intelligence Unit. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Time required to recover debt (years)

- Measured in calendar years
- Appeals and requests for extension are included

Cost required to recover debt (% of debtor's estate)

- Measured as percentage of estate value
- Court fees
- Fees of insolvency administrators
- Lawyers' fees
- Assessors' and auctioneers' fees
- Other related fees

Outcome

- Whether business continues operating as a going concern or business assets are sold piecemeal

Recovery rate for creditors

- Measures the cents on the dollar recovered by secured creditors
- Outcome for the business (survival or not) determines the maximum value that can be recovered
- Official costs of the insolvency proceedings are deducted
- Depreciation of furniture is taken into account
- Present value of debt recovered

Strength of insolvency framework index (0- 16)

- Sum of the scores of four component indices:
- Commencement of proceedings index (0-3)
- Management of debtor's assets index (0-6)
- Reorganization proceedings index (0-3)
- Creditor participation index (0-4)

Case study assumptions

To make the data on the time, cost and outcome comparable across economies, several assumptions about the business and the case are used:

- A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties.
- The value of the hotel is 100% of the income per capita or the equivalent in local currency of USD 200,000, whichever is greater.
- The hotel has a loan from a domestic bank, secured by a mortgage over the hotel's real estate. The hotel cannot pay back the loan, but makes enough money to operate otherwise.

In addition, *Doing Business* evaluates the quality of legal framework applicable to judicial liquidation and reorganization proceedings and the extent to which best insolvency practices have been implemented in each economy covered.

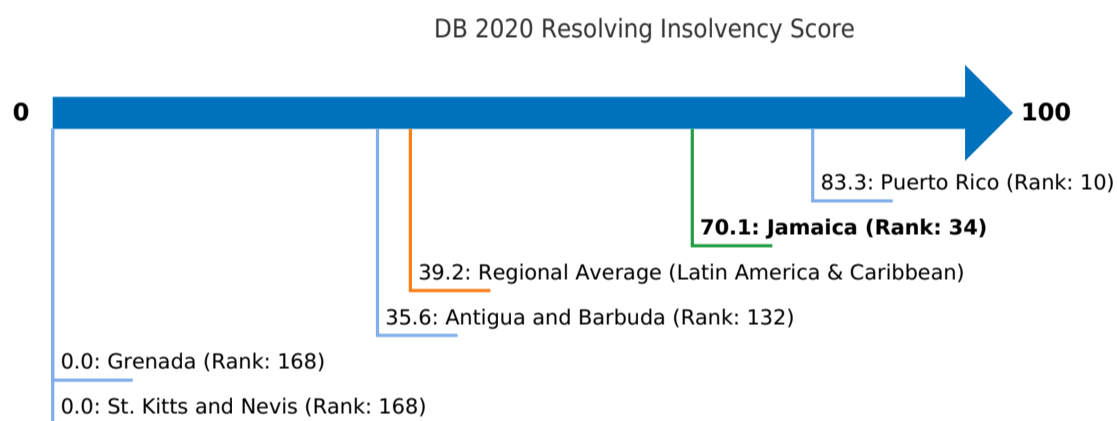
Resolving Insolvency - Jamaica

Indicator	Jamaica	Latin America & Caribbean	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	66.4	31.2	70.2	92.9 (Norway)
Time (years)	1.1	2.9	1.7	0.4 (Ireland)
Cost (% of estate)	18.0	16.8	9.3	1.0 (Norway)
Outcome (0 as piecemeal sale and 1 as going concern)	1
Strength of insolvency framework index (0-16)	11.0	7.2	11.9	None in 2018/19

Figure - Resolving Insolvency in Jamaica - Score



Figure - Resolving Insolvency in Jamaica and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of resolving insolvency is determined by sorting their scores for resolving insolvency. These scores are the simple average of the scores for the recovery rate and the strength of insolvency framework index.

Figure - Resolving Insolvency in Jamaica - Time and Cost

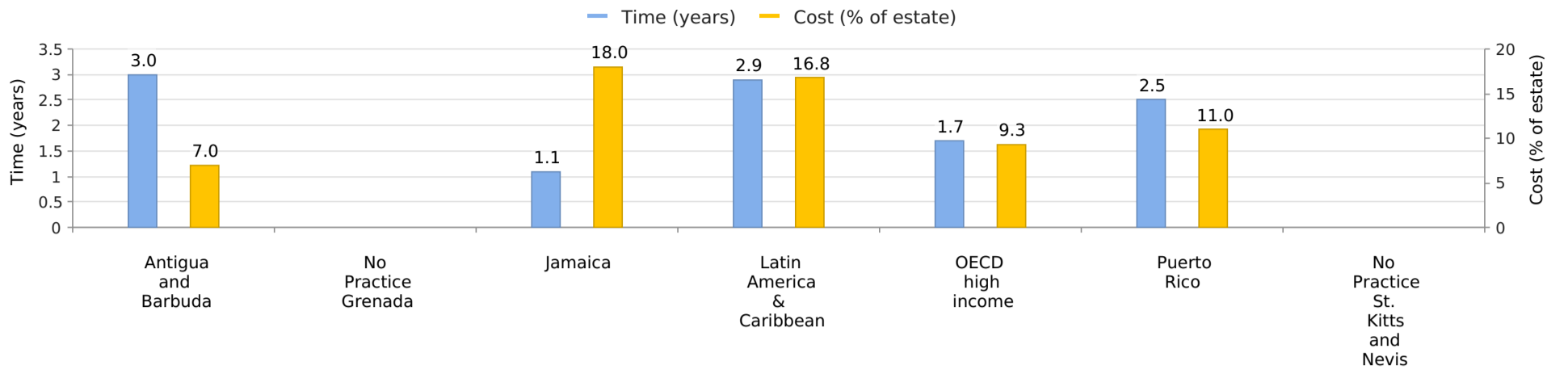
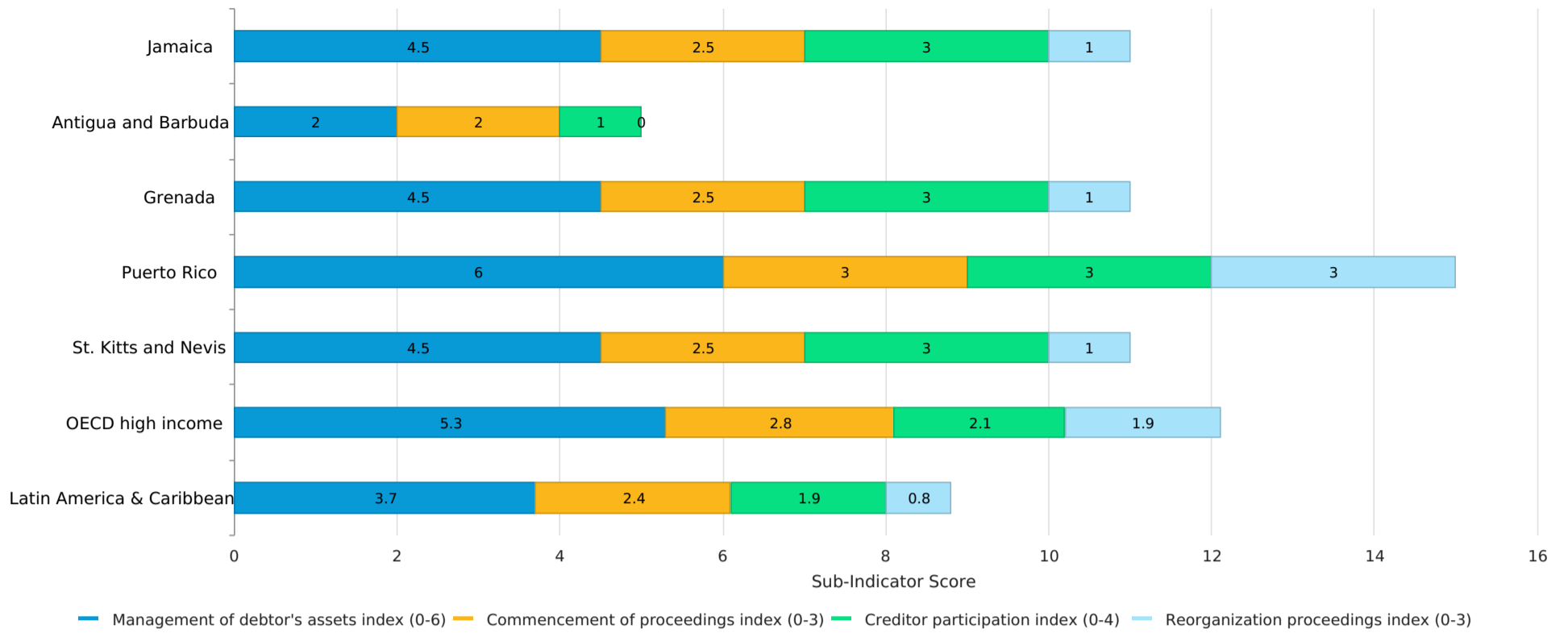
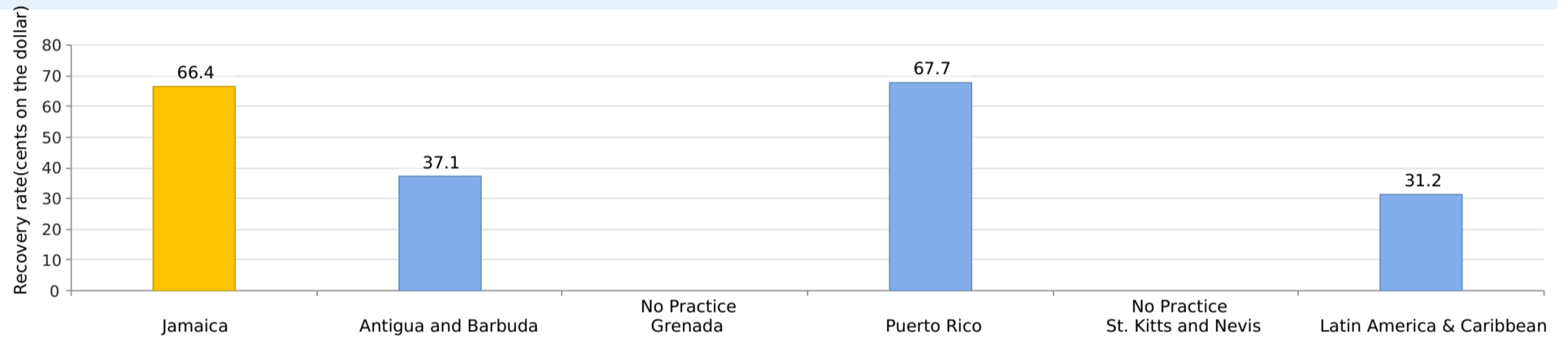


Figure - Resolving Insolvency in Jamaica and comparator economies - Measure of Quality



Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Figure - Resolving Insolvency in Jamaica and comparator economies - Recovery Rate



Details - Resolving Insolvency in Jamaica

Indicator	Answer	Score
Proceeding	receivership	After Mirage default on payment, BizBank is likely to file for a in-Court receivership before the Supreme Court of Judicature. The process would generally involve an initial application for an order for the appointment of the receiver which may include, among other things, directions for the filing of interim and final accounts. The Court will then appoint the receiver and thereafter (assuming no opposition or other complication), the receiver will try to sell Mirage as a going concern in order to maximize the return to BizBank.
Outcome	going concern	The hotel will continue operating as a going concern after the receivership procedure as the receiver will seek to sell Mirage as a going concern to maximize the return for BizBank.
Time (in years)	1.1	The most likely in-court procedure would be a receivership. As the receiver has to be appointed by the court, the appointment could be accomplished within 6 weeks. The process of the receivership is estimated at 13 months. This is dependent on the market conditions for the sale of the business as a going concern.
Cost (% of estate)	18.0	The costs associated with the case would amount to approximately 18% of the value of the debtor's estate. Cost incurred during the entire insolvency process mainly include court or government agency fees (0.5%), attorney fees (5%), receiver fees (9%), fees of accountants, assessors, inspectors and other professionals (3%), fees of service providers (0.5%)
Recovery rate (cents on the dollar)		66.4

Details - Resolving Insolvency in Jamaica - Measure of Quality

	Answer	Score
Strength of insolvency framework index (0-16)		11.0
Commencement of proceedings index (0-3)		2.5
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(a) Debtor may file for both liquidation and reorganization	1.0
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	(b) Yes, but a creditor may file for liquidation only	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework? (a) Debtor is generally unable to pay its debts as they mature (b) The value of debtor's liabilities exceeds the value of its assets	(c) Both (a) and (b) options are available, but only one of them needs to be complied with	1.0
Management of debtor's assets index (0-6)		4.5
Does the insolvency framework allow the continuation of contracts supplying essential goods and services to the debtor?	No	0.0
Does the insolvency framework allow the rejection by the debtor of overly burdensome contracts?	Yes	1.0
Does the insolvency framework allow avoidance of preferential transactions?	Yes	1.0
Does the insolvency framework allow avoidance of undervalued transactions?	Yes	1.0
Does the insolvency framework provide for the possibility of the debtor obtaining credit after commencement of insolvency proceedings?	Yes	1.0
Does the insolvency framework assign priority to post-commencement credit?	(a) Yes over all pre-commencement creditors, secured or unsecured	0.5
Reorganization proceedings index (0-3)		1.0
Which creditors vote on the proposed reorganization plan?	(b) Only creditors whose rights are affected by the proposed plan	1.0
Does the insolvency framework require that dissenting creditors in reorganization receive at least as much as what they would obtain in a liquidation?	No	0.0
Are the creditors divided into classes for the purposes of voting on the reorganization plan, does each class vote separately and are creditors in the same class treated equally?	No	0.0
Creditor participation index (0-4)		3.0
Does the insolvency framework require approval by the creditors for selection or appointment of the insolvency representative?	Yes	1.0
Does the insolvency framework require approval by the creditors for sale of substantial assets of the debtor?	Yes	1.0
Does the insolvency framework provide that a creditor has the right to request information from the insolvency representative?	Yes	1.0
Does the insolvency framework provide that a creditor has the right to object to decisions accepting or rejecting creditors' claims?	No	0.0

Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Employing Workers

Doing Business presents detailed data for the employing workers indicators on the *Doing Business* website (<http://www.doingbusiness.org>). The study does not present rankings of economies on these indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business.

The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Hiring

(i) whether fixed-term contracts are prohibited for permanent tasks; (ii) maximum cumulative duration of fixed-term contracts; (iii) length of the maximum probationary period; (iv) minimum wage; (v) ratio of minimum wage to the average value added per worker.

Working hours

(i) maximum number of working days allowed per week; (ii) premiums for work: at night, on a weekly rest day and overtime; (iii) whether there are restrictions on work at night, work on a weekly rest day and for overtime work; (iv) length of paid annual leave.

Redundancy rules

(i) whether redundancy can be basis for terminating workers; (ii) whether employer needs to notify and/or get approval from third party to terminate 1 redundant worker and a group of 9 redundant workers; (iii) whether the law requires employer to reassign or retrain a worker before making worker redundant; (iv) whether priority rules apply for redundancies and reemployment.

Redundancy cost

(i) notice period for redundancy dismissal; (ii) severance payments, and (iii) penalties due when terminating a redundant worker. Data on the availability of unemployment protection for a worker with one year of employment is also collected.

Case study assumptions

To make the data comparable across economies, several assumptions about the worker and the business are used.

The worker:

- Is a cashier in a supermarket or grocery store, age 19, with one year of work experience.
- Is a full-time employee.
- Is not a member of the labor union, unless membership is mandatory.

The business:

- Is a limited liability company (or the equivalent in the economy).
- Operates a supermarket or grocery store in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Has 60 employees.
- Is subject to collective bargaining agreements if such agreements cover more than 50% of the food retail sector and they apply even to firms that are not party to them.
- Abides by every law and regulation but does not grant workers more benefits than those mandated by law, regulation or (if applicable) collective bargaining agreements.

Employing Workers - Jamaica

Details - Employing Workers in Jamaica

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	No limit
Maximum length of fixed-term contracts, including renewals (months)	No limit
Minimum wage applicable to the worker assumed in the case study (US\$/month)	228.5
Ratio of minimum wage to value added per worker	0.4
Maximum length of probationary period (months)	3.0
Working hours	
Standard workday	8.0
Maximum number of working days per week	6.0
Premium for night work (% of hourly pay)	0.0
Premium for work on weekly rest day (% of hourly pay)	100.0
Premium for overtime work (% of hourly pay)	0.0
Restrictions on night work?	No
Restrictions on weekly holiday?	No
Restrictions on overtime work?	No
Paid annual leave for a worker with 1 year of tenure (working days)	10.0
Paid annual leave for a worker with 5 years of tenure (working days)	10.0
Paid annual leave for a worker with 10 years of tenure (working days)	15.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	11.7
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	No
Third-party approval if one worker is dismissed?	No
Third-party notification if nine workers are dismissed?	No
Third-party approval if nine workers are dismissed?	No
Retraining or reassignment obligation before redundancy?	No
Priority rules for redundancies?	No
Priority rules for reemployment?	No
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	2.0
Notice period for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	4.0
Notice period for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	6.0
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	4.0
Severance pay for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	0.0
Severance pay for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	10.0

Severance pay for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	20.0
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	10.0
Unemployment protection after one year of employment?	No

Business Reforms in Jamaica

From May 2, 2018 to May 1, 2019, 115 economies implemented 294 business regulatory reforms across the 10 areas measured by Doing Business. Reforms inspired by *Doing Business* have been implemented by economies in all regions. The following are reforms implemented since *Doing Business* 2008.

✓ = *Doing Business* reform making it easier to do business. ✗ = Change making it more difficult to do business.

DB2020

- ✓ **Registering Property:** Jamaica made property registration easier by reducing the property transfer tax and stamp duty.
- ✓ **Enforcing Contracts:** Jamaica made enforcing contracts easier by introducing a judicial performance measurement mechanism that provides publicly available information on time to disposition and clearance rate.

DB2019

- ✓ **Getting Credit:** Jamaica improved access to credit information by distributing data from utility companies.

DB2018

- ✓ **Starting a Business:** Jamaica made starting a business faster by reinstating next-day service for company incorporation.
- ✓ **Trading across Borders:** Jamaica reduced the time for documentary compliance for importing by implementing a web-based customs data management platform, ASYCUDA World.

DB2017

- ✗ **Starting a Business:** Jamaica made starting a business more difficult by removing the ability to complete next day company incorporation.
- ✓ **Paying Taxes:** Jamaica made paying taxes less costly by increasing tax depreciation rates and the initial capital allowance for assets acquired on or after January 1, 2014. Furthermore, companies incorporated for less than 24 months are exempted from paying the minimum business tax. Jamaica also made paying taxes easier by implementing an electronic system for filing of corporate income tax, VAT and social contributions.
- ✓ **Trading across Borders:** Jamaica reduced the time of documentary compliance for exporting by implementing an automated customs data management system, ASYCUDA World.

DB2016

- ✓ **Starting a Business:** Jamaica made starting a business easier by streamlining internal procedures.
- ✓ **Dealing with Construction Permits:** Jamaica made dealing with construction permits easier by implementing a new workflow for processing building permit applications.
- ✓ **Paying Taxes:** Jamaica made paying taxes easier and less costly for companies by encouraging taxpayers to pay their taxes online, introducing an employment tax credit and increasing the depreciation rate for industrial buildings. At the same time, Jamaica introduced a minimum business tax, raised the contribution rate for the national insurance scheme paid by employers and increased the rates for stamp duty, the property tax, the property transfer tax and the education tax.
- ✓ **Resolving Insolvency:** Jamaica made resolving insolvency easier by introducing a reorganization procedure; introducing provisions to facilitate the continuation of the debtor's business during insolvency proceedings and allow creditors greater participation in important decisions during the proceedings; and establishing a public office responsible for the general administration of insolvency proceedings.

DB2015

- ✓ **Starting a Business:** Jamaica made starting a business easier by consolidating forms, but also made it more time-consuming as a result of delays in the implementation of the electronic interface with different agencies.
- ✓ **Getting Electricity:** Jamaica made getting electricity less expensive by reducing the cost of external connection works.
- ✓ **Getting Credit:** Jamaica improved access to credit by establishing credit bureaus and by adopting a new secured transactions law that implements a functional secured transactions system, broadens the range of assets that can be used as collateral, allows a general description of assets granted as collateral and establishes a modern, notice-based collateral registry.
- ✗ **Paying Taxes:** Jamaica made paying taxes more costly for companies by introducing a new minimum business tax.

DB2014

- ✓ **Starting a Business:** Jamaica made starting a business easier by enabling the Companies Office of Jamaica to stamp the new company's articles of incorporation at registration.
- ✗ **Registering Property:** Jamaica made transferring property more difficult by increasing the transfer tax and the stamp duty.
- ✓ **Getting Credit:** Jamaica improved its credit information system by creating a legal and regulatory framework for private credit bureaus.

DB2013

- ✓ **Paying Taxes:** Jamaica made paying taxes easier for companies by allowing joint filing and payment of all social security contributions.
 - ✓ **Trading across Borders:** Jamaica reduced the time to import by allowing customs entries to be lodged at night.
-

DB2011

- ✓ **Registering Property:** Jamaica eased the transfer of property by lowering transfer taxes and fees, offering expedited registration procedures and making information from the company registrar available online.
-

DB2010

- ✓ **Registering Property:** Jamaica made registering property easier by reducing the property transfer tax.
-

DB2009

- ✓ **Dealing with Construction Permits:** Jamaica reduced the time required for dealing with construction permits by introducing a statutory time limit for the issuance of building permits.
 - ✓ **Registering Property:** Jamaica made transferring property less costly by reducing the property transfer tax and the stamp duty.
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undefined:

Doing Business 2020 is the 17th in a series of annual studies investigating the regulations that enhance business activity and those that constrain it. It provides quantitative indicators covering 12 areas of the business environment in 190 economies. The goal of the *Doing Business* series is to provide objective data for use by governments in designing sound business regulatory policies and to encourage research on the important dimensions of the regulatory environment for firms.

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