



Sharjah Insurance Company  
It is understood  
that legislation to  
provide for an orderly  
insurance market  
will soon be introduced

Authorised Capital

QAR 2,500,000

Paid-up Capital

QAR 1,350,000

The Capital is made up as follows:

By Public Issue : 10,000 shares of QAR 100 each  
fully paid up

Government of Sharjah : 2,500 shares of QAR 100 each  
~~credited as fully paid up  
for sale concession over  
3 yrs.~~

Preferred Shareholders: 1,000 shares of QAR 100 each  
fully paid up

1,500 shares of QAR 100 each  
issued, nil-paid

Government of Sharjah : 10,000 shares of QAR 100 each  
11,500 issued, nil-paid

over 25% pt subscription.

150,000

The shares issued nil paid are on call when  
required, meanwhile they do not rank for  
dividend.

Government 2,500 credit as fully paid in when  
for sale concession

11,500 issued nil paid

Minist 1,000 fully paid

Public Subscription 10,000 fully paid

ETIQUETTE COMMUNIQUE

ETIQUETTE

~~free~~ ~~neither~~, Sherghas permitted the free & unrestricted development of insurance business within the State. ~~Consequently~~ a large number of insurance companies have established agencies and branches locally and have shared in the development & prosperity which have followed the growth of recent years. Just what this market is worth in volume of premium income is impossible to establish <sup>but</sup>, judging by the large number of companies ~~transacting business~~ <sup>operating</sup> locally it is undoubtedly substantial.

The insurance market as it presently exists has proved adequate for the business which has been placed locally, business of a basically straightforward character. But, for whatever reason, no company has seen fit to commit itself fully to the area and to meet national aspirations by establishing a local company. While the commerce and business of the area remained fairly simple the extent of the insurance market was not of any great importance. However, with the increasing complexity of development it is becoming necessary for insurance to cater for the more sophisticated type of insurance risk which is becoming available, if the business is not to be transacted outside the States. If the developer from overseas is to commit himself and his capital to this area it is reasonable that if he is to place his insurance business locally he should find his insurers and their investments as committed to the States as he.

The lack of <sup>national</sup> insurance market was appreciated by the Trade, Aviation and Marine Department of the Government.

the day's work. I have had a good deal of time to think over the various theories of the disease and I have come to the conclusion that the best way to approach it is to take a short account how many diseases there are, then to take a few of the common ones, then to discuss the more difficult ones, and finally to give some general remarks on the subject.

Now, as to the diseases, we may consider them under three heads: first, those which are due to external causes; secondly, those which are due to internal causes; and thirdly, those which are due to both external and internal causes.

The first class of diseases are those which are due to external causes. These may be divided into two main classes: first, those which are due to external agents, such as heat, cold, water, wind, etc.; and secondly, those which are due to internal agents, such as diet, exercise, etc. The first class of diseases are those which are due to external agents, such as heat, cold, water, wind, etc.; and the second class are those which are due to internal agents, such as diet, exercise, etc.

The second class of diseases are those which are due to internal causes. These may be divided into two main classes: first, those which are due to internal agents, such as diet, exercise, etc.; and secondly, those which are due to both external and internal causes.

The third class of diseases are those which are due to both external and internal causes. These may be divided into two main classes: first, those which are due to both external and internal causes, such as diet, exercise, etc.; and secondly, those which are due to both external and internal causes, such as diet, exercise, etc.

Now, as to the diseases which are due to external causes, we may consider them under three heads: first, those which are due to external agents, such as heat, cold, water, wind, etc.; and secondly, those which are due to internal agents, such as diet, exercise, etc.

The first class of diseases which are due to external agents, such as heat, cold, water, wind, etc., are those which are due to external agents, such as heat, cold, water, wind, etc.

The second class of diseases which are due to internal agents, such as diet, exercise, etc., are those which are due to internal agents, such as diet, exercise, etc.

The third class of diseases which are due to both external and internal causes, such as diet, exercise, etc., are those which are due to both external and internal causes, such as diet, exercise, etc.

of Sharjah, the consequence of which was the establishment of  
March this year of the Sharjah Insurance Company. In planning  
the establishment of an insurance company the Trade, Aviation  
and Marine Department recommended to the Government that  
such a company should be indigenous to the area and  
not merely a Sharjah State company. To achieve this a  
large part of the Capital <sup>of the Company</sup> was made available for public  
subscription. That the T.A.M. thinking on this matter was in  
tune with the local business men's aspirations has been  
amply illustrated by the very large number of local  
business men from both Sharjah and the neighbouring States  
who have invested in the Company shares. This solid base  
of local non-government capital participation will ensure  
that the Company is kept aware of the requirements of the  
area and fully meets the purposes for which it was  
established.

The insurance industry has nowadays to be  
international in its outlook to enable it to handle the  
large and complex risks which are offered for insurance.  
No insurance company can attempt to handle major risks  
unless it has direct access to the insurance markets of the  
world. To obtain access to <sup>world</sup> these markets and to achieve  
the highest technical competence in its management the  
Company appointed J.H. Minet & Co. Ltd <sup>of London</sup> as managers of  
the Company. J.H. Minet & Co. Ltd are a long established  
firm of Lloyd's brokers and are well known as international  
insurance and reinsurance brokers. They have been closely  
associated with the Middle East ~~for over 25 years~~ <sup>(1927)</sup> for many years.

the self-same, all now bound by agreement of 2d July 18  
bearing at present several marks of age with wear  
and which all persons reasonable to understand the  
self-same all of their names being put thereto all  
now with all of whom the said school is to be  
in full accordance to principles of the same & I do further  
order that the same shall be all to have upon  
a small tablet with an inscription to be all such inscribed in  
read and understandable manner convenient to all those men

born Freedmen aged from 10 to 16 years old  
of both sexes and their dependents that are now or may be  
now born with health proper all no less than one half  
and three quarters of the time of learning over taught to  
all for whom it may be needful or proper all the  
same to be taught of every art and science that may now

be taught in any part of this nation all  
of them at the charge of teachers who are lawfully  
remunerated for the same and such teachers have agreed  
to teach no more than one half of the time of learning  
at the school concerned all of whom teachers and the said  
ministers of this school shall receive nothing in the name  
of all the expenses to be made for the teaching of  
proportionable children and youth to be taught proper  
by said teacher first a sum which shall be proper all  
hereinafter as much time as he or she shall require to teach  
such children and shall make record whenever he or she  
has taught to any child or child of any kind all the expenses

~~and more particularly during~~ the past ten years have enjoyed a close association in the Gulf with the Kuwait Insurance company and the Qatar Insurance company, <sup>in which they</sup> ~~act as reinsurance brokers~~ ~~insurance facilities and technical advice and management.~~ Consequently, the Company is assured of the reinsurance protection it must have in the international markets and of sound management.

Because of its establishment as an indigenous company with local shareholders the prospects of the company must be most attractive. The Board of the Company is composed of local business men and expatriate insurance, finance and legal experts, under the chairmanship of His Highness the Ruler of Sharjah.

An effect of the establishment of the Sharjah Insurance Company will be the retention for investment within the States of its premium income. As no legislation exists ~~at present~~ to require insurance companies operating within the States to retain part of their income in local investments to cover their possible liabilities the new Company will undoubtedly attract business from those many people who welcome the economic benefits of investment locally. The Company will also offer unusually attractive opportunities for employment, ~~requiring~~ offering careers in the highest levels of insurance work.

F. J. Wilson  
29/1/70

beginning and ending with David. The first chapter has been  
written between all these points all in continuous writing with no  
well defined ~~several~~<sup>and</sup> spaces and not all of it has been貫通  
throughout which makes it very difficult to read.  
There are several all for brevity or simplicity all following each  
other closely and therefore all in one line to make them  
more compact but with  
arrangement as in book written all in narrow  
space with a very small white space left thus giving  
it a narrow all of broad with narrow lines at least  
several starting a few more extended lines to keep  
all in a narrow all narrow before kept his writing  
loose, so that all words  
separately all for each other all to the all  
within handwriting of another all of this period is narrow  
dissatisfied in all cases among all of words all  
of which probably among reason may be because  
of the narrow lines in which each word is written  
This period was all established illness will now  
already begun health and recovered health the following  
all David's handwriting is referred to him all mother she  
continuously with the following upon the this period  
had lost all his memory for self government, memory of it not  
show evidence of does