(b) Insurance and insurance-related services

With respect to Cross-border trade in services – Market access, National treatment:

The **EU**, with the exception of **CY**, **LV**, **LT**, **MT** and **PL**: For the supply of insurance and insurance-related services except for:

(i) direct insurance services (including co-insurance) and direct insurance intermediation for the insurance of risks relating to:

– maritime transport and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods, and any liability deriving therefrom; and

– goods in international transit;

(ii) Reinsurance and retrocession; and

(iii) Services auxiliary to insurance.

In **BG**: Transport insurance, covering goods, insurance of vehicles as such and liability insurance regarding risks located in the Bulgaria may not be underwritten by foreign insurance companies directly.

In **CY**: For the supply of insurance and insurance-related services except for:

(i) direct insurance services (including co-insurance) for the insurance of risks relating to:

– maritime transport and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods, and any liability deriving therefrom; and

– goods in international transit;

(ii) Insurance intermediation;

(iii) Reinsurance and retrocession; and

(iv) Services auxiliary to insurance.