SCHEDULE OF THE REPUBLIC OF INDONESIA

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
b) Non-Life Insurance Services (CPC 8129) except CPC-81293 (Marine, Aviation and other Transportation)	1) Unbound 2) Unbound except if: (a) There is no insurance company in Indonesia, either individually or group, which could handle the insurance risks of the object in question. (b) There is no insurance company in Indonesia which want to carry out an insurance coverage of the object in question. 3) As specified in the Horizontal Section and General Conditions 4) Unbound, except for director and technical advisor/expert	1) Unbound 2) Unbound 3) As specified in the Horizontal Section and General Conditions 4) As specified in the Horizontal Section and General Conditions	

SCHEDULE OF THE REPUBLIC OF INDONESIA

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
c) Reinsurance Services	1) Reinsurance service suppliers from other Parties must be rated minimum as BBB by Standard and Poor or equivalent 2) Reinsurance service suppliers from other Parties must be rated minimum as BBB by Standard and Poor or equivalent 3) As specified in the Horizontal Section and General Conditions 4) Unbound, except for director and technical advisor/expert	1) None 2) Unbound 3) As specified in the Horizontal Section and General Conditions 4) As specified in the Horizontal Section and General Conditions	