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
a) Life Insurance Services (CPC 81211)	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 wants to carry out an insurance coverage of the object in question. c) The owners of insurance objects in question are not Indonesian citizens or Indonesian legal entities. 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
d) Insurance Brokerage Services (CPC 81401)	1) Unbound 2) None 3) As Specified in Horizontal Section and General Conditions 4) Unbound, except for director and technical advisor/expert	1) None 2) None 3) As specified in the Horizontal Section and General Conditions 4) As specified in the Horizontal Section and General Conditions	
d) Reinsurance Brokerage Services (CPC 8140)	1) Unbound 2) None 3) As specified in Horizontal Section and General Conditions 4) Unbound, except for director and technical advisor/expert	1) None 2) None 3) As specified in Horizontal Section and General Conditions 4) As specified in Horizontal Section and General Conditions	