SCHEDULE OF THE LAO PEOPLE'S DEMOCRATIC REPUBLIC

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
	foreign equity participation limited to 51%. 4) Unbound, except for executives and managers as per conditions in the horizontal section	 4) Unbound, except for executives and managers as per conditions in the horizontal section	
(B) Non-life insurance	1) Unbound, except for insurance services in international transportation, including of risks relating to: (i) international maritime transport and international commercial aviation, with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods and any liability arising there-from; and (ii) goods in international transit.	1) Unbound, except for insurance services in international transportation, including of risks relating to: (i) international maritime transport and international commercial aviation, with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods and any liability arising there-from; and (ii) goods in international transit.	

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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
	2) Unbound, except for insurance services in international transportation, including of risks relating to: (i) international maritime transport and international commercial aviation, with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods and any liability arising there-from; and (ii) goods in international transit. 3) Unbound for 5 years after the date of WTO accession. Thereafter, foreign equity participation limited to 51%. 4) Unbound, except for executives and managers as per conditions in	2) Unbound, except for insurance services in international transportation, including of risks relating to: (i) international maritime transport and international commercial aviation, with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods and any liability arising there-from; and (ii) goods in international transit. 3) None 4) Unbound, except for executives and managers as per conditions in	