SCHEDULE OF MALAYSIA

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
Insurance intermediation – insurance underwriting, insurance management	1), 2) Insurance underwriting and insurance management are not permitted 3) Unbound for onshore insurance underwriting and insurance management. An offshore insurance underwriting manager is not permitted to provide services to any person other than offshore insurance companies in Labuan. An offshore insurance manager is permitted to provide insurance management services to persons other than residents. 4) Unbound except as indicated in the all financial services horizontal section	1), 2) None 3) None 4) Unbound except as indicated in the all financial services horizontal section	

SCHEDULE OF MALAYSIA

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
Services auxiliary to insurance, as follows: (a) Consultancy (excludes insurance agency services to insurance industry) (b) Actuarial risk assessment (c) Risk management (d) Maritime loss adjusting	1) Actuarial services can only be provided to offshore insurance companies and offshore reinsurance companies in Labuan 2) None 3) Limited to the establishment of: (a) Locally incorporated companies; (b) Branches; or (c) Partnerships. Offshore companies are not permitted to provide services to Malaysian residents. 4) Unbound except for temporary presence of natural persons in respect of supply through the mode of commercial presence	1) None 2) None 3) None 4) Unbound except for the temporary presence of natural persons in respect of supply through the mode of commercial presence	