36. Sector:	Financial Services
Sub-Sector:	Insurance Services
Industry Classification:	Part of CPC 81
Type of Reservation:	Market access (Article 46)
	National treatment (Article 47)
Level of Government:	Federal
Measures:	Federal Law on health insurance (SR 832.10), Articles 3 and 4
	Federal Ordinance on health insurance (SR 832.102), Article 12
Description:	Participation in the basic health insurance scheme requires health insurance suppliers to be organised in one of the following legal entities: an association (Verein; association; associazione), a co-operative society, a foundation or a joint-stock company with non-profit purposes (SR 832.102, Article 12).
	Foreign health insurance suppliers must be established in Switzerland in order to operate in the basic health insurance scheme (SR 832.102, Article 12). Persons subject to compulsory health insurance must choose a health insurance participating in the basic health insurance scheme or a private insurer according to Swiss law as their insurance supplier (SR 832.10, Articles 3 and 4).

37. Sector:	Financial Services
Sub-Sector:	Insurance Services
Industry Classification:	Part of CPC 81
Type of Reservation:	Market access (Article 46)
	National treatment (Article 47)
Level of Government:	Federal
Measures:	Federal Law on accident insurance (SR 832.20), Article 68
Description:	Foreign insurance suppliers must be established in Switzerland in order to operate in the compulsory accident and occupational disease insurance scheme.
	Persons subject to compulsory accident and occupational disease insurance but excluded from the scope of the Swiss Accident Insurance Fund (Schweizerische Unfallversicherungsanstalt; Caisse nationale suisse d'assurance en cas d'accidents; Istituto svizzero di assicurazione contro gli infortuni (Suva)) must be affiliated by their employer with a private insurer or a health insurance fund with domicile in Switzerland.