Research and Development services on natural sciences: For (a), (b) and (c): None, except that a permission of operation may be required and the competent authority may state the incorporation to the expedition of one or more representatives of the Peruvian pertinent activities, in order to participate and know the studies and its scope. For (d): No commitments, except as indicated in the *"Ley para la Contratación de Trabajadores Extranjeros"*.

Research and Development services on social sciences and humanities: For (a), (b) and (c): None, subject to the respective authorizations of the competent authority. For (d): No commitments, except as indicated in the *"Ley para la Contratación de Trabajadores Extranjeros"*.

Interdisciplinary Research and Development services: For (a), (b) and (c): None, except that a permission of operation may be required. For (d): No commitments, except as indicated in the *"Ley para la Contratación de Trabajadores Extranjeros"*.

Existing Measures:

18 Sector: Financial Services

Sub-Sector: Social Services

Obligations Concerned: Market Access (Article 106)

Description: Peru reserves the right to adopt or maintain measures that do not conform with the obligations of subparagraphs (b) and (c) of Article 106 with respect to the supply of services described in subparagraph 2(a)(ii) of Article 2 of Annex 7.

Existing Measures:

19 Sector: Financial Services

Sub-Sector: Insurance and Insurance-Related Services

Obligations Concerned: National Treatment (Article 104)

Local Presence (Article 107)

Description: Peru reserves the right to adopt or maintain measures that restrict the acquisition of obligatory insurance outside of Peru, or that require that obligatory insurance be purchased from suppliers established in Peru, such as Seguro Obligatorio de Accidentes de Transito (SOAT) and Seguro Complementario de Trabajo en Riesgo. These restrictions do not apply to any insurance allowed by Peru to be supplied under subparagraphs 1(d)(i) and 1(d)(iii) of Article 102 in accordance of entry 25 of Part 2 of Annex 5.

Existing Measures: Ley N° 27181 y su Reglamento aprobado mediante Decreto Supremo 024-2002-MTC.

Ley N° 26790, Ley de la Modernización de la Seguridad Social en Salud, y el Reglamento aprobado por Decreto Supremo N° 03-98-SA.