		commercial presence is required for insurance intermediation services in Japan. 2) None except that: commercial presence is in principle required for insurance contracts on the following items and any liability arising therefrom: (a) goods being transported within Japan; and (b) ships of Japanese registration which are not used for international maritime transport; and commercial presence is required for insurance intermediation services in Japan. 3) None[29] 4) Unbound	2) None 3) None 4) Unbound	
B. Banking and Other Financial Services (excluding insurance and insurance-related services)	SS*	Specific commitments in the market access column with respect to the supply of a service under subparagraphs (m)(i) and (m)(ii) of Article 7.2 are unbound except for obligations under paragraphs B3 and B4 of the Understanding respectively which are incurred in this sector additionally to those covered by the provisions of Articles 7.3, 7.5 and 7.6 and Annex 4, subject to conditions and qualifications set out below. 1) None except that commercial presence is required for discretionary investment	1) None	

29 Insurance intermediation services may be supplied only for insurance contracts allowed to be supplied in Japan.

		management services. 2) None 3) None 4) Unbound	2) None 3) None except that the deposit insurance system does not cover deposits taken by branches of foreign banks. 4) Unbound	
8. HEALTH RELATED AND SOCIAL SERVICES				
A. Hospital Services (CPC 9311)	SS**	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) Unbound	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) Unbound	
B. Other Human Health Services (CPC 9319)	SS**	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) Unbound	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) Unbound	
C. Social Services (including services supplied by certified careworker, excluding child day-care services) (CPC 933, except 93321)	SS**	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) Unbound	1) Unbound* 2) None 3) Unbound except that there is no limitation on the participation of foreign capital. 4) None	
D. Other		1) Unbound	1) Unbound	