In **PL**: For the supply of insurance and insurance-related services except for:

(i) direct insurance services (including co-insurance) for the insurance of risks relating to goods in international trade; and

(ii) reinsurance and retrocession of risks relating to goods in international trade.

In **PT**: Air and maritime transport insurance, covering goods, aircraft, hull and liability can be underwritten only by firms established in the European Union.

Only persons or companies established in the European Union may act as intermediaries for such insurance business in Portugal.

Existing measures:
PT: Article 7 of Decree-Law 94-B/98; and
article 7 of Decree-Law 144/2006.

With respect to Investment liberalisation – Market access, National treatment and Cross-border trade in services – Market access, National treatment:

In **DE**: If a foreign insurance company has established a branch in Germany, it may conclude insurance contracts in Germany relating to international transport only through the branch established in Germany.

Existing measures:
DE: § 43 Abs. 2 Luftverkehrsgesetz (LuftVG); and
§ 105 Abs. 1 Luftverkehrszulassungsordnung (LuftVZO).

In **ES**: Residence is required, or alternatively to have two years of experience, for the actuarial profession.

In **HU**: The supply of direct insurance in the territory of Hungary by insurance companies not established in the European Union is allowed only through a branch office registered in Hungary.

Existing measures:
HU: Act LX of 2003.