Modes of Supply: 1) Cross-border Supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	(3) Foreign equity participation is limited to 51 per cent. (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	(3) None (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	

Modes of Supply: 1) Cross-border Supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
c) Reinsurance and retrocession (CPC 81299*)	(1) None (2) None (3) Foreign equity participation is limited to 51 per cent. (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	(1) None (2) None (3) None (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	
d) Services auxiliary to insurance (including broking and agency services) (CPC 8140) Services auxiliary to insurance, such as consultancy, actuarial, risk assessment and claim settlement services.	(1) None (2) None (3) Foreign equity participation is limited to 51 per cent. (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	(1) None (2) None (3) None (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	