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
A. All insurance and insurance-related services			
a) Life insurance services (CPC 8121)	(3) None (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	
b) Non-life insurance services (CPC 8129)	(1) (3) The *Accident Compensation Act 2001* provides for compulsory worker's compensation insurance via levies on vehicle owners, employers, employees and the self-employed. This Act is administered by the Accident Compensation Corporation (ACC). The Earthquake Commission is the sole insurer of residential property disaster insurance for replacement cover up to NZ$150,000 per dwelling and NZ$20,000 on personal property. These amounts may be increased by regulation. (1) (2) (3) Unbound for marketing and sales related to products covered under CPC 01, 02, 211, 213-216, 22, 2399, and 261 (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	

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)	(3) None (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	
d) Insurance intermediation, such as brokerage and agency services (CPC 8140**)	(1) (3) The *Accident Compensation Act 2001* provides for compulsory worker's compensation insurance via levies on vehicle owners, employers, employees and the self-employed. This Act is administered by the Accident Compensation Corporation (ACC). Under the *Wheat Producers Levy Act 1987* (or regulations enacted under the *Commodities Levy Act 1990*), United Wheat growers (NZ Ltd) has the power to organise compulsory disaster insurance on behalf of growers and to require them to pay a levy to recover the premium amount of this insurance. (1) (2) (3) Unbound for loss of products covered under CPC 01, 02, 211, 213-216, 22, 2399, and 261. (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments.	