35.	Sector	:	Financial Services
	Subsector	:	Insurance and *Takaful*
	Type of Obligation	:	Market Access (Article 8.5)
	Description of Measure	:	Trade in Services and Investment A foreign national or enterprise is not allowed to provide all direct life insurance or *takaful* products and services including annuity, disability, income, accident, and health insurance unless it is through insurance companies established and licensed in Brunei Darussalam.
	Source of Measure	:	*Insurance Order, 2006* *Takaful Order, 2008* *Autoriti Monetari Brunei Darussalam Order, 2010*

36.	Sector	:	Financial Services
	Subsector	:	Insurance and *Takaful*
	Type of Obligation	:	Market Access (Article 8.5)
	Description of Measure	:	Trade in Services and Investment A foreign national or enterprise is not allowed to provide all direct non-life insurance or *takaful* products and services including annuity, disability income, accident, and health insurance and contracts of fidelity bonds, performance body, or similar contracts of guarantee unless it is through insurance or *takaful* companies established and licensed in Brunei Darussalam.
	Source of Measure	:	*Insurance Order, 2006* *Takaful Order, 2008* *Autoriti Monetari Brunei Darussalam Order, 2010*