Modes of Supply: **1) Cross-border Supply** **2) Consumption abroad** **3) Commercial presence**

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
b) Non-Life Insurance Services (CPC 8129) excluding CPC 81293 (Marine, Aviation and other Transportation)	(1) Unbound (2) Unbound, except if: (a) There is no insurance company in Indonesia, either individually or group, which could handle the insurance risks of the object in question (b) There is no insurance company in Indonesia which wants to carry out an insurance coverage of the object in question (3) None	(1) Unbound (2) Unbound (3) None	
c) Reinsurance Services	(1) Reinsurance service suppliers from other Parties must be rated a minimum of BBB by Standard and Poor or equivalent (2) Reinsurance service suppliers from other Parties must be rated a minimum of BBB by Standard and Poor or equivalent (3) None	(1) None (2) Unbound (3) None	

Modes of Supply: **1) Cross-border Supply** **2) Consumption abroad** **3) Commercial presence**

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
d) Insurance Brokerage Services (CPC 81401)	(1) Unbound (2) None (3) None	(1) None (2) None (3) None	
e) Reinsurance Brokerage Services (CPC 8140)	(1) Unbound (2) None (3) None	(1) None (2) None (3) None	
f) Lending of all types, including, consumer credit, mortgage credit, factoring and financing of commercial transaction (CPC 8113) only for: - Factoring Services - Credit Card Business (Issuer and Agent of Credit Card) - Consumers Finance Services	(1) None (2) None (3) None	(1) None (2) None (3) None	