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
	(4) Unbound except the following: (a) Unless otherwise specified, presence of natural persons is offered only in respect of supply of a service through the mode of commercial presence; (b) Five senior managers and 10 specialists or experts for each locally incorporated insurance company. A senior manager is an individual possessing proprietary knowledge and authority essential to the establishment, control, and operation of the services of the financial service supplier. Specialists or experts for each insurance institution for areas relating to: (i) underwriting of specialised classes of general business; (ii) information technology; (iii) actuarial functions; (iv) risk management;	(4) Unbound except for the categories of natural persons referred to under market access.	

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
	(v) investment management; (vi) product development; (vii) customer service; and (viii) servicing of foreign and regional business; and (c) Entry shall be limited to a maximum period of five years.		