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 as indicated in the Financial Services Horizontal Commitments.	(4) Unbound except as indicated in the Financial Services Horizontal Commitments.	
Insurance intermediation – insurance underwriting and insurance management	(1) Insurance underwriting and insurance management are not permitted. (2) Insurance underwriting and insurance management are not permitted. (3) Unbound for onshore insurance underwriting and insurance management. An offshore insurance underwriting manager is not permitted to provide services to any person other than offshore insurance companies in Labuan. An offshore insurance manager is permitted to provide insurance management services to persons other than residents. (4) Unbound except as indicated in the Financial Services Horizontal Commitments.	(1) None (2) None (3) None (4) Unbound except as indicated in the Financial Services Horizontal Commitments.	
Services auxiliary to insurance as follows:	(1) Actuarial services can only be provided to offshore insurance companies and offshore reinsurance companies in Labuan.	(1) None	

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) consultancy (excludes insurance agency services to insurance industry); (b) actuarial risk assessment; (c) risk management; and (d) maritime loss adjusting.	(2) None (3) Limited to the establishment of: (a) locally incorporated companies; (b) branches; or (c) partnerships. Offshore companies are not permitted to provide services to Malaysian residents. (4) Unbound except for presence of natural persons in respect of supply of a service through the mode of commercial presence.	(2) None (3) None (4) Unbound except for presence of natural persons in respect of supply of a service through the mode of commercial presence.	