Insurance intermediation – insurance underwriting and insurance management	Unbound except as indicated in the Financial Services Horizontal Commitments.
Services auxiliary to insurance as follows: (a) consultancy (excludes insurance agency services to insurance industry); (b) actuarial risk assessment; (c) risk management; and (d) maritime loss adjusting.	Unbound except as set out in respect of supply of service through the mode of commercial presence for this activity as provided in the Appendix to List B (Specific Commitments for Financial Services – Malaysia) read together with entry 43 in List B of the Schedule of Malaysia in Annex III (Schedules of Reservations and Non-Conforming Measures for Services and Investment).

ANNEX IV
SCHEDULE OF SPECIFIC COMMITMENTS ON
TEMPORARY MOVEMENT OF NATURAL PERSONS

MYANMAR

1. Unless otherwise specified, the classification of services in this Schedule is based on the Services Sectoral Classification list of World Trade Organization Notification No. MTN.GNS/W/120 dated 10 July 1991 and is in accordance with the definition in the 1991 UN Provisional Central Product Classification (CPC).

2. For greater certainty, this Schedule shall not be subject to obligations under Article 8.6 (Most-Favoured-Nation Treatment), paragraphs 3 and 4 of Article 8.7 (Schedules of Specific Commitments), and Article 8.10 (Transparency List).

3. For greater certainty, Myanmar's commitments under Chapter 9 (Temporary Movement of Natural Persons), Article 8.4 (National Treatment), and Article 8.5 (Market Access) in relation to the supply by a service supplier of another Party through presence of natural persons of that other Party in the territory of Myanmar apply only in relation to the categories of natural persons set out below.

4. For the purposes of this Schedule, "natural persons of another Party" does not include permanent residents of such Party. Myanmar reserves the right to maintain or adopt any measure with respect to permanent residents of another Party.

5. A natural person of another Party seeking temporary entry and temporary stay in Myanmar under the terms and conditions set out in this Schedule shall obtain an appropriate visa or its equivalent prior to entry subject to the existing laws, rules, and regulations.

6. In accordance with Article 9.5 (Schedules of Specific Commitments on Temporary Movement of Natural Persons), for the categories of natural persons set out in this Schedule, Myanmar specifies below any terms, conditions, limitations, or qualifications in relation to the temporary entry or temporary stay of natural persons of a Party in the territory of Myanmar.

7. Myanmar reserves the full right to maintain or adopt any measure with respect to the condition or limitation of temporary entry of natural person including Economic Needs Test Requirements (ENT). ENT will be applied to all categories of natural persons set out below.