

EUROPEAN COMMUNITY AND ITS MEMBER STATES (continued)

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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	
	FIN: Requirements concerning citizenship and place of residence, from which an exemption may be granted in some cases, apply to the founder, Managing Director, Auditors and Members of the Board of Directors and the Supervisory Board of an insurance company. FIN: Branches of foreign insurance companies cannot get a licence in Finland to carry on statutory insurances business (the statutory employment pension insurance, the statutory accident insurance, the motor third party liability insurance, the insurance against treatment injury). F, E: The establishment of branches is subject to a special authorization for the representative of the branch. In the case of Spain, the conditions to be met are related to the technical qualification and good standing of the person.			