Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	D: If a foreign insurance company has established a branch in Germany, it may conclude insurance contracts in Germany relating to international transport only through the branch established in Germany. B, I: Unbound for the actuarial profession. FIN: Only insurers having their head office in the European Economic Area or having their branch in Finland may offer insurance services as referred to in sub-paragraph 3 (a) of the Understanding. FIN: The supply of insurance broker services is subject to a permanent place of business in the European Economic Area. F: Insurance of risks relating to ground transport may be carried out only by insurance firms established in the Community.		