

1. BUSINESS SERVICES

A. Professional Services

a) 1) Legal Services:
practice as or through a
qualified US lawyer

For the following jurisdiction, the following
commitments apply: in (all states)

- 1) Services must be supplied by a natural person 1)

An in-state office must be maintained for
licensure in: District of Columbia, Indiana
(or an affiliate with an office and with other
attorneys in the state), Michigan, Minnesota
(or maintain individual residency in
Minnesota), Mississippi, New Jersey, Ohio,
South Dakota and Tennessee.

- 2) Services must be supplied by a natural person 2)

An in-state office must be maintained for
licensure in: District of Columbia, Indiana
(or an affiliate with an office and with other
attorneys in the state), Michigan, Minnesota
(or maintain individual residency in
Minnesota), Mississippi, New Jersey, Ohio,
South Dakota and Tennessee.

- 3) Services must be supplied by a natural person 3)

Partnership in law firms is limited to
persons licenced as lawyers

US citizenship is required to practice before
the US Patent and Trademark Office

- 4) Services must be supplied by a natural person 4)

An in-state office must be maintained for
licensure in: District of Columbia, Indiana
(or an affiliate with an office and with other
attorneys in the state), Michigan, Minnesota
(or maintain individual residency in
Minnesota), Mississippi, New Jersey, Ohio,
South Dakota and Tennessee.

US Citizenship is required to practice
before the US Patent and Trademark Office

a) 2) Legal Services:

For the following jurisdiction, the following

consultancy on law of jurisdiction where service supplier is qualified as a lawyer (such consultancy excludes the following:		commitments apply: Alaska#2	
i) appearing for a person other than himself or herself as attorney in any court, or before any magistrate or other judicial officer, in this state (other than upon admission pro haec vice);	1)	None	1)
ii) preparing any instrument effecting the transfer or registration of title to real estate located in the United States of America;	2)	None	2)
iii) preparing any will or trust instrument effecting the disposition on death of any property located in the United States of America and owned by a resident thereof, or any instrument relating to the administration of a decedent's estate in the United States of America;	3)	None	3)
and iv) preparing any instrument in respect of the marital or parental relations, rights or duties of a resident of the United States of America, or the custody or care of the children of such a resident.)	4)	Unbound, except as indicated in the horizontal section	4)

For the following jurisdiction, the following commitments apply: California#3

	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

For the following jurisdiction, the following commitments apply: Connecticut#4

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: District of Columbia#5

- | | | |
|----|---|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | In-state office required | 3) |
| 4) | Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. | 4) |

For the following jurisdiction, the following commitments apply: Florida#6

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Georgia#7

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Hawaii#8

- | | | |
|----|-------------------------------------|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the | 4) |

horizontal section

For the following jurisdiction, the following commitments apply: Illinois#9

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Michigan#10

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Minnesota#11

- | | | |
|----|---|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | In-state office required | 3) |
| 4) | Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. | 4) |

For the following jurisdiction, the following commitments apply: New Jersey#12

- | | | |
|----|---|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | In-state office required | 3) |
| 4) | Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. | 4) |

For the following jurisdiction, the following commitments apply: New York#13

- | | | |
|----|---|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | In-state office required | 3) |
| 4) | Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. | 4) |

For the following jurisdiction, the following commitments apply: Ohio#14

- | | | |
|----|---|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | In-state office required | 3) |
| 4) | Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. | 4) |

For the following jurisdiction, the following commitments apply: Oregon#15

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Texas #16

- | | | |
|----|--|----|
| 1) | None | 1) |
| 2) | None | 2) |
| 3) | None | 3) |
| 4) | Unbound, except as indicated in the horizontal section | 4) |

For the following jurisdiction, the following commitments apply: Washington#17

- | | | |
|----|------|----|
| 1) | None | 1) |
|----|------|----|

- 2) None 2)
- 3) None 3)
- 4) Unbound, except as indicated in the horizontal section 4)

For the following jurisdiction, the following commitments apply: Other States

- 1) None 1)
- 2) None 2)
- 3) Unbound for Alabama, Arizona, Arkansas, Colorado, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming. 3)
- 4) Unbound for Alabama, Arizona, Arkansas, Colorado, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming. 4)

- b) Accounting, Auditing and Bookkeeping Services
 - 1) None 1)
 - 2) None 2)
 - 3) Sole proprietorships or partnerships are limited to persons licenced as accountants, except in Iowa where accounting firms 3)

must incorporate

	4)	Unbound, except as indicated in the horizontal section. In addition, an in-state office must be maintained for licensure in: Arkansas, Connecticut, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, New Hampshire, New Mexico, Ohio, Vermont, and Wyoming.	4)
		US citizenship is required for licensure in North Carolina.	
c) Taxation Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Architectural Services	1)	None	1)
	2)	None	2)
	3)	Two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licenced in Michigan as architects, professional engineers and/or land surveyors.	3)
	4)	Unbound, except as indicated in the horizontal section	4)
e) Engineering Services	1)	None	1)
f) Integrated Engineering Services	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure in the District of Columbia.	4)
g) Urban Planning & Landscape Services	1)	None	1)
	2)	None	2)
	3)	Two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan	3)

must be licenced in Michigan as architects,
professional engineers and/or land
surveyors

	4)	Unbound, except as indicated in the horizontal section.	4)
B. Computer and Related Services (MTN.GNS/W/120 a) - e), except airline computer reservation systems)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
D. Real Estate Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure as a real estate broker in: Mississippi and New York.	4)
E. Rental/Leasing Services without Operators			
c) Relating to Other Transport Equipment	1)	None	1)
	2)	None	2)
d) Relating to Other Machinery and Equipment	3)	None	3)
e) Other (except Harbour Dredges)	4)	Unbound, except as indicated in the horizontal section	4)
F. Other Business Services			
a) Advertising (except aerial advertising and skywriting)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

b) Market Research and Public Opinion Polling	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
c) Management Consulting	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Services Related to Management Consulting	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
f) Services Incidental to Agriculture, Hunting and Forestry (except provision of agricultural machinery with drivers and crew, harvesting and related services, services of farm labour contractors, and aerial fire fighting)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
g) Services Incidental to Fishing	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
h) Services Incidental to Mining	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the	4)

horizontal section

j) Services Incidental to Energy Distribution	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
k) Placement and Supply Services of Personnel	1)	None	1)
	2)	None	2)
	3)	US citizenship is required for ownership of employment agencies in Arkansas.	3)
	4)	Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure as an employment agent, employment agency counsellor and employment agency manager in Arkansas.	4)
l) Investigation and Security Services	1)	None	1)
	2)	None	2)
	3)	Permanent resident alien status or US citizenship is required to own contract security companies in Maine	3)
	4)	Unbound, except as indicated in the horizontal section. In addition, permanent resident alien status or US citizenship is required for private investigators and security guards in: Maine and New York.	4)
m) Related Scientific & Technical Consulting (except land surveying for the purpose of establishing legal boundaries, aerial surveying and aerial map-making)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
n) Maintenance & Repair of Equipment (except maritime vessels, aircraft, and other transport equipment)	1)	None	1)
	2)	None	2)
	3)	None	3)

	4)	Unbound, except as indicated in the horizontal section	4)
o) Building-Cleaning Services	1)	Unbound*	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
p) Photographic Services (except aerial photographic services)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
q) Packaging Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
r) Publishing (Only part of MTN.GNS/W/120 category: "r) Printing, Publishing")	1)	None	1)
	2)	None	2)
	3)	A single company or firm is not permitted to own a combination of newspaper, radio and/or TV broadcast stations serving the same local market	3)
	4)	Unbound, except as indicated in the horizontal section	4)
s) Convention Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

2. COMMUNICATION

SERVICES

B. Land-Based Courier Services (except courier services involving any prior or subsequent movement by air)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

C. Telecommunication Services#19

2.C.a) Voice services	1)	None	1)
2.C.b) Packet-switched data transmission services	2)	None	2)
	3)	None, other than	3)
2.C.c) Circuit-switched data transmission services		- Comsat has exclusive rights to links with Intelsat and Inmarsat.	
2.C.d) Telex services		- Ownership of a common carrier radio license:	
2.C.e) Telegraph services			
2.C.f) Facsimile services		Indirect: None	
2.C.g) Private leased circuit services		Direct: May not be granted to or held by	
2.C.o) Other		(a) foreign government or the representative thereof	
Mobile Services		(b) non-U.S. citizen or the representative of any non-U.S. citizen	
Analogue/Digital cellular services		(c) any corporation not organized under the laws of the United States or	
PCS (Personal Communications services)		(d) U.S. corporation of which more than 20% of the capital stock is owned or voted by a foreign government or its representative, non-U.S. citizens or their representatives or a corporation not organized under the laws of the United States.	
Paging services			
Mobile data services			
	4)	Unbound except as indicated by horizontal commitments	4)
Enhanced Telecommunications Services, as defined by the	1)	None	1)
	2)	None	2)

US Federal Communications Commission in Section 64.702 3) None 3)

of the Commission's Rules and Regulations: services, offered over common carrier transmission facilities (i.e., public telecommunications transport services) which employ computer processing applications that: 4) Unbound, except as indicated in the horizontal section 4)

i) act on the format, content code, protocol or similar aspects of the subscriber's transmitted information; or

ii) provide the subscriber additional, different, or restructured information; or

iii) involve subscriber interaction with stored information.

Includes the following:

h) Electronic Mail

i) Voice Mail

j) On-line Information and Data Base Retrieval

k) Electronic Data Interchange

l) Enhanced/Value-added Facsimile Services (including store and forward, store and retrieve)

m) Code and Protocol Conversion

n) On-line Information and/or Data Processing (including transaction processing)

o) Other

ATTACHMENT TO THE UNITED STATES SCHEDULE

REFERENCE PAPER

Scope

The following are definitions and principles on the regulatory framework for t

Definitions

Users mean service consumers and service suppliers.

Essential facilities mean facilities of a public telecommunications transport ne

(a) are exclusively or predominantly provided by a single or limited number c

(b) cannot feasibly be economically or technically substituted in order to pro

A major supplier is a supplier which has the ability to materially affect the ter

(a) control over essential facilities; or

(b) use of its position in the market.

1. Competitive safeguards

1.1 Prevention of anti-competitive practices in telecommunications

Appropriate measures shall be maintained for the purpose of preventing sup

1.2 Safeguards

The anti-competitive practices referred to above shall include in particular:

(a) engaging in anti-competitive cross-subsidization;

(b) using information obtained from competitors with anti-competitive results

(c) not making available to other services suppliers on a timely basis technic

2. Interconnection

2.1 This section applies to linking with suppliers providing public telecommu
to access services provided by another supplier, where specific commitment

2.2 Interconnection to be ensured#20

Interconnection with a major supplier will be ensured at any technically feasil

(a) under non-discriminatory terms, conditions (including technical standard:
non-affiliated service suppliers or for its subsidiaries or other affiliates;

(b) in a timely fashion, on terms, conditions (including technical standards and unbundled so that the supplier need not pay for network components or facilities)

(c) upon request, at points in addition to the network termination points offer

2.3 Public availability of the procedures for interconnection negotiations

The procedures applicable for interconnection to a major supplier will be made

2.4 Transparency of interconnection arrangements

It is ensured that a major supplier will make publicly available either its interconnection

2.5 Interconnection: dispute settlement

A service supplier requesting interconnection with a major supplier will have

(a) at any time or

(b) after a reasonable period of time which has been made publicly known

to an independent domestic body, which may be a regulatory body as referred to in a reasonable period of time, to the extent that these have not been established

3. Universal service

Any Member has the right to define the kind of universal service obligation in a non-discriminatory and competitively neutral manner and are not more burdensome

4. Public availability of licensing criteria

Where a licence is required, the following will be made publicly available:

(a) all the licensing criteria and the period of time normally required to reach

(b) the terms and conditions of individual licences.

The reasons for the denial of a licence will be made known to the applicant unless

5. Independent regulators

The regulatory body is separate from, and not accountable to, any supplier or market participants.

6. Allocation and use of scarce resources

Any procedures for the allocation and use of scarce resources, including frequency, and the current state of allocated frequency bands will be made publicly available, but

#20 Rural local exchange carriers may be exempted by a state regulatory authority from the requirements of this section.

Rural telephone companies do not have to provide interconnection to compe

2. COMMUNICATION SERVICES

D. Audiovisual Services

a) Motion Picture & Video Tape Production & Distribution Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
b) Motion Picture Projection Service	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
c) Radio & Television Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Radio and Television Transmission Services	1)	None	1)
	2)	None	2)
	3)	A single company or firm is prohibited from owning a combination of newspapers, radio and/or TV broadcast stations serving the same local market. Radio and television licences may not be held by: a foreign government; a corporation chartered under the law of a foreign country or which has a non-US citizen as an officer or director	3)

or more than 20 per cent of the capital stock of which is owned or voted by non-US citizens; a corporation chartered under the laws of the United States that is directly or indirectly controlled by a corporation more than 25 per cent of whose capital stock is owned by non-US citizens or a foreign government or a corporation of which any officer or more than 25 per cent of the directors are non-US citizens.

	4)	Unbound, except as indicated in the horizontal section. In addition, US citizenship is required to obtain radio and television licences.	4)
e) Sound Recording	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
f) Other Audiovisual Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
3. CONSTRUCTION & RELATED ENGINEERING SERVICES (except Marine Dredging)	1)	Unbound*	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section. In addition, an in-state office must be maintained by all contractors in Michigan.	4)
4. DISTRIBUTION SERVICES			
A. Commission Agents' Services	1)	None	1)
	2)	None	2)

	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
B. Wholesale Trade (except wholesale trade of alcoholic beverages, firearms and military equipment)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
B. Wholesale Trade of alcoholic beverages	1)	Unbound	1)
	2)	Unbound	2)
	3)	Unbound	3)
	4)	Unbound, except as indicated in the horizontal section	4)
C. Retailing (except retail sale of alcoholic beverages, firearms and military equipment)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
D. Franchising	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
5. EDUCATIONAL SERVICES			
D. Adult Education (except flying instruction)	1)	None	1),2),3),4)
	2)	None	
	3)	The number of licences for cosmetology	

schools in Kentucky is limited to 48 total licences, with a total of 8 licences allowed for operation of such schools per congressional district

4) Unbound, except as indicated in the horizontal section

E. Other Education Services

1) None 1),2), 3),4)

2) None

3) None

4) Unbound, except as indicated in the horizontal section

6. ENVIRONMENTAL SERVICES#21, #22

A. Sewage Services (contracted by private industry)

1) None 1)

2) None 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

B. Refuse Disposal

1) None 1)

Services (contracted by private industry)	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
C. Sanitation and Similar Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
D. Other (Cleaning services of exhaust gases; Noise abatement services; Nature and landscape protection services; Other environmental services, n.e.c.)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

7. FINANCIAL SERVICES

A. Insurance:

1. Commitments in this subsector are undertaken in accordance with the Understanding and the schedule below.

2. The market access commitments in this subsector in respect of mode 1), market access section of the Understanding. The market access commitments indicated in paragraphs B.4(a) and B.4(b) of the market access section of the Understanding shall be permitted to solicit business, and no commitment to such solicitation is un

3. National treatment commitments in this subsector are subject to the following conditions: (a) the supplier's state of domicile, where applicable, in the United States. State of principal office in the United States.

4. Commitments in this sector do not cover measures set out in the entry ap

Direct Insurance

a) Life, Accident, and Health Insurance Services (except workers compensation insurance)	1)	Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine,	1)
b) Non-Life Insurance Services			

Maryland, Montana, Nevada, New Jersey (only with respect to surplus lines), New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming.

2) None 2)

3) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New Jersey (only with respect to surplus lines), New York (non-life companies are authorized; life and health companies are not authorized), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming. 3)

Branches are not permitted to provide surety bonds for US federal government contracts.

The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licensed in some other US state: Minnesota, Mississippi, and Tennessee.

The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other US state: Arkansas, Arizona, Connecticut, Georgia, Hawaii, Kansas, Maryland, Minnesota, Nebraska, New Jersey, North Carolina, Pennsylvania, Tennessee, Utah, Vermont, Wyoming, West Virginia.

US citizenship is required for members of the board of directors of locally established and licensed companies in the following

states and in the following shares or numbers: 100 per cent required in Louisiana; three-quarters in Washington (mutual life companies with the majority of the board being resident in the state); two-thirds required in Oklahoma (for stock and mutual companies) and Pennsylvania; a majority required in California (for mutual insurers operating as authorized insurers only in the state of California), Florida (for stock and mutual insurers), Georgia (for stock and mutual insurers with one fourth resident in the state), Idaho (for stock and mutual insurers), Indiana, Kentucky, Mississippi, Ohio (for legal reserve life insurers), Oregon, New York, South Dakota (except if more than 1000 persons are entitled to vote for the board of directors and a majority of the voters reside outside the state, or less than one per cent of the shares are owned by state residents), Wyoming (for an insurer operating as an authorized insurer only in Wyoming); seven in Tennessee (for mutual life insurance companies; three resident in Illinois (for stock, mutual, or legal reserve insurers) and Missouri (life and accident).

US citizenship for incorporators of insurance companies is required in the following states and in the following percentages or numbers: 100 per cent in Hawaii, Idaho (for stock or mutual insurer), Indiana, South Dakota and Washington; two-thirds in Arizona (for stock and mutual insurers), two-thirds resident in Georgia (for stock and mutual insurers); a majority in Alaska, Florida (for stock and mutual insurers), Arkansas (majority for mutuals or stock), Kansas (all life insurance companies and mutual insurers other than life), Kentucky (for mutual or stock insurers); Maine (life, health, and accident and mutual aid assoc with state residency for mutuals), Missouri (minimum 13 with overall majority resident in the state), Montana (stock or mutual insurers), Texas (life, health, accident and mutual aid assoc with state residency for mutuals), Wyoming (for reserve stock and mutual insurers).

State residency is required in the following

states for the organizing members of the following types of mutual insurance companies: Arkansas (mutuals and farm mutual insurers), California (county mutual fire insurer); Idaho (all mutuals); Kansas (all mutuals); North Dakota (all mutuals), Minnesota (township mutuals, farmers mutual fire insurance companies); Mississippi (all mutuals); Montana (farm mutual insurer); Vermont (fire cooperatives); Wyoming (farm mutual insurer).

Seven or more US citizens, a majority of whom are residents of the state, may organize a fraternal benefit society in the following states: Alaska, Arizona (requires 10 or more US citizens, a majority of whom are citizens of the state), Arkansas, California, Delaware, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, North Dakota, Oklahoma (requires 10 or more US citizens, a majority of whom are residents of the state), Oregon, Pennsylvania, South Dakota, Virginia, Vermont, Washington, West Virginia and Wyoming.

Twenty-five or more persons domiciled in the state may organize a domestic reciprocal insurer in: Arizona, Arkansas, California, Delaware, Georgia, Idaho, Indiana, Kentucky, Maine, Maryland, Mississippi, Montana, Pennsylvania, South Dakota, Tennessee, Vermont, Virginia, Washington and Wyoming.

- | | | | |
|---------------------------------|----|---|----|
| | 4) | Unbound, except as indicated in the horizontal section | 4) |
| c) Reinsurance and retrocession | 1) | Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, | 1) |

Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming.

Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. All insurers writing workers' compensation insurance in Minnesota must purchase reinsurance from the Minnesota Workers' Compensation Reinsurance Authority. Unbound for Maine for the provision of reinsurance for workers' compensation.

2) Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. All insurers writing workers' compensation insurance in Minnesota must purchase reinsurance from the Minnesota Workers' Compensation Reinsurance Authority. Unbound for Maine for the provision of reinsurance for workers' compensation. 2)

3) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming. 3)

The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licensed in some other US state: Maryland, Minnesota, Mississippi, and Tennessee. After a license is obtained in some other US state, licensing and entry into the states listed above is permitted.

The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other US state: Arkansas, Arizona, Connecticut, Georgia, Kansas, Maryland,

Minnesota, Nebraska, New Jersey, North Carolina, Pennsylvania, Tennessee, Utah, Vermont, Wyoming, West Virginia. After a license is obtained in some other US state, licensing and entry into the states listed above is permitted.

4) Unbound, except as indicated in the horizontal section. 4)

d) Services auxiliary to insurance:

(applicable to sub-sectors i), ii) and iii) below)

1),3) Non-resident licenses are not issued to individuals not licensed in another US state in Arkansas (agents, brokers, adjusters, consultants), Connecticut (producers/adjusters/appraisers/consultants/brokers/reinsurance intermediary), Colorado (producer, adjuster and reinsurance intermediary), California (agents/brokers), Delaware (broker/agent/reinsurance intermediary), Georgia (counsellor/adjuster), Florida (agent/broker), Hawaii, Illinois (producers/adjusters/reinsurance intermediaries), Indiana (agent/broker), Kansas (agent/broker), Kentucky (agent/broker), Louisiana (agent/broker), Maine (agent/broker), Maryland (agent/broker/reinsurance agent/reinsurance broker), Mississippi (agent/broker), Missouri (brokers), Montana (producer's license/agent/broker), Nevada (solicitor/adjuster/property bondsman/bail solicitor), New Jersey (producer's agent/broker), New Mexico (bailbondsmen/solicitors/broker agent), North Dakota (agents/brokers) Nebraska (producer's license/agent/broker), New York (reinsurance intermediary), North Carolina (reinsurance intermediary), Oregon (agent/adjuster/consultant/reinsurance intermediary), Pennsylvania (adjuster/solicitor), South Dakota (agent), Virginia (agents/brokers/consultants), West Virginia (broker/reinsurance intermediary) and Texas (agent/broker), Washington (agent/broker).

i) Brokerage Services#23 1),3) Brokerage licenses are not issued to non-residents in: South Dakota, Wyoming. 1),3)

Brokerage licenses are issued to non-residents for only certain lines of insurance in: Alabama (all except life,

accident & health), Arkansas (property, casualty, surety & marine), California, Louisiana (property & casualty), New Mexico (property & casualty).

All states require in-state residency for surplus lines brokers.

- | | | |
|----|---|----|
| 2) | None | 2) |
| 4) | Unbound, except as indicated in the horizontal section. | 4) |

ii) Agency Services

- | | | |
|-------|--|-------|
| 1),3) | Agency licenses are issued to non-residents for all or only certain lines of insurance in: California, Florida (general lines, life & health), Kansas, Kentucky (general lines, life & health), Louisiana (life & health), New Mexico (life & health), Ohio (life & casualty), Oregon, Rhode Island (all except general lines), Texas. | 1),3) |
|-------|--|-------|

All states require in-state residency for surplus lines agents.

- | | | |
|----|---|----|
| 2) | None | 2) |
| 4) | Unbound, except as indicated in the horizontal section. | 4) |

iii) Consultancy, Actuarial, Risk Assessment, and Claim Settlement Services

- | | | |
|-------|--|-------|
| 1),3) | Licenses are not issued to non-residents in: Alabama (adjuster, solicitor, service representative), California (adjuster, insurance analyst, motor club agents, bail bondsman), Florida (customer representative), Georgia (counsellor, adjuster), Hawaii (adjuster, solicitor), Idaho (solicitor), Indiana (bail bondsmen), Kentucky (adjuster), Maryland (adjuster), Michigan (adjuster), Montana (adjuster), Nevada (solicitor, adjuster, property bondsman), New Mexico (solicitor), North Carolina (limited representatives, adjusters, motor vehicle damage appraisers, professional bondsmen, runners), Oklahoma (bail license), Oregon, Pennsylvania (motor vehicle damage appraiser), Washington (solicitor, adjuster), West Virginia (adjuster, solicitor), and Wyoming (adjuster, solicitor). | 1),3) |
|-------|--|-------|

In-state residency is required for licensure in: California (for adjusters; and for life and

disability insurance analysts), Georgia (for inspection when not accompanied by a licensed resident adjuster), Illinois (for non-resident public adjusters who are licensed in a state which does not permit equal treatment to Illinois residents), Maryland, Mississippi (for independent adjusters), and Nevada (for appraisers and adjusters).

US citizenship is required for licensure in: Alabama (for agents, brokers, solicitors, managing general agents and service representatives), Idaho (for agents, brokers, solicitors and surplus lines brokers), Missouri (for brokers), Nebraska (for brokers), New Mexico (for solicitors and bailbondsmen), Ohio (for surplus lines brokers) and Oklahoma (for bail license).

- | | | |
|----|---|----|
| 2) | None | 2) |
| 4) | Unbound, except as indicated in the horizontal section. | 4) |

B. Financial Services (Limited to Banking and Other Financial Services and

1. Commitments in these subsectors are undertaken in accordance with the headnotes and the schedule below.

2. The market access commitments in these subsectors in respect of modes B.3(c) and B.4(c) of the market access section of the Understanding, respect permitted to solicit business, and no commitment to such solicitation is under

3. National treatment commitments in these subsectors are subject to the fo defined under the International Banking Act, where that Act is applicable. A subsidiary's home state, as determined under applicable law.#24

4. Service suppliers choosing to supply a service through a juridical person

5. The offer of new financial services or products is subject, on a non-discrim

#24 Foreign banking organizations are generally subject to geographic limitations reserved as market access restrictions. For purposes of illustration, under the bank from a particular home State is accorded less favourable treatment than favourably than a domestic bank holding company from the foreign bank's home

#25 For example, partnerships and sole proprietorships are generally not ac

All Subsectors, except as specifically provided below	1),2), 3)	Michigan limits, according to the country of their home charters, the banks in which corporate credit unions may place deposits.	1)
---	-----------	--	----

2)

- 3) All directors of a national bank must be U.S. citizens unless a national bank is an affiliate or subsidiary of a foreign bank, in which case only a majority of the board need be U.S. citizens.

3)

Foreign ownership of Edge corporations is limited to foreign banks and US subsidiaries of foreign banks, while domestic non-bank firms may own such corporations.

Federal and state law do not permit a credit union, savings bank, home loan or thrift business in the United States to be provided through branches of corporations organized under a foreign country's law.

In order to accept or maintain domestic retail deposits of less than \$100,000, a foreign bank must establish an insured banking subsidiary. This requirement does not apply to a foreign bank branch that was engaged in insured deposit-taking activities on December 19, 1991.

Unbound with respect to paragraph 2(e) of Article XVI of the Agreement, and paragraphs A, B.5 and B.6 of the Understanding in relation to the expansion, via the establishment of a branch or the acquisition of one or more branches of a bank without acquisition of the entire bank, by a foreign bank into another state from its "home state", as that term is defined under applicable law. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.

Interstate expansion by a foreign bank through the establishment of branches by merger with a bank located outside the "home state", as that term is defined under applicable law, of a foreign bank is prohibited where Montana or Texas is the home state of the foreign bank or is the state where the bank is located that is to be merged into the foreign bank, resulting in the establishment of branches. Except as specifically set forth elsewhere in this

schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.

Unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in the following forms: California (branch; also savings and loan association); Connecticut (bank or holding company; also credit union); Georgia (agency); Illinois (branch); Kentucky (subsidiary); Louisiana (agency); Massachusetts (subsidiary or branch); Michigan (agency); North Carolina (subsidiary, branch, agency, or representative office); Pennsylvania (any deposit-taking or representative bank office); Washington (branch, agency, or representative office). The limitations in this paragraph do not apply to initial establishment or acquisition of a national bank subsidiary by a foreign person or establishment of a federal branch or agency by a foreign bank that does not already have a banking presence in the United States, or generally to interstate expansion. Such limitations may apply to interstate expansion through state-licensed limited branches, agencies, or representative offices#26.

The following states are unbound for the specified activities: Indiana (establishment of service offices by foreign-owned credit unions); Iowa (activities of foreign-owned savings and loan associations; foreign-owned bank or trust company acting as fiduciary; use of satellite banking terminals)#26.

Initial entry or expansion by a foreign person (but not a domestic person) through acquisition or establishment of a state-chartered commercial bank subsidiary is prohibited or otherwise limited in the following states: Alabama; Arizona; Arkansas; California (limit on foreign non-bank ownership of international banking corporation); Colorado; Delaware; Indiana; Kansas; Louisiana; Maryland; Michigan; Minnesota; Mississippi; Montana; Nebraska; Nevada; North

Carolina; North Dakota; Oklahoma; Oregon; Pennsylvania; South Carolina; Tennessee; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming. The limitations in this paragraph do not apply to establishment or acquisition of a national bank subsidiary by a foreign person that does not already have a banking presence in the United States.

The following states limit initial entry or expansion by a foreign person through acquisition or establishment of the following entities: Delaware (savings and loan associations; savings banks); Ohio (savings and loan associations; savings banks; credit unions); Tennessee (savings and loan associations; savings banks; credit unions; trust companies); Washington (savings and loan associations; savings banks; credit unions; trust companies).

The boards of directors of depository financial institutions organized under the following states' laws are subject to U.S. citizenship requirements of up to the specified proportions: Alabama (all); Colorado (3/4); District of Columbia (all); Florida (majority); Georgia (all); Indiana (3/4); Iowa (majority); Kentucky (all); Louisiana (majority); Massachusetts (majority); Mississippi (all); Missouri (all); New Hampshire (majority); New Jersey (all); New Mexico (3/4); New York (all; applies also to trustees of mutual savings bank or savings and loan associations, and to committees of credit unions); North Carolina (3/4); North Dakota (majority); Pennsylvania (all, but may be waived); South Dakota (3/4); Tennessee (all); Vermont (2/3); West Virginia (majority); Wisconsin (2/3).

U.S. citizenship is also required for the incorporators or organizers of depository financial institutions organized under state law. Residence within a state may also be required for directors, incorporators, organizers, or executive committee members of depository financial institutions organized under state law.

U.S. citizenship is required to engage in specified activities in the following states: Arizona (collection agency); Indiana (collection agency); Illinois (safe deposits); Nevada (collection agency).

Establishment of a branch or agency by a foreign bank is limited as specified in the following states:

- State branch license subject to certain limitations - California (no trust/fiduciary powers); Hawaii (no trust/fiduciary powers); Massachusetts; Oregon; Pennsylvania; Utah (no trust/fiduciary powers); Washington (limited trust/fiduciary powers and restricted to one office per bank). These limitations do not apply to Federal branches.

- State branch license not available, but state agency license is available in Idaho and West Virginia.

- No state branch or agency license available - Arizona; Arkansas; Colorado; Indiana; Iowa; Minnesota; Montana; Nebraska; New Mexico; North Dakota; Oklahoma; Rhode Island; South Carolina; South Dakota; Tennessee; Vermont; Virginia; Wisconsin. These limitations do not apply to Federal offices.

- Branch license not available but agency license is, subject to any specified limitations - Delaware (state license limited to one office per bank and cannot operate in a manner likely to result in a substantial detriment to existing bank; no fiduciary powers); Florida (available only to a foreign bank with at least \$25 million in capital or that is one of five largest banks in its home country); Georgia (available only to foreign bank with at least \$50 million in excess of liabilities; no fiduciary and limited other powers); Louisiana (limited to parishes with more than 350,000 residents); Mississippi; Missouri (no fiduciary powers); Oklahoma (foreign bank must have at least \$25 million in capital or, inter alia, be one of five largest banks in its home country; special asset maintenance/capital equivalency rules

apply, as do other restrictions); Texas (one office only, limited to metropolitan areas with at least 500,000 residents; limited fiduciary powers). Certain restrictions on fiduciary powers apply to federal agencies.

. No branch or state agency license available - Wyoming.

. No branch or agency license available - Alabama; Kansas; Maryland; North Dakota.

Representative offices of foreign banks are not permitted in the following states, or are limited as specified: Arizona; Arkansas; Colorado; Kansas; Kentucky; Michigan; Mississippi; Montana; North Dakota; Oklahoma (foreign bank must have at least \$10 million in capital or, inter alia, be one of the five largest banks in its home country; special asset maintenance/capital equivalency requirements may apply); Oregon; Rhode Island; South Carolina; South Dakota; Tennessee; Vermont; Virginia; Wisconsin; Wyoming. Other states require incorporation of representative offices.

4) Unbound, except as indicated in the horizontal section. 4)

Trading of Securities and Derivative Products and Services Related Thereto; Participation in Securities Issues 1),2), 3) Federal law prohibits the offer or sale of futures contracts on onions, options contracts on onions, and options on futures contracts on onions in the United States, and services related thereto. 1),2), 3)

Unbound for the authority to act as a sole trustee of an indenture for a bond offering in the United States.

Unbound with respect to the use of simplified registration and periodic reporting forms for securities issued by small business corporations.

4) Unbound, except as indicated in the horizontal section. 4)

Participation in Issues of Government Debt Securities 1),2) None 1),2), 3)

- 3) Unbound for the granting or continuation of Federal Reserve designation as a primary dealer in US government debt.
- 4) Unbound, except as indicated in the horizontal section. 4)

ATTACHMENT TO THE UNITED STATES SCHEDULE

ADDITIONAL COMMITMENTS PAPER I

(a) Taking note of principles of federalism under the United States Constitution, and further recognizing the provision of the McCarran-Ferguson Act and efforts by the National Association of Insurance Commissioners ("NAIC") to improve insurance laws.

(b) The Government of the United States notes that under Accreditation Program and organizational practices contained in the NAIC accreditation standards. In 1994, 37 states were accredited by the NAIC through this program.

(c) The government of the United States notes that NAIC Model Laws are developed on the part of the states. Some models are adopted by all or most of the states to meet their needs. Certain models have been identified as being of such import that the

(d) The Government of the United States encourages the NAIC to continue

(e) Recognizing principles of federalism, the long history of state regulation and the internationalization of the insurance markets while addressing prudential concerns

(i) welcomes that the NAIC in October 1993 adopted a model law on the subject and encourages the NAIC to continue and as appropriate intensify its efforts with

(ii) would welcome consideration by the NAIC, if appropriate, of the issue of administrative decisions on completed applications of insurance providers with

(iii) welcomes efforts by the NAIC to review with the states the question of uniformity and encourages the NAIC to continue and as appropriate intensify its efforts with

(f) The Government of the United States notes the concern raised by another set of deposit requirements, remittance ceiling and reinsurance trust funds affect foreign

ADDITIONAL COMMITMENTS PAPER II

(1) The Administration has expressed its support for Glass-Steagall reform concerning

(2) The Administration, noting that even before the adoption of the Riegle-Neal Act, treatment to foreign banks, welcomes further initiatives by states to provide a

(3) The Government of the United States has taken action to remove impediments to interstate commerce. The 1996 preempts state regulation of offerings of certain securities, including

System, and securities issued by registered investment companies. This leg

(4) Section 7(d) of the Investment Company Act authorizes the SEC to perm findings:

1. that it is both legally and practically feasible for the sEC and U.S. inve:
2. that it is consistent with the requirements set forth in the Investment C

(5) The Government of the United States notes that the Federal Reserve, w supervision of U.S. operations of foreign banks, which endeavours to coordin

8. HEALTH RELATED AND SOCIAL SERVICES

A. Hospital and Other Health Care Facilities - Direct ownership and management and operation by contract of such facilities on a "for fee" basis	1)	Unbound*	1)
	2)	None	2)
	3)	Establishment of hospitals or other health care facilities, procurement of specific types of medical equipment, or provision of specific types of medical procedures may be subject to needs-based quantitative limits.	3)

In New York, corporate ownership of an operating corporation for, and limited partnerships as operators of, hospitals, nursing homes (including long term health care centres) or diagnostic and treatment centres is prohibited. If the operator has any members which are not natural persons or is a corporation whose shares of stock are owned by another corporation, a New York corporation must be established as the operator of a licenced home care services agency and a certified home health agency.

In Michigan and New York Health Maintenance Organizations must be incorporated in those states.

4)	Unbound except as indicated in the horizontal section	4)
----	---	----

9. TOURISM AND TRAVEL RELATED SERVICES

A. Hotels and Restaurants (including catering)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

B. Travel Agencies and Tour Operators	1)	None	1)
	2)	None	2)
	3)	Official tourism offices with diplomatic or official status are not permitted to operate on a commercial basis in the United States or to act as agents or principals in commercial transactions	3)
	4)	Unbound, except as indicated in the horizontal section	4)

C. Tour Guide Services	1)	None	1)
	2)	None	2)
	3)	The number of concessions available for commercial operations in federal, state and local facilities is limited	3)
	4)	Unbound, except as indicated in the horizontal section	4)

D. Other	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

10. RECREATIONAL,
CULTURAL AND SPORTING
SERVICES

A. Entertainment Services (including theatre, live bands and circus services)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the	4)

horizontal section

B. News Agency Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
C. Librarians, Archives, Museums and Other Cultural Services	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
D. Other Recreational Services (except sporting)	1)	None	1)
	2)	None	2)
	3)	The number of concessions available for commercial operations in federal, state and local facilities is limited	3)
	4)	Unbound, except as indicated in the horizontal section	4)

11. TRANSPORT SERVICES

C. Air Transport Services: Aircraft repair and maintenance. (Aircraft repair and maintenance activities, when undertaken on an aircraft or a part thereof, while it is withdrawn from service. Does not include line maintenance or other repair or maintenance activities undertaken by an air carrier (includes its agents or contractors) on aircraft it owns, leases, or operates.)	1)	Unbound*	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

E. Rail Transport

a) Passenger	1)	None	1)
--------------	----	------	----

Transportation, excluding high speed rail	2)	None	2)
b) Freight Transportation	3)	Foreign railroads must incorporate in Vermont or in an adjacent state in order to own directly or indirectly the stock of a railroad company incorporated in Vermont	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Maintenance and Repair of Rail Transport Equipment	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

F. Road Transport

a) Passenger transport: Interurban regular transport	1)	Unbound until January 1, 1997. No limitations after that date.	1)
	2)	None	2)
	3)	Unbound until January 1, 2001. No limitations after that date.	3)
	4)	Unbound, except as indicated in the horizontal section	4)
b) Freight transport (Commitment limited to transportation of cargo that has either an origin or a destination outside the United States)	1)	Unbound until December 17, 1995. After December 17, 1995, unbound except to or from California, Arizona, New Mexico and Texas through different ports of entry. No limitations after January 1, 2000.	1)
	2)	None	2)
	3)	Unbound until December 17, 1995. After December 17, 1995, no limitations	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Maintenance and Repair of Road Transport Equipment	1)	Unbound*	1)
	2)	None	2)
	3)	None	3)

4) Unbound, except as indicated in the horizontal section 4)

H. Services Auxiliary to All Modes of Transport

- | | | | |
|---|----|--|----|
| d) Other Supporting and Auxiliary Transport | 1) | Unbound* | 1) |
| Services: Customs House Brokers | 2) | None | 2) |
| | 3) | Services must be supplied by a corporation, association or partnership. One officer of a corporation or association or one of the members of a partnership must hold a valid customs broker's licence in order for the entity to engage in such business. A customs broker's licence may only be obtained by a US citizen. | 3) |
| | 4) | Unbound, except as indicated in the horizontal section | 4) |

In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming.

In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming.

None

In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming.

None

None

None

None

- a) Practice of international law: permitted, provided foreign legal consultant (FLC) is competent.
- b) Practice of 3rd-country law: permitted provided that FLC obtains written legal advice from an attorney licenced in that jurisdiction.
- c) Practice of host-country law: permitted provided that FLC obtains written legal advice from an attorney licenced to practice in that jurisdiction.
- d) Association with local lawyers: partnerships with local lawyers permitted.
- e) Employment of local lawyers: permitted.
- f) Use of firm name: permitted.
- g) Other: n/a.

None

None

None

None

- a) Practice of international law: permitted to the extent incorporated in home-country law.
- b) Practice of 3rd-country law: not permitted.
- c) Practice of host-country law: not permitted.
- d) Association with local lawyers: partnership with local lawyers permitted.
- e) Employment of local

lawyers: permitted.
f) Use of firm name: permitted.
g) Other: n/a.

None

a) Practice of international law: permitted to the extent incorporated in home-country law.

None

None

b) Practice of 3rd-country law: permitted provided FLC first obtains advice from an attorney licenced in that jurisdiction.

None

c) Practice of host-country law: not permitted.

d) Association with local lawyers: partnership with local attorneys permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a.

None

a) Practice of international law: permitted, provided FLC is competent.

None

b) Practice of 3rd-country law: permitted, provided FLC is competent.

None

None

c) Practice of host-country law: permitted provided FLC first obtains advice from an attorney licenced in that jurisdiction and identifies the person to the client.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a.

None	a) Practice of international law: permitted to the extent incorporated in home-country law.
None	b) Practice of 3rd-country law: not permitted.
None	c) Practice of host-country law: not permitted.
None	d) Association with local lawyers: partnerships with local lawyers permitted.
	e) Employment of local lawyers: permitted.
	f) Use of firm name: permitted.
	g) Other: n/a.

None	a) Practice of international law: permitted to the extent incorporated in home-country law.
None	b) Practice of 3rd-country law: not permitted.
None	c) Practice of host-country law: not permitted.
None	d) Association with local lawyers: partnership with local lawyers permitted.
	e) Employment of local lawyers: permitted.
	f) Use of firm name: permitted.
	g) Other: n/a

None	a) Practice of international law: permitted, provided FLC is competent.
None	b) Practice of 3rd-country law: permitted provided FLC obtains advice from an attorney licenced in that
None	
None	

jurisdiction and identifies that person to the client.

c) Practice of host-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a.

None

a) Practice of international law: permitted to the extent incorporated in home-country law.

None

None

b) Practice of 3rd-country law: not permitted.

None

c) Practice of host-country law: not permitted.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a

None

a) Practice of international law: permitted to the extent incorporated in home-country law.

None

In-state residency required

b) Practice of 3rd-country law: not permitted.

In-state residency required

c) Practice of host-country law: not permitted.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.
g) Other: n/a.

None

a) Practice of international law: permitted to the extent incorporated in home-country law.

None

None

b) Practice of 3rd-country law: not permitted.

None

c) Practice of host-country law: not permitted.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.
g) Other: n/a.

None

a) Practice of international law: permitted to the extent incorporated in home-country law.

None

None

b) Practice of 3rd-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

None

c) Practice of host-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.
g) Other: n/a.

None

a) Practice of international law: permitted, provided FLC is competent.

None

b) Practice of 3rd-country law: permitted, provided FLC is competent.

None

c) Practice of host-country law: permitted to practice NY and federal law provided FLC relies on advice from a person duly qualified and entitled to render professional legal advice on NY or US law. Permitted to practice law of other US states, provided FLC is competent.

None

d) Association with local lawyers: partnership with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: unrestricted.

g) Other: n/a.

None

a) Practice of international law: permitted.

None

b) Practice of 3rd-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

None

c) Practice of host-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

None

d) Association with local lawyers: partnership with local lawyers not permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a.

None

None

None

None

- a) Practice of international law: permitted to the extent incorporated in home-country law.
- b) Practice of 3rd-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.
- c) Practice of host-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.
- d) Association with local lawyers: partnership with local lawyer permitted.
- e) Employment of local lawyers: permitted
- f) Use of firm name: permitted.
- g) Other: n/a.

None

None

In-state residency required

In-state residency required

- a) Practice of international law: permitted to the extent incorporated in home-country law.
- b) Practice of 3rd-country law: not permitted.
- c) Practice of host-country law: not permitted.
- d) Association with local lawyers: partnership with local lawyers permitted.
- e) Employment of local lawyers: permitted.
- f) Use of firm name: permitted.
- g) Other: n/a.

None

- a) Practice of international law: permitted to the extent

None

In-state residency required at time admitted

In-state residency required at time admitted

incorporated in home-country law.

b) Practice of 3rd-country law: not permitted.

c) Practice of host-country law: not permitted.

d) Association with local lawyers: partnerships with local lawyers permitted.

e) Employment of local lawyers: permitted.

f) Use of firm name: permitted.

g) Other: n/a.

None

None

None

None

None

None

None

In-state residency is required for licensure in: Arizona, Arkansas, Connecticut, District of Columbia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Rhode Island, South Carolina, Tennessee, and West Virginia.

None

None

None

None

None

None

None

None

None

None

None

In-state residency is required for licensure in: Idaho, Iowa, Kansas, Maine, Mississippi, Nevada, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, and West Virginia.

None

None

None

None

None

None

None

None

Corporations that own real estate in Florida must maintain an office and registered agent in Florida

None

None

In-state residency or US citizenship is required for licensure as a real estate broker in South Dakota

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

In-state residency is required for private
detectives in Michigan

None#18

None#18

None#18

None

None

None

None

None

Unbound*

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

Unbound with respect to tax deductions

None

None

None

None

None

None

None

None

None

The United States undertakes the obligations contained in the reference paper attached hereto.

Unbound except as indicated by horizontal commitments.

None

None

None

None

he basic telecommunications services.

etwork or service that

of suppliers; and

vide a service.

ms of participation (having regard to price and supply) in the relevant market for basi

pliers who, alone or together, are a major supplier from engaging in or continuing an

; and

cal information about essential facilities and commercially relevant information which

nications transport networks or services in order to allow the users of one supplier to
s are undertaken.

ble point in the network. Such interconnection is provided.

s and specifications) and rates and of a quality no less favourable than that provided

and specifications) and cost-oriented rates that are transparent, reasonable, having regard to the fact that it does not require for the service to be provided; and

provided to the majority of users, subject to charges that reflect the cost of construction of

and are publicly available.

interconnection agreements or a reference interconnection offer.

recourse, either:

as provided in paragraph 5 below, to resolve disputes regarding appropriate terms, conditions and procedures previously.

Member wishes to maintain. Such obligations will not be regarded as anti-competitive per se unless they are more onerous than necessary for the kind of universal service defined by the Member.

Member shall take a decision concerning an application for a licence and

shall be made upon request.

Member shall ensure the provision of basic telecommunications services. The decisions of and the procedures used by the

Member shall ensure that the allocation of frequencies, numbers and rights of way, will be carried out in an objective, timely, transparent and non-discriminatory manner. Detailed identification of frequencies allocated for specific government uses is not required.

Member shall ensure that the obligations of section 2.2. with regard to interconnection are fulfilled by the authority for a limited period of time from the obligations of section 2.2. with regard to interconnection.

ating local exchange carriers in the manner specified in section 2.2. until ordered to d

Grants from the National Endowment for the Arts are only available for: individuals with US citizenship or permanent resident alien status, and non-profit companies.

None

Grants from the National Endowment for the Arts are only available for: individuals with US citizenship or permanent resident alien status, and non-profit companies.

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

Unbound*

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

Scholarships and grants may be limited to US citizens and/or residents of particular states and may, in some cases, only be used at certain states institutions or within certain US jurisdictions.

Scholarships and grants may be limited to US citizens and/or residents of particular states and may, in some cases, only be used at certain states institutions or within certain US jurisdictions.

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

Understanding on Commitments in Financial Services (the "Understanding"), subject to

as described in paragraph 2(a) of Article I of the Agreement, are limited to the services in this subsector in respect of mode 2), as described in paragraph 2(b) of Article I of the Understanding. It is understood that paragraph B.4 of the Understanding does not pertain to the services undertaken.

Residence limitation: national treatment with respect to services and service suppliers will be determined by the domicile of the service supplier, and is generally the state in which an insurer is domiciled.

Not applicable to "Insurance" in the United States list of exemptions from Article II.

A one per cent federal excise tax is imposed on all life insurance premiums and a four per cent federal excise tax is imposed on all non-life insurance premiums covering US risks that are paid to companies not incorporated under US law, except for premiums that are earned by

The United States undertakes the obligations contained in Additional Commitments Paper I attached hereto.

such companies through an office or dependent agent in the United States.

When more than 50 per cent of the value of a maritime vessel whose hull was built under federally guaranteed mortgage funds is insured by a non-US insurer, the insured must demonstrate that the risk was substantially first offered in the US market.

None

None

Unbound, except as indicated in the horizontal section

A one per cent federal excise tax is imposed on all premiums covering US risks that are paid to companies not incorporated under US law, except for premiums that are earned by such companies through an office or dependent agent in the United States.

In Texas, total direct reinsurance of mutual life insurance companies may not be entered into with non-US companies.

None

None

Unbound, except as indicated in the horizontal section.

Higher license fees for non-residents may be charged in: Alaska, Arizona, Arkansas, California, Colorado, Georgia, Indiana, Louisiana, Maine, Massachusetts, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio,

Oklahoma, Pennsylvania, Rhode Island,
South Carolina, Utah, Vermont.

None

Unbound, except as indicated in the
horizontal section.

Higher license fees for non-residents may
be charged in: Alaska, Arkansas,
California, Colorado, Florida, Indiana, Iowa,
Kansas, Kentucky, Louisiana, Maine,
Massachusetts, Mississippi, Montana,
Nebraska, Nevada, New Hampshire, New
Jersey, New Mexico, North Dakota,
Oklahoma, Pennsylvania, Rhode Island,
South Carolina, South Dakota, Tennessee,
Utah, Vermont, Wisconsin, Wyoming.

None

Unbound, except as indicated in the
horizontal section.

None

None

Unbound, except as indicated in the horizontal section.

(Excluding Insurance):

Understanding on Commitments in Financial Services (the "Understanding"), subject

to paragraphs 1) and 2), as described in paragraphs 2(a) and (b) of Article I of the Agreement, are hereby accepted. It is understood that paragraph B.4 of the Understanding does not require that any such action be taken.

Nothing in this Understanding shall be construed to require a foreign bank's domestic bank subsidiary of a foreign firm to have its own "home state" and national jurisdiction.

Foreign banks and branches of foreign banks constituted under the laws of the United States are subject to non-discriminatory limitations on the basis of their national treatment.

Foreign banks and branches of foreign banks constituted under the laws of the United States are subject to non-discriminatory limitations on the basis of their national treatment.

Foreign banks and branches of foreign banks constituted under the laws of the United States are subject to non-discriminatory limitations on the basis of their national treatment. Where geographic limits do not apply, this approach the following situations do not accord national treatment and are therefore not applicable to a domestic bank from that State with respect to expansion by branch in that State with respect to expansion through acquisition or establishment of a bank or other financial institution in that State.

Foreign banks and branches of foreign banks constituted under the laws of the United States are subject to non-discriminatory limitations on the basis of their national treatment.

None

The United States undertakes the obligations contained in Additional Commitments Paper II attached hereto.

None

Foreign banks are required to register under the Investment Advisers Act of 1940 to engage in securities advisory and investment management services in the United States, while domestic banks are exempt from registration. The registration requirement involves record maintenance, inspections, submission of reports and payment of a fee.

Foreign banks cannot be members of the Federal Reserve System, and thus may not vote for directors of a Federal Reserve Bank. Foreign-owned bank subsidiaries are not subject to this measure.

Texas allows pre-judgment seizure remedies and civil discovery requests to be applied against foreign bank agencies, while subsidiaries are exempt.

The following states require direct branches or agencies of foreign banks to register under securities broker-dealer or investment adviser measures, while bank subsidiaries of foreign banks are exempt from such registration to the same extent as domestic banks incorporated in the state: Alabama; Arizona; Arkansas; California; Connecticut; Delaware; District of Columbia; Georgia; Idaho; Iowa; Kansas; Louisiana; Maryland; Mississippi; Missouri; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; Ohio; Oklahoma; Pennsylvania; South Dakota; Tennessee; Texas; Vermont; Washington. These limitations do not apply to Federally licensed branches or agencies.

The following states require direct branches or agencies of foreign banks, but not bank subsidiaries of foreign banks, to register or obtain licenses in order to engage in the following activities:
Arkansas (selling checks; mortgage

transactions); California (selling payment instruments); Delaware (sale or cashing of checks, drafts, money orders; motor vehicle financing; transportation of money/valuables); Georgia (mortgage lending/brokerage, check selling/cashing); Indiana (money transmission; loan brokerage); Kansas (money transmission); Maryland (selling payment instruments, traveller's checks); Massachusetts (check selling/cashing; foreign transmittal agencies; motor vehicle financing; insurance premium financing; retail instalment sales/servicing; residential real estate mortgage financing - license requirement applies only to agencies); North Carolina (selling checks); Oklahoma (selling checks); Pennsylvania (mortgage banking/brokerage); Tennessee (money transmission; residential lending/brokerage; industrial loan and thrift activities); Texas (currency exchange or transmission - does not apply to Texas agencies; selling checks); Virginia (mortgage lending/brokerage; money transmission; sale of money orders; check cashing); Wisconsin (selling checks).

The following states restrict various commodities transactions by foreign bank branches and agencies, but not by other depository financial institutions: Arizona; California; Idaho; Indiana; Iowa; Mississippi; Missouri; Nebraska; New Hampshire; Washington.

Offers and sales of securities to foreign bank branches and agencies in the following states are subject to registration/disclosure requirements that do not apply if the transaction involves other financial institutions: Illinois; Indiana; Louisiana; Montana; Nebraska; New Jersey; North Dakota; Tennessee; Texas (applies to branches and agencies of all foreign financial institutions).

Unbound, except as indicated in the horizontal section.

None

Unbound, except as indicated in the horizontal section.

None

Unbound, except as indicated in the horizontal section.

ion, recognizing that insurance has been regulated at the state government level since that "[t]he business of insurance...shall be subject to the laws of the several States," promote the harmonization of state insurance regulation, through such steps as its A

rogram, the NAIC selects an independent team of auditors to review the compliance of The team reports to the NAIC; which determines whether a state qualifies for accre

esigned to facilitate legislative and regulatory action on common problems among the es, so there is a harmonizing effect. Some models serve as guidelines which the sta ir adoption is necessary for states to be accredited pursuant to NAIC financial regula

its effort to work with state governments on these programs.

of insurance in the United States, and the McCarran-Ferguson Act, and noting the co rns, the Government of the United States:

initial entry of non-U.S. insurance providers without their prior establishment in ano relevant state authorities with regard to this issue;

of the time period for review of licensing applications of insurance providers, from the ithin a reasonable time; and

of citizenship requirements for the boards of directors of foreign insurance providers, relevant state authorities within regard to this issue.

er Member that different state regulations for foreign insurance providers on lines of reign insurance providers' ability to enter the insurance market of the United States.

on a national treatment basis and will work with Congress to achieve an appropriate f

real banking legislation, many states had taken action to liberalize interstate acquisition additional access on a non-discriminatory basis.

iments to the offering of securities in the United States by foreign and domestic issu those listed on the New York Stock Exchange, the National Association of Securities

islation eliminates duplicative state and federal securities legislation in the area of se
nit a foreign investment company to register and publicly offer its share in the United
stors effectively to enforce the provisions of the Investment Company Act against the
ompany Act.

orking in cooperation with other domestic supervisory authorities, has established an
nate annual examinations of foreign banks and provide uniform guidance with respect

Unbound*

Federal or state government reimbursement
of medical expenses is limited to licensed,
certified facilities in the United States or in a
specific US state

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

None

Unbound*

None

None

None

None

None

None

None

None

None

None

None

Unbound until January 1, 1997.
No limitations after that date.

None

Unbound until January 1, 2001.
No limitations after that date.

None

None

None

None

None

Unbound*

None

None

None

Unbound*

None

None

None

#2 The following information is

provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant (FLC) in Alaska. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to be bound by the Rules of Disciplinary Enforcement, Ethics Opinions adopted by the Board of Governors of the Alaska Bar Association, and the Code of Professional Responsibility. Professional privileges apply to all foreign lawyers.

#3 The following information is provided for transparency purposes only. A supplier regularly providing services is required to be licenced as a foreign legal consultant in California. Licensure is subject to meeting requirements of registration, an experience requirement (4 of the 6 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional

liability insurance requirement, and agreement to be bound by the requirements of the State Bar of California. Professional privileges apply to all foreign lawyers.

#4 The following information is provided for transparency purposes only. A supplier regularly providing services is required to be licenced as a foreign legal consultant in Connecticut. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration, meeting the professional liability insurance requirement, an overdraft notification, good standing with home-country bar, and a written commitment to observe the Connecticut Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

#5 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in the District of Columbia. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 8 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and a written commitment to be bound by the Code of Professional Responsibility of the American Bar Association. Professional privileges apply to all foreign lawyers.

#6 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Florida. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and a sworn statement to abide by the Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

#7 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Georgia. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and a commitment to observe the Rules of Professional Responsibility and Disciplinary Rules applicable to members of the State Bar of Georgia. Professional privileges apply to all foreign lawyers.

#8 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Hawaii. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement

(5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar. Professional privileges apply to all foreign lawyers.

#9 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Illinois. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, a written commitment to observe the Rules of Professional Conduct, and certification of registration and good standing with home-country bar. Professional privileges apply to all foreign lawyers.

#10 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Michigan. Licensure is subject to meeting requirements of registration, a minimum age of 18 years, an experience requirement (3 of the 5 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar. Professional privileges apply

to all foreign lawyers.

#11 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Minnesota. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and are subject to the Minnesota Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

#12 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in New Jersey. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, certification of registration and good standing with home-country bar, and shall observe the Rules of Professional Conduct of the American Bar Association. Professional privileges apply to all foreign lawyers.

#13 The following information is provided for transparency purposes only. A supplier

regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in New York.

Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (3 of the 5 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to be bound by the New York Bar Code of Ethics. Professional privileges apply to all foreign lawyers.

#14 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Ohio. Licensure is subject to meeting requirements of registration, a minimum age of 21 years, an experience requirement (4 of the 6 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and being subject to the Ohio Code of Professional Responsibility and the disciplinary procedural rules set forth in Gov. Bar R.V. Professional privileges apply to all foreign lawyers.

#15 The following information is provided for transparency purposes only. A supplier

regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Oregon. Licensure is subject to meeting requirements of registration, a minimum age of 18 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to comply with ORS Chapter 9, the Oregon Code of Professional Responsibility and the Oregon State Bar's Rules of Procedure. Professional privileges apply to all foreign lawyers.

#16 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Texas. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, certification of registration and good standing with home-country bar, and taking an oath to abide by the State Bar Act, the State Bar Rules, and the Texas Disciplinary Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

#17 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be

licenced as a foreign legal consultant in Washington.

Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar, and agreement to be bound by the Discipline Rules for Lawyers and the Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

#18 For those functions where an engineering degree is required, the US limitations on engineering also apply.

* Unbound due to lack of technical feasibility.

#19 Excluding one-way satellite
transmission of DTH and DBS
television services and of digital
audio services

ic telecommunications services as a result of:

iti-competitive practices.

are necessary for them to provide services.

communicate with users of another supplier and

for its own like services or for like services of

regard to economic feasibility, and sufficiently

necessary additional facilities.

ns and rates for interconnection within a

, provided they are administered in a transparent,

regulators shall be impartial with respect to all

parent and non-discriminatory manner. The
required.

interconnection with competing local exchange

to so by a state regulatory authority.

* Unbound due to lack of technical feasibility.

#21 In each of the following subsectors, US commitments are limited to the following activities: implementation and installation of new or existing systems for environmental cleanup, remediation, prevention and monitoring; implementation of environmental quality control and pollution reduction services; maintenance and repair of environment-related systems and facilities not already covered by the US commitments on maintenance and repair of equipment; on-site environmental investigation, evaluation, monitoring; sample collection services; training on site or at the facility; consulting related to these areas.

#22 Nothing in this offer related to transportation should be construed to supersede the existing US commitments on transportation or related MFN exemptions.

to the limitations and conditions set forth in these

services indicated in paragraphs B.3(a) and B.3(b) of the
Part I of the Agreement, are limited to the services
that require that non-resident financial service suppliers

to be provided according to a non-U.S. service
that either is incorporated, is organized or maintains its

#23 For transparency purposes, it should be noted that brokerage firms can generally offer services in most states by obtaining licenses as "brokers" and in other states by obtaining licenses to

operate as "agents". Brokerage licenses are not issued in Florida, Iowa, Kentucky, Michigan, Minnesota, Mississippi, Oregon, Tennessee, Texas, Virginia, West Virginia, Wisconsin.

st to the limitations and conditions set forth in these

re limited to the services indicated in paragraphs
at non-resident financial service suppliers be

;"home state" in the United States, as that term is
al treatment will be provided based upon the

tations on juridical form.#25

o not conform to national treatment, they have been
ore scheduled as limitations: 1) where a foreign
nching, and 2) where a foreign bank is treated less
subsidiary.

#26 The limitations in this paragraph reflect state reciprocity measures.

ce the beginning of insurance regulation in the United
the Government of the United States welcomes
accreditation Program and the preparation of model

f states with the laws, regulations, and regulatory
ditation under the standards. As of October 11,

e states and are intended to save duplication of effort
ates may adopt, utilize or amend to fit their individual
ation standards.

oncerns of regulators who seek to further increase

ther state, and the Government of the United States

perspective that regulatory authorities should make

and the Government of the United States

products permitted, trustee assets requirements,

framework to accomplish this objective.

ons of banks on a basis that provided national

ers. The National Securities Markets Improvement Act
s Dealers Automated Quotation/National Market

securities registration.

States if the SEC makes the following prudential

investment company, and

enhanced framework for the regulation and
to examination policies.

* Unbound due to lack of technical
feasibility.

* Unbound due to lack of technical feasibility.

* Unbound due to lack of technical feasibility.

* Unbound due to lack of technical feasibility.