

insurance companies  
casualty

*requerimiento bruto  
de solvencia (allocation to casualty  
insurance)*

life and health

*requerimiento bruto  
de solvencia (allocation to life and health  
insurance)*

factoring companies  
leasing companies

*capital contable  
capital contable;*

**investor of another Party** means an investor of another Party as defined in Article 1403(5);

**foreign commercial bank affiliate** means a foreign financial affiliate that is a commercial bank;

**foreign financial affiliate** means a financial institution established in Mexico and owned and controlled by an investor of another Party;

**foreign insurance affiliate** means a foreign financial affiliate that is an insurance company;

**insurance investor of another Party** means an investor of another Party that is an insurance company; and

**transition period** means the period beginning with the date of entry into force of this Agreement and ending on the earlier of January 1, 2000, or six years from the date of entry into force of this Agreement.