

Table 3.11
Technical Reserves

Year	Unearned Premium Reserves	Provision for Outstanding Claims	Technical Reserves
	RM million		
2003	3,026.1	6,499.9	9,526.0
2004	3,247.4	6,707.1	9,954.6
2005	3,495.1	6,844.5	10,339.5
2006	3,485.9	7,206.2	10,692.0
2007	3,710.0	7,840.0	11,550.0
	% change		
2003	7.3	4.2	5.2
2004	7.3	3.2	4.5
2005	7.6	2.0	3.9
2006	-0.3	5.3	3.4
2007	6.4	8.8	8.0
	% of net premiums		
2003	47.0	101.0	148.0
2004	47.0	97.1	144.0
2005	46.3	90.6	136.9
2006	44.9	92.8	137.7
2007	45.3	95.6	140.9