

Table 3.11
Technical Reserves

Year	Unearned Premium Reserves	Provision for Outstanding Claims	Technical Reserves
	RM million		
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	3,751.8	7,821.0	11,572.8
2008	4,364.1	8,836.4	13,200.6
	% change		
2004	7.3	3.2	4.5
2005	7.6	2.0	3.9
2006	-0.3	5.3	3.4
2007	7.6	8.5	8.2
2008	16.3	13.0	14.1
	% of net premiums		
2004	47.0	97.1	144.0
2005	46.3	90.6	136.9
2006	44.9	92.8	137.7
2007	45.8	95.5	141.4
2008	48.6	99.2	147.8