

Table 3.11
Technical Reserves

Year	Unearned Premium Reserves / Premium Liabilities	Provision for Outstanding Claims / Claims Liabilities	Technical Reserves
RM million			
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
2009	4,462.6	8,723.8	12,972.3
% change			
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
2009	2.3	-1.3	-1.7
% of net premiums			
2005	46.3	90.6	136.9
2006	44.9	92.8	137.7
2007	45.8	95.5	141.4
2008	48.6	98.4	147.0
2009	47.7	93.3	141.0