

Table 3.11
Technical Reserves

Year	Unearned Premium Reserves / Premium Liabilities	Provision for Outstanding Claims / Claims Liabilities	Technical Reserves
RM million			
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	4,463.7	8,501.8	12,965.4
2010	4,656.4	8,929.8	13,586.2
% change			
2006	-0.3	5.3	3.4
2007	7.6	8.5	8.2
2008	16.3	13.0	14.1
2009	4.3	5.0	4.8
2010	7.6	1.0	3.2
% of net premiums			
2006	44.9	92.8	137.7
2007	45.8	95.5	141.4
2008	48.6	98.4	147.0
2009	47.6	90.7	138.3
2010	46.1	88.3	134.4