

Table 3.11
Technical Reserves

Year	Unearned Premium Reserves / Premium Liabilities	Provision for Outstanding Claims / Claims Liabilities	Technical Reserves
RM million			
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	4,678.4	8,902.4	13,580.8
2011	5,029.7	9,292.6	14,322.4
% change			
2007	7.6	8.5	8.2
2008	16.3	13.0	14.1
2009	4.3	5.0	4.8
2010	4.8	4.7	4.7
2011	7.5	4.4	5.5
% of net premiums			
2007	45.8	95.5	141.4
2008	48.6	98.4	147.0
2009	47.6	90.7	138.3
2010	46.2	87.9	134.1
2011	46.3	85.6	131.9