

**LOCKTON®****LAW FIRMS & SOLE-DIRECTOR LAW CORPORATIONS (2011/2012)
RATING SCHEDULE A (DISCOUNTED PREMIUM)**Applicable to firm/sole practitioners who have had no claims paid during the period
01.04.2006 to 31.03.2011**EXCESS LEVEL 1**

SIZE OF PRACTICE	EXCESS EACH CLAIM	PREMIUM PER PRACTITIONER*	PREMIUM PER PRACTICE	GST (7%)	GROSS PREMIUM WITH GST	2 MONTHS DEPOSIT	MONTHLY GIRO PAYMENT
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
1	2,500	2,563	2,563	179.41	2,742.41	452.41	229
2	3,750	2,179	4,358	305.06	4,663.06	773.06	389
3	5,000	2,021	6,063	424.41	6,487.41	1,077.41	541
4	6,250	2,021	8,084	565.88	8,649.88	1,439.88	721
5	7,500	2,021	10,105	707.35	10,812.35	1,802.35	901
6	8,750	1,795	10,770	753.90	11,523.90	1,923.90	960
7	10,000	1,795	12,565	879.55	13,444.55	2,244.55	1,120
8	11,250	1,795	14,360	1,005.20	15,365.20	2,565.20	1,280
9	12,500	1,795	16,155	1,130.85	17,285.85	2,885.85	1,440
10	13,750	1,795	17,950	1,256.50	19,206.50	3,196.50	1,601
11	15,000	1,667	18,337	1,283.59	19,620.59	3,270.59	1,635
12	16,250	1,667	20,004	1,400.28	21,404.28	3,564.28	1,784
13	17,500	1,667	21,671	1,516.97	23,187.97	3,867.97	1,932
14	18,750	1,667	23,338	1,633.66	24,971.66	4,161.66	2,081
15	20,000	1,667	25,005	1,750.35	26,755.35	4,455.35	2,230
16	21,250	1,667	26,672	1,867.04	28,539.04	4,759.04	2,378
17	22,500	1,667	28,339	1,983.73	30,322.73	5,052.73	2,527
18	23,750	1,667	30,006	2,100.42	32,106.42	5,346.42	2,676
19	25,000	1,667	31,673	2,217.11	33,890.11	5,650.11	2,824
20	26,250	1,604	32,080	2,245.60	34,325.60	5,725.60	2,860
21	27,500	1,604	33,684	2,357.88	36,041.88	6,011.88	3,003
22	28,750	1,604	35,288	2,470.16	37,758.16	6,288.16	3,147
23	30,000	1,604	36,892	2,582.44	39,474.44	6,574.44	3,290
24	31,250	1,604	38,496	2,694.72	41,190.72	6,860.72	3,433
25	32,500	1,546	38,650	2,705.50	41,355.50	6,895.50	3,446
26	33,750	1,540	40,040	2,802.80	42,842.80	7,142.80	3,570
27	35,000	1,540	41,580	2,910.60	44,490.60	7,410.60	3,708
28	36,250	1,540	43,120	3,018.40	46,138.40	7,688.40	3,845
29	37,500	1,540	44,660	3,126.20	47,786.20	7,966.20	3,982
30	38,750	1,540	46,200	3,234.00	49,434.00	8,234.00	4,120
31	40,000	1,540	47,740	3,341.80	51,081.80	8,511.80	4,257
32	41,250	1,540	49,280	3,449.60	52,729.60	8,789.60	4,394
33	42,500	1,540	50,820	3,557.40	54,377.40	9,067.40	4,531
34	43,750	1,540	52,360	3,665.20	56,025.20	9,335.20	4,669
35	45,000	1,506	52,710	3,689.70	56,399.70	9,399.70	4,700
36	46,250	1,475	53,100	3,717.00	56,817.00	9,467.00	4,735
37	47,500	1,475	54,575	3,820.25	58,395.25	9,735.25	4,866
38	48,750	1,475	56,050	3,923.50	59,973.50	9,993.50	4,998
39	50,000	1,443	56,277	3,939.39	60,216.39	10,036.39	5,018
40		Not Available					
41 & Above		Not Available					

- Notes:
- i) *Includes "Foreign Lawyers", and "Singapore Lawyers" without Practising Certificates.
 - ii) GST - The above stated premium does not include the appropriate GST Levy.
GST of 7% must be added to the premium.
 - iii) The last two columns of this Rating Schedule are only applicable to those paying by GIRO instalments.



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RATING SCHEDULE A (DISCOUNTED PREMIUM)**

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01.04.2006 to 31.03.2011

EXCESS LEVEL 2

SIZE OF PRACTICE	EXCESS EACH CLAIM	PREMIUM PER PRACTITIONER*	PREMIUM PER PRACTICE	GST (7%)	GROSS PREMIUM WITH GST	2 MONTHS DEPOSIT	MONTHLY GIRO PAYMENT
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
1	5,000	2,356	2,356	164.92	2,520.92	420.92	210
2	7,500	2,005	4,010	280.70	4,290.70	710.70	358
3	10,000	1,858	5,574	390.18	5,964.18	994.18	497
4	12,500	1,858	7,432	520.24	7,952.24	1,322.24	663
5	15,000	1,858	9,290	650.30	9,940.30	1,660.30	828
6	17,500	1,651	9,906	693.42	10,599.42	1,769.42	883
7	20,000	1,651	11,557	808.99	12,365.99	2,065.99	1,030
8	22,500	1,651	13,208	924.56	14,132.56	2,352.56	1,178
9	25,000	1,651	14,859	1,040.13	15,899.13	2,649.13	1,325
10	27,500	1,651	16,510	1,155.70	17,665.70	2,945.70	1,472
11	30,000	1,533	16,863	1,180.41	18,043.41	3,003.41	1,504
12	32,500	1,533	18,396	1,287.72	19,683.72	3,283.72	1,640
13	35,000	1,533	19,929	1,395.03	21,324.03	3,554.03	1,777
14	37,500	1,533	21,462	1,502.34	22,964.34	3,824.34	1,914
15	40,000	1,533	22,995	1,609.65	24,604.65	4,104.65	2,050
16	42,500	1,533	24,528	1,716.96	26,244.96	4,374.96	2,187
17	45,000	1,533	26,061	1,824.27	27,885.27	4,645.27	2,324
18	47,500	1,533	27,594	1,931.58	29,525.58	4,925.58	2,460
19	50,000	1,533	29,127	2,038.89	31,165.89	5,195.89	2,597
20	52,500	1,474	29,480	2,063.60	31,543.60	5,253.60	2,629
21	55,000	1,474	30,954	2,166.78	33,120.78	5,520.78	2,760
22	57,500	1,474	32,428	2,269.96	34,697.96	5,787.96	2,891
23	60,000	1,474	33,902	2,373.14	36,275.14	6,045.14	3,023
24	62,500	1,474	35,376	2,476.32	37,852.32	6,312.32	3,154
25	65,000	1,416	35,400	2,478.00	37,878.00	6,308.00	3,157
26	67,500	1,413	36,738	2,571.66	39,309.66	6,549.66	3,276
27	70,000	1,413	38,151	2,670.57	40,821.57	6,801.57	3,402
28	72,500	1,413	39,564	2,769.48	42,333.48	7,053.48	3,528
29	75,000	1,413	40,977	2,868.39	43,845.39	7,305.39	3,654
30	77,500	1,413	42,390	2,967.30	45,357.30	7,557.30	3,780
31	80,000	1,413	43,803	3,066.21	46,869.21	7,809.21	3,906
32	82,500	1,413	45,216	3,165.12	48,381.12	8,061.12	4,032
33	85,000	1,413	46,629	3,264.03	49,893.03	8,313.03	4,158
34	87,500	1,413	48,042	3,362.94	51,404.94	8,564.94	4,284
35	90,000	1,385	48,475	3,393.25	51,868.25	8,648.25	4,322
36	92,500	1,356	48,816	3,417.12	52,233.12	8,703.12	4,353
37	95,000	1,356	50,172	3,512.04	53,684.04	8,944.04	4,474
38	97,500	1,356	51,528	3,606.96	55,134.96	9,184.96	4,595
39	100,000	1,327	51,753	3,622.71	55,375.71	9,225.71	4,615
40		Not Available					
41 & Above		Not Available					

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EXCESS LEVEL 3

SIZE OF PRACTICE	EXCESS EACH CLAIM	PREMIUM PER PRACTITIONER*	PREMIUM PER PRACTICE	GST (7%)	GROSS PREMIUM WITH GST	2 MONTHS DEPOSIT	MONTHLY GIRO PAYMENT
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
1	10,000	2,185	2,185	152.95	2,337.95	387.95	195
2	15,000	1,858	3,716	260.12	3,976.12	666.12	331
3	20,000	1,722	5,166	361.62	5,527.62	917.62	461
4	25,000	1,722	6,888	482.16	7,370.16	1,230.16	614
5	30,000	1,722	8,610	602.70	9,212.70	1,532.70	768
6	35,000	1,530	9,180	642.60	9,822.60	1,632.60	819
7	40,000	1,530	10,710	749.70	11,459.70	1,909.70	955
8	45,000	1,530	12,240	856.80	13,096.80	2,186.80	1,091
9	50,000	1,530	13,770	963.90	14,733.90	2,453.90	1,228
10	55,000	1,530	15,300	1,071.00	16,371.00	2,731.00	1,364
11	60,000	1,422	15,642	1,094.94	16,736.94	2,786.94	1,395
12	65,000	1,422	17,064	1,194.48	18,258.48	3,038.48	1,522
13	70,000	1,422	18,486	1,294.02	19,780.02	3,300.02	1,648
14	75,000	1,422	19,908	1,393.56	21,301.56	3,551.56	1,775
15	80,000	1,422	21,330	1,493.10	22,823.10	3,803.10	1,902
16	85,000	1,422	22,752	1,592.64	24,344.64	4,054.64	2,029
17	90,000	1,422	24,174	1,692.18	25,866.18	4,306.18	2,156
18	95,000	1,422	25,596	1,791.72	27,387.72	4,567.72	2,282
19	100,000	1,422	27,018	1,891.26	28,909.26	4,819.26	2,409
20	105,000	1,367	27,340	1,913.80	29,253.80	4,873.80	2,438
21	110,000	1,367	28,707	2,009.49	30,716.49	5,116.49	2,560
22	115,000	1,367	30,074	2,105.18	32,179.18	5,359.18	2,682
23	120,000	1,367	31,441	2,200.87	33,641.87	5,611.87	2,803
24	125,000	1,367	32,808	2,296.56	35,104.56	5,854.56	2,925
25	130,000	1,315	32,875	2,301.25	35,176.25	5,866.25	2,931
26	135,000	1,315	34,190	2,393.30	36,583.30	6,093.30	3,049
27	140,000	1,315	35,505	2,485.35	37,990.35	6,330.35	3,166
28	145,000	1,315	36,820	2,577.40	39,397.40	6,567.40	3,283
29	150,000	1,315	38,135	2,669.45	40,804.45	6,804.45	3,400
30	150,000	1,315	39,450	2,761.50	42,211.50	7,031.50	3,518
31	150,000	1,315	40,765	2,853.55	43,618.55	7,268.55	3,635
32	150,000	1,315	42,080	2,945.60	45,025.60	7,505.60	3,752
33	150,000	1,315	43,395	3,037.65	46,432.65	7,742.65	3,869
34	150,000	1,315	44,710	3,129.70	47,839.70	7,969.70	3,987
35	150,000	1,285	44,975	3,148.25	48,123.25	8,023.25	4,010
36	150,000	1,257	45,252	3,167.64	48,419.64	8,069.64	4,035
37	150,000	1,257	46,509	3,255.63	49,764.63	8,294.63	4,147
38	150,000	1,257	47,766	3,343.62	51,109.62	8,519.62	4,259
39	150,000	1,232	48,048	3,363.36	51,411.36	8,571.36	4,284
40	150,000	1,203	48,120	3,368.40	51,488.40	8,578.40	4,291
41 & Above	155,000	1,203 per practitioner					

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