

**LOCKTON®**

**LAW FIRMS & SOLE-DIRECTOR LAW CORPORATIONS (2011/2012)
RATING SCHEDULE B (STANDARD PREMIUM)**

Applicable to firm/sole practitioners who have claims paid exceeding 50% but not
100% of the total premiums 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	2,755	2,755	192.85	2,947.85	487.85	246
2	3,750	2,343	4,686	328.02	5,014.02	834.02	418
3	5,000	2,173	6,519	456.33	6,975.33	1,165.33	581
4	6,250	2,173	8,692	608.44	9,300.44	1,550.44	775
5	7,500	2,173	10,865	760.55	11,625.55	1,935.55	969
6	8,750	1,930	11,580	810.60	12,390.60	2,060.60	1,033
7	10,000	1,930	13,510	945.70	14,455.70	2,405.70	1,205
8	11,250	1,930	15,440	1,080.80	16,520.80	2,750.80	1,377
9	12,500	1,930	17,370	1,215.90	18,585.90	3,095.90	1,549
10	13,750	1,930	19,300	1,351.00	20,651.00	3,441.00	1,721
11	15,000	1,792	19,712	1,379.84	21,091.84	3,511.84	1,758
12	16,250	1,792	21,504	1,505.28	23,009.28	3,839.28	1,917
13	17,500	1,792	23,296	1,630.72	24,926.72	4,156.72	2,077
14	18,750	1,792	25,088	1,756.16	26,844.16	4,474.16	2,237
15	20,000	1,792	26,880	1,881.60	28,761.60	4,791.60	2,397
16	21,250	1,792	28,672	2,007.04	30,679.04	5,109.04	2,557
17	22,500	1,792	30,464	2,132.48	32,596.48	5,436.48	2,716
18	23,750	1,792	32,256	2,257.92	34,513.92	5,753.92	2,876
19	25,000	1,792	34,048	2,383.36	36,431.36	6,071.36	3,036
20	26,250	1,724	34,480	2,413.60	36,893.60	6,153.60	3,074
21	27,500	1,724	36,204	2,534.28	38,738.28	6,458.28	3,228
22	28,750	1,724	37,928	2,654.96	40,582.96	6,762.96	3,382
23	30,000	1,724	39,652	2,775.64	42,427.64	7,067.64	3,536
24	31,250	1,724	41,376	2,896.32	44,272.32	7,382.32	3,689
25	32,500	1,662	41,550	2,908.50	44,458.50	7,408.50	3,705
26	33,750	1,655	43,030	3,012.10	46,042.10	7,672.10	3,837
27	35,000	1,655	44,685	3,127.95	47,812.95	7,972.95	3,984
28	36,250	1,655	46,340	3,243.80	49,583.80	8,263.80	4,132
29	37,500	1,655	47,995	3,359.65	51,354.65	8,554.65	4,280
30	38,750	1,655	49,650	3,475.50	53,125.50	8,855.50	4,427
31	40,000	1,655	51,305	3,591.35	54,896.35	9,146.35	4,575
32	41,250	1,655	52,960	3,707.20	56,667.20	9,447.20	4,722
33	42,500	1,655	54,615	3,823.05	58,438.05	9,738.05	4,870
34	43,750	1,655	56,270	3,938.90	60,208.90	10,038.90	5,017
35	45,000	1,619	56,665	3,966.55	60,631.55	10,101.55	5,053
36	46,250	1,586	57,096	3,996.72	61,092.72	10,182.72	5,091
37	47,500	1,586	58,682	4,107.74	62,789.74	10,469.74	5,232
38	48,750	1,586	60,268	4,218.76	64,486.76	10,746.76	5,374
39	50,000	1,551	60,489	4,234.23	64,723.23	10,783.23	5,394
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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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	2,533	2,533	177.31	2,710.31	450.31	226
2	7,500	2,155	4,310	301.70	4,611.70	771.70	384
3	10,000	1,997	5,991	419.37	6,410.37	1,070.37	534
4	12,500	1,997	7,988	559.16	8,547.16	1,427.16	712
5	15,000	1,997	9,985	698.95	10,683.95	1,783.95	890
6	17,500	1,775	10,650	745.50	11,395.50	1,895.50	950
7	20,000	1,775	12,425	869.75	13,294.75	2,214.75	1,108
8	22,500	1,775	14,200	994.00	15,194.00	2,534.00	1,266
9	25,000	1,775	15,975	1,118.25	17,093.25	2,853.25	1,424
10	27,500	1,775	17,750	1,242.50	18,992.50	3,162.50	1,583
11	30,000	1,648	18,128	1,268.96	19,396.96	3,236.96	1,616
12	32,500	1,648	19,776	1,384.32	21,160.32	3,530.32	1,763
13	35,000	1,648	21,424	1,499.68	22,923.68	3,823.68	1,910
14	37,500	1,648	23,072	1,615.04	24,687.04	4,117.04	2,057
15	40,000	1,648	24,720	1,730.40	26,450.40	4,410.40	2,204
16	42,500	1,648	26,368	1,845.76	28,213.76	4,703.76	2,351
17	45,000	1,648	28,016	1,961.12	29,977.12	4,997.12	2,498
18	47,500	1,648	29,664	2,076.48	31,740.48	5,290.48	2,645
19	50,000	1,648	31,312	2,191.84	33,503.84	5,583.84	2,792
20	52,500	1,584	31,680	2,217.60	33,897.60	5,647.60	2,825
21	55,000	1,584	33,264	2,328.48	35,592.48	5,932.48	2,966
22	57,500	1,584	34,848	2,439.36	37,287.36	6,217.36	3,107
23	60,000	1,584	36,432	2,550.24	38,982.24	6,492.24	3,249
24	62,500	1,584	38,016	2,661.12	40,677.12	6,777.12	3,390
25	65,000	1,522	38,050	2,663.50	40,713.50	6,783.50	3,393
26	67,500	1,519	39,494	2,764.58	42,258.58	7,038.58	3,522
27	70,000	1,519	41,013	2,870.91	43,883.91	7,313.91	3,657
28	72,500	1,519	42,532	2,977.24	45,509.24	7,589.24	3,792
29	75,000	1,519	44,051	3,083.57	47,134.57	7,854.57	3,928
30	77,500	1,519	45,570	3,189.90	48,759.90	8,129.90	4,063
31	80,000	1,519	47,089	3,296.23	50,385.23	8,395.23	4,199
32	82,500	1,519	48,608	3,402.56	52,010.56	8,670.56	4,334
33	85,000	1,519	50,127	3,508.89	53,635.89	8,935.89	4,470
34	87,500	1,519	51,646	3,615.22	55,261.22	9,211.22	4,605
35	90,000	1,489	52,115	3,648.05	55,763.05	9,293.05	4,647
36	92,500	1,458	52,488	3,674.16	56,162.16	9,362.16	4,680
37	95,000	1,458	53,946	3,776.22	57,722.22	9,622.22	4,810
38	97,500	1,458	55,404	3,878.28	59,282.28	9,882.28	4,940
39	100,000	1,426	55,614	3,892.98	59,506.98	9,916.98	4,959
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	2,349	2,349	164.43	2,513.43	423.43	209
2	15,000	1,997	3,994	279.58	4,273.58	713.58	356
3	20,000	1,851	5,553	388.71	5,941.71	991.71	495
4	25,000	1,851	7,404	518.28	7,922.28	1,322.28	660
5	30,000	1,851	9,255	647.85	9,902.85	1,652.85	825
6	35,000	1,645	9,870	690.90	10,560.90	1,760.90	880
7	40,000	1,645	11,515	806.05	12,321.05	2,051.05	1,027
8	45,000	1,645	13,160	921.20	14,081.20	2,351.20	1,173
9	50,000	1,645	14,805	1,036.35	15,841.35	2,641.35	1,320
10	55,000	1,645	16,450	1,151.50	17,601.50	2,931.50	1,467
11	60,000	1,528	16,808	1,176.56	17,984.56	2,994.56	1,499
12	65,000	1,528	18,336	1,283.52	19,619.52	3,269.52	1,635
13	70,000	1,528	19,864	1,390.48	21,254.48	3,544.48	1,771
14	75,000	1,528	21,392	1,497.44	22,889.44	3,819.44	1,907
15	80,000	1,528	22,920	1,604.40	24,524.40	4,084.40	2,044
16	85,000	1,528	24,448	1,711.36	26,159.36	4,359.36	2,180
17	90,000	1,528	25,976	1,818.32	27,794.32	4,634.32	2,316
18	95,000	1,528	27,504	1,925.28	29,429.28	4,909.28	2,452
19	100,000	1,528	29,032	2,032.24	31,064.24	5,174.24	2,589
20	105,000	1,469	29,380	2,056.60	31,436.60	5,236.60	2,620
21	110,000	1,469	30,849	2,159.43	33,008.43	5,498.43	2,751
22	115,000	1,469	32,318	2,262.26	34,580.26	5,760.26	2,882
23	120,000	1,469	33,787	2,365.09	36,152.09	6,022.09	3,013
24	125,000	1,469	35,256	2,467.92	37,723.92	6,283.92	3,144
25	130,000	1,413	35,325	2,472.75	37,797.75	6,297.75	3,150
26	135,000	1,413	36,738	2,571.66	39,309.66	6,549.66	3,276
27	140,000	1,413	38,151	2,670.57	40,821.57	6,801.57	3,402
28	145,000	1,413	39,564	2,769.48	42,333.48	7,053.48	3,528
29	150,000	1,413	40,977	2,868.39	43,845.39	7,305.39	3,654
30	150,000	1,413	42,390	2,967.30	45,357.30	7,557.30	3,780
31	150,000	1,413	43,803	3,066.21	46,869.21	7,809.21	3,906
32	150,000	1,413	45,216	3,165.12	48,381.12	8,061.12	4,032
33	150,000	1,413	46,629	3,264.03	49,893.03	8,313.03	4,158
34	150,000	1,413	48,042	3,362.94	51,404.94	8,564.94	4,284
35	150,000	1,381	48,335	3,383.45	51,718.45	8,618.45	4,310
36	150,000	1,351	48,636	3,404.52	52,040.52	8,670.52	4,337
37	150,000	1,351	49,987	3,499.09	53,486.09	8,916.09	4,457
38	150,000	1,351	51,338	3,593.66	54,931.66	9,151.66	4,578
39	150,000	1,324	51,636	3,614.52	55,250.52	9,210.52	4,604
40	150,000	1,293	51,720	3,620.40	55,340.40	9,220.40	4,612
41 & Above	155,000	1,293 per practitioner					

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