



LOCKTON®

**LAW FIRMS & SOLE-DIRECTOR LAW CORPORATIONS (2011/2012)
RATING SCHEDULE D**

Applicable to firm/sole practitioners who have claims paid exceeding 200%
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	5,510	5,510	385.70	5,895.70	985.70	491
2	3,750	4,686	9,372	656.04	10,028.04	1,668.04	836
3	5,000	4,346	13,038	912.66	13,950.66	2,320.66	1,163
4	6,250	4,346	17,384	1,216.88	18,600.88	3,100.88	1,550
5	7,500	4,346	21,730	1,521.10	23,251.10	3,871.10	1,938
6	8,750	3,860	23,160	1,621.20	24,781.20	4,131.20	2,065
7	10,000	3,860	27,020	1,891.40	28,911.40	4,821.40	2,409
8	11,250	3,860	30,880	2,161.60	33,041.60	5,511.60	2,753
9	12,500	3,860	34,740	2,431.80	37,171.80	6,191.80	3,098
10	13,750	3,860	38,600	2,702.00	41,302.00	6,882.00	3,442
11	15,000	3,584	39,424	2,759.68	42,183.68	7,033.68	3,515
12	16,250	3,584	43,008	3,010.56	46,018.56	7,668.56	3,835
13	17,500	3,584	46,592	3,261.44	49,853.44	8,313.44	4,154
14	18,750	3,584	50,176	3,512.32	53,688.32	8,948.32	4,474
15	20,000	3,584	53,760	3,763.20	57,523.20	9,583.20	4,794
16	21,250	3,584	57,344	4,014.08	61,358.08	10,228.08	5,113
17	22,500	3,584	60,928	4,264.96	65,192.96	10,862.96	5,433
18	23,750	3,584	64,512	4,515.84	69,027.84	11,507.84	5,752
19	25,000	3,584	68,096	4,766.72	72,862.72	12,142.72	6,072
20	26,250	3,448	68,960	4,827.20	73,787.20	12,297.20	6,149
21	27,500	3,448	72,408	5,068.56	77,476.56	12,916.56	6,456
22	28,750	3,448	75,856	5,309.92	81,165.92	13,525.92	6,764
23	30,000	3,448	79,304	5,551.28	84,855.28	14,145.28	7,071
24	31,250	3,448	82,752	5,792.64	88,544.64	14,754.64	7,379
25	32,500	3,324	83,100	5,817.00	88,917.00	14,817.00	7,410
26	33,750	3,310	86,060	6,024.20	92,084.20	15,344.20	7,674
27	35,000	3,310	89,370	6,255.90	95,625.90	15,935.90	7,969
28	36,250	3,310	92,680	6,487.60	99,167.60	16,527.60	8,264
29	37,500	3,310	95,990	6,719.30	102,709.30	17,119.30	8,559
30	38,750	3,310	99,300	6,951.00	106,251.00	17,711.00	8,854
31	40,000	3,310	102,610	7,182.70	109,792.70	18,302.70	9,149
32	41,250	3,310	105,920	7,414.40	113,334.40	18,884.40	9,445
33	42,500	3,310	109,230	7,646.10	116,876.10	19,476.10	9,740
34	43,750	3,310	112,540	7,877.80	120,417.80	20,067.80	10,035
35	45,000	3,238	113,330	7,933.10	121,263.10	20,213.10	10,105
36	46,250	3,172	114,192	7,993.44	122,185.44	20,365.44	10,182
37	47,500	3,172	117,364	8,215.48	125,579.48	20,929.48	10,465
38	48,750	3,172	120,536	8,437.52	128,973.52	21,493.52	10,748
39	50,000	3,102	120,978	8,468.46	129,446.46	21,576.46	10,787
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	5,066	5,066	354.62	5,420.62	900.62	452
2	7,500	4,310	8,620	603.40	9,223.40	1,533.40	769
3	10,000	3,994	11,982	838.74	12,820.74	2,140.74	1,068
4	12,500	3,994	15,976	1,118.32	17,094.32	2,844.32	1,425
5	15,000	3,994	19,970	1,397.90	21,367.90	3,557.90	1,781
6	17,500	3,550	21,300	1,491.00	22,791.00	3,801.00	1,899
7	20,000	3,550	24,850	1,739.50	26,589.50	4,429.50	2,216
8	22,500	3,550	28,400	1,988.00	30,388.00	5,068.00	2,532
9	25,000	3,550	31,950	2,236.50	34,186.50	5,696.50	2,849
10	27,500	3,550	35,500	2,485.00	37,985.00	6,335.00	3,165
11	30,000	3,296	36,256	2,537.92	38,793.92	6,463.92	3,233
12	32,500	3,296	39,552	2,768.64	42,320.64	7,050.64	3,527
13	35,000	3,296	42,848	2,999.36	45,847.36	7,637.36	3,821
14	37,500	3,296	46,144	3,230.08	49,374.08	8,224.08	4,115
15	40,000	3,296	49,440	3,460.80	52,900.80	8,820.80	4,408
16	42,500	3,296	52,736	3,691.52	56,427.52	9,407.52	4,702
17	45,000	3,296	56,032	3,922.24	59,954.24	9,994.24	4,996
18	47,500	3,296	59,328	4,152.96	63,480.96	10,580.96	5,290
19	50,000	3,296	62,624	4,383.68	67,007.68	11,167.68	5,584
20	52,500	3,168	63,360	4,435.20	67,795.20	11,295.20	5,650
21	55,000	3,168	66,528	4,656.96	71,184.96	11,864.96	5,932
22	57,500	3,168	69,696	4,878.72	74,574.72	12,424.72	6,215
23	60,000	3,168	72,864	5,100.48	77,964.48	12,994.48	6,497
24	62,500	3,168	76,032	5,322.24	81,354.24	13,554.24	6,780
25	65,000	3,044	76,100	5,327.00	81,427.00	13,567.00	6,786
26	67,500	3,038	78,988	5,529.16	84,517.16	14,087.16	7,043
27	70,000	3,038	82,026	5,741.82	87,767.82	14,627.82	7,314
28	72,500	3,038	85,064	5,954.48	91,018.48	15,168.48	7,585
29	75,000	3,038	88,102	6,167.14	94,269.14	15,709.14	7,856
30	77,500	3,038	91,140	6,379.80	97,519.80	16,249.80	8,127
31	80,000	3,038	94,178	6,592.46	100,770.46	16,790.46	8,398
32	82,500	3,038	97,216	6,805.12	104,021.12	17,341.12	8,668
33	85,000	3,038	100,254	7,017.78	107,271.78	17,881.78	8,939
34	87,500	3,038	103,292	7,230.44	110,522.44	18,422.44	9,210
35	90,000	2,978	104,230	7,296.10	111,526.10	18,586.10	9,294
36	92,500	2,916	104,976	7,348.32	112,324.32	18,724.32	9,360
37	95,000	2,916	107,892	7,552.44	115,444.44	19,244.44	9,620
38	97,500	2,916	110,808	7,756.56	118,564.56	19,764.56	9,880
39	100,000	2,852	111,228	7,785.96	119,013.96	19,833.96	9,918
40		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	4,698	4,698	328.86	5,026.86	836.86	419
2	15,000	3,994	7,988	559.16	8,547.16	1,427.16	712
3	20,000	3,702	11,106	777.42	11,883.42	1,983.42	990
4	25,000	3,702	14,808	1,036.56	15,844.56	2,644.56	1,320
5	30,000	3,702	18,510	1,295.70	19,805.70	3,305.70	1,650
6	35,000	3,290	19,740	1,381.80	21,121.80	3,521.80	1,760
7	40,000	3,290	23,030	1,612.10	24,642.10	4,102.10	2,054
8	45,000	3,290	26,320	1,842.40	28,162.40	4,692.40	2,347
9	50,000	3,290	29,610	2,072.70	31,682.70	5,282.70	2,640
10	55,000	3,290	32,900	2,303.00	35,203.00	5,863.00	2,934
11	60,000	3,056	33,616	2,353.12	35,969.12	5,999.12	2,997
12	65,000	3,056	36,672	2,567.04	39,239.04	6,539.04	3,270
13	70,000	3,056	39,728	2,780.96	42,508.96	7,088.96	3,542
14	75,000	3,056	42,784	2,994.88	45,778.88	7,628.88	3,815
15	80,000	3,056	45,840	3,208.80	49,048.80	8,178.80	4,087
16	85,000	3,056	48,896	3,422.72	52,318.72	8,718.72	4,360
17	90,000	3,056	51,952	3,636.64	55,588.64	9,268.64	4,632
18	95,000	3,056	55,008	3,850.56	58,858.56	9,808.56	4,905
19	100,000	3,056	58,064	4,064.48	62,128.48	10,358.48	5,177
20	105,000	2,938	58,760	4,113.20	62,873.20	10,483.20	5,239
21	110,000	2,938	61,698	4,318.86	66,016.86	11,006.86	5,501
22	115,000	2,938	64,636	4,524.52	69,160.52	11,530.52	5,763
23	120,000	2,938	67,574	4,730.18	72,304.18	12,054.18	6,025
24	125,000	2,938	70,512	4,935.84	75,447.84	12,577.84	6,287
25	130,000	2,826	70,650	4,945.50	75,595.50	12,595.50	6,300
26	135,000	2,826	73,476	5,143.32	78,619.32	13,099.32	6,552
27	140,000	2,826	76,302	5,341.14	81,643.14	13,603.14	6,804
28	145,000	2,826	79,128	5,538.96	84,666.96	14,106.96	7,056
29	150,000	2,826	81,954	5,736.78	87,690.78	14,610.78	7,308
30	150,000	2,826	84,780	5,934.60	90,714.60	15,114.60	7,560
31	150,000	2,826	87,606	6,132.42	93,738.42	15,618.42	7,812
32	150,000	2,826	90,432	6,330.24	96,762.24	16,122.24	8,064
33	150,000	2,826	93,258	6,528.06	99,786.06	16,626.06	8,316
34	150,000	2,826	96,084	6,725.88	102,809.88	17,139.88	8,567
35	150,000	2,762	96,670	6,766.90	103,436.90	17,236.90	8,620
36	150,000	2,702	97,272	6,809.04	104,081.04	17,351.04	8,673
37	150,000	2,702	99,974	6,998.18	106,972.18	17,832.18	8,914
38	150,000	2,702	102,676	7,187.32	109,863.32	18,313.32	9,155
39	150,000	2,648	103,272	7,229.04	110,501.04	18,421.04	9,208
40	150,000	2,586	103,440	7,240.80	110,680.80	18,450.80	9,223
41 & Above	155,000	2,586 per practitioner					

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