



**LAW FIRMS (2009/2010)  
RATING SCHEDULE A (DISCOUNTED PREMIUM)**

Applicable to firm/sole practitioners who have had no claims paid during the period  
01.04.2004 to 31.03.2009

**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	2,958	2,958	207.06	3,165.06	525.06	264
2	3,750	2,515	5,030	352.10	5,382.10	892.10	449
3	5,000	2,332	6,996	489.72	7,485.72	1,245.72	624
4	6,250	2,332	9,328	652.96	9,980.96	1,660.96	832
5	7,500	2,332	11,660	816.20	12,476.20	2,076.20	1,040
6	8,750	2,072	12,432	870.24	13,302.24	2,212.24	1,109
7	10,000	2,072	14,504	1,015.28	15,519.28	2,589.28	1,293
8	11,250	2,072	16,576	1,160.32	17,736.32	2,956.32	1,478
9	12,500	2,072	18,648	1,305.36	19,953.36	3,323.36	1,663
10	13,750	2,072	20,720	1,450.40	22,170.40	3,690.40	1,848
11	15,000	1,923	21,153	1,480.71	22,633.71	3,773.71	1,886
12	16,250	1,923	23,076	1,615.32	24,691.32	4,111.32	2,058
13	17,500	1,923	24,999	1,749.93	26,748.93	4,458.93	2,229
14	18,750	1,923	26,922	1,884.54	28,806.54	4,796.54	2,401
15	20,000	1,923	28,845	2,019.15	30,864.15	5,144.15	2,572
16	21,250	1,923	30,768	2,153.76	32,921.76	5,491.76	2,743
17	22,500	1,923	32,691	2,288.37	34,979.37	5,829.37	2,915
18	23,750	1,923	34,614	2,422.98	37,036.98	6,176.98	3,086
19	25,000	1,923	36,537	2,557.59	39,094.59	6,514.59	3,258
20	26,250	1,850	37,000	2,590.00	39,590.00	6,600.00	3,299
21	27,500	1,850	38,850	2,719.50	41,569.50	6,929.50	3,464
22	28,750	1,850	40,700	2,849.00	43,549.00	7,259.00	3,629
23	30,000	1,850	42,550	2,978.50	45,528.50	7,588.50	3,794
24	31,250	1,850	44,400	3,108.00	47,508.00	7,918.00	3,959
25	32,500	1,784	44,600	3,122.00	47,722.00	7,952.00	3,977
26	33,750	1,776	46,176	3,232.32	49,408.32	8,238.32	4,117
27	35,000	1,776	47,952	3,356.64	51,308.64	8,548.64	4,276
28	36,250	1,776	49,728	3,480.96	53,208.96	8,868.96	4,434
29	37,500	1,776	51,504	3,605.28	55,109.28	9,189.28	4,592
30	38,750	1,776	53,280	3,729.60	57,009.60	9,499.60	4,751
31	40,000	1,776	55,056	3,853.92	58,909.92	9,819.92	4,909
32	41,250	1,776	56,832	3,978.24	60,810.24	10,130.24	5,068
33	42,500	1,776	58,608	4,102.56	62,710.56	10,450.56	5,226
34	43,750	1,776	60,384	4,226.88	64,610.88	10,770.88	5,384
35	45,000	1,738	60,830	4,258.10	65,088.10	10,848.10	5,424
36	46,250	1,702	61,272	4,289.04	65,561.04	10,931.04	5,463
37	47,500	1,702	62,974	4,408.18	67,382.18	11,232.18	5,615
38	48,750	1,702	64,676	4,527.32	69,203.32	11,533.32	5,767
39	50,000	1,664	64,896	4,542.72	69,438.72	11,568.72	5,787
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.



**LAW FIRMS (2009/2010)  
RATING SCHEDULE A (DISCOUNTED PREMIUM)**

Applicable to firm/sole practitioners who have had no claims paid during the period  
01.04.2004 to 31.03.2009

**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	2,719	2,719	190.33	2,909.33	489.33	242
2	7,500	2,312	4,624	323.68	4,947.68	827.68	412
3	10,000	2,143	6,429	450.03	6,879.03	1,149.03	573
4	12,500	2,143	8,572	600.04	9,172.04	1,532.04	764
5	15,000	2,143	10,715	750.05	11,465.05	1,915.05	955
6	17,500	1,905	11,430	800.10	12,230.10	2,040.10	1,019
7	20,000	1,905	13,335	933.45	14,268.45	2,378.45	1,189
8	22,500	1,905	15,240	1,066.80	16,306.80	2,716.80	1,359
9	25,000	1,905	17,145	1,200.15	18,345.15	3,055.15	1,529
10	27,500	1,905	19,050	1,333.50	20,383.50	3,393.50	1,699
11	30,000	1,768	19,448	1,361.36	20,809.36	3,469.36	1,734
12	32,500	1,768	21,216	1,485.12	22,701.12	3,781.12	1,892
13	35,000	1,768	22,984	1,608.88	24,592.88	4,102.88	2,049
14	37,500	1,768	24,752	1,732.64	26,484.64	4,414.64	2,207
15	40,000	1,768	26,520	1,856.40	28,376.40	4,726.40	2,365
16	42,500	1,768	28,288	1,980.16	30,268.16	5,048.16	2,522
17	45,000	1,768	30,056	2,103.92	32,159.92	5,359.92	2,680
18	47,500	1,768	31,824	2,227.68	34,051.68	5,671.68	2,838
19	50,000	1,768	33,592	2,351.44	35,943.44	5,993.44	2,995
20	52,500	1,701	34,020	2,381.40	36,401.40	6,071.40	3,033
21	55,000	1,701	35,721	2,500.47	38,221.47	6,371.47	3,185
22	57,500	1,701	37,422	2,619.54	40,041.54	6,671.54	3,337
23	60,000	1,701	39,123	2,738.61	41,861.61	6,981.61	3,488
24	62,500	1,701	40,824	2,857.68	43,681.68	7,281.68	3,640
25	65,000	1,634	40,850	2,859.50	43,709.50	7,289.50	3,642
26	67,500	1,631	42,406	2,968.42	45,374.42	7,564.42	3,781
27	70,000	1,631	44,037	3,082.59	47,119.59	7,849.59	3,927
28	72,500	1,631	45,668	3,196.76	48,864.76	8,144.76	4,072
29	75,000	1,631	47,299	3,310.93	50,609.93	8,439.93	4,217
30	77,500	1,631	48,930	3,425.10	52,355.10	8,725.10	4,363
31	80,000	1,631	50,561	3,539.27	54,100.27	9,020.27	4,508
32	82,500	1,631	52,192	3,653.44	55,845.44	9,305.44	4,654
33	85,000	1,631	53,823	3,767.61	57,590.61	9,600.61	4,799
34	87,500	1,631	55,454	3,881.78	59,335.78	9,885.78	4,945
35	90,000	1,598	55,930	3,915.10	59,845.10	9,975.10	4,987
36	92,500	1,565	56,340	3,943.80	60,283.80	10,043.80	5,024
37	95,000	1,565	57,905	4,053.35	61,958.35	10,328.35	5,163
38	97,500	1,565	59,470	4,162.90	63,632.90	10,602.90	5,303
39	100,000	1,530	59,670	4,176.90	63,846.90	10,636.90	5,321
40		Not Available					
41 & Above		Not Available					

- Notes:
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**LAW FIRMS (2009/2010)**

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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	2,522	2,522	176.54	2,698.54	448.54	225
2	15,000	2,143	4,286	300.02	4,586.02	766.02	382
3	20,000	1,987	5,961	417.27	6,378.27	1,058.27	532
4	25,000	1,987	7,948	556.36	8,504.36	1,414.36	709
5	30,000	1,987	9,935	695.45	10,630.45	1,770.45	886
6	35,000	1,766	10,596	741.72	11,337.72	1,887.72	945
7	40,000	1,766	12,362	865.34	13,227.34	2,207.34	1,102
8	45,000	1,766	14,128	988.96	15,116.96	2,516.96	1,260
9	50,000	1,766	15,894	1,112.58	17,006.58	2,836.58	1,417
10	55,000	1,766	17,660	1,236.20	18,896.20	3,146.20	1,575
11	60,000	1,639	18,029	1,262.03	19,291.03	3,211.03	1,608
12	65,000	1,639	19,668	1,376.76	21,044.76	3,504.76	1,754
13	70,000	1,639	21,307	1,491.49	22,798.49	3,798.49	1,900
14	75,000	1,639	22,946	1,606.22	24,552.22	4,092.22	2,046
15	80,000	1,639	24,585	1,720.95	26,305.95	4,385.95	2,192
16	85,000	1,639	26,224	1,835.68	28,059.68	4,679.68	2,338
17	90,000	1,639	27,863	1,950.41	29,813.41	4,973.41	2,484
18	95,000	1,639	29,502	2,065.14	31,567.14	5,257.14	2,631
19	100,000	1,639	31,141	2,179.87	33,320.87	5,550.87	2,777
20	105,000	1,577	31,540	2,207.80	33,747.80	5,627.80	2,812
21	110,000	1,577	33,117	2,318.19	35,435.19	5,905.19	2,953
22	115,000	1,577	34,694	2,428.58	37,122.58	6,182.58	3,094
23	120,000	1,577	36,271	2,538.97	38,809.97	6,469.97	3,234
24	125,000	1,577	37,848	2,649.36	40,497.36	6,747.36	3,375
25	130,000	1,516	37,900	2,653.00	40,553.00	6,763.00	3,379
26	135,000	1,516	39,416	2,759.12	42,175.12	7,025.12	3,515
27	140,000	1,516	40,932	2,865.24	43,797.24	7,297.24	3,650
28	145,000	1,516	42,448	2,971.36	45,419.36	7,569.36	3,785
29	150,000	1,516	43,964	3,077.48	47,041.48	7,841.48	3,920
30	150,000	1,516	45,480	3,183.60	48,663.60	8,113.60	4,055
31	150,000	1,516	46,996	3,289.72	50,285.72	8,385.72	4,190
32	150,000	1,516	48,512	3,395.84	51,907.84	8,647.84	4,326
33	150,000	1,516	50,028	3,501.96	53,529.96	8,919.96	4,461
34	150,000	1,516	51,544	3,608.08	55,152.08	9,192.08	4,596
35	150,000	1,482	51,870	3,630.90	55,500.90	9,250.90	4,625
36	150,000	1,450	52,200	3,654.00	55,854.00	9,304.00	4,655
37	150,000	1,450	53,650	3,755.50	57,405.50	9,565.50	4,784
38	150,000	1,450	55,100	3,857.00	58,957.00	9,827.00	4,913
39	150,000	1,421	55,419	3,879.33	59,298.33	9,878.33	4,942
40	150,000	1,388	55,520	3,886.40	59,406.40	9,896.40	4,951
41 & Above	155,000	1,388 per practitioner					

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