



**LAW FIRMS (2009/2010)
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 01.04.2004 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	3,180	3,180	222.60	3,402.60	562.60	284
2	3,750	2,704	5,408	378.56	5,786.56	966.56	482
3	5,000	2,507	7,521	526.47	8,047.47	1,337.47	671
4	6,250	2,507	10,028	701.96	10,729.96	1,789.96	894
5	7,500	2,507	12,535	877.45	13,412.45	2,232.45	1,118
6	8,750	2,227	13,362	935.34	14,297.34	2,387.34	1,191
7	10,000	2,227	15,589	1,091.23	16,680.23	2,780.23	1,390
8	11,250	2,227	17,816	1,247.12	19,063.12	3,173.12	1,589
9	12,500	2,227	20,043	1,403.01	21,446.01	3,576.01	1,787
10	13,750	2,227	22,270	1,558.90	23,828.90	3,968.90	1,986
11	15,000	2,067	22,737	1,591.59	24,328.59	4,058.59	2,027
12	16,250	2,067	24,804	1,736.28	26,540.28	4,420.28	2,212
13	17,500	2,067	26,871	1,880.97	28,751.97	4,791.97	2,396
14	18,750	2,067	28,938	2,025.66	30,963.66	5,163.66	2,580
15	20,000	2,067	31,005	2,170.35	33,175.35	5,525.35	2,765
16	21,250	2,067	33,072	2,315.04	35,387.04	5,897.04	2,949
17	22,500	2,067	35,139	2,459.73	37,598.73	6,268.73	3,133
18	23,750	2,067	37,206	2,604.42	39,810.42	6,630.42	3,318
19	25,000	2,067	39,273	2,749.11	42,022.11	7,002.11	3,502
20	26,250	1,989	39,780	2,784.60	42,564.60	7,094.60	3,547
21	27,500	1,989	41,769	2,923.83	44,692.83	7,452.83	3,724
22	28,750	1,989	43,758	3,063.06	46,821.06	7,801.06	3,902
23	30,000	1,989	45,747	3,202.29	48,949.29	8,159.29	4,079
24	31,250	1,989	47,736	3,341.52	51,077.52	8,517.52	4,256
25	32,500	1,918	47,950	3,356.50	51,306.50	8,546.50	4,276
26	33,750	1,909	49,634	3,474.38	53,108.38	8,848.38	4,426
27	35,000	1,909	51,543	3,608.01	55,151.01	9,191.01	4,596
28	36,250	1,909	53,452	3,741.64	57,193.64	9,533.64	4,766
29	37,500	1,909	55,361	3,875.27	59,236.27	9,876.27	4,936
30	38,750	1,909	57,270	4,008.90	61,278.90	10,208.90	5,107
31	40,000	1,909	59,179	4,142.53	63,321.53	10,551.53	5,277
32	41,250	1,909	61,088	4,276.16	65,364.16	10,894.16	5,447
33	42,500	1,909	62,997	4,409.79	67,406.79	11,236.79	5,617
34	43,750	1,909	64,906	4,543.42	69,449.42	11,579.42	5,787
35	45,000	1,868	65,380	4,576.60	69,956.60	11,656.60	5,830
36	46,250	1,830	65,880	4,611.60	70,491.60	11,751.60	5,874
37	47,500	1,830	67,710	4,739.70	72,449.70	12,079.70	6,037
38	48,750	1,830	69,540	4,867.80	74,407.80	12,397.80	6,201
39	50,000	1,789	69,771	4,883.97	74,654.97	12,444.97	6,221
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	2,923	2,923	204.61	3,127.61	517.61	261
2	7,500	2,486	4,972	348.04	5,320.04	890.04	443
3	10,000	2,304	6,912	483.84	7,395.84	1,235.84	616
4	12,500	2,304	9,216	645.12	9,861.12	1,641.12	822
5	15,000	2,304	11,520	806.40	12,326.40	2,056.40	1,027
6	17,500	2,048	12,288	860.16	13,148.16	2,188.16	1,096
7	20,000	2,048	14,336	1,003.52	15,339.52	2,559.52	1,278
8	22,500	2,048	16,384	1,146.88	17,530.88	2,920.88	1,461
9	25,000	2,048	18,432	1,290.24	19,722.24	3,282.24	1,644
10	27,500	2,048	20,480	1,433.60	21,913.60	3,653.60	1,826
11	30,000	1,901	20,911	1,463.77	22,374.77	3,724.77	1,865
12	32,500	1,901	22,812	1,596.84	24,408.84	4,068.84	2,034
13	35,000	1,901	24,713	1,729.91	26,442.91	4,402.91	2,204
14	37,500	1,901	26,614	1,862.98	28,476.98	4,746.98	2,373
15	40,000	1,901	28,515	1,996.05	30,511.05	5,081.05	2,543
16	42,500	1,901	30,416	2,129.12	32,545.12	5,425.12	2,712
17	45,000	1,901	32,317	2,262.19	34,579.19	5,759.19	2,882
18	47,500	1,901	34,218	2,395.26	36,613.26	6,103.26	3,051
19	50,000	1,901	36,119	2,528.33	38,647.33	6,437.33	3,221
20	52,500	1,828	36,560	2,559.20	39,119.20	6,519.20	3,260
21	55,000	1,828	38,388	2,687.16	41,075.16	6,845.16	3,423
22	57,500	1,828	40,216	2,815.12	43,031.12	7,171.12	3,586
23	60,000	1,828	42,044	2,943.08	44,987.08	7,497.08	3,749
24	62,500	1,828	43,872	3,071.04	46,943.04	7,823.04	3,912
25	65,000	1,756	43,900	3,073.00	46,973.00	7,833.00	3,914
26	67,500	1,753	45,578	3,190.46	48,768.46	8,128.46	4,064
27	70,000	1,753	47,331	3,313.17	50,644.17	8,444.17	4,220
28	72,500	1,753	49,084	3,435.88	52,519.88	8,749.88	4,377
29	75,000	1,753	50,837	3,558.59	54,395.59	9,065.59	4,533
30	77,500	1,753	52,590	3,681.30	56,271.30	9,381.30	4,689
31	80,000	1,753	54,343	3,804.01	58,147.01	9,687.01	4,846
32	82,500	1,753	56,096	3,926.72	60,022.72	10,002.72	5,002
33	85,000	1,753	57,849	4,049.43	61,898.43	10,318.43	5,158
34	87,500	1,753	59,602	4,172.14	63,774.14	10,624.14	5,315
35	90,000	1,718	60,130	4,209.10	64,339.10	10,719.10	5,362
36	92,500	1,682	60,552	4,238.64	64,790.64	10,800.64	5,399
37	95,000	1,682	62,234	4,356.38	66,590.38	11,100.38	5,549
38	97,500	1,682	63,916	4,474.12	68,390.12	11,400.12	5,699
39	100,000	1,645	64,155	4,490.85	68,645.85	11,445.85	5,720
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	2,711	2,711	189.77	2,900.77	480.77	242
2	15,000	2,304	4,608	322.56	4,930.56	820.56	411
3	20,000	2,136	6,408	448.56	6,856.56	1,146.56	571
4	25,000	2,136	8,544	598.08	9,142.08	1,522.08	762
5	30,000	2,136	10,680	747.60	11,427.60	1,907.60	952
6	35,000	1,898	11,388	797.16	12,185.16	2,035.16	1,015
7	40,000	1,898	13,286	930.02	14,216.02	2,366.02	1,185
8	45,000	1,898	15,184	1,062.88	16,246.88	2,706.88	1,354
9	50,000	1,898	17,082	1,195.74	18,277.74	3,047.74	1,523
10	55,000	1,898	18,980	1,328.60	20,308.60	3,388.60	1,692
11	60,000	1,762	19,382	1,356.74	20,738.74	3,458.74	1,728
12	65,000	1,762	21,144	1,480.08	22,624.08	3,774.08	1,885
13	70,000	1,762	22,906	1,603.42	24,509.42	4,089.42	2,042
14	75,000	1,762	24,668	1,726.76	26,394.76	4,394.76	2,200
15	80,000	1,762	26,430	1,850.10	28,280.10	4,710.10	2,357
16	85,000	1,762	28,192	1,973.44	30,165.44	5,025.44	2,514
17	90,000	1,762	29,954	2,096.78	32,050.78	5,340.78	2,671
18	95,000	1,762	31,716	2,220.12	33,936.12	5,656.12	2,828
19	100,000	1,762	33,478	2,343.46	35,821.46	5,971.46	2,985
20	105,000	1,695	33,900	2,373.00	36,273.00	6,043.00	3,023
21	110,000	1,695	35,595	2,491.65	38,086.65	6,346.65	3,174
22	115,000	1,695	37,290	2,610.30	39,900.30	6,650.30	3,325
23	120,000	1,695	38,985	2,728.95	41,713.95	6,953.95	3,476
24	125,000	1,695	40,680	2,847.60	43,527.60	7,257.60	3,627
25	130,000	1,630	40,750	2,852.50	43,602.50	7,262.50	3,634
26	135,000	1,630	42,380	2,966.60	45,346.60	7,566.60	3,779
27	140,000	1,630	44,010	3,080.70	47,090.70	7,850.70	3,924
28	145,000	1,630	45,640	3,194.80	48,834.80	8,134.80	4,070
29	150,000	1,630	47,270	3,308.90	50,578.90	8,428.90	4,215
30	150,000	1,630	48,900	3,423.00	52,323.00	8,723.00	4,360
31	150,000	1,630	50,530	3,537.10	54,067.10	9,007.10	4,506
32	150,000	1,630	52,160	3,651.20	55,811.20	9,301.20	4,651
33	150,000	1,630	53,790	3,765.30	57,555.30	9,595.30	4,796
34	150,000	1,630	55,420	3,879.40	59,299.40	9,879.40	4,942
35	150,000	1,593	55,755	3,902.85	59,657.85	9,947.85	4,971
36	150,000	1,559	56,124	3,928.68	60,052.68	10,012.68	5,004
37	150,000	1,559	57,683	4,037.81	61,720.81	10,290.81	5,143
38	150,000	1,559	59,242	4,146.94	63,388.94	10,568.94	5,282
39	150,000	1,527	59,553	4,168.71	63,721.71	10,621.71	5,310
40	150,000	1,492	59,680	4,177.60	63,857.60	10,647.60	5,321
41 & Above	155,000	1,492 per practitioner					

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