



**LAW FIRMS (2009/2010)
RATING SCHEDULE C**

Applicable to firm/sole practitioners who have claims paid exceeding 100% but not 200% 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	4,770	4,770	333.90	5,103.90	853.90	425
2	3,750	4,056	8,112	567.84	8,679.84	1,449.84	723
3	5,000	3,761	11,283	789.81	12,072.81	2,012.81	1,006
4	6,250	3,761	15,044	1,053.08	16,097.08	2,687.08	1,341
5	7,500	3,761	18,805	1,316.35	20,121.35	3,351.35	1,677
6	8,750	3,341	20,046	1,403.22	21,449.22	3,579.22	1,787
7	10,000	3,341	23,387	1,637.09	25,024.09	4,174.09	2,085
8	11,250	3,341	26,728	1,870.96	28,598.96	4,768.96	2,383
9	12,500	3,341	30,069	2,104.83	32,173.83	5,363.83	2,681
10	13,750	3,341	33,410	2,338.70	35,748.70	5,958.70	2,979
11	15,000	3,101	34,111	2,387.77	36,498.77	6,078.77	3,042
12	16,250	3,101	37,212	2,604.84	39,816.84	6,636.84	3,318
13	17,500	3,101	40,313	2,821.91	43,134.91	7,184.91	3,595
14	18,750	3,101	43,414	3,038.98	46,452.98	7,742.98	3,871
15	20,000	3,101	46,515	3,256.05	49,771.05	8,291.05	4,148
16	21,250	3,101	49,616	3,473.12	53,089.12	8,849.12	4,424
17	22,500	3,101	52,717	3,690.19	56,407.19	9,397.19	4,701
18	23,750	3,101	55,818	3,907.26	59,725.26	9,955.26	4,977
19	25,000	3,101	58,919	4,124.33	63,043.33	10,503.33	5,254
20	26,250	2,984	59,680	4,177.60	63,857.60	10,647.60	5,321
21	27,500	2,984	62,664	4,386.48	67,050.48	11,170.48	5,588
22	28,750	2,984	65,648	4,595.36	70,243.36	11,703.36	5,854
23	30,000	2,984	68,632	4,804.24	73,436.24	12,236.24	6,120
24	31,250	2,984	71,616	5,013.12	76,629.12	12,769.12	6,386
25	32,500	2,877	71,925	5,034.75	76,959.75	12,829.75	6,413
26	33,750	2,864	74,464	5,212.48	79,676.48	13,276.48	6,640
27	35,000	2,864	77,328	5,412.96	82,740.96	13,790.96	6,895
28	36,250	2,864	80,192	5,613.44	85,805.44	14,305.44	7,150
29	37,500	2,864	83,056	5,813.92	88,869.92	14,809.92	7,406
30	38,750	2,864	85,920	6,014.40	91,934.40	15,324.40	7,661
31	40,000	2,864	88,784	6,214.88	94,998.88	15,828.88	7,917
32	41,250	2,864	91,648	6,415.36	98,063.36	16,343.36	8,172
33	42,500	2,864	94,512	6,615.84	101,127.84	16,857.84	8,427
34	43,750	2,864	97,376	6,816.32	104,192.32	17,362.32	8,683
35	45,000	2,802	98,070	6,864.90	104,934.90	17,484.90	8,745
36	46,250	2,745	98,820	6,917.40	105,737.40	17,627.40	8,811
37	47,500	2,745	101,565	7,109.55	108,674.55	18,114.55	9,056
38	48,750	2,745	104,310	7,301.70	111,611.70	18,601.70	9,301
39	50,000	2,684	104,676	7,327.32	112,003.32	18,663.32	9,334
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	4,385	4,385	306.95	4,691.95	781.95	391
2	7,500	3,729	7,458	522.06	7,980.06	1,330.06	665
3	10,000	3,456	10,368	725.76	11,093.76	1,853.76	924
4	12,500	3,456	13,824	967.68	14,791.68	2,461.68	1,233
5	15,000	3,456	17,280	1,209.60	18,489.60	3,079.60	1,541
6	17,500	3,072	18,432	1,290.24	19,722.24	3,282.24	1,644
7	20,000	3,072	21,504	1,505.28	23,009.28	3,839.28	1,917
8	22,500	3,072	24,576	1,720.32	26,296.32	4,386.32	2,191
9	25,000	3,072	27,648	1,935.36	29,583.36	4,933.36	2,465
10	27,500	3,072	30,720	2,150.40	32,870.40	5,480.40	2,739
11	30,000	2,852	31,372	2,196.04	33,568.04	5,598.04	2,797
12	32,500	2,852	34,224	2,395.68	36,619.68	6,099.68	3,052
13	35,000	2,852	37,076	2,595.32	39,671.32	6,611.32	3,306
14	37,500	2,852	39,928	2,794.96	42,722.96	7,122.96	3,560
15	40,000	2,852	42,780	2,994.60	45,774.60	7,624.60	3,815
16	42,500	2,852	45,632	3,194.24	48,826.24	8,136.24	4,069
17	45,000	2,852	48,484	3,393.88	51,877.88	8,647.88	4,323
18	47,500	2,852	51,336	3,593.52	54,929.52	9,159.52	4,577
19	50,000	2,852	54,188	3,793.16	57,981.16	9,661.16	4,832
20	52,500	2,742	54,840	3,838.80	58,678.80	9,778.80	4,890
21	55,000	2,742	57,582	4,030.74	61,612.74	10,272.74	5,134
22	57,500	2,742	60,324	4,222.68	64,546.68	10,756.68	5,379
23	60,000	2,742	63,066	4,414.62	67,480.62	11,250.62	5,623
24	62,500	2,742	65,808	4,606.56	70,414.56	11,734.56	5,868
25	65,000	2,634	65,850	4,609.50	70,459.50	11,739.50	5,872
26	67,500	2,630	68,380	4,786.60	73,166.60	12,196.60	6,097
27	70,000	2,630	71,010	4,970.70	75,980.70	12,660.70	6,332
28	72,500	2,630	73,640	5,154.80	78,794.80	13,134.80	6,566
29	75,000	2,630	76,270	5,338.90	81,608.90	13,598.90	6,801
30	77,500	2,630	78,900	5,523.00	84,423.00	14,073.00	7,035
31	80,000	2,630	81,530	5,707.10	87,237.10	14,537.10	7,270
32	82,500	2,630	84,160	5,891.20	90,051.20	15,011.20	7,504
33	85,000	2,630	86,790	6,075.30	92,865.30	15,475.30	7,739
34	87,500	2,630	89,420	6,259.40	95,679.40	15,949.40	7,973
35	90,000	2,577	90,195	6,313.65	96,508.65	16,088.65	8,042
36	92,500	2,523	90,828	6,357.96	97,185.96	16,195.96	8,099
37	95,000	2,523	93,351	6,534.57	99,885.57	16,645.57	8,324
38	97,500	2,523	95,874	6,711.18	102,585.18	17,095.18	8,549
39	100,000	2,468	96,252	6,737.64	102,989.64	17,169.64	8,582
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	4,067	4,067	284.69	4,351.69	721.69	363
2	15,000	3,456	6,912	483.84	7,395.84	1,235.84	616
3	20,000	3,204	9,612	672.84	10,284.84	1,714.84	857
4	25,000	3,204	12,816	897.12	13,713.12	2,283.12	1,143
5	30,000	3,204	16,020	1,121.40	17,141.40	2,861.40	1,428
6	35,000	2,847	17,082	1,195.74	18,277.74	3,047.74	1,523
7	40,000	2,847	19,929	1,395.03	21,324.03	3,554.03	1,777
8	45,000	2,847	22,776	1,594.32	24,370.32	4,060.32	2,031
9	50,000	2,847	25,623	1,793.61	27,416.61	4,566.61	2,285
10	55,000	2,847	28,470	1,992.90	30,462.90	5,072.90	2,539
11	60,000	2,643	29,073	2,035.11	31,108.11	5,188.11	2,592
12	65,000	2,643	31,716	2,220.12	33,936.12	5,656.12	2,828
13	70,000	2,643	34,359	2,405.13	36,764.13	6,124.13	3,064
14	75,000	2,643	37,002	2,590.14	39,592.14	6,602.14	3,299
15	80,000	2,643	39,645	2,775.15	42,420.15	7,070.15	3,535
16	85,000	2,643	42,288	2,960.16	45,248.16	7,538.16	3,771
17	90,000	2,643	44,931	3,145.17	48,076.17	8,016.17	4,006
18	95,000	2,643	47,574	3,330.18	50,904.18	8,484.18	4,242
19	100,000	2,643	50,217	3,515.19	53,732.19	8,952.19	4,478
20	105,000	2,543	50,860	3,560.20	54,420.20	9,070.20	4,535
21	110,000	2,543	53,403	3,738.21	57,141.21	9,521.21	4,762
22	115,000	2,543	55,946	3,916.22	59,862.22	9,972.22	4,989
23	120,000	2,543	58,489	4,094.23	62,583.23	10,433.23	5,215
24	125,000	2,543	61,032	4,272.24	65,304.24	10,884.24	5,442
25	130,000	2,445	61,125	4,278.75	65,403.75	10,903.75	5,450
26	135,000	2,445	63,570	4,449.90	68,019.90	11,339.90	5,668
27	140,000	2,445	66,015	4,621.05	70,636.05	11,776.05	5,886
28	145,000	2,445	68,460	4,792.20	73,252.20	12,212.20	6,104
29	150,000	2,445	70,905	4,963.35	75,868.35	12,648.35	6,322
30	150,000	2,445	73,350	5,134.50	78,484.50	13,084.50	6,540
31	150,000	2,445	75,795	5,305.65	81,100.65	13,520.65	6,758
32	150,000	2,445	78,240	5,476.80	83,716.80	13,956.80	6,976
33	150,000	2,445	80,685	5,647.95	86,332.95	14,392.95	7,194
34	150,000	2,445	83,130	5,819.10	88,949.10	14,829.10	7,412
35	150,000	2,390	83,650	5,855.50	89,505.50	14,915.50	7,459
36	150,000	2,339	84,204	5,894.28	90,098.28	15,018.28	7,508
37	150,000	2,339	86,543	6,058.01	92,601.01	15,431.01	7,717
38	150,000	2,339	88,882	6,221.74	95,103.74	15,853.74	7,925
39	150,000	2,291	89,349	6,254.43	95,603.43	15,933.43	7,967
40	150,000	2,238	89,520	6,266.40	95,786.40	15,966.40	7,982
41 & Above	155,000	2,238 per practitioner					

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