



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

Applicable to firm/sole practitioners who have claims paid exceeding 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	6,360	6,360	445.20	6,805.20	1,135.20	567
2	3,750	5,408	10,816	757.12	11,573.12	1,933.12	964
3	5,000	5,014	15,042	1,052.94	16,094.94	2,684.94	1,341
4	6,250	5,014	20,056	1,403.92	21,459.92	3,579.92	1,788
5	7,500	5,014	25,070	1,754.90	26,824.90	4,474.90	2,235
6	8,750	4,454	26,724	1,870.68	28,594.68	4,764.68	2,383
7	10,000	4,454	31,178	2,182.46	33,360.46	5,560.46	2,780
8	11,250	4,454	35,632	2,494.24	38,126.24	6,356.24	3,177
9	12,500	4,454	40,086	2,806.02	42,892.02	7,152.02	3,574
10	13,750	4,454	44,540	3,117.80	47,657.80	7,947.80	3,971
11	15,000	4,134	45,474	3,183.18	48,657.18	8,107.18	4,055
12	16,250	4,134	49,608	3,472.56	53,080.56	8,850.56	4,423
13	17,500	4,134	53,742	3,761.94	57,503.94	9,583.94	4,792
14	18,750	4,134	57,876	4,051.32	61,927.32	10,317.32	5,161
15	20,000	4,134	62,010	4,340.70	66,350.70	11,060.70	5,529
16	21,250	4,134	66,144	4,630.08	70,774.08	11,794.08	5,898
17	22,500	4,134	70,278	4,919.46	75,197.46	12,537.46	6,266
18	23,750	4,134	74,412	5,208.84	79,620.84	13,270.84	6,635
19	25,000	4,134	78,546	5,498.22	84,044.22	14,004.22	7,004
20	26,250	3,978	79,560	5,569.20	85,129.20	14,189.20	7,094
21	27,500	3,978	83,538	5,847.66	89,385.66	14,895.66	7,449
22	28,750	3,978	87,516	6,126.12	93,642.12	15,602.12	7,804
23	30,000	3,978	91,494	6,404.58	97,898.58	16,318.58	8,158
24	31,250	3,978	95,472	6,683.04	102,155.04	17,025.04	8,513
25	32,500	3,836	95,900	6,713.00	102,613.00	17,103.00	8,551
26	33,750	3,818	99,268	6,948.76	106,216.76	17,706.76	8,851
27	35,000	3,818	103,086	7,216.02	110,302.02	18,382.02	9,192
28	36,250	3,818	106,904	7,483.28	114,387.28	19,067.28	9,532
29	37,500	3,818	110,722	7,750.54	118,472.54	19,742.54	9,873
30	38,750	3,818	114,540	8,017.80	122,557.80	20,427.80	10,213
31	40,000	3,818	118,358	8,285.06	126,643.06	21,103.06	10,554
32	41,250	3,818	122,176	8,552.32	130,728.32	21,788.32	10,894
33	42,500	3,818	125,994	8,819.58	134,813.58	22,473.58	11,234
34	43,750	3,818	129,812	9,086.84	138,898.84	23,148.84	11,575
35	45,000	3,736	130,760	9,153.20	139,913.20	23,323.20	11,659
36	46,250	3,660	131,760	9,223.20	140,983.20	23,493.20	11,749
37	47,500	3,660	135,420	9,479.40	144,899.40	24,149.40	12,075
38	48,750	3,660	139,080	9,735.60	148,815.60	24,805.60	12,401
39	50,000	3,578	139,542	9,767.94	149,309.94	24,889.94	12,442
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	5,846	5,846	409.22	6,255.22	1,045.22	521
2	7,500	4,972	9,944	696.08	10,640.08	1,770.08	887
3	10,000	4,608	13,824	967.68	14,791.68	2,461.68	1,233
4	12,500	4,608	18,432	1,290.24	19,722.24	3,282.24	1,644
5	15,000	4,608	23,040	1,612.80	24,652.80	4,112.80	2,054
6	17,500	4,096	24,576	1,720.32	26,296.32	4,386.32	2,191
7	20,000	4,096	28,672	2,007.04	30,679.04	5,109.04	2,557
8	22,500	4,096	32,768	2,293.76	35,061.76	5,841.76	2,922
9	25,000	4,096	36,864	2,580.48	39,444.48	6,574.48	3,287
10	27,500	4,096	40,960	2,867.20	43,827.20	7,307.20	3,652
11	30,000	3,802	41,822	2,927.54	44,749.54	7,459.54	3,729
12	32,500	3,802	45,624	3,193.68	48,817.68	8,137.68	4,068
13	35,000	3,802	49,426	3,459.82	52,885.82	8,815.82	4,407
14	37,500	3,802	53,228	3,725.96	56,953.96	9,493.96	4,746
15	40,000	3,802	57,030	3,992.10	61,022.10	10,172.10	5,085
16	42,500	3,802	60,832	4,258.24	65,090.24	10,850.24	5,424
17	45,000	3,802	64,634	4,524.38	69,158.38	11,528.38	5,763
18	47,500	3,802	68,436	4,790.52	73,226.52	12,206.52	6,102
19	50,000	3,802	72,238	5,056.66	77,294.66	12,884.66	6,441
20	52,500	3,656	73,120	5,118.40	78,238.40	13,038.40	6,520
21	55,000	3,656	76,776	5,374.32	82,150.32	13,690.32	6,846
22	57,500	3,656	80,432	5,630.24	86,062.24	14,342.24	7,172
23	60,000	3,656	84,088	5,886.16	89,974.16	14,994.16	7,498
24	62,500	3,656	87,744	6,142.08	93,886.08	15,646.08	7,824
25	65,000	3,512	87,800	6,146.00	93,946.00	15,656.00	7,829
26	67,500	3,506	91,156	6,380.92	97,536.92	16,256.92	8,128
27	70,000	3,506	94,662	6,626.34	101,288.34	16,878.34	8,441
28	72,500	3,506	98,168	6,871.76	105,039.76	17,509.76	8,753
29	75,000	3,506	101,674	7,117.18	108,791.18	18,131.18	9,066
30	77,500	3,506	105,180	7,362.60	112,542.60	18,752.60	9,379
31	80,000	3,506	108,686	7,608.02	116,294.02	19,384.02	9,691
32	82,500	3,506	112,192	7,853.44	120,045.44	20,005.44	10,004
33	85,000	3,506	115,698	8,098.86	123,796.86	20,636.86	10,316
34	87,500	3,506	119,204	8,344.28	127,548.28	21,258.28	10,629
35	90,000	3,436	120,260	8,418.20	128,678.20	21,448.20	10,723
36	92,500	3,364	121,104	8,477.28	129,581.28	21,601.28	10,798
37	95,000	3,364	124,468	8,712.76	133,180.76	22,200.76	11,098
38	97,500	3,364	127,832	8,948.24	136,780.24	22,800.24	11,398
39	100,000	3,290	128,310	8,981.70	137,291.70	22,881.70	11,441
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	5,422	5,422	379.54	5,801.54	971.54	483
2	15,000	4,608	9,216	645.12	9,861.12	1,641.12	822
3	20,000	4,272	12,816	897.12	13,713.12	2,283.12	1,143
4	25,000	4,272	17,088	1,196.16	18,284.16	3,044.16	1,524
5	30,000	4,272	21,360	1,495.20	22,855.20	3,805.20	1,905
6	35,000	3,796	22,776	1,594.32	24,370.32	4,060.32	2,031
7	40,000	3,796	26,572	1,860.04	28,432.04	4,742.04	2,369
8	45,000	3,796	30,368	2,125.76	32,493.76	5,413.76	2,708
9	50,000	3,796	34,164	2,391.48	36,555.48	6,095.48	3,046
10	55,000	3,796	37,960	2,657.20	40,617.20	6,767.20	3,385
11	60,000	3,524	38,764	2,713.48	41,477.48	6,917.48	3,456
12	65,000	3,524	42,288	2,960.16	45,248.16	7,538.16	3,771
13	70,000	3,524	45,812	3,206.84	49,018.84	8,168.84	4,085
14	75,000	3,524	49,336	3,453.52	52,789.52	8,799.52	4,399
15	80,000	3,524	52,860	3,700.20	56,560.20	9,430.20	4,713
16	85,000	3,524	56,384	3,946.88	60,330.88	10,050.88	5,028
17	90,000	3,524	59,908	4,193.56	64,101.56	10,681.56	5,342
18	95,000	3,524	63,432	4,440.24	67,872.24	11,312.24	5,656
19	100,000	3,524	66,956	4,686.92	71,642.92	11,942.92	5,970
20	105,000	3,390	67,800	4,746.00	72,546.00	12,086.00	6,046
21	110,000	3,390	71,190	4,983.30	76,173.30	12,693.30	6,348
22	115,000	3,390	74,580	5,220.60	79,800.60	13,300.60	6,650
23	120,000	3,390	77,970	5,457.90	83,427.90	13,907.90	6,952
24	125,000	3,390	81,360	5,695.20	87,055.20	14,505.20	7,255
25	130,000	3,260	81,500	5,705.00	87,205.00	14,535.00	7,267
26	135,000	3,260	84,760	5,933.20	90,693.20	15,113.20	7,558
27	140,000	3,260	88,020	6,161.40	94,181.40	15,701.40	7,848
28	145,000	3,260	91,280	6,389.60	97,669.60	16,279.60	8,139
29	150,000	3,260	94,540	6,617.80	101,157.80	16,857.80	8,430
30	150,000	3,260	97,800	6,846.00	104,646.00	17,436.00	8,721
31	150,000	3,260	101,060	7,074.20	108,134.20	18,024.20	9,011
32	150,000	3,260	104,320	7,302.40	111,622.40	18,602.40	9,302
33	150,000	3,260	107,580	7,530.60	115,110.60	19,180.60	9,593
34	150,000	3,260	110,840	7,758.80	118,598.80	19,768.80	9,883
35	150,000	3,186	111,510	7,805.70	119,315.70	19,885.70	9,943
36	150,000	3,118	112,248	7,857.36	120,105.36	20,015.36	10,009
37	150,000	3,118	115,366	8,075.62	123,441.62	20,571.62	10,287
38	150,000	3,118	118,484	8,293.88	126,777.88	21,127.88	10,565
39	150,000	3,054	119,106	8,337.42	127,443.42	21,243.42	10,620
40	150,000	2,984	119,360	8,355.20	127,715.20	21,285.20	10,643
41 & Above	155,000	2,984 per practitioner					

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