

## Rating Schedule 2026/2027

**TABLE 1**

The following rates are applied to the income declared in each area of practice to assess Basic Contributions:

<b>AREAS OF PRACTICE</b>	<b>RATE</b>
Family: Children	0.15%
Public Law	0.20%
<b>Intellectual Property</b>	<b>0.20%</b>
Revenue: Crown	0.25%
Licensing	0.35%
Construction	0.35%
Crime	0.35%
Commercial and Financial Services	0.45%
Arbitrator, Umpire or Mediator	0.50%
Immigration	0.50%
Professional Discipline	0.60%
Employment	1.00%
<b>Landlord &amp; Tenant: Residential</b>	<b>1.00%</b>
Planning	1.00%
Insolvency	1.00%
Personal Injury	1.10%
<b>Revenue: Non-Crown: Contentious</b>	<b>1.20%</b>
Family: Other	1.50%
<b>Landlord &amp; Tenant: Non-Residential</b>	<b>1.50%</b>
Other Common Law	1.60%
Chancery: Contentious	1.65%
Professional Negligence	2.10%
Chancery: Non-Contentious	2.25%
Defamation	2.25%
Other	2.25%
<b>Revenue: Non-Crown: Non-Contentious</b>	<b>6.00%</b>

There have been five rate changes to the 2026/27 policy year. The areas of practice whose rates have been changed are highlighted in bold print in Table 1.

Those Members who have a "Foreign Practice" (as defined in the Explanatory Notes) and would like Bar Mutual to cover that practice must complete a separate renewal form in relation to it. A surcharge of 25% will be applied to the total premium payable for Foreign Practice.

A Premium Deferral of 7.5% will be applied to the premiums for 2026/2027.

The minimum premium has decreased to £125 (£112 plus insurance premium tax at 12%). The income cap has remained at £1.5m.

**TABLE 2**

**Limit of Cover.** This is determined by the amount of a Member's Basic Contribution, which produces a pre-determined limit of cover as follows:

<u>Basic Contribution</u>	<u>Limit of Cover</u>
£100 - £399	£500,000
£400 - £599	£1,000,000
£600 - £799	£1,500,000
£800 - £999	£2,000,000
£1,000 plus	£2,500,000

**TABLE 3**

**Increasing your Limit of Cover.** Members can increase the limit of cover generated by their Basic Contribution by paying additional premium, the Optional Contribution. The Optional Contribution is a fixed sum for each £500,000 increase in the limit of cover generated by the Basic Contribution, as set out in Table 3, or the difference between a Member's Basic Contribution and the minimum premium for that band, whichever is the lesser. Each additional limit of cover is charged at the relevant fixed sum.

<u>Limit of Cover</u>	<u>Minimum Premium</u>	<u>Additional Premium</u>
£1,000,000	£400	£100
£1,500,000	£600	£100
£2,000,000	£800	£100
£2,500,000	£1,000	£100

Bar Mutual does not provide cover in excess of £2,500,000 but will forward Members' forms to TLO Risk Services Ltd (part of the Specialist Risk Group - SRG) (a broker) who will be able to provide quotes.