GEORGIA

DWELLING PROGRAM - LANDLORD

PREMIUM MODIFICATION FACTORS

MASONRY

Construction Type	DF1 Factor	DF3 Factor
Brick	0.80	0.80
Hardi-Plank	0.80	0.80
Masonry Veneer	0.80	0.80
Fire Resistive	0.80	0.80

MULTIPLE DWELLINGS

Coverage	DF1 Factor	DF3 Factor
Dwelling	1.10	1.10
Personal Property	1.10	1.10
Premises Liability	1.25	1.25

MULTIPLE PROPERTIES

Number of Properties	DF1 Factor	DF3 Factor
1	1.00	1.00
2	0.98	0.98
3	0.95	0.95
4	0.95	0.95
>=5	0.90	0.90

WELCOME

Term	DF1 Factor	DF3 Factor
1	0.90	0.90
2	0.92	0.92
3	0.94	0.94
4	0.96	0.96
5	0.98	0.98
>=6	1.00	1.00

Proprietary