



9/30/2025

Commissioner John King
Georgia Office of the Insurance Commissioner

Commissioner King:

Pursuant to Ga. Code Ann. § 33-6-5, Homesite Insurance Company of Georgia (hereinafter “Homesite”, NAIC # 10745) is providing formal notice of its intent to retire the personal auto business. As part of this retirement, the personal auto policies issued by Homesite Insurance Company of Georgia will be provided with firm offers of placement through Permanent General Assurance Corporation of Ohio (hereinafter “The General,” NAIC # 22906). Policyholders will have the ability to either accept the offers of placement or to nonrenew their policies.

In 2020, Homesite issued personal auto insurance policies on behalf of The General in the State of Georgia. In 2024, Sentry Insurance purchased The General from the American Family Insurance Group. As part of that sale, Homesite is seeking to transfer the policies to The General. **Please note that no changes are being made to licenses held by either The General or Homesite, nor are either companies surrendering or making changes to their Certificates of Authority.**

Offers of placement will be provided to all policyholders, with no additional underwriting performed. No changes will be made to coverages and premiums, on average, will be reduced by approximately 14%.


On September 9, 2025, Homesite met with the Office of the Commissioner of Insurance and Safety Fire, and was advised to provide the following information:

Lines of Business Affected:	Private Passenger Auto
Policy Count (10/3/2025):	940
Total Written Premium (2024):	\$14.3M
Loss Ratio (2024):	55.2%
Market Share (Georgia 2024):	0.001%
Market Share (National 2024):	0.0%

Plan of Withdrawal:	<p>Initial notice will be provided to all policyholders 90-days prior to the first nonrenewal taking place. That notice will inform policyholders their policy issued by Homesite will terminate at the end of the policy term, but are eligible for a firm offer of placement through The General. Contemporaneously, notices will be sent to affected agencies informing them of the plan to transfer policies from Homesite to The General. At the end of each policy term, a nonrenewal will be sent. That nonrenewal will provide one final notice that the policyholder is eligible for a policy issued by The General.</p> <p>Because policyholders need to formally accept the new offer and enroll in a method of billing, policies cannot be automatically transferred from Homesite to The General and must initiate contact as detailed in the notice.</p>
Reason for Withdrawal:	Acquisition of The General by Sentry Insurance.
Copies of Customer Notices	See attached.
Copies of Agency Notices:	See attached.

We are confident that this plan will provide policyholders with the ability to continue their coverage with as little disruption as possible. If you have any questions or concerns, please contact Jeremy Hauser, Senior Managing Attorney, at jeremy.hauser@amfam.com.

Regards,



Bryce Tolefree
Vice President, Compliance and Corporate Legal



**The ★★☆☆☆
General®**

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South Tower 100
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www.thegeneral.com
1-800-280-1466

DATE

[NAME]

[ADDRESS]

[ADDRESS]

Dear [AGENT NAME],

Please read this important notice regarding automobile insurance policies underwritten by Homesite Insurance Company of Georgia and administered by The General Automobile Insurance Services of Georgia, Inc. (The General®).

We are informing you that, pursuant to a product retirement, Homesite Insurance Company of Georgia will discontinue issuing or renewing automobile insurance policies in the state of Georgia.

We will begin nonrenewing all automobile policies having a policy period ending on or after _____ and all policyholders will need to secure a new policy. However, these policyholders are eligible for a new automobile policy offered by The General† with the same coverage options at a potentially lower rate.

We have mailed a separate notice to all active policyholders regarding this matter.

Sincerely,

The General

†Policies underwritten by Permanent General Assurance Corporation of Ohio.