



EST. AUGUST 31, 1896



# KEY MILESTONES

1996–2021  
THE LAST 25 YEARS

## A Message From the President

### The 125th anniversary is called a quasiquicentennial

(pronounced 'kwos-kwi-sen-ten-ee-uhl')



**“Over the past 125 years, Germania has built a strong foundation focused on customer service. We hold fast to our family-oriented culture of caring for each other; our policyholders, agents, business partners, and employees. We strive to always exercise and exemplify our core values of fairness, honesty, respect, and trust. We are proud of our past, and we stand prepared for the opportunities that will present themselves in the years to come.”**

**Paul A. Ehlert**  
President & CEO

## Recognitions and Awards

### Forbes

In 2021, Forbes recognized Germania as part of the inaugural list of America's Best Insurance Companies in Each State. Ranked among industry titans, Germania secured a top-5 ranking for both its auto and home insurance products in the state. Germania is the sole Texas-only carrier to be featured on both lists.



Known as the "Insurance Texans Trust," Germania Insurance has a deep history of providing fair and honest insurance protection to Texans. The company's founding principle, "bear ye one another's burdens," still stands true today.



*Perry, Texas schoolhouse circa 1896*

Germania was organized in 1896 as Germania Mutual Aid Association in Perry, Texas, under the leadership of Otto Rau, the first president, who was a respected business owner and banker of German heritage. Germania was originally formed to provide protection for rural farm property against losses due to storms, fire, and lightning. At that time insuring property in rural and small community areas was

virtually impossible. A natural disaster could destroy a farm in an instant and the farmer needed someone they could turn to for help. The 31 founding members, including Rau, saw the need for dependable mutual insurance and committed to the principle that bearing one another's burdens made them all stronger.

In 1960, Germania's name changed to Germania Farm Mutual Aid Association to comply with the state's requirements, and in 1982, the name changed again to Germania Farm Mutual Insurance Association (GFMIA).

Germania moved its headquarters to Brenham in 1898. Germania's current corporate office, located off Highway 290 in Brenham, opened in 1980. Today, GFMIA is the largest farm mutual in Texas with more than 200,000 members (policyholders).



*Brenham, Texas headquarters 1980*

Through the years, Germania has formed subsidiary companies to provide more coverages to policyholders: Germania Insurance Company (1978), Germania General Agency (1980), Germania Life Insurance Company (1983), Germania Fire and Casualty Company (1984), Germania Select Insurance Company (2002), and Texas Heritage Insurance Company (2006). In addition, Germania Credit Union was formed in 1986 as a financial resource for Germania members and their families.

## 125 Years of Traditions That Still Stand True

Germania only insures property in the state of Texas. Germania is unique because our members have a voice in their association and are an essential part of the company. They reinforce the membership-owned farm mutual concept which sets Germania Farm Mutual Insurance Association apart from most other insurers in Texas.

Following Germania's 100-year milestone, Germania Farm Mutual remained strong and a viable insurance solution for fellow Texans. Over the last 25 years, we have enhanced our products and service to improve the customer experience.

Right before the turn of the century, Germania focused on preparing for Y2K, the feared computing glitch that would occur in the transition to 2000. Along with the rest of the world, we prepared, waited, prayed that we would continue to exist as before. Y2K came and went without a hitch! As the new century dawned, insurance companies were impacted by the "Texas Mold Crisis," a sudden influx of mold claims sparked by health concerns. Germania was forced to adjust property coverages by extracting mold clauses from existing policy language. This was also an opportunity for Germania to think differently. Germania began to offer protection against emerging risks like identity theft, and we made coverage "bundling" easier with discounts for policyholders with multiple Germania policies.

Germania has always understood the importance of providing excellent customer service to our policyholders. Technology has played a key role in servicing customers timely and efficiently. During the last decade, Germania has improved its phone menu automation by allowing customers direct dial numbers for reporting claims and making payments with a credit card. Obtaining a web presence allowed for Germania to inform customers of our offerings, provide the ability to locate an agent, file a claim, and make a payment online. Internal system enhancements have also been accomplished by replacing an antiquated system with an industry-leading policy administration system.

Let's not forget about the services Germania provides to agents and policyholders during those trying times in life. Our claims team has several



*Germania's Mobile Catastrophe Unit*

programs available to policyholders for efficient and effective claim resolution, including the use of a network of respected repair shops and independent adjusting services. Germania's Mobile Catastrophe Unit and Catastrophe Team are on standby to deploy to Texas communities

# 125 Years of Traditions That Still Stand True

impacted by disasters and weather-related losses. Helping our family, friends, and neighbors is essential to who we are.

In 2020, COVID-19 significantly changed Germania's culture, as it did with many other companies. The pandemic required our employees to transition from on-site work to a virtual work environment. During this



*Leadership team raising the 125th anniversary flag*

time, approximately 350 employees were relocated from Germania's corporate office to off-site facilities in a matter of days.

While challenging, it also demonstrated Germania's flexibility and effective response to protecting our employees and maintaining

services to existing policyholders. Germania remained strong and weathered this unprecedented event successfully.

Germania has been very engaged with our national and state trade associations, as well as the Texas legislature. Support of the GFM Political Action Committee, established in 2006, has contributed to the protection of benefits that farm mutual companies have traditionally enjoyed. These efforts have earned Germania the trust and respect of our members, setting a solid foundation for Germania to continue growing while providing the best customer experience. Within recent years, Germania districting requirements have been changed to allow for statewide Board of Director seats in an effort to promote inclusion and diversity on the Board.



In the last 125 years, Germania has grown to over 450 employees who work throughout the state and in the corporate office in Brenham. In addition, the company now has more than 500 active Local Chapter (agencies) throughout Texas.

Germania's success is largely due to the established relationships between our members and their agents. Under the direction of President and Chief Executive Officer Paul Ehler, more than 200 new independent agencies are dedicated to responding to policyholder needs throughout the Lone Star State. Germania's mission is to provide fair and honest insurance protection through competitive products and responsive service. We remain committed to the principle of building a stronger future for our members by maintaining our association's strength in numbers.

Although our vision, aspirations, and strategies have shifted slightly over the years to meet changing business needs, Germania's mission and core values have always remained steadfast.

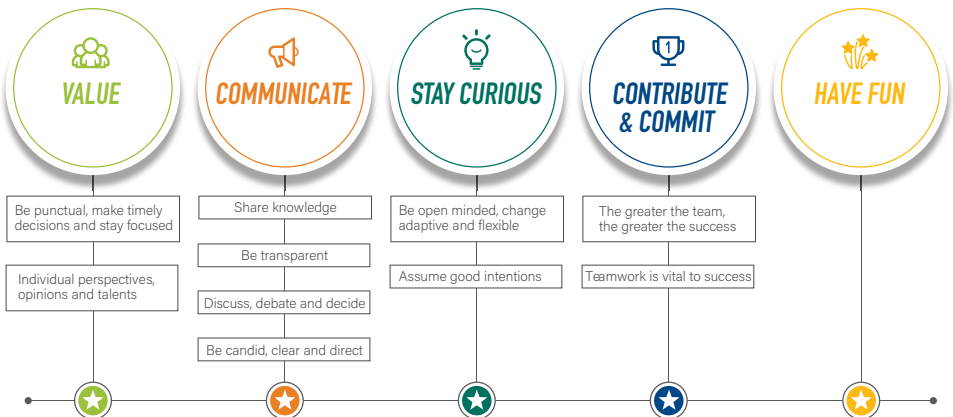
## Mission Statement

# Germania

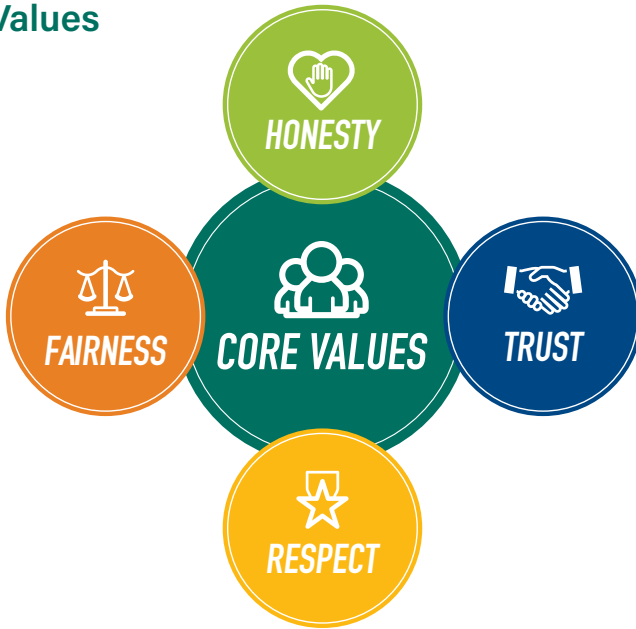
is committed to provide fair and honest insurance protection through competitive products and responsive service.



## Guiding Principles



## Core Values



## Vision

Germania's Vision is to provide exceptional customer experiences for our policyholders, agents and employees; enhance responsible growth with an expanded market reach; and achieve favorable financial results to fulfill our Mission.





## Past Officers 1996-2020

In 2019, Germania moved to C-Suite designations lead by the Chief Executive Officer and Senior Leadership Team members.



**Edwin S. Schmid**  
**President**  
1973-2000  
**2nd Vice President**  
1969-1973



**David Sommer**  
**President**  
2000-2011  
**Secretary-Treasurer**  
1994-2000



**Paul Ehler**  
**President (CEO)**  
2011-Present  
**1st Vice President**  
2005-2011



**Bryan Rothermel**  
**1st Vice President**  
1991-2000  
**2nd Vice President**  
1973-1991



**Don Ahrens**  
**1st Vice President**  
2000-2005



**Gary Weiss**  
**1st Vice President**  
2011-2017  
**2nd Vice President**  
2009-2011



**Rodney Foerster**  
**1st Vice President**  
2017-2018



**Earl Schwenke**  
**2nd Vice President**  
1991-2003



**Blake Lovelace**  
**Senior Executive Vice  
President of Strategy**  
2019-Present  
**Senior Executive Vice  
President**  
2017-2019  
**1st Vice President**  
2017  
**2nd Vice President**  
2011-2017



**Ron Rhodes**  
**2nd Vice President**  
2003-2010



**Derrell Krebs**  
**Secretary-Treasurer**  
2000-2019



## 1996 *GERMANIA COMPANIES* 2020

356



Employees

493

365



Agencies

478 939

Locations

175,326



Policyholders

210,900

289,722



Policies

486,147

\$111.2M



Premium

\$573.8M

\$80.4M



Surplus

\$292.5M

## 1996 *GERMANIA LIFE* 2020

\$245,854



Premium

\$1.8M

4,340



Policies

18,375

\$10.75M



Assets

\$103M

# Germania Products and Coverages

From our inception over 125 years ago, Germania set out to provide members with products and coverages to protect their property and way of life. As the times change, our offerings must change to meet the needs of our members.

In keeping with that mission, Germania has worked hard over the last 25 years to improve existing coverages and add new products and coverages to our roster. Since 1996, Germania has made policy additions such as:

- 1996 - 2000** – Various changes and updates to GFM Basic Dwelling Policy
- 2006** – Identity Theft Coverage optional endorsement added for GFM Basic Dwelling Policy
  - Companion Policy Discount for renters with a Germania policy
- 2008** – Replacement cost coverage for poultry houses expanded from 15 to 25 years
- 2009** – Replacement cost coverage for manufactured homes
- 2010** – GFM Texas Perils Policy form
- 2011** – Cosmetic Damage Roof Exclusion credit for members that want to exclude cosmetic damage to metal roofs
- 2013** – Replacement cost withholding on claims
- 2016** – Roof Actual Cash Value Discount for members that want ACV coverage for their roof when they have replacement cost coverage on their dwelling
- 2019** – Additional deductible options for farm machinery
- 2020** – Replacement cost on Farm Machinery Coverage for farm machinery less than seven years old
  - Coverage options for replacement cost and hail damage for outbuildings
  - Welcome Discount for new policyholders
- 2021** – Expanded definition of other structures
  - Enhanced Home Business Coverage with additional coverages for home business exposures
  - New coverage form to provide property damage coverage for home sharing activities

# Germania Technology

Throughout Germania's storied history, technology has always played a critical role in the company's operations, serving as the structural "backbone" for getting business done. Many technological advancements have occurred over the last 25 years, making it faster and easier to develop new products and provide the quality service our policyholders have come to appreciate, trust, and expect.

YEAR	MILESTONE	DESCRIPTION
2001	Agent Communications Portal	A shared portal between Agents and Home Office that provided a graphical user interface for submitting and reviewing Germania business.
2009	GermaniaConnect Launched	New Agent portal for submitting business to the Home Office replaced the Agent Communications Portal (ACP), providing a more robust and user-friendly interface.
2016	Guidewire ClaimCenter Implemented	Claims module of Guidewire's insurance software suite implemented to automate and expedite processing of claims from first notice of loss through claim closure.
2017	Guidewire Policy Administration System Implemented	Additional modules of Guidewire suite implemented to automate billing and policy processing.
2018	Offsite Recovery Site	Established a co-location in Bryan, TX with redundant backup systems for recovery purposes in the event of disaster or business interruption that impacts systems at Germania's Home Office. This milestone eliminated the costs associated with using a third-party vendor for business resumption.
2019	Claim Assignment Automation	Enhancements made to ClaimCenter to automate the assignment of claims based on specific criteria, thus reducing reassignments and claim processing time.
2019	iPad's for Claims Staff	Issuance of iPad® tablets to claims adjusters for faster claims inspections and handling.
2019	EZLynx® Integration	Comparative rater solution for Auto and Property added to GermaniaConnect.
2019	BR Operations Site	Established an alternate office presence near the co-location site in Bryan, TX for business resumption purposes.
2019	DocuSign® Integration	Integrated ability for agents and policyholders to electronically sign policy documents through DocuSign®.
2020	Mobile App	Converted the GermaniaConnect for Policyholders website into a mobile app available for download to mobile phone or tablet.
2021	Texting Platform	Added a new text messaging platform to allow policyholders and claims adjusters to communicate more easily throughout the claims process.
2021	Umbrella Automation	Migrated and automated Umbrella line of business from legacy system to Guidewire software suite.
2020-2021	PL Rating™ Integration	Comparative rater solution for Auto and Property business added to GermaniaConnect.

## Sponsorships

**2018** - Partnered with Houston Astros, Texas Rangers, and San Antonio Spurs

**2019** - Partnered with Dallas Mavericks and Dallas Stars

**2019** - Germania Insurance Amphitheater naming rights purchased

**2019** - Germania Insurance Club opened at American Airlines Center

**2020** - Germania Insurance NASCAR sponsorship

**2021** - Germania Insurance Lounge at Globe Life Park opened

**2021** - Dallas Summer Musicals partnership launched

## Social Media

**2012** - Facebook launched

**2017** - Added Twitter and Instagram

**2019** - Added YouTube channel, revamped LinkedIn



@GermaniaInsurance



@GermaniaIns1896



@GermaniaInsurance



@GermaniaInsurance

## Blogs

[germaniainsurance.com/blogs](https://germaniainsurance.com/blogs)

**2017** - First blog published

**2020** - Revamped blogs

## Websites

**1998** - Initial launch of public website

**2004** - Website redesigned

**2014** - Germania General Agency website launched

**2017** - Launched redesigned website

**2020** - Major overhaul with Request a Quote Page

## Publications

**Germania Today** - Public-facing newsletter produced quarterly

**Straight Talk** - Newsletter for agents produced quarterly

**In the Spotlight** - Newsletter for employees produced monthly

## Jingle

**"Trust Germania"** - Recognized as part of Germania's corporate brand and agent-tagged radio advertisements. Created in the late 1990's and updated in 2003.

## The Logo



**2016-Present**

"Modernized Blade" logo



**2005-2016**

"Blade" logo



**1996-2005**

"Centennial" logo



**1982-1996**

"Farm Mutual Insurance Association" logo with Texas handshake



**1960-1982**

"Farm Mutual Aid Association" logo

## Slogans and Taglines

***The Insurance Texans Trust***

**2006-Present**

***A Proud Past with a Solid Future***

**1996-2006**

***Bear Ye One Another's Burdens***

**1896-1996**

# Germania Agents Conference

The first Germania agents conference, held 2006 in Austin, provided a unique opportunity for Germania's agency force to connect and build camaraderie with one another on an annual basis. The event informed educated agents on relevant insurance industry and marketing topics, in addition to networking opportunities with board members, staff, speakers, and vendors. Over the years, this event has grown from 293 to over 700 registrants. In 2020, the Annual Germania Agents Conference was rebranded as G3X. The rebranding denoted a more enhanced event that focused on elevating, educating, and engaging our agency force. Germania values its agency partnerships, and more importantly, ensures that agents have an exceptional conference experience.

In 2021, because of the pandemic and social distancing Germania quickly transitioned to its first-ever virtual agent event. As a result, over 700 registered to participate in live industry and content-on-demand sessions as well as a virtual exhibition. This event accommodated agents who worked remote at home or isolated in their agency offices. In addition to educational sessions, we included entertainment options like a cooking and a mixology demonstration to enhance their virtual experience.



# 125th Anniversary Celebration



## Many thanks to the contributors

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