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GERMANIA TODAY

Insightful information for you

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A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

Spring has arrived across Texas, bringing longer days, warmer weather, and a renewed sense of connection within our communities.

At Germania, spring is always a meaningful season because it brings opportunities for our members to come together, engage in the governance of our company, and learn more about the products and services designed to protect what matters most through April Local Chapter Meetings, a long-standing tradition at Germania,. April also initiates the opportunity to vote in director elections and on proposed constitutional changes. Your participation is important, and we encourage you to watch for your invitation to vote—either by mail or online—before the April deadline. Your voice helps shape Germania's future and ensures we continue to operate in the best interest of our policyholders.

We are also pleased to share several product and service enhancements featured in this issue of Germania Today. Recently, we introduced and have now expanded new Companion Policy Discounts. Bundling policies could result in meaningful savings while ensuring your coverage continues to meet your needs. We have also transitioned our Roadside Assistance Program to a new vendor, allowing us to add Accident Management services while maintaining the same pricing our members expect. I encourage you to speak with your Germania agent to learn more about these new and enhanced offerings. These enhancements reflect our ongoing commitment to improving the services that support you when you need us most.

As we look ahead, Germania enters 2026 with a positive outlook. Thank you for placing your trust in Germania. Your engagement, participation, and loyalty are what make our mutual company strong.

I look forward to another year of connection and progress as we continue serving you and our Texas communities.

Warm regards,

Brandon

Unlock the *power* of the *companion policy discount*



At Germania Insurance, we believe that true peace of mind comes from knowing your insurance company is always looking out for you. Our commitment in 2026 is stronger than ever, as highlighted in the Spring GT President's message, where we reaffirmed our promise to deliver not only the best coverage options but also outstanding service at every step. We understand that your needs are unique, which is why we continually improve our offerings to provide solutions that truly protect what matters most to you.

As a Germania Insurance policyholder, every coverage is a new way to protect what matters most — and save money while doing it. Whether you're already insured or considering a new policy, Germania's latest offerings are designed with your needs in mind.

With the recent Personal Auto rate decrease now is the perfect time to explore bundling your auto with property insurance.

When you bundle, you unlock the power of the Companion Policy Discount (CPD), which brings savings to both your auto and property policies. Germania has just increased the Auto CPD to 20% with qualifying dwelling policy. We recently included Life and Umbrella companion policy discounts, meaning you'll are able to bundle life and

umbrella coverage with your auto policies, enjoying both expanded protection and additional savings. With these new offerings, you can customize your coverage to fit your unique needs while making sure you're getting the best value possible.



Save up to 25% when you bundle with Germania

Contact your agent for more details

In the Winter 2025 edition, we outlined other updates and enhancements presented to current and future policyholders that were centered around bringing you greater convenience and value to your overall account. These include the:

- Ability to upload documents and photos when filing a claim and communicating via text directly with the assigned adjuster.
- Increased discount for bundling Property and Auto and introduction of a Loyalty discount.
- Initiating Live Chat with our support team.
- Introducing the optional Roof Stated Limit (RSL) coverage providing scalable roof limits and deductibles.

And let's not forget about our offering of Affinity Discounts for property policyholders affiliated with specific groups – rural residents, first responders, military service members, agricultural industry workers, State of Texas employees, educators, and Germania Credit Union members. Contact your agent to make sure your policies are updated with our latest discounts!

Bundling your Germania policies isn't just about saving money—it's about having confidence that your insurance is working for you. With top-notch service and new discounts for 2026, now is the time to review your options and make sure you're getting the most out of your coverage.

Roadside Assistance and Accident Management: Expert help wherever you need it

Experiencing vehicle trouble on the road may be inevitable as a driver, but with new enhancements to the Roadside Assistance coverage, knowing that high-quality help is on the way is guaranteed. The Accident Management program and Germania's new nationally trusted towing provider are here to provide even faster support you can depend on.

The Roadside Assistance coverage now includes Accident Management, better ensuring that auto policyholders have access to a nationwide network of trusted experts and tow services — all just a phone call away. Improved response times will get you back on the road faster than ever, and best of all, the process for getting in touch with Germania's towing provider remains unchanged.

Roadside help is available around the clock, making this optional coverage worthwhile for your daily commute, while traveling, and everywhere in between.

To learn more about Accident Management and Roadside Assistance, please contact your authorized Germania Insurance agent about how our auto insurance just got even better. Even when the road gets bumpy, this added level of protection is here to make each and every drive smooth and steady.

Exclusive benefits for Germania members

GermaniaPERKS gives our policyholders access to exclusive discounts and deals on everyday purchases! Through GermaniaPERKS, you can save on dining, travel, entertainment, and much more. Whether you're planning your honeymoon, a weekend getaway, shopping for gifts, or just looking for ways to stretch your budget, GermaniaPERKS has something for everyone.

Log in today and explore the savings waiting for you—it's our way of saying thanks for being part of the Germania family! To create your account in GermaniaPERKS, use the access code GCPH1896. You can also find this code in GermaniaConnect under the News & Information section and on the Loyalty Program page. If you're on a mobile device, try turning your phone sideways for a better view of what GermaniaPERKS has to offer!



Insurance *bundling* in *Texas*: A *smart way* to *save*

Life in Texas has a way of filling up fast. Between long workdays, school drop-offs, weekend road trips, and keeping up with a home that's always a project, most families are busy simply keeping life moving. Add rising costs to the mix, and it's no surprise Texans are looking for small, smart ways to make everyday living more manageable.

One solution that's quietly making life easier for many households is insurance bundling. It may not be the most exciting topic, but for families juggling full calendars and full budgets, bundling insurance policies can create breathing room—financially and mentally.

When "Set It and Forget It" costs more than you think

Insurance is one of those necessities most people handle once and then rarely revisit. Auto insurance gets set up when you buy a car. Home insurance comes with a move. Life insurance might be added after a major milestone. Over time, these policies often end up scattered across different providers, each with its own bill, renewal date, and customer service number.

That patchwork approach works—until it doesn't. Multiple policies can mean higher premiums, more paperwork, and more chances for something to slip through the cracks. Insurance bundling offers a way to bring order to the chaos.

What insurance bundling really means

Insurance bundling simply means purchasing more than one type of insurance from the same provider. The most common pairing is home and auto insurance, though many Texans also bundle auto and home insurance with life insurance and/or umbrella insurance for more complete protection.

By keeping multiple policies under one roof, insurance companies typically offer discounts as a reward for loyalty and reduced risk. For families, that often means lower premiums without sacrificing coverage—and a lot less to keep track of.

Why bundling fits the Texas lifestyle

Texas families value practicality. Whether you live in a growing city, a quiet suburb, or a rural community, insurance needs to work in the background while life happens in the foreground.

Savings that support real life

Bundling insurance policies often leads to noticeable savings. Those savings might help offset rising grocery costs,

cover back-to-school expenses, or simply make monthly budgeting feel less tight. While the exact amount varies, many families find that bundling frees up money they can use elsewhere—without making trade-offs in protection.

Less time managing paperwork
Between work, family, and community commitments, few people want to spend their time managing insurance details. Bundling reduces the number of bills, logins, and renewal reminders competing for your attention. One provider means one place to go when you need to make changes or ask questions.

That simplicity can be especially valuable during busy seasons of life, when the last thing you want is another task on your to-do list.

A more personal experience
Having multiple policies with one insurer often leads to a stronger relationship. Providers are better positioned to understand your household, your priorities, and how your coverage fits together. When questions come up—or when you need to file a claim—that familiarity can make the process smoother and less stressful.

Keeping monthly costs in check

Insurance bundling isn't just about convenience—it's also about consistency. Insurance companies tend to value customers who carry multiple policies, which can translate into more stable pricing over time.

For Texas families, where weather events and repair costs can be unpredictable, having dependable insurance expenses can bring peace of mind. Bundling helps create that sense of predictability, making it easier to plan for the months ahead.

Popular bundles across Texas

While every household is different, a couple insurance combinations are especially common:

Home and auto insurance
A natural fit for homeowners and one of the most effective ways to save while simplifying coverage.

Home, auto, life and umbrella insurance
A comprehensive approach for families thinking not just about today, but about long-term financial security.

The right bundle isn't about having the most policies—it's about having coverage that reflects how you live.

What to think about before you bundle

While savings are appealing, the best insurance decisions balance cost with quality.

Coverage should always come first. Families should take time to review deductibles, liability limits, and optional coverages to ensure they're protected in ways that matter most to them.

Customer service is another key factor. When something unexpected happens—whether it's a car accident or storm damage—clear communication and reliable claims support make a real difference.

It's also wise to understand the details behind any bundling discount, such as how long policies must remain active or whether certain coverage levels are required.

Finding the right fit for your household

Choosing an insurance bundle starts with understanding your own lifestyle. A family with teenage drivers has different needs than a retired couple. A rural homeowner may require different coverage than someone living in a suburban subdivision.



Taking time to review your policies, compare options, and talk with a knowledgeable insurance agent can help ensure your bundle fits—not just financially, but practically. As life changes, your coverage can change with it.

A simple shift with a big payoff

Living well in Texas often comes down to making thoughtful choices that support both freedom and stability. Insurance bundling is one of those quiet decisions that can have an outsized impact—lowering costs, reducing hassle, and making everyday life a little easier.

By consolidating coverage with one trusted provider, families can spend less time managing insurance and more time enjoying the moments that matter most.

For Texans looking to simplify without sacrificing peace of mind, insurance bundling isn't just a financial decision—it's a lifestyle one.

Providers like Germania offer bundling options designed with Texas families in mind, helping turn smart coverage choices into everyday confidence.



GermaniaLIFE introduces the *End-of-Life Guidebook*

Discussing end-of-life plans is never easy, but these are some of the most essential conversations we all need to have with our loved ones and trusted advisors, such as attorneys and life insurance agents. The difficulty of those dialogues was the driving motivation behind GermaniaLIFE's new End-of-Life Guidebook.

This compassionate, straightforward resource is designed as a planning tool for you. It is an aide you and your loved ones can refer to when organizing affairs. Its aim is to reduce additional friction and stress in an already trying situation, all while encouraging resilience and preparedness.

The End-of-Life Guidebook answers the all-important questions we ask when facing the prospect of passing away or losing a loved one: "What do I do now, and where do I begin?" A walkthrough of the practical steps that follow a loss, the guidebook is intended to bring clarity to an otherwise overwhelming moment.

Organized around end-of-life needs in the order they should be arranged, the guidebook assists with these and other processes:

- Documentation of immediate next steps
- Funeral and memorial planning
- Financial and legal document preparation

There is also provided space for written notes, instructions, and preferences that may not be otherwise reflected in a live will or other documents. When completed and stored in a known location, the guidebook can serve as a trusted reference point for those preparing to pass on and their beneficiaries.

The End-of-Life Guidebook is rooted in the same promise we make to every GermaniaLIFE policyholder: peace of mind. By making long-term plans and final preparations well in advance, you and your loved ones can continue to enjoy the present and face the future with a renewed confidence.

Celebrate rural bonds: Enter Germania's *annual photo contest!*

Germania Farm Mutual Insurance Association is excited to relaunch its annual photo contest for 2026—and this year's theme shines a spotlight on one of rural life's most meaningful connections: people and their animal companions.

From ranch hands and their horses to farmers alongside their loyal dogs or livestock they care for every day, this contest invites you to capture the authentic relationships that define rural living in Texas. If you love photography and life in the country, this is your chance to share your perspective and compete for cash prizes.

Who can enter?

The contest is open to Germania Farm Mutual Insurance Association members and their immediate family members who are Texas residents. Immediate family members include spouses, children, siblings, and parents, including those related by marriage.

Contest dates

The contest begins March 1, 2026, and runs through Sept. 1, 2026.

How to enter

To participate, submit one original photo featuring a person and their animal companion that reflects rural settings and rural lifestyles in Texas. Entries should capture the heart of rural life and the special bond between people and the animals that share their day-to-day work or companionship. Email your photo to gsocial@germaniainsurance.com. Limit one (1) entry per email address.

Important entry guidelines

- All entries must be original and unpublished.
- AI-generated images, including generative fills, are not allowed.
- All entries must be submitted digitally; no mail-in or in-person submissions will be accepted.
- Proof of submission is not proof of receipt—please ensure your entry meets all requirements.
- Germania reserves the right to reject any entry deemed inappropriate or not aligned with the contest theme.

Judging criteria

Photos will be judged based on alignment with the rural theme and overall visual appeal.



Prizes

- First Place: $250 cash prize
- Second Place: $200 cash prize
- Two Runners-Up: $100 cash prize each

Additional contest conditions

- Entries will not be returned.
- By submitting a photo, entrants grant Germania the right to use, modify, and publish the image in any media, with no further compensation beyond the contest prizes.
- Winners may be required to sign an Affidavit of Eligibility and Release.
- Winners are responsible for any applicable taxes.
- The contest is governed by Texas law.

Winner announcement

A list of winners will be available upon request by emailing gsocial@germaniainsurance.com. Germania will also publish winning photos and names on our public website.

Ready to enter? Grab your camera and start capturing the moments that make rural life—and the bond between people and animals—so special.

For full contest details and official rules, visit:

- https://www.germaniainsurance.com/photo-contest
- https://www.germaniainsurance.com/photo-contest-official-rules



Spring into action: *Local Chapter meetings* and *voting*

Watch for your invitation to attend your Local Chapter meeting.

Germania Farm Mutual (GFM) is a mutual insurance company owned by its members—our GFM policyholders. Unlike stock companies, where shareholders elect the Board of Directors, our members are entrusted with electing the GFM Board of Directors and conducting other authorized business. While GFM members vote through mail-in or electronic ballots, GFM agents must still hold annual membership meetings each April.

Agents may host their Local Chapter meetings in person, virtually, or both. Either way, we encourage you to participate! These meetings are an excellent opportunity to stay informed about the latest updates, elect your Local Chapter officers, connect with fellow members, and have the chance to meet your Germania agent and service team.

Our members play a vital role in these meetings, embodying the membership-owned farm mutual insurance model that distinguishes Germania Farm Mutual Insurance Association from most other insurers in Texas.

It's time to cast your vote.

As a policyholder, you hold ultimate control over Germania Farm Mutual Insurance Association by electing its Board of Directors and voting on authorized business. Each April, you have the opportunity to cast your vote.

GFM's Board of Directors consists of 14 members, each serving a three-year term. To maintain continuity, board terms are staggered, ensuring that only a portion of the seats are up for election each year.

This year's director candidates vying for the three vacant board seats are Brandon Keller, Rosalia Nolan, and Thadd Tomchesson. Pictures and biographical information for each candidate is included in the ballot packet mailed to you or can be viewed online at: www.germaniainsurance.com/about/corporate-governance.

In late March, ballot packets were mailed to all GFM policyholders. Keep an eye out for an envelope featuring Germania's name and logo, labeled "Germania Director Ballot Enclosed." You can cast your vote online or by return mail. Voting is simple, and we encourage you to take part as a valued member of our organization.

Germania will donate $1 to the St. Baldrick's Foundation for every member who votes in the director elections, supporting childhood cancer research. Additionally, each voter will be entered into a random drawing for a chance to win one of 25 $200 Amazon gift cards.

Recipe
Orange juice muffins



Ingredients:

- **2 cups biscuit mix**
- **2 tablespoons sugar**
- **1 egg**
- **1 teaspoon orange rind, grated**
- **2/3 cup orange juice**
- **2 tablespoons sugar**
- **1/8 teaspoon nutmeg**
- **1/4 teaspoon cinnamon**

Yield: 1 dozen muffins
Pan size: muffin
Preheat: 325 degrees

Directions:

1. Combine biscuit mix, 2 tablespoons sugar, egg, orange rind and orange juice. Put into muffin pan.
2. Combine 2 tablespoons sugar, nutmeg and cinnamon, and sprinkle over dough.
3. Bake 10 to 12 minutes.
4. Can be made ahead, warmed and served for breakfast with a honey spread or jelly.

Privacy Policy

Germania Farm Mutual Insurance Association and its subsidiaries as well as our business partner, Home State County Mutual Insurance Association, (referred to as "us") value you as our customer and respect your right to privacy.

We collect nonpublic personal financial information from you and consumer reporting agencies and about your transactions with nonaffiliated third parties and us. We do this to process, administer, and maintain the products and services you purchase from us.

We have in place policies and procedures that limit who may access or use your nonpublic personal financial information that comply with state and federal regulations and our own high standards regarding privacy and confidentiality. We only disclose your nonpublic personal financial information to affiliates or nonaffiliates as permitted by law.

A full privacy policy notice is available at www.germaniainsurance.com/privacy, or by calling us directly at 800-392-2202 and requesting a copy of the notice.

CONSOLIDATED BALANCE SHEET

As of Dec. 31, 2025 (unaudited)

Admitted Assets

Cash and Investments	$736,920,123
Real Estate and Equipment	26,333,776
Premiums Receivable	144,266,790
Accrued Investment Income	4,254,338
Reinsurance Recoverable	2,927,197
Net Deferred Tax Asset	13,741,597
Federal Income Tax Recoverable	—
Other Assets	5,957,939
Total Assets	$934,401,761

Liabilities and Surplus

Unearned Premiums	$312,282,186
Loss and Loss Adjustment Expenses	175,044,826
Life Future Policy Benefits	98,390,274
Federal Income Tax Payable	675,650
Other Liabilities	41,244,538
Total Liabilities	627,637,473
Policyholders' Surplus	306,764,288
Total Liabilities and Surplus	$934,401,761

CONSOLIDATED INCOME STATEMENT

For the year ended Dec. 31, 2025 (unaudited)

Underwriting Income

Net Premiums Written	$574,432,574
Change in Unearned Premiums	67,754,584
Net Premiums Earned	$506,677,990
Net Losses Incurred	$220,166,907
Loss Expenses Incurred	60,587,113
Underwriting Expenses Incurred	126,258,510
Increase in Life Future Policy Benefits	287,474
Net Losses and Expenses Incurred	$407,300,004
Underwriting Gain (Loss)	$99,377,986
Net Investment Income	21,504,825
Other Income	(1,592,844)
Net Income (Loss) before Taxes	119,289,967
Federal Income Taxes	11,680,149
Net Income (Loss)	$107,609,819

CLAIMS REPORTED BY PERIL

Storm	$135,588,624
Fire	25,257,883
Water	16,548,540
Theft	607,270
Other	6,278,283
Total	$184,280,600

GERMANIA TODAY

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Logon

Insurance made simple with *GermaniaConnect*

Take control of your coverage anytime, anywhere with GermaniaConnect—your all-in-one policyholder portal.

Join thousands of policyholders who've simplified their insurance experience. Get started now and put peace of mind at your fingertips!

Sign up today and enjoy:

- *Instant access to your policy details*
- *Fast, secure online payments*
- *Real-time claims tracking*
- *Easy document management*

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