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Insightful information for you

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A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

Happy Holidays and Happy New Year! I hope your celebrations were filled with family, fun, and fellowship. It is hard to believe 2024 has come to a close and 2025 has begun. As we embark on this exciting new year, we want to express our gratitude to you, our valued policyholders. You are the reason we're here, and we're thankful for your continued trust and support.

2024 was another year in which we experienced escalated spring severe weather activity in Texas. We send our thoughts and prayers to those who experienced storm damage or other hardships during the year. We exist to help you through these difficulties, and I trust our dedicated team members served you well.

Germania continues to focus on improving our resilience to the challenges of more active weather by implementing a number of exposure management initiatives and operational improvements. Please review the article included in this issue of Germania Today that summarizes these efforts, along with enhancements to improve the service and support we provide to you.

Speaking of severe weather, as we enter 2025, we all want to be prepared for the unexpected. I encourage you to review the Resource guides Germania has published on our website for natural disaster preparation. There are checklists and other helpful tools to help you prepare for what 2025 may bring.

Whether you are a seasoned member of Germania or a new policyholder, you will soon begin receiving information for the election of our Board of Directors. Our members (policyholders) are responsible for the election of our Board. Each spring, Germania partners with a third-party vendor to distribute director election ballot packets to its members. Voting is made available online or by mail-in ballot. All members are encouraged to verify their email and mailing addresses are up to date. This can be done through your agent or Germania's online self-service portal before mid-February. Germania wants to ensure the election packets successfully reach our members, whether by mail or email.

Before we know it, April will be here and so will Germania's Local Chapter meetings! In April, our agency partners will hold annual membership meetings for Germania members to join in Local Chapter business and to learn more about Germania. The Local Chapter meetings are a great opportunity to get to know your Germania agent and service team.

Please watch for your director election ballot packet and meeting invitation coming this spring!

I want to personally thank you for being a valued and supportive policyholder. We remain focused on providing the excellent customer service you deserve.

Welcome to 2025!

Brandon





The ultimate guide to *cybersecurity*: Keeping your *digital world* *safe*

In the digital age, cybersecurity has become a critical concern for individuals and businesses alike. With the increasing reliance on technology in our daily lives, safeguarding our digital assets and personal information has become a top priority. Cybersecurity encompasses the measures and practices designed to protect computer systems, networks, and data from unauthorized access, theft, or disruption.

In today's interconnected world, the need for robust cybersecurity measures cannot be overstated. The proliferation of smart devices, cloud computing, and the Internet of Things (IoT) has expanded the attack surface, making it easier for cybercriminals to target vulnerable systems. Breaches can result in the loss of sensitive data, financial fraud, identity theft, and even the disruption of critical infrastructure. Effective cybersecurity is essential for maintaining the confidentiality, integrity, and availability of digital information.

Common Cybersecurity Threats and Risks

As technology evolves, so do the tactics and techniques used by cybercriminals. Some of the most prevalent cybersecurity threats include:

1. **Malware**: Malicious software, such as viruses, worms, and ransomware, designed to infiltrate and compromise systems.
2. **Phishing**: Fraudulent attempts to obtain sensitive information, such as login credentials or financial information, through deceptive emails or websites.

3. **Distributed Denial of Service (DDoS) attacks**: Overwhelming a system or network with traffic, causing it to become unavailable to legitimate users.
4. **Data breaches**: The unauthorized access and theft of sensitive data, such as personal information, financial records, or intellectual property.
5. **Social engineering**: Manipulating individuals into revealing sensitive information or performing actions that compromise security.

Cybersecurity Tips for Individuals and Businesses

To protect yourself and your organization from these threats, consider the following cybersecurity best practices:

1. **Use strong and unique passwords or passphrases**: Implement a password management system and enable two-factor authentication wherever possible. Passphrases are more memorable and harder for hackers to crack as they tend to be longer and more complex.
2. **Keep software and systems up to date**: Regularly apply security patches and updates to ensure your devices and applications are protected against known vulnerabilities.
3. **Be cautious of suspicious emails and links**: Verify the source and legitimacy of any email or website before clicking on links or providing sensitive information.
4. **Backup your data regularly**: Implement a reliable backup strategy to protect your data in the event of a security breach or system failure.
5. **Educate employees, co-workers, and family members**: Provide regular training and awareness programs to help your team recognize and respond to potential threats.
6. **Implement robust access controls**: Limit user access to only the necessary resources and monitor user activity to detect and prevent unauthorized access.
7. **Use a reputable antivirus and firewall solution**: Ensure your devices and networks are protected by a comprehensive security suite.
8. **Regularly review and update your cybersecurity policies**: Continuously assess and refine your cybersecurity measures to address evolving threats and industry best practices.

Cybersecurity Trends to Watch Out for in the New Year

As we enter the new year, it's essential to stay informed about the emerging trends in the cybersecurity landscape. Some key developments to watch out for include:

1. **Increased Adoption of Cloud Security**: With the growing reliance on cloud-based services, organizations will need to focus on securing their cloud infrastructure and data.
2. **Advancements in Artificial Intelligence and Machine Learning**: Cybercriminals may leverage AI and ML to automate and scale their attacks, while defenders can use these technologies to enhance their security capabilities.
3. **Rise of Ransomware and Extortion-Based Attacks**: Ransomware and other extortion-based attacks are expected to continue to be a significant threat, with cybercriminals demanding higher ransom payments.

Protecting Your Digital Assets During the Holiday Season

The holiday season is a prime time for cybercriminals to target individuals and businesses. During this period, it's essential to be extra vigilant and take the following precautions:

1. **Be cautious of holiday-themed phishing emails**: Cybercriminals often use festive themes to lure unsuspecting victims into revealing sensitive information or downloading malware.
2. **Secure your online shopping and transactions**: Use trusted and secure payment methods and be wary of public Wi-Fi networks when making purchases.
3. **Monitor your financial accounts and credit reports**: Regularly review your statements and credit reports for any suspicious activity.

The Future of Cybersecurity in 2025 and Beyond



Looking ahead to the next decade, the future of cybersecurity promises to be both exciting and challenging. Emerging technologies, such as quantum computing, 5G networks, and the continued growth of the IoT, will introduce new vulnerabilities and attack vectors.

In the face of the ever-evolving cybersecurity landscape, it's crucial for individuals and businesses to take proactive measures to protect their digital assets. By implementing robust cybersecurity practices, staying informed about the latest threats and trends, and adapting to the changing technological landscape, you can safeguard your digital world and ensure the continued security and resilience of your systems and data.

Weather the storm: *Preparedness tips* for *Texans*





When disaster strikes, preparation is key to protecting your family, home, and peace of mind. Germania Insurance is here to help Texans stay informed and prepared for the unexpected with expert tips and tools.

Our disaster preparedness resources provide guidance on facing Texas' unique weather challenges. Below are highlights of recent blogs and helpful tools you can use to prepare for severe weather events:

Winterize Your Home Exterior: Steps to Get Ready for Cold Weather

Getting your home ready for winter is more than just a chore; it's an investment in your property's longevity and your peace of mind. A well-prepared winter home exterior can withstand the challenges of cold temperatures, snow, and ice, ensuring your property remains in good condition throughout the season. To get your home ready for winter, you'll need to focus on several key areas. Taking the steps within this blog will help you maintain a safe, comfortable, and energy-efficient home during the winter months.

Essential Tornado Aftermath Tips for Texans

The destruction left behind by a tornado can be devastating, both emotionally and physically. Knowing how to respond in the aftermath can help protect your loved ones and speed up recovery. In this blog, we cover critical safety steps to take immediately after a tornado, such as avoiding damaged structures and downed power lines. You'll also find tips for documenting damage to assist with insurance claims, managing cleanup efforts, and finding reputable contractors to repair your property.

Understanding Thunderstorms in Texas: What You Need to Know

Thunderstorms are a frequent occurrence in Texas, but their intensity can vary widely. This article breaks down the key weather phenomena associated with storms, including lightning, hail, flash flooding, and damaging winds. Learn how to recognize severe weather warnings, take precautions to protect your home and vehicles, and ensure your family's safety during these unpredictable events. With proactive measures, you can mitigate risks and weather the storm with confidence.

Planning Ahead: Your Weather Emergency Preparedness Kit

Disasters often strike without warning, making preparation essential. A well-organized emergency kit ensures you have the necessities to stay safe and comfortable during a crisis. This blog provides a detailed checklist of essential items, such as food, water, first-aid supplies, medications, flashlights, and more. It also offers tips for tailoring your kit to your family's specific needs, including considerations for pets, infants, and elderly relatives.

How to Handle Drought Conditions in Texas

Droughts may not have the immediate danger of storms, but their long-term impacts on your home, property, and community can be significant. This blog explores the steps you can take to prepare for and mitigate the effects of prolonged dry conditions. From conserving water and maintaining your landscape to protecting your home from drought-related foundation issues, these practical tips help you navigate one of Texas' most persistent weather challenges.

More Resources at Your Fingertips



Preparation doesn't end with the basics. Germania Insurance offers a variety of tools and guides to help you plan for the unexpected. Our Resources page features safety checklists, links to emergency services, and other valuable content to keep you informed. Whether you're bracing for a storm, managing a drought, or planning for other emergencies, you'll find practical advice to help safeguard your family, home, and community.

At Germania, we're committed to keeping you informed and ready for whatever comes your way. Take the time today to explore these resources and ensure you're prepared for tomorrow. Protect what matters most with Germania Insurance.



Secure Banking Made Simple: *Trust Germania Credit Union*

In the ever-evolving landscape of personal finance, choosing the right financial institution is paramount for ensuring security and growth. Germania Credit Union (GCU) stands out as a premier choice for individuals seeking a reliable partner in their financial journey.

Founded with the intent of serving the Germania Insurance community, the credit union has expanded its reach to include a broader audience, including agents and members of the Germania Farm Mutual Insurance association, the Brenham and surrounding community, as well as relatives of any current GCU member. Through personalized service and a focus on community engagement, GCU has cultivated a loyal membership base that exceeds 2,600 individuals.

As we delve deeper into what GCU offers, we will explore its various services, member benefits, and the educational resources available to help members achieve their financial goals.

To enhance convenience, GCU offers robust online and mobile banking services. Members can access their accounts, make transfers, and manage their finances from the comfort of their homes or on the go. This digital accessibility is crucial in today's fast-paced world, allowing members to stay in control of their financial activities.

Financial Education: A Key to Success

GCU provides a wealth of online resources. Members can access financial calculators, budgeting tools, and informative articles on the credit union's website, making it easy to find the information they need to navigate their financial journeys.

Security and Trust

In an age where cyber threats are prevalent, GCU places a strong emphasis on the security of its members' information. The credit union employs advanced security measures to protect sensitive data and ensure a safe banking experience.

Comprehensive Financial Services

Banking Solutions

At the heart of GCU's offerings is a robust selection of banking solutions tailored to meet the unique needs of its members. Whether you are looking for savings accounts, checking accounts, or money market accounts, the credit union provides a variety of options that are both accessible and beneficial.

Savings Accounts

GCU offers several savings account options designed to encourage saving while providing easy access to funds. Members can choose from regular savings accounts, specialized accounts for specific goals, or even secondary savings accounts. Each account is structured to help members maximize their savings potential.

Checking Accounts

The checking accounts at GCU come with a range of features to facilitate everyday banking. Members can enjoy free checking options, a complimentary Visa debit card, and mobile deposit capabilities. Additionally, the credit union supports external transfers, making it convenient for members to manage their finances effectively.

Loan Products

GCU recognizes that financial needs extend beyond basic banking. To this end, it offers a variety of loan products that cater to different requirements, from vehicle financing to personal loans.

Vehicle Loans

For those looking to purchase a new or used vehicle, GCU provides competitive loan rates and flexible terms. Members can finance up to 125% of the vehicle's value, ensuring they can secure the vehicle they desire without financial strain. The credit union also offers GAP protection and extended warranties, adding an extra layer of security for vehicle owners.

Personal Loans

In addition to vehicle financing, GCU offers personal loans that can be used for various purposes, including debt consolidation, home improvements, or unexpected expenses. These loans are designed to be accessible, with terms that can be tailored to fit the member's financial situation.

Mortgage Services

Homeownership is a significant milestone for many individuals, and GCU is dedicated to making this dream a reality. The credit union provides mortgage services that include home equity loans, purchase loans, and refinancing options.

In summary, GCU stands as a beacon of financial security and support for its members. With a comprehensive range of services, a member-centric approach, and a dedication to community engagement, the credit union is well-equipped to help individuals achieve their financial aspirations. Whether you are seeking banking solutions, loans, or educational resources, GCU is your trusted partner in navigating the complexities of personal finance.



GCU prides itself on providing personalized service to its members. The staff is trained to understand the unique financial needs of each member, ensuring that they receive tailored solutions and support.

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Summary of *2024 changes*

During 2024, Germania focused heavily on exposure management, refining our insured business to help balance the company's financial risk following the multiple challenges the insurance market in Texas faced resulting from volatile weather, inflation, reinsurance costs, and other economic factors.

The following table provides an overall summary of key initiatives made in 2024 to help accomplish these goals, along with the effective date of each. Should you have questions regarding this information and how it impacts your specific policy, please reach out to your authorized Germania agent for assistance. We appreciate your business and continued support and loyalty to Germania!

Description of Change	New Business Effective Date	Renewals Effective Date
Roof Payment Schedule (RPS) Provides a lower cost option for policyholders who do not want to keep Replacement Cost Coverage on their roof or for new business not eligible for Roof RCC. Payment schedule is based on roof age and type of surface material.	Jan. 1, 2025	Jan. 15, 2025
Solar Panel Coverage Detach/Reset Coverage New endorsement excludes the cost to detach and reset solar panels that are not damaged during a covered roof loss. However, coverage is available as an option for additional premium.	Sept. 8, 2024	Oct. 15, 2024
Named Storm Deductible Separates deductibles for named storms from other wind events. Customers have more flexibility to choose the options that best meet their needs and budget.	Sept. 8, 2024	Oct. 15, 2024
Printed Renewals Reduces the number of printed pages mailed out in renewal packets. Provides an eco-friendlier solution. Full renewal sets remain available online for printing on demand.	N/A	Aug. 25, 2024
Personal Auto Refresh Updated policy contains new and updated endorsements, plus language updates for better clarity to policyholders.	June 1, 2024	July 15, 2024
Cosmetic Damage Coverage New endorsement automatically excludes Cosmetic Damage due to hail for insured structures, contents, and personal property. Coverage is now optional and only available in eligible counties.	Mar. 25, 2024	Mar. 25, 2024

Unlock *exclusive savings* with *Germania Perks*



Looking for ways to stretch your budget while enjoying the things you love? Germania Perks offers access to exclusive discounts on a variety of products and services, including dining, hotels, shopping, and unforgettable adventures. This program is designed to help you save money while enhancing your lifestyle, whether you're planning a family vacation, a weekend escape, or simply treating yourself to something special.

With Germania Perks, you can explore discounts from popular retail brands, cozy accommodations, and exciting experiences tailored to your interests. Craving a delicious meal at a local restaurant? Need a relaxing getaway at a top-rated hotel? Want to check off an adventure from your bucket list? Germania Perks makes it easy to find deals that fit your needs and budget.

Getting started is simple. Visit germania.enjoymydeals.com and enter the code that is available to you in GermaniaConnect under News & Information to unlock your savings. From everyday essentials to once-in-a-lifetime experiences, the platform is your gateway to incredible offers. Browse categories like dining, travel, entertainment, and shopping to discover deals that make every day more rewarding.

Why pay full price when you can access premium discounts through Germania Perks? Take advantage of this valuable benefit, and enjoy more of what life has to offer while keeping your budget in check. Sign up today and see how much you can save!

Recipe

Little Nana's Sugar Cookies

Ingredients:

½ cup butter or margarine
1 tablespoon sweet cream
1 egg
1 ½ teaspoons vanilla
1 cup sugar
2 cups flour
1 ½ teaspoons baking powder
1/3 teaspoon salt

Directions:

1. Mix butter, cream, egg, and vanilla.
2. Add sugar, flour, baking powder, and salt.
3. Roll the dough on a floured surface. Cut with floured cookie cutter.
4. Preheat the oven to 350 degrees.
5. Place cookies on a greased baking sheet and bake at 350 degrees for ten minutes.
6. When cookies are cool, you can frost however you like!



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Logon

GermaniaConnect: Empower your insurance. experience

- *Access to your ID card*
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- *Make a payment*
- *Stay informed*

Unlock the full potential of your insurance experience with GermaniaConnect, our policyholder portal designed with you in mind. By signing up, you gain instant access to a world of convenience and transparency, putting control at your fingertips. Join our community of satisfied policyholders who have embraced the future of insurance management. Sign up for GermaniaConnect today and take charge of your coverage like never before. Your peace of mind is just a click away!

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