GERMANIA TODAY



130 Years of Germania: A Story Built by People

What began with 31 Texans in Perry, TX in 1896 has grown into a 130-year legacy of neighbors helping neighbors.

Led by Germania's first president, Otto Rau, the founders created the Germania Mutual Aid Association around a simple idea: People are stronger when they help one another and share one another's burdens.

Two years later, the organization moved its headquarters to Brenham and continued growing alongside Texas. Technology changed, insurance evolved and the needs of Texans shifted. Through it all, one thing remained at the heart of Germania: people.

Generations of members have trusted Germania to help protect what matters most.

Agents have carried that promise into communities across the state, building relationships with families and businesses. Germania team members have supported that work by serving members, assisting agents, paying claims, and finding new ways to meet Texans' changing needs.

On Aug. 31, 2026, Germania marked 130 years of serving Texans. The milestone celebrates an extraordinary history, but it also looks to the future.

Every relationship strengthened, every member served and every problem solved becomes part of the next chapter. Together, those moments continue a story built on trust, service and Texans helping Texans.

130 YEARS
1896 - 2026

2026 NAMIC Awards

Germania's Roof Stated Limit (RSL) product was recently recognized by the National Association of Mutual Insurance Companies (NAMIC), receiving the 2026 Award in Innovation, Best in Category: Creativity at the NAMIC Management Conference.

Visit NAMIC.org to learn more.



Life Changes. Does Your Coverage?

September is Life Insurance Awareness Month, serving as a timely reminder that life insurance is not a one-time decision. As families grow, careers change and financial responsibilities shift, coverage needs may change as well.

Major life milestones such as getting married, welcoming a child, purchasing a home, starting a business, or preparing for retirement can all affect the amount and type of protection needed. While these moments often bring excitement and opportunity, they can also create new financial responsibilities that may be easy to overlook.

A life coverage review can help you better understand the protection you currently have, identify potential gaps, and explore options that align with your current goals.

Whether you have recently experienced a major life event or have not reviewed your policy in several years, a conversation with a life insurance professional can provide valuable insight.

A coverage review does not require a commitment to purchase additional insurance. Instead, it offers an opportunity to ask questions, learn more about available options, and make sure coverage continues to reflect the life being lived today.

You may want to consider a coverage review after events such as marriage, divorce, the birth or adoption of a child, a home purchase, a career or income change, starting or growing a business, paying off significant debt, or planning for retirement.

Life rarely stands still, and protection should keep pace with the people and goals that matter most.

This Life Insurance Awareness Month, GermaniaLIFE encourages individuals to take a few moments to review their coverage and contact a GermaniaLIFE agent to learn how life insurance can help protect what matters most.



Recipe: Homemade Chicken Pot Pie

Ingredients:

2 unbaked pie shells
½ cup of water
2 chicken bouillon cubes
3 medium potatoes
½ cup green peas
2 medium carrots
½ cup diced celery
½ cup diced onion
12 ounces chicken meat, diced and cooked
3 tablespoons diet margarine
¼ cup flour
salt and pepper to taste

Pie Crusts:

2 cups sifted flour
1 teaspoon salt
2/3 cup shortening
5-7 tablespoons cold water

Instructions:

1. Peel potatoes and carrots. In saucepan, put water, bouillon, potatoes, and carrots. Bring to boil, then simmer until tender.

2. In electric skillet, melt margarine and add onion and celery. Cook until tender. Add flour and mix well.

3. Take potatoes and carrots out of water. Dice. Add the saved water to the celery and onions and stir and cook until creamy. Add salt and pepper to taste.

4. Add all vegetables: carrots, potatoes, and peas. Add the chicken and cook for 10 minutes, stirring frequently.

5. Put mixture in unbaked pie shell and put the other pie shell on top, crimping the edges with a fork. Put holes in pastry with fork to allow heat to come through.

6. Bake at 375° for 25 - 30 minutes until crust is golden and pie is bubbly.

Pie Crusts:

1. Sift flour and salt together; cut in shortening with fork until it resembles size of small peas.

2. Sprinkle one tablespoon water over mixture and toss with fork; push to side of bowl. Repeat until dough is workable and all water is added.

Vendor Updates for Property Inspections and Auto Hail Claims

Germania has made two vendor updates related to property inspections and auto hail claims. These updates do not change how your policy is serviced or how you report a claim.

Germania is working with CrimsonBlu for required property inspections. CrimsonBlu uses the same personnel, nationwide field inspector network and inspection technology that have supported Germania inspections, and inspection guidelines, reporting and service expectations remain the same. If an inspection is needed, a CrimsonBlu field inspector may contact you to schedule it and will carry a CrimsonBlu photo ID badge.

For auto hail claims, Germania is working with NTX Hail as our preferred vendor partner. If your vehicle is damaged by hail, NTX Hail may contact you to schedule an inspection, review repair options, and help coordinate repairs if you choose to use its services.

Germania remains committed to making the property inspection and hail claims processes as simple and efficient as possible.

Wildfire Preparedness Starts at Home

Extreme heat, drought, and high winds can increase wildfire risk across Texas, especially in rural areas. Taking a few precautions now can help protect your household, property, and animals. Create an evacuation plan with multiple escape routes, a safe meeting place, and an out-of-area contact. Include transportation and relocation plans for pets, and livestock.

Reduce fire hazards around your home by clearing dead plants, dry grass, leaves, and other combustible materials. Keep roofs and gutters clean, trim branches away from structures, and move firewood, propane tanks and outdoor furniture away from the house.

Prepare an easy-to-grab emergency kit with water, food, medications, first-aid supplies, flashlights, batteries, chargers, important documents, clothing, and animal supplies. Masks, goggles, and gloves can also provide protection from smoke and debris.

Sign up for local alerts and monitor official updates. If evacuation is advised, leave early and follow emergency officials' instructions. Never delay your departure to prepare your property.

Wildfire preparedness is a shared responsibility. Review your emergency plan, prepare your evacuation kit, and encourage neighbors to reduce fire hazards. For more information, visit the Texas A&M Forest Service, Ready.gov, or your local emergency management office.



Checklist:

Before a Wildfire

- Create a family evacuation and communication plan.
- Identify at least two evacuation routes.
- Prepare plans for pets and livestock.
- Keep an emergency supply kit packed and ready.

When a Wildfire Threatens

- Close all windows and doors.
- Remove flammable items from around your home.
- Turn off propane tanks and gas lines.
- Load emergency supplies into your vehicle.
- Back your vehicle into the driveway and keep keys handy.
- Monitor fire conditions and be ready to leave early.
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Emergency Kit Essentials

- Water and nonperishable food.
- Prescription medications and first aid kit.
- Flashlight, batteries, and battery-powered radio.
- N95 mask, goggles, and gloves.
- Important documents and phone chargers.
- Pet food, water, and supplies.

If Time Allows

- Gather family photos, valuables, and important records.
- Back up digital files and personal information.
- Check on neighbors who may need assistance.

Partnerships That Reflect Our Purpose

At Germania Insurance, protecting what matters most means investing in the people, communities, and traditions that make Texas strong. Our partnerships reflect our commitment to service, leadership, and community involvement.

Through Hometown Heroes, Germania celebrates everyday Texans making a difference. The documentary-style series shares inspiring stories of individuals whose service and dedication strengthen their communities.

Partnerships with FFA and 4-H support youth leadership, agricultural education, and valuable life skills.

Germania also partners with the Liberty & Loyalty Foundation, a Texas nonprofit that honors veterans, active-duty, and retired service members, and first responders through Western lifestyle events. As the Roping Box Header Sponsor of the American Hero Celebration, Germania helps provide military members and first responders with the opportunity to rope alongside professional ropers.

Our partnership with the Ariat Texas Rattlers connects Germania with communities that value hard work, resilience, and Texas heritage. Fan experiences and community events also allow us to build meaningful connections with Texans.

Together, these partnerships help Germania support important causes, build lasting relationships, and strengthen the communities we serve. They reflect our continued commitment to putting people first and protecting what matters most. By working together, we can continue making a lasting difference across Texas.





Moen Flo: Smart Protection

The Moen Flo Smart Water Monitor and Shut-Off system helps homeowners detect leaks, monitor water usage, and automatically shut off water when a significant leak is detected. This innovative technology provides peace of mind and helps reduce the risk of costly water damage.

In addition to preventing water damage, the Flo system tracks water usage in real time, giving homeowners greater visibility into their household's water consumption and helping identify potential issues before they become major problems.

Through Germania's Loyalty Program, eligible policyholders can purchase the Moen Flo system at a discounted rate. The program is designed to help members protect their homes while taking advantage of valuable savings.

For eligible Germania Farm Mutual policyholders, installing a Moen Flo device may also qualify them for a policy discount, creating another opportunity to save while enhancing protection for their home.

Log into Germania and find out more about the Loyalty Program.

A Message from Our President



As fall arrives across Texas, many of us welcome the changing season and the opportunities it brings to spend time with family and celebrate traditions. It is also a time to reflect on the importance of protecting the people, homes, farms, businesses, and communities that make our state so special.

This season is particularly meaningful for Germania as we celebrate 130 years of service. Since 1896, generations of Texans have placed their trust in Germania to provide protection and peace of mind. Our longevity is rooted in a simple principle: putting our policyholders first. While much has changed over the years, our commitment to serving our members with integrity, reliability, and personal service remains stronger than ever.



In this issue of Germania Today, you'll find several examples of how we continue evolving to meet your needs while staying true to the values that have guided us for more than a century. We highlight enhancements to our processes, including new technology and partnerships that help us assess your needs more efficiently and provide support when you need it most. From improved inspection services to specialized hail assistance, we are continually seeking ways to deliver a better experience for our policyholders.

September is also recognized as Life Insurance Awareness Month, making it the perfect time to consider how life insurance can help provide financial security for those you care about most. Life insurance is one of the simplest and most effective ways to help protect your family's future, and I encourage you to speak with your Germania agent about coverage options that fit your needs and goals.

You will also read about some of the partnerships and community connections that help strengthen the fabric of Texas. Whether supporting organizations such as FFA and 4-H or partnering with groups that share our values, Germania remains committed to investing in the communities we proudly serve. These relationships reflect our longstanding belief that strong communities create a stronger future for everyone.

Thank you for your continued trust and for allowing Germania to protect what matters most to you. We are honored to serve you today and look forward to serving Texas families for generations to come.

Warm regards,

Brandon

Brandon Keller
President and Chief Executive Officer