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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

Summer is in full swing across Texas, a season filled with activity, travel, and time spent with family and friends. It is also a time to pause and reflect on the moments that matter most and how we protect them.

At Germania, our focus remains on serving you, our policyholders, with solutions that provide confidence and stability, no matter where life takes you. As your needs evolve, so do our products, services, and the ways we connect with you. We are committed to ensuring you have access to reliable coverage and meaningful support when you need it most.

In this Summer issue of Germania Today, you'll find several updates that highlight how we continue to deliver value, flexibility, and convenience. Whether you are learning more about life insurance at various stages of life, exploring ways to maximize your premium through discounts and coverage options, or reviewing helpful tips, each feature is designed with your needs in mind. I encourage you to connect with your Germania agent to explore these updates and review your coverage to ensure it continues to meet your needs.

We have also made meaningful enhancements for our members. From expanded communication options to membership benefits through partnerships and loyalty programs, Germania continues to make it easier than ever to access the support and resources you need.

At our core, Germania is built on a promise to be there for our members through every season of life. That promise is grounded in trust, strengthened by relationships, and delivered with a personal touch that defines who we are. Our goal is to be your insurance company of choice by consistently earning your trust through every interaction.

Thank you for choosing Germania and for allowing us to protect what matters most to you. It is an honor to serve you and your family, and we look forward to continuing that commitment in the months ahead.



Germania's Loyalty Programs Offer Cost Savings!

At Germania, we believe being a member should come with more than just reliable coverage. It should come with meaningful benefits. That's why we're excited to remind you of benefits designed just for you.

Germania Perks gives you access to exclusive discounts on everyday purchases, including travel, dining, entertainment, and more. It's a simple way to save on the things you already enjoy while making the most of your partnership with Germania.

Recently we have partnered with Splashway in Sheridan, Texas. To help you make the most of summer, enjoy these exclusive savings. Visit Splashway and enter the code below to enjoy.

- $5 off General Admission to Splashway Waterpark
- Use code Germania2026 at checkout

Whether you're planning your next getaway, looking for local experiences, or just wanting to stretch your dollars a little further, these offer a wide variety of deals all in one place.

You can find all these on the Loyalty Page when logging in from Germania's website. You never know when something new may be added!



2026 *director election season* ends with *success!*

The 2026 Local Chapter Meetings and Directors Elections have concluded. In our continued support of childhood cancer research, Germania was able to make a generous donation to St. Baldrick's.

The candidates received overwhelming support in the election. We welcome Rosalia Nolan and Thadd Tomchesson to the Board of Directors, and welcome back Brandon Keller as a director, each for a three-year term. Members also approved a constitutional amendment intended to modernize governance practices across the Association. Additionally, we would like to thank our Local Chapters for your support and for providing assistance to your members throughout the year.



Rosalia Nolan



Thadd Tomchesson



Brandon Keller

MRP, GPS, Hail Valet, and Roadside Assistance: Programs *designed* to *help you* when you *need it most*



At Germania, we understand that filing a claim can be stressful. That's why we offer programs designed to make the process easier, faster, and more convenient. Whether your home has been damaged, your vehicle needs repairs, or you're stranded on the side of the road, we're here to help.

Managed Repair Program (MRP)

If your home experiences damage from a covered loss, Germania's Managed Repair Program (MRP) can connect you with trusted, qualified contractors to help restore your property.

Through our partnership with Sedgwick Repair Solutions, homeowners have access to a network of vetted professionals who provide repair, restoration, and mitigation services. These contractors are selected based on quality standards and experience, giving you confidence that repairs are completed by trusted professionals.

Participation is always your choice, but many policyholders appreciate the convenience and peace of mind the program provides.

Germania Premier Service (GPS)

For auto claims, Germania's Premier Service (GPS) program connects policyholders with approved repair facilities across Texas.

GPS repair shops meet Germania's standards for quality and service. These facilities work directly with your claims adjuster by providing estimates and damage photos, helping move the claims process forward more efficiently.

GPS offers access to trusted repair facilities, improved communication between the repair shop and your adjuster, faster claims handling when possible, and quality repairs from approved providers.

When available, GPS can help simplify the repair process and get you back on the road sooner.

Hail Valet

Hailstorms are a common risk in Texas, and vehicle damage can happen quickly. Germania's Hail Valet service is designed to make the repair process easier and more convenient for policyholders.

With Hail Valet, customers can have their vehicle picked up, repaired by trusted professionals, and returned once the work is complete. This service helps streamline the repair experience, saving time and reducing the stress that often comes with scheduling repairs after a storm.

By offering support from pickup to return, Hail Valet provides a simple, hands-off solution to help policyholders get back on the road as quickly as possible.

Roadside Assistance (RSA)

Unexpected vehicle problems can happen anytime. Germania's Roadside Assistance (RSA) program provides 24/7 support when you need help on the road.

Roadside Assistance may help with towing, flat tire service, dead battery assistance, and lockout service, giving policyholders dependable support whenever unexpected issues arise.

With around-the-clock support, you can have confidence knowing help is only a phone call away.

Here for You Every Step of the Way

MRP, GPS, and Roadside Assistance are all designed with one goal in mind: helping you recover from unexpected events as smoothly as possible.

These programs provide trusted resources, simplify the claims process, and help deliver the dependable service you expect from Germania. If you have questions about any of these programs, contact your claims representative for more information.





Your Support Network: Delivering the *service experience* you *expect*

When you have a question about your Germania policy, great service begins with people who know you best. Your local Germania agent is your primary point of contact and trusted advisor, helping with everything from billing and payments to coverage questions, policy changes, claims guidance, and next steps. They understand your individual needs and are committed to helping you make informed decisions about your coverage.

While your agent is often the best place to start, Germania also provides a strong network of support behind the scenes to ensure help is always available when you need it. If your agent is unavailable or additional assistance is required, Germania's Customer Experience Center (CXC) is ready to help. This dedicated team works closely with agents and policyholders to answer questions, provide updates, and resolve more complex concerns.

Additional Support When You Need It

No matter how you choose to connect, the Customer Experience Team is equipped to help. Team members receive ongoing cross-training and can assist with a wide range of policy, billing, claims, underwriting, and service-related questions. When specialized expertise is needed, they work directly with underwriting, claims, billing, and technical support teams to ensure you receive accurate information and timely assistance.

Germania's commitment to customer service is reflected in the volume of support provided every day. During the first quarter of 2026, the Customer Experience Center handled more than 24,500 phone calls and 4,500 digital interactions, including chats, emails, and text messages. Customers consistently rated their experiences highly, demonstrating Germania's ongoing focus on service excellence and customer satisfaction.

Ways to Connect with Germania

- **Your Agent**
  - Your agent's contact information is available after logging into from Germania's website – www.germaniainsurance.com
- **Phone Support**: 800-392-2202
  - Best for more complex questions or situations that need hands-on help, such as policy or coverage concerns, technical issues, account access problems, or complex underwriting or claims situations.
- **Chat or Text Messaging**: www.germaniainsurance.com / 800-392-2202
  - Ideal for quick questions and updates, including checking the status of a claim or policy, billing or payment questions, or simple service follow-ups.
- **Email**: info@germaniainsurance.com
  - Helpful when you need to send or receive documents, share detailed information, or ask non-urgent questions that may require review.

Choosing the Best Option Helps Everyone

One way you can help us deliver the fastest and most efficient service is by using a single communication channel for each request whenever possible. Sending the same question through multiple channels can create duplicate work and may slow response times. Choosing the communication method that best fits your need helps our teams respond more quickly and effectively.



Our Commitment to You

At Germania, customer service is more than answering questions—it's about creating a seamless experience built on trust, accessibility, and personal relationships. Whether you're working with your local agent or connecting directly with one of our service teams, our goal remains the same: making insurance easier and providing the knowledgeable, caring support you deserve every step of the way.

What's new at Germania in 2026

More ways to save, stronger coverage options

At Germania, we're always looking for ways to help you protect what matters most—while finding opportunities to save. Throughout 2026, we're introducing new enhancements, discounts, and coverage options designed to give you more flexibility, better protection, and potential premium savings.

Your local Germania agent is your best resource to review these updates and help you decide which options are right for you.

Opportunities to Save on Auto Insurance

Bundling your auto coverage with home, life, or umbrella policies can mean lower rates and expanded discounts – and the added convenience of keeping everything with the same trusted, local company you already know.

Property Savings

Homeowners may benefit from property rate decreases, enhanced loyalty discounts, IBHS FORTIFIED home savings, and a discount for going paperless. Bundle with auto, umbrella, or life and save even more – plus, local affinity group members may qualify for additional discounts.

Expanded Coverage for Growing Needs

Germania is expanding coverage options to better match today's lifestyles, including higher dwelling coverage limits for high-value homes, expanded auto liability limits, and additional truck and trailer coverage options for personal or farming use.

Improved Service and Protection

Behind the scenes, Germania continues investing in tools and programs like aerial imagery technology for underwriting accuracy and enhanced roadside assistance services to support you when it matters most.

Start the Conversation with Your Agent

Many of these updates may already apply to your policy or could be added at renewal. The best way to take advantage of coverage improvements and potential savings is to schedule a policy review with your local Germania agent. Together, you can ensure your coverage keeps pace with your needs—while taking advantage of every available opportunity to save.

Texas hurricane season: *NOAA predictions and how to prepare*



Hurricane season in Texas is worth preparing for every year. Even when fewer storms are expected, one storm can still bring flooding, power outages, wind damage, and major disruptions. The Atlantic hurricane season runs from June 1 to Nov. 30, so now is the time to make sure your household is ready.

NOAA's 2026 hurricane season outlook

NOAA predicts a below-normal 2026 Atlantic hurricane season, with 8 to 14 named storms, 3 to 6 hurricanes and 1 to 3 major hurricanes expected. Even with a quieter outlook, Texas residents should stay prepared because it only takes one storm to cause serious damage.

Why Texans should still stay ready

The Gulf can change quickly. Storms can form, strengthen or shift direction within days, leaving little time to get ready. That is why it is best to prepare before a storm is in the forecast.

Helpful Texas hurricane resources

NOAA hurricane preparedness: Safety tips before, during and after a storm.

National Hurricane Center and National Weather Service: Official forecasts, watches, warnings, and local weather updates.

Local news and radio stations: Updates on local weather, road conditions, school and business closures, emergency alerts, and community safety information.

Texas Division of Emergency Management: State resources for creating a plan, building a kit, and staying informed.

Texas Ready: Checklists, emergency plan templates, and family-friendly preparedness resources.

TxDOT hurricane evacuation routes: Evacuation maps and road condition information.

2-1-1 Texas: Help finding transportation, medical support, or evacuation-related services.

What to do before a storm

Start with a household plan. Know where you will go if you need to evacuate, how your family will stay in touch, and what each person should pack or secure before leaving.

Build or refresh your emergency kit with water, food, flashlights, batteries, a radio, first-aid supplies, medications, documents, cash, chargers, and pet or child supplies. Keep important papers in a waterproof container.

Review your insurance coverage before a storm is on the horizon, especially if you may need flood insurance. Take photos or videos of your home and belongings in case you need to file a claim.

During and after the storm

When a storm is approaching, follow guidance from local officials and trusted weather sources. If you are told to evacuate, leave early and avoid flooded roads. If you stay home, move to an interior room away from windows.

After the storm, stay alert. Do not drive through floodwater, avoid downed power lines, keep generators outside, and wait for officials to say it is safe before returning to evacuated areas.

Quick hurricane prep checklist

- Know your evacuation zone and routes.
- Sign up for emergency alerts and enable wireless emergency alerts on your phone.
- Keep your vehicle fueled when a storm threatens.
- Store at least several days of water, food, and medications.
- Prepare for pets, older adults, children, and anyone with medical or mobility needs.
- Keep important documents in a waterproof container.
- Review insurance policies and take photos of property.
- Follow local officials, NOAA, the National Weather Service, and emergency management agencies for updates.

NOAA's outlook may call for a quieter season, but Texas families should still be ready. A little planning now can help protect your home, your loved ones, and your peace of mind if a storm heads toward the Gulf Coast.

Celebrate rural bonds: Enter Germania's 2026 photo contest!



There's still time to enter Germania's 2026 Photo Contest! This year's theme highlights the meaningful bond between people and their animal companions in rural Texas—so grab your camera and capture life in the country.

Deadline: September 1, 2026

Prizes:

- 1st Place – $250
- 2nd Place – $200
- Two Runners-Up – $100 each

How to Enter:

Submit one original photo featuring a person and their animal companion in a rural Texas setting to gsocial@germaniainsurance.com

(Limit: one entry per email address)

Who Can Enter: Germania members and their immediate family who live in Texas

Entry Guidelines:

- Photos must be original and not previously published
- No AI-generated or altered images (including generative fill)
- Digital submissions only
- Photos must reflect rural life in Texas and align with the contest theme

Winning entries will be selected based on theme alignment and overall visual appeal and will be featured on our website!

Don't miss your chance to showcase your photography and celebrate rural life in Texas!

Learn more:

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

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



Summer has a way of *bringing families together*

It's the season of road trips with the windows down, backyard cookouts with neighbors, afternoons at the ballpark and long-awaited vacations filled with laughter and memories. From celebrating milestones to enjoying simple everyday moments, summer reminds us to slow down and spend time with the people who matter most.

These moments may seem ordinary today, but they often become the memories we cherish for a lifetime.

That's the inspiration behind Germania Life's summer campaign, **Moments in the Sun**. The campaign celebrates the experiences families treasure most while encouraging an important conversation about protecting the future of those we love.

Whether you're raising young children, building a family, enjoying retirement or creating memories with grandchildren, every stage of life comes with goals worth protecting. Life insurance helps provide financial security and peace of mind, allowing families to focus on what matters most—living life together.

Summer is also a natural time to pause and reflect. As families grow and responsibilities change, financial needs can change too. A new child, a home purchase, a marriage, retirement or even a growing family business may create a need to review your current coverage and make sure your protection still aligns with your goals.

While no one can predict the future, preparing for it can help ensure the people you care about most have the support they need when it matters most.

As you enjoy this season's adventures, consider taking a moment to think about the future you're building for your loved ones. Ask yourself:

- What summer traditions mean the most to our family?
- Have there been any recent changes in our family or financial situation?
- What goals am I working towards for the people I love?
- When was the last time I reviewed my life insurance coverage?

The best summer memories aren't measured by where we go or what we spend. They're found in the moments we share, the laughter around the dinner table, the family photos from a weekend getaway and the time spent with those closest to us.

At Germania Life, we believe those moments deserve protection.

This summer, take time to enjoy the sunshine, create lasting memories and make sure the future you're building is protected for the people who matter most. Contact your local Germania agent or contact Germania Life at 1-800-392-2202 or glife@germaniainsurance.com.

Appreciation of service

Germania extends its sincere appreciation to Directors Dwayne Herring, Don McAfee, Paul Ehlert, and Laura Deutscher as they concluded their service from the Board of Directors following years of dedicated service to the Association. Their service was marked by honor, integrity, and a deep commitment to Germania, each leaving a lasting impact through their leadership and commitment to the organization. Throughout their tenure, they provided valuable leadership, insight, and guidance while helping advance Germania's mission and serve the best interests of our members. Their commitment to strong governance and thoughtful decision-making has contributed to the continued success and strength of the organization.

The Board of Directors, officers, agents, and team members are grateful for their many contributions and steadfast dedication to Germania. We thank each of them for their service and wish them the best in their retirement and future endeavors.



Dwayne Herring



Don McAfee



Paul Ehlert



Laura Deutscher

Recipe
Strawberry roll



Ingredients:

Angel food cake mix

1 8-ounce package cream cheese

1 8-ounce carton Cool Whip

1 cup powdered sugar

1 large or 2 small containers strawberries

1 can cream cheese icing

Directions:

1. Mix cake according to box directions
2. Bake for 20 to 25 minutes, or until top is golden brown. Let cool and take out of pan.
3. Mix cream cheese, Cool Whip and powdered sugar together. Spread mixture over cake, and top mixture with layer of sliced strawberries.
4. Roll cake and ice. Top cake with whole strawberries for decoration.

Yield: 10 to 12 slices
Pan size: 12 x 18 cookie sheet
Cooking time: 20 to 25 minutes

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Logon

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