GERMANIA TODAY
Insightful information for you | Spring 2025



Eight Spring 2025 Wedding Trends: Fresh Ideas for Your Big Day
Page 6

Capture the Beauty of Rural Life: Enter Germania's 2025 Photo Contest
Page 7

Spring weddings and new beginnings: Why Couples Should Consider Life Insurance

Page 4

Contents



4 Spring weddings and new beginnings: Why couples should consider life insurance



7 Capture the Beauty of Rural Life: Enter Germania's 2025 Photo Contest

3 A Message from our President

6 Eight Spring 2025 wedding trends: Fresh ideas for your big day

8 Germania partners with Hail Valet for auto hail claims

9 Claim enhancements provide flexible options

10 Spring into action: Local Chapter meetings and director elections

11 Recipe: 10 layer chicken salad

GERMANIA TODAY

Insightful information for you

Spring 2025 | Volume 51, Issue 1

Germania Farm Mutual Insurance Association

507 Highway 290 East
Brenham, Texas 77833
800-392-2202

germaniainsurance.com

Brandon Keller	President and Chief Executive Officer
Min Choi	Executive Vice President & Chief Marketing Officer
Melisa Bosse	Director of Communication
Madalyn Jozwiak	Editor
Jodee Walker	Contributing Writer
Shane Butzow	Designer

A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

When I think of spring, I think of warmer weather, bluebonnets, and the change to Daylight Savings Time. Yet being a part of the insurance industry, other things come to mind, too – like spring thunderstorms, hail, tornadoes, and preparing for hurricane season.

Over the last couple of years, the insurance industry has faced challenges due to volatile, unpredictable weather, persistent inflation, and other economic factors. These events caused many insurers to raise premiums and make various coverage adjustments – and Germania was no exception. We recognize that the increasing cost of insurance premiums and higher policy deductibles adds a financial burden on you, our policyholders. We wish we didn't have to take these actions, but they were necessary to maintain our financial strength and to fulfill the promise to those who experience claims.

In 2024, Germania made many business changes to better protect us from the impacts of severe weather and to strengthen our Association. These changes resulted in positive financial results, and Germania is now actively writing new policies for all lines of business (property, auto, personal liability, umbrella, and life). If you are interested in learning more about the coverage changes and how they apply to you, I encourage you to read more about them in the 2024 Winter edition of Germania Today available on our website and talk with your agent.

Germania's strategy in 2025 includes implementing more enhancements and options that provide choices for our policyholders. I encourage you to remain engaged with your agent, review materials included with your renewal policy, and watch for information posted on the Germania website, within the policyholder portal, and on social media.

On another note, April brings about Germania Farm Mutual Insurance Local Chapter meetings. I hope you have received your invitation and will be attending the meetings.. This is a great time to socialize with friends and neighbors, and to meet your Germania agent and service team. You will also want to watch for your Director Elections ballot being mailed to you. We ask you take a few minutes to complete the mail-in ballot, or vote online for the candidates vying for the five vacant Board seats by April 30.

We remain focused on serving the unique insurance needs of our members and proving ourselves as the insurance Texans trust.

Enjoy the spring season!





Spring weddings and *new beginnings*

Why couples should consider life insurance

Wedding season is here! For newlyweds, the journey of building a life together is both exhilarating and filled with responsibilities. One significant aspect that often gets overlooked is life insurance. While it may seem premature to think about life insurance, it serves as a crucial financial safeguard for couples embarking on their new life together. It offers peace of mind, ensuring that loved ones are protected financially in the event of an untimely death.

Life insurance is particularly vital for couples who share financial responsibilities, such as mortgages, loans, or joint expenses. In the unfortunate event of one partner's passing, life insurance can help cover outstanding debts and maintain the surviving partner's quality of life.

Moreover, newlyweds often have plans for the future, including starting a family or purchasing a home. Life insurance can support these dreams by providing financial stability during challenging times. Thus, understanding the importance of life insurance is fundamental for newlyweds to secure their future together.

Understanding life insurance basics for couples

At its core, life insurance is a contract between the policyholder and the insurer, where the insurer agrees to pay a specified sum to beneficiaries upon the policyholder's death. There are two primary types of life insurance: term life and whole life.

Term life insurance: This type provides coverage for a specified period, usually between 10 to 30 years. It is often more affordable than permanent life insurance and is designed to provide financial protection during critical years, such as when raising children or paying off a mortgage.

Permanent or whole life insurance: This includes whole life and universal life policies that offer lifetime coverage. Permanent life insurance also includes a cash value component that grows over time, which can be accessed during the policyholder's lifetime. However, it typically comes with higher premiums than term life insurance.

The benefits of getting life insurance early in marriage

Acquiring life insurance early in marriage offers several advantages that couples should consider:

Lower premiums: Younger individuals generally benefit from lower premiums, providing significant savings over the policy's lifetime. This is particularly advantageous for couples who lock in rates early.

Financial security: Early life insurance coverage ensures that both partners are financially protected from unexpected events. This peace of mind allows couples to focus on building their future together.

Cash value growth: If couples opt for permanent life insurance, starting a policy early allows the cash value to grow over time. This can serve as a financial asset that can be accessed later in life.

Establishing a financial foundation: Obtaining life insurance early on creates a solid financial foundation for a couple's future. It encourages responsible financial planning and promotes open discussions about money management.



Assessing your life insurance needs as a new couple

When considering life insurance, newlyweds should take a comprehensive approach to assess their needs. This involves evaluating current financial obligations, future aspirations, and the potential impact of a partner's loss. A practical starting point is to calculate the total debt each partner carries, including student loans, credit card debt, and mortgage obligations.

Next, couples should consider their future financial goals. Are they planning to have children? Do they intend to buy a house? These factors greatly influence the amount of coverage required. For example, a couple planning to expand their family might choose a higher coverage amount to ensure that their children are financially supported in the event of a tragedy.

Finally, it is advisable for couples to review their income and expenses. A general rule of thumb is to obtain life insurance coverage that is 10 to 15 times the annual income of the primary breadwinner. This amount aims to replace lost income and cover ongoing living expenses.

Securing your future together with life insurance

In conclusion, navigating life insurance as newlyweds is a critical step in securing a stable financial future together. By understanding the importance of life insurance, assessing individual and joint needs, and selecting the right policy, couples can protect themselves and their loved ones from unforeseen events.

Ready to start your journey towards financial security? Exploring life insurance options together can be a vital step in securing your future. Contact GermaniaLIFE at:

Phone: 800-392-2202 ext. 2060

Email: glife@germaniainsurance.com

Web: germanialife.com

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!



Eight Spring *2025* wedding trends: *Fresh ideas* for your *big day*

Spring is synonymous with new beginnings, making it the perfect season to celebrate love. As nature awakens, weddings during this time exude freshness, romance, and vibrant energy. If you're planning your big day this spring, take inspiration from these top trends that are set to define the season.

1. Bloom-filled ceremonies

Florals are a spring staple, but this year, couples are embracing bold, whimsical arrangements that create immersive experiences. Picture oversized floral arches, cascading centerpieces, and delicate petals lining the aisle. Seasonal blooms like tulips, daffodils, and cherry blossoms are taking center stage, complemented by lush greenery.

2. Pastel power meets pops of color

Soft pastel palettes remain a classic choice for spring weddings, but 2025 brings a twist: unexpected pops of vibrant hues. Think lavender paired with fuchsia, or blush pink with sunny yellow accents. This combination adds depth and personality to traditional color schemes.

3. Outdoor elegance

Garden weddings and open-air venues are all the rage this spring. These settings provide a natural, picturesque backdrop for saying "I do." Couples are enhancing the ambiance with string lights, flowing drapery, and cozy lounge areas to blend sophistication with comfort.

4. Statement accessories

Bold accessories are making a statement this year. Brides are adorning their looks with pearl-embellished veils, dramatic earrings, and floral crowns. Grooms, too, are stepping up their style with patterned ties, colorful pocket squares, and stylish boutonnières.

5. Interactive guest experiences

Making weddings memorable for guests is a top priority. This spring, interactive experiences like build-your-own bouquet stations, live painters capturing the day's magic, and creative photo booths are elevating the guest experience.

6. Sweet Spring treats

Dessert tables are blooming with seasonal delights, from floral-adorned cakes to fruit-infused pastries. Edible flowers and pastel-colored macarons are popular choices, offering up a delicious way to tie the theme together.

7. Personalized touches

Customization continues to reign supreme. Couples are incorporating personal elements such as monogrammed napkins, signature cocktails, and heartfelt vows displayed on signage. These details make the celebration uniquely their own.

8. Day-to-night transitions

Spring weddings often begin in the afternoon and then transition into evening festivities. Couples are creating magical atmospheres with soft daylight ceremonies and evening receptions under twinkling lights, complete with live music and cozy fire pits.

Spring 2025 weddings are all about blending timeless romance with fresh, creative touches. Whether you're planning a grand celebration or a more intimate gathering, these trends can help you craft a day that's as unforgettable as your love story. Embrace the season's natural beauty and let your unique style shine!

Capture the beauty of Texas rural life:

Enter Germania's 2025 photo contest!

Germania Farm Mutual Insurance Association is excited to announce the 2025 Germania Photo Contest! If you have a passion for photography and a love for rural landscapes and lifestyles, this is your opportunity to showcase your talent and win cash prizes.

Who Can Enter? The contest is open to Germania Farm Mutual Insurance Association members and their immediate family members, who must be residents of Texas. Immediate family members include spouses, children, siblings, and parents, including those related by marriage.

Contest dates: The contest begins March 1, 2025, and ends Sept. 1, 2025.

How to enter: To participate, submit one original photo that captures the essence of rural settings and rural lifestyles in Texas. Send your entry to gsocial@germaniainsurance.com. Each participant may submit only one photo per email address.

Important entry guidelines:

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

Judging criteria: Entries will be judged based on their 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 their entries 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.

Winners announcement: Want to know if you won? A list of winners will be available upon request by emailing gsocial@germaniainsurance.com. Germania will also publish the list of winners and their photos to our public website.

Don't miss your chance to share your photography skills and celebrate the beauty of rural life! Grab your camera and start capturing the heart of Texas today!

Germania partners with *Hail Valet* for *auto hail claims*



Germania is pleased to announce that in 2025 we will be partnering with Hail Valet, a North Texas-based concierge service, to assist with the handling of auto hail claims following severe weather events.

Hail Valet provides the following key services:

- Prompt assessment of hail damage to quickly get customers back on the road
- Coordination and management of centralized drive-through events
- Coordination and delivery of a rental car, if needed
- Pickup and drop-off valet service
- Lifetime guaranty for any completed repairs

The company uses a paintless dent repair (PDR) process that is designed to protect the vehicle's factory paint finish and the vehicle's overall value. For panels that do require conventional repairs, the service works with a partner body shop to perform those as well. In many cases, repairs can begin immediately either at the time of inspection, or within a few days.

Most conventional repair and body shops often only have one or two people dedicated to PDR and hail repairs at any given time. As a result, repairs are often scheduled weeks or even months out from when the damage occurred. This partnership will help speed up vehicle repairs, getting customers back on the road as quickly as possible.

"We have tested the service on a few claims, and feedback from customers has been very positive," said Casualty Auto Field Director Greg Jensen. "They have commented that Hail Valet is very fast, efficient, and professional. One customer had his vehicle repaired while on vacation and was delighted that it was repaired and ready upon his return."

More information on the PDR process can be found on the company's website at hailvalet.com.



Claim enhancements provide *flexible options*

In response to feedback from Germania customers, we are pleased to announce new digital capabilities for filing a claim online via GermaniaConnect.

In late January, Germania introduced the ability for agents and customers to upload multiple documents, including photos, and add notes for the assigned adjuster at any time during a claim's life cycle. In addition, as a Germania policyholder, you now have the option to initiate text messaging between you and your assigned adjuster, enabling you to stay better informed throughout the progress of your claim.

By creating an online account through GermaniaConnect, you can easily submit a claim online whenever it is most convenient for you. Attaching photos, copies of police reports, or other documentation to the claim file will also help to streamline the overall process.

Please watch for more digital claim enhancements coming in 2025 including:

- Updates to help make data entry easier when filing a new claim.
- The ability to set up a car rental if you have rental coverage on your Germania policy.
- The ability to set up a vehicle appraisal with a Germania Premier Service (GPS) repair facility.

We encourage you to leverage these digital claim reporting features to stay engaged and informed throughout the life cycle of your claim. If preferred, traditional methods of reporting a loss via phone, fax, and email are also still available. Our goal is to provide multiple options that make filing a claim easy and convenient for you!

New year, new goals: Make preparedness a priority

As we step into 2025, Germania is proud to reaffirm our commitment to your safety and well-being. This year, we're placing a strong emphasis on disaster preparedness, equipping you with the tools and knowledge to navigate the unexpected with confidence.

Throughout the year, we'll publish a series of monthly blogs to our public website tailored to highlight seasonally relevant disasters and practical ways to prepare for them. Whether it's bracing for winter storms, preparing for spring tornadoes, or planning ahead for hurricane season, each post will feature timely tips, advice, and actionable steps to help safeguard your home, family, and business.

Beyond our blog posts, we encourage you to explore the wealth of information available on the Resources page of our public website. This centralized hub offers year-round access to guides, checklists, and other tools designed to empower you to stay prepared in any situation.

Stay tuned for updates as we roll out new resources, and let's make 2025 your most prepared year yet—with Germania by your side every step of the way!

Spring into action: *Local Chapter meetings* and *Director Elections*



Watch out for a personalized 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 for directors 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.

You'll also 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. Each April, you have the opportunity to cast your vote for this year's slate of directors.

GFM's Board of Directors consists of 15 members, each serving a three-year term. 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 five vacant board seats are Bryant Holub, Suzanne Loehr, Mike Bayless, Dathan Voelter, and John Caley. Pictures and biographical information for each candidate are included in the ballot packet mailed to you and can also 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 in support of childhood cancer research for every member who votes in the director elections. Additionally, each voter will be entered into a random drawing for a chance to win one of 25 Amazon gift cards valued at $200.

Recipe

10 layer chicken salad



Ingredients:

- **½ head iceberg lettuce, torn into small pieces**
- **1 can water chestnuts, sliced and drained**
- **2 cups cooked chicken, chopped**
- **1 cup celery, chopped**
- **1 large bell pepper, chopped**
- **1 box green peas, frozen**
- **1 pint mayonnaise**
- **3 tablespoons sugar**
- **1 cup cheddar cheese**
- **1 cup grated bacon, crisp and crumbled**

Yield: 8 to 12 servings
Pan size: large salad bowl

Optional: To lower fat content, use low-fat mayonnaise, low fat cheese, and turkey bacon.

Directions:

1. Layer all ingredients into a large clear bowl.
2. Use both green and red bell peppers for color and variety.

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, 2024 (unaudited)

Admitted Assets

Cash and Investments	$622,530,483
Real Estate and Equipment	23,123,367
Premiums Receivable	173,543,549
Accrued Investment Income	3,762,367
Reinsurance Recoverable	6,629,618
Net Deferred Tax Asset	27,808,262
Federal Income Tax Recoverable	8,884,600
Other Assets	6,583,519
Total Assets	$872,865,765

Liabilities and Surplus

Unearned Premiums	$244,527,602
Loss and Loss Adjustment Expenses	209,229,798
Life Future Policy Benefits	98,156,936
Federal Income Tax Payable	—
Other Liabilities	113,679,627
Total Liabilities	665,593,963
Policyholders' Surplus	207,271,802
Total Liabilities and Surplus	$872,865,765

CONSOLIDATED INCOME STATEMENT

For the year ended Dec. 31, 2024 (unaudited)

Underwriting Income

Net Premiums Written	$443,150,240
Change in Unearned Premiums	(74,356,719)
Net Premiums Earned	$517,506,959
Net Losses Incurred	$384,493,487
Loss Expenses Incurred	67,412,339
Underwriting Expenses Incurred	36,200,082
Increase in Life Future Policy Benefits	(394,054)
Net Losses and Expenses Incurred	$487,711,854
Underwriting Gain (Loss)	$29,795,105
Net Investment Income	18,478,005
Other Income	591,717
Net Income (Loss) before Taxes	48,864,827
Federal Income Taxes	834,617
Net Income (Loss)	$48,030,210

CLAIMS REPORTED BY PERIL

Storm	$268,799,521
Fire	42,645,726
Water	23,053,037
Theft	953,503
Other	12,156,045
Total	$347,607,832

GERMANIA TODAY

PO Box 645
Brenham, TX 77834-0645



Logon GermaniaConnect: Empower your insurance. experience

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

NEW PASSWORD REQUIREMENTS EFFECTIVE 4/10/2025

We are dedicated to protecting your personal information and Germania's data. Registered GermaniaConnect users are required to update their password using the following requirements:

- Minimum of 12 characters (previously 8)
- Combination of upper and lower-case letters, at least one number, and one special character

Get started at germaniainsurance.com or scan the QR code ▸▸

facebook.com/GermaniaInsurance twitter.com/GermaniaIns1896 instagram.com/GermaniaInsurance