

No. **2026-10039**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 07/21/2026

Subjects Considered:

Germania Select Insurance Company
Germania Fire & Casualty Company
Germania Insurance Company
PO Box 645
Brenham, Texas 77834-0645

Consent Order
TDI Enforcement File Nos. 38788, 38789, and 38791

General remarks and official action taken:

This is a consent order with Germania Select Insurance Company, Germania Fire & Casualty Company, and Germania Insurance Company (collectively, "Germania Companies"). The Germania Companies self-reported that a data loading error resulted in certain personal automobile policyholders being charged rates different than those on file with the department. The Germania Companies have agreed to pay restitution, with interest, to the affected policyholders.

Waiver

The Germania Companies acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Respondents waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. Germania Select Insurance Company, Germania Fire & Casualty Company, and Germania Insurance Company are all domestic fire and casualty insurance companies holding certificates of authority to transact business in Texas.
2. In March 2026, the Germania Companies notified the department that they discovered a rating error for certain personal automobile policies. The error caused incorrect data to be used to calculate renewal premium for certain personal automobile policyholders, resulting in overcharges and undercharges.
3. The Germania Companies represent that the overcharges affected more than 12,000 Texas policies.
4. The Germania Companies represent that they proactively initiated a restitution program, materially conforming to the department's requirements in this order, to identify and refund policyholders who were overcharged as a result of the data loading error. This restitution program was undertaken voluntarily at the Germania Companies' initiative, prior to any order requiring such action.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 801.051–801.053, and 2251.101.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. The Germania Companies have knowingly and voluntarily waived all procedural rights to which they may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. The Germania Companies violated TEX. INS. CODE § 2251.101 by charging rates different than those on file with the department.

5. Pursuant to TEX. INS. CODE § 82.053, the commissioner is authorized to direct the Germania Companies to make complete restitution to each policyholder impacted by the violation.

Order

The Germania Companies are ordered to comply with the following:

- a. The Germania Companies must identify all personal automobile insurance policies that it renewed in Texas with effective dates from May 1, 2022, through March 1, 2026 (the Review Period).
- b. For each policy in the Review Period, the Germania Companies must calculate the corrected premium based on the rate filed with the department. If the premium charged is more than the corrected premium, the difference constitutes the "Overcharge."
- c. The Germania Companies must pay restitution in the form of a company check or account credit to each policyholder identified in the Review Period as having an Overcharge (the Qualifying Policyholders). The restitution check or account credit must include both the dollar amount of the overcharge, plus simple interest due on the overcharge. The rate of interest is 5% per annum.
- d. The Germania Companies must mail the restitution checks or issue the account credits to the Qualifying Policyholders on or before October 1, 2026.
- e. Any restitution checks that are returned to the Germania Companies with an address correction must be promptly resent to the correct address. Funds from any restitution checks that are returned thereafter for incorrect addresses and from checks that are not negotiated must be reported and delivered to the comptroller pursuant to the procedures and deadlines set forth in TEX. PROP. CODE §§ 72.001 *et. seq.*, 73.001 *et. seq.*, and 74.001 *et. seq.*
- f. On or before January 15, 2027, the Germania Companies must report the restitution paid to the Qualifying Policyholders by submitting a complete and sortable electronic spreadsheet to the department. The spreadsheet must contain the following information:

- i. policy number;
 - ii. issuing company
 - iii. policyholder name;
 - iv. policyholder address;
 - v. effective date of the policy;
 - vi. expiration date of the policy;
 - vii. amount of Overcharge;
 - viii. dollar amount of simple interest;
 - ix. amount of Overcharge and interest;
 - x. date(s) of mailing of restitution check or credits;
 - xi. the total sum of all Overcharges;
 - xii. the total sum of all simple interest; and
 - xiii. the total sum of all restitution paid (total Overcharges plus the total of the simple interest).
- g. The Germania Companies must send all submissions required under the terms of this order by email to: EnforcementReports@tdi.texas.gov.

Signed by:

Amanda Crawford

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Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Mandy Meesey

Mandy Meesey, Associate Commissioner
Enforcement

Affidavit

STATE OF TEXAS §

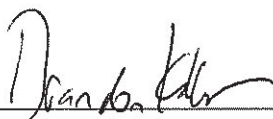
COUNTY OF WASHINGTON §
§

Before me, the undersigned authority, personally appeared BRANDON KELLER, who being by me duly sworn, deposed as follows:

"My name is BRANDON KELLER I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of PRESIDENT & CEO and am the authorized representative of Germania Select Insurance Company, Germania Fire & Casualty Company, and Germania Insurance Company. I am duly authorized by said organizations to execute this statement.

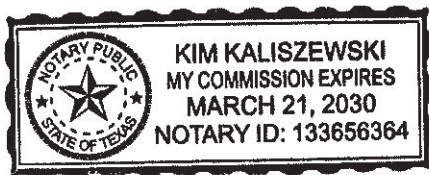
Germania Select Insurance Company, Germania Fire & Casualty Company, and Germania Insurance Company have knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on July 8th, 2026.

(NOTARY SEAL)





Signature of Notary Public

Kim Kaliszewski

Printed Name of Notary Public