



Germania Insurance Builds a Unified Digital Payments Platform with One Inc

Committed to serving Texans for more than 125 years, Germania Insurance provides property, auto, and life insurance to thousands of residents across the state. Recognized by Forbes on its 2023 *America's Best Home Insurance Companies* list, Germania is the largest farm mutual insurance company in Texas and a leading carrier for independent agents. Through generations of change, market disruption, and evolving customer expectations, Germania has remained steadfast in its mission to protect what matters most to its policyholders.

Modernizing Insurance Payments to Build Trust, Speed, and Transparency

As the insurance industry accelerated toward digital first experiences, Germania recognized that payments sit at the center of nearly every customer interaction. From collecting premiums and paying claims to reconciling escrowed property and liability insurance payments, the speed, accuracy, and transparency of payments directly shape policyholder trust and operational efficiency.

With Guidewire InsuranceSuite serving as its core policy, billing, and claims system, Germania already understood the value of a connected insurance ecosystem. Rather than addressing payment challenges with disconnected point solutions, the organization took a more strategic approach in 2022 — selecting One Inc to modernize payments incrementally and holistically through a unified digital platform. As a Guidewire Solutions partner, One Inc brought deep expertise integrating seamlessly with Guidewire InsuranceSuite.



About Germania Insurance

Founded in 1896, Germania Insurance provides auto, home, and life insurance for thousands of Texans. It is the largest farm mutual insurance company in Texas and one of the top companies for independent agents. Germania is a proud Texas company, exclusively providing protection and insurance services for Texans for more than 125 years.

For more information, please visit <http://germaniainsurance.com>.



“Greater speed, intelligence, and visibility throughout premium collection and claim payment are key to our ambition to be the insurer of choice for our policyholders. One Inc has helped bring that vision to life, and we deeply value our collaborative and innovative partnership.”

— Brandon Keller, President & Chief Executive Officer, Germania Insurance

Digital Payments Case Study

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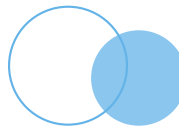
The shared goal was clear: streamline internal workflows while delivering a fully integrated, digitized payment and disbursement experience for customers, vendors, and partners.

Establishing a Strong Foundation with PremiumPay®

Germania's payment modernization journey began with the implementation of PremiumPay in 2023.

With its prior payments processor decommissioning an existing solution, the timeline for implementation was critical. PremiumPay was deployed swiftly, enabling Germania to maintain continuity while simplifying premium collection and reconciliation.

Since going live, digital premium payments have reduced operational friction for finance teams and delivered a consistent experience across payment channels. Just as importantly, PremiumPay established a scalable foundation for future growth. Germania intentionally avoided solutions centered on paper based workflows, such as lockbox services, instead investing in digital infrastructure capable of supporting expanded workflows without introducing new vendors, added cost structures, or operational complexity.



Expanding the Payments Platform with ClaimsPay®

Building on the success of PremiumPay, Germania expanded its payments platform with ClaimsPay® in 2024. Now in production for nearly two years, ClaimsPay has transformed how funds are delivered to claimants and vendors. By replacing paper checks with flexible digital payment options, Germania has improved payment speed, visibility, and accuracy across the claims lifecycle.

With nearly 50% of Germania's claim payments issued to vendors, One Inc's Vendor Network has been a critical enabler. The network allows vendors to securely store preferred payment methods and receive digital payments at scale, significantly reducing check volume while easing administrative burden for internal teams.

Elevating the Claims Experience with Hi Marley Payment Notifications

To further enhance the claims experience, Germania integrated ClaimsPay with Hi Marley, embedding digital SMS claim payment notifications directly into existing Hi Marley text conversations. This integration allows policyholders to receive payment updates within the same text thread used for claims communications, reducing friction and uncertainty during critical moments.

"The support we've received for PremiumPay has been exceptional. One Inc is highly proactive, providing immediate notifications and ongoing status updates for any known global issues. Operational continuity has been seamless due to the platform's stability. We've experienced negligible downtime since going live — a significant improvement over other vendors we've worked with — and the customer service has been outstanding."

— Christie Grimm, Business Technology Senior Product Owner–Billing, Germania Insurance



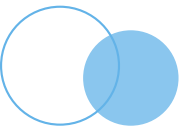
As a result, Germania's digital claim payment notifications handled within the Hi Marley texting platform achieved an open rate nearly 15% higher than email notifications, with 75% of payments processed within 24 hours.

For Germania, the integration delivered faster access to funds, higher engagement, and greater transparency — without adding complexity for claims teams.

Extending the Platform with Escrow Premium Pay

With inbound premiums and outbound claim payments digitized, Germania turned its attention to one of insurance payments' most complex and manual workflows: escrowed property and liability insurance premiums. Historically, these payments arrived as bulk (bill lists) paper checks from loan servicers, requiring manual processing, reconciliation, and exception handling. While outsourced lockbox services were considered, the model was ultimately dismissed due to cost and limited long-term efficiency and process improvement gains.

Instead, Germania deployed Escrow Premium Pay (EPP), a use case available as part of their existing PremiumPay deployment.



The implementation took just four weeks, leveraging existing PremiumPay infrastructure and bank configurations. Upon going live in September 2025, Germania gained digital access to One Inc's mortgagee network of more than 1,000 lenders by leveraging One Inc's single connection.

This enabled Germania to rapidly digitize escrow premium payments without disruption, eliminating manual processes and bulk checks. Germania automated and simplified reconciliation and settlement strengthening operational efficiency across its billing operation.

One Platform, One Partner

From its initial implementation of PremiumPay to its expansion with ClaimsPay and Escrow Premium Pay, Germania's journey with One Inc highlights the value of a unified, forward looking payments platform.

Today, Germania benefits from:

- **Greater operational efficiency** through streamlined workflows
- **Improved payment visibility and control** across the entire payments lifecycle
- **Reduced reliance on paper and manual processes**
- **A trusted partnership with One Inc** that supports continuous innovation

Looking ahead, Germania's long term platform strategy positions the organization to modernize payments across the insurance lifecycle while maintaining flexibility for future needs. With measurable operational improvements, enhanced

"A remarkable 94% of our vendors have stored payment preferences in the One Inc Network, which is fantastic. Our vendor digital adoption stands at 61%, which we anticipate will continue to grow."

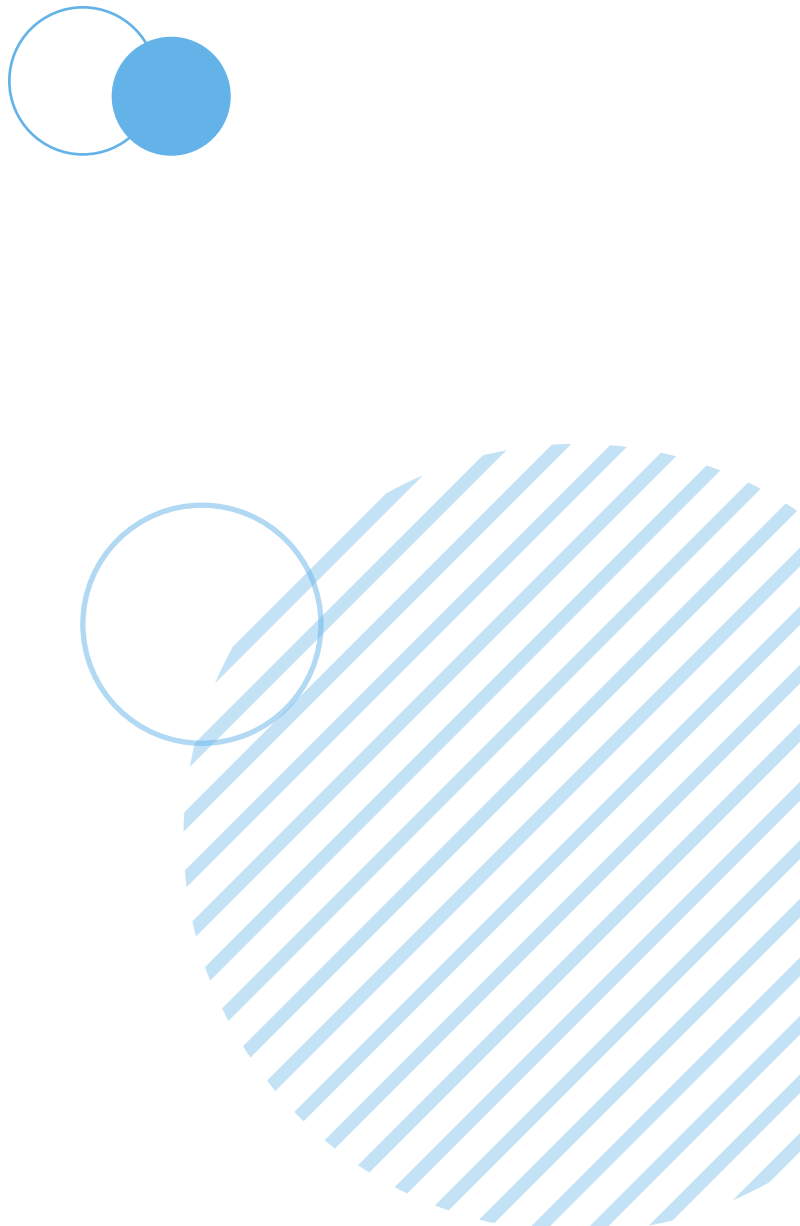
— Coty Hinze, Business Technology Senior Product Owner-Claims, Germania Insurance



customer experiences, and a clear roadmap for innovation, Germania's partnership with One Inc serves as a model for insurers seeking to build trust, speed, and transparency through modern payments.

"Our deployment was quick and easy, with virtually no effort required on our end. The go-live experience was seamless, and our team loves it. 92% of our escrowed insurance premium payments are now automated, and that percentage will only increase. We're thrilled! Everything runs smoothly on its own — we hardly need to think about it anymore."

— Christie Grimm, Business Technology Senior Product Owner-Billing, Germania Insurance



One Inc Digital Payments Platform



Premiums Payments

Align your payment experience with core systems and securely process credit card and ACH payments.



Security & Compliance

Remove sensitive payment data from your network and simplify your compliance burden.



Multi-Channel Communication

Reach policyholders throughout their journey in the channels they use most.



Reporting & Reconciliation

Reconcile accounts, instantly find discrepancies, analyze and report payment activity.



ClaimsPay®

Deliver fast, secure digital claims payments through payees' preferred channels and methods.

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