



# PRESERVING RURAL SASKATCHEWAN ROOTS

BY **APOLLINE LUCYK** PHOTOS **UNIQUITY PHOTOGRAPHY**

Over a century ago, several fires ravaged farms in the Hoffenthal district northeast of Langenburg, Sask., and since no one had insurance, neighbours and community members were generous enough to help the affected families. It was a terrible loss for the community, but this incident led to the development of a fund which would insure the community for decades to come.

In the spring of 1909, “a group of farmers got together and pooled their money together in a little fund, so if someone’s house burnt down, or a farm burnt

down, there was this pool of money that they could dip into to help pay for the loss,” says Lorinda Buchberger, general manager of Germania Mutual Insurance. “And so that started the mutuality between all these people, and it just grew from there.”

As history has a way of repeating itself, Germania relocated in 2007 to an office which happens to be in the same building where its first annual meeting was held in 1909.

Germania Mutual Insurance is a “proud little insurance company” which provides

home and farm insurance through brokers all around Saskatchewan. Run by an active board of directors as well as a staff of four hard-working women, Germania is known for its excellent service and personable staff.

Although Germania is small in comparison to the larger insurance companies across the country, it has grown greatly. “I truly think that people living in rural Saskatchewan want to deal with small town people and that’s what this mutual insurance company is, and that is why we have grown. In 1999, the company was receiving \$140,000

in premiums, and today, at the end of 2012, we were at over 3.2 million," says Buchberger.

Specializing in home and farm insurance, Germania Mutual Insurance has fantastic packages for homeowners, tenants, condominium owners, mobile home owners, rental dwellings and seasonal dwellings, farm owners, farm tenants and farm insurance. Their farm insurance coverage protects farming operations from loss or damage to homes, outbuildings, farm machinery and equipment, livestock and produce plus much more.

Last year, the Insurance Brokers Association of Saskatchewan (IBAS) survey ranked Germania best overall in personal product and pricing, personal policy service, billing, personal quoting and accommodation and claims handling. "We excel in the personal aspect of the business," says Buchberger. "We're people — not technology — and we treat our policyholders really well."

Germania has a small but vital staff: Lorinda Buchberger, general manager; Maxine Bourgette, claims manager, retiring end of 2013; Tracey Yont, new claims manager-in-training; and Tammy Putland, underwriting manager. The board of directors is also essential to the company's success. It is led by Chairman Shawn Patenaude, Ron Buchberger, Michele Yeske, Kent Weir, Melissa Ingjaldson and Scott Pratt, and together they ensure the company continues to provide quality insurance for its policyholders.

Germania offers insurance only through brokers, which are located all over Saskatchewan. "We have 27 brokers who sell our insurance, all in Saskatchewan," says Buchberger. Brokers are located in communities such as Langenburg and SpyHill (Mainline Insurance), Esterhazy (Zaparaniuk Agencies), Yorkton (L.R. Future Insurance), Buchanan (Shewchuk Insurance), Kamsack (Hawryluk Agency), Melville (Mark's Agency), Watrous (Tri-Central Insurance), Wadena (Wadena Insurance) and many more. A complete list can be found on Germania's website.

Throughout the years, Germania has remained true to its mission statement: "To provide secure insurance coverage



for our policyholders and ensure prudent long-term growth while preserving our rural Saskatchewan roots." For quality insurance from people you can trust, contact a Saskatchewan broker about Germania Mutual Insurance today. ■

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