

Widner Mutual Fire Insurance Association

Founded: 1883

Location: Freelandville

The Widner Mutual Fire Insurance Company began as the German Fire Insurance Association at a time when farmers were joining the Grange and creating cooperatives. The insurance group originally only covered claims for fire damage. The first president was August Brakhage. He and eighteen other farmers formed a mutual insurance association to offset the tremendous costs due to fire damage. At first the minutes were written in German and only German Americans were allowed entry into the association, which had an entry fee of fifty cents. In the early years if the association had a surplus, members were permitted to borrow against it at a reasonable rate of interest.

In the late 1890s the association decided against expanding beyond fire protection, declining to insure livestock or town property. In 1892 the organization incorporated and took the name Widner German Mutual Insurance Association. By 1901 the board of directors decided to levy a charge of \$15.70 on each member when a loss occurred. Those who were not of German descent were not permitted to join the company until 1927, and minutes were not written in English until 1930. After a merger in 1933 the organization became known as the Widner Mutual Fire Insurance Association.

After World War II the company expanded beyond fire insurance. In 1946 the company began paying the local fire department for runs that aided a member of the association. In the early 1960s the board of directors voted to begin issuing wind storm insurance.

In 1998 the five hundred-member association had a number of different options including life and multiperil insurance, as well as its traditional protection against fire. The company still

belongs to the policyholders and is run by a nine-member board of directors and a president and vice president. Conrad Begeman held the office of president.