

H u m b o l d t Reminder

Wednesday, April 8, 2026

SPRING Home IMPROVEMENT

Humboldt Mutual Insurance and Abens-Marty-Curran Agency have stood the test of time

By PHIL MONSON

As spring 2026 unfolds, it marks a milestone for a couple of businesses in downtown Humboldt which share the same building.

Humboldt Mutual Insurance Company is celebrating 140 years, established in 1886.

Abens-Marty-Curran Insurance Agency is celebrating its 50th anniversary in May. It was formed in 1976.

Amy Peters serves as president and Chief Executive Officer (CEO) of Humboldt Mutual Insurance Company. Scott Curran is treasurer and chief financial officer.

Curran owns and operates Abens-Marty-Curran Insurance Agency, alongside Ross Sleiter and Lance DeWinter.

Abens-Marty-Curran Agency is independent of Humboldt Mutual Insurance Company. Humboldt Mutual is the insurance carrier while sales agents Curran, Sleiter and DeWinter own and operate Abens-Marty-Curran Agency. Curran is president of AMC.

Maury Abens brought Abens-Marty-Curran Agency to Humboldt in 1976. In 1978, he and Lawrence Marty partnered to form the agency. In 1986 Larry Curran, Scott's father, joined the agency. Marty retired in 1989 but the Abens-Marty-Curran Agency name remained.

Abens-Marty-Curran Agency works with clients in lining up their insurance needs, whether it be home, car or farm.

"Humboldt Mutual is one of the companies we could place people's coverage with. We are more in sales, marketing and serve as a

broker," Curran said. "We can write insurance with a wide range of companies and not just Humboldt Mutual. Others include Grinnell Mutual, IMT, Nationwide, North Star Insurance and Progressive."

"Since we are in the same building as Humboldt Mutual, people in the community assume we are all one in the same," Curran said. "We are thought of as one but we are two different entities."

"Humboldt Mutual has been around for 140 years and it was formed by farmers 140 years ago as a way to provide coverage to the rural community and farms," Curran said.

"We manage and run Humboldt Mutual Insurance Company but the policy owners actually own the company. There's a board of directors for Humboldt Mutual Insurance that oversees decisions and we have a staff to help run the company," Curran said.

Peters has been with the company since 1997.

"I started out working at the front desk and I worked for both the agency and the insurance company," Peters said. "On Mondays, Wednesdays and Fridays I worked for Humboldt Mutual and on Tuesdays and Thursdays I worked for the agency."

Rising costs and the big jump in catastrophic weather events over the last 10-20 years have impacted the insurance industry as a whole and have made for a challenging time.

"Since 2017 we have had so many severe storms that we had never experienced before," Peters said. "A higher



Amy Peters (front) serves as Chief Executive Officer of Humboldt Mutual Insurance Company. Scott Curran (left) is treasurer and chief financial officer. Independent photo.



Abens-Marty-Curran Insurance Agency is owned and operated by Ross Sleiter (left), Lance DeWinter (center) and Scott Curran. Humboldt Independent photo.

See more on pg 2



Cont. from front

frequency of hail and wind storms that caused damage throughout the area. In the early 2000s we had some bad storms.”

“Humboldt Mutual had a big concentration of events that increased the risk in Humboldt and Fort Dodge. To try to alleviate that if we did get a big storm and because a lot happened in our big area, we had to adjust our rates. Make the rates higher for homeowners and create endorsements in the way coverage changed,” Peters said.

“Humboldt Mutual relies on the fact that we are re-insured by Grinnell Mutual. Humboldt Mutual buys insurance from a larger company just like consumers buy insurance from companies to cover their property risk,” Curran said.

“If a huge catastrophe hits Humboldt or Humboldt County direct, there’s no way Humboldt Mutual has the reserves to pay all of those claims,” Curran said. “Grinnell re-insures all the

things we are insuring. And of course, it all goes up the chain. Grinnell buys re-insurance from another entity because they work with 60 other county mutuals across the state and it all goes up into a backwards funnel,” Curran said.

“What’s been happening over the last handful of years is that the re-insurance market has been accessed way more than it ever has in the past. The big companies at the top started driving terms of how policies are going to be insured and the rates down to the next layer of re-insurance and so it all gets passed on down and ultimately the buck stops with the consumer,” Curran said.

“That has changed a lot over the last few years. Deductibles have had to be increased. Terms of what is covered and what used to be referred to as replacement cost can’t always be replacement cost anymore. It has to be actual cash value or depreciated policies. The re-insurance that we get charged from Grinnell is obviously going up so our rates in turn have to come up,” Curran said. “There’s a lot of that which has happened the

last few years.”

“Other companies are following suit. I feel like we were aggressive or proactive in trying to address the increase in rising costs by implementing adjusted premiums before most companies have done,” Peters said. “Now companies like IMT, Nationwide and Accuity are responding with rate increases to cover losses.”

“I feel like things have now leveled out and everyone has had to take their turn and it was just a matter of when it happened in the fiscal calendar year,” Curran said.

“Humboldt Mutual Insurance serves Humboldt County and the adjoining counties around us,” Peters said.

“Most county mutuals when they were formed, the original charter was the county they were domiciled in and the ring of adjoining counties,” Curran said. “Over the course of time some mutuals have gone statewide. We are considered statewide but our county basically includes the two rings of counties around us and that is 22 counties. That is our writing territory and where we are allowed to write

insurance coverage.”

“We have eight agencies within those counties who write policies for us. The agencies are based out of Algona, Belmond, Garner, Corwith, Eagle Grove, Clarion, Webster City, Jefferson and Fort Dodge. Some of those are satellite with parent agencies in Algona, Pocahontas, Webster City, Belmond and Fort Dodge,” Peters said.

Peters says being small has its benefits.

“The one benefit of being considered a small insurance company is because we are small we are nimble and can take action quickly where some larger companies can take months before they get everything under the pipeline. When we need to adjust, we are able to adjust and react and that has paid its dividends accordingly, to help Humboldt Mutual be around another 140 years,” Curran said.

“It’s not just making the decisions. We have a board of directors who help us in making the decisions in Humboldt Mutual. They are all policy holders so they

have a vested interest,” Peters said.

“Insurance is the idea of pooling resources to spread the risk because nobody can stand it on their own. The law of large numbers says not everybody is going to experience a loss so therefore, they will help pay for the losses this year,” Curran said.

“One hundred and forty years ago the idea was for farms and rural property that started popping up, none of the insurance companies back in the day wanted anything to do with insuring farms and rural properties because there was no way the horse and buggy fire department was going to get there in time and be able to put out the fire. If a building caught on fire it was usually a total loss,” Curran said.

“Farmers and people in rural areas began pooling their money, went in and created the charter and had members who paid their premiums, so to speak, so they could have protections for themselves,” Curran said.

“That was why they were formed and it has stood the test of time. Iowa has experienced

a lot of consolidation over the years. At the height there was around 104 mutual insurance companies in the state. That is now down to about 54 or 55. As time goes on, mutuals either quit completely or merged or consolidated with others,” Curran said.

“The state of Iowa has an insurance division that regulates insurance. We have to send them our quarterly and annual reports along with our financial reports. They monitor those and have guidelines. They oversee everyone. If somebody is in jeopardy, they will step in to take control if needed,” Curran said.

“We’ve stood the test of time and look forward to serving well into the future as we celebrate these milestones,” Curran said.

Humboldt Mutual Insurance Company and Abens-Marty-Curran Agency is located just east of the Humota Theater at 513 Sumner Avenue. You can contact them by phone at 515-332-2953 or toll free at 866-632-2953.

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How to establish a home renovation budget

Homeowners know that the next home renovation project is always right around the corner. And that means finding ways to finance such undertakings. When planning for renovations, the average homeowner underestimates their project cost by approximately 22 percent, according to the 2026 Remodeling Impact Report. Establishing a pre-project budget can help avoid such surprises.

Don't over-improve

A common mistake homeowners make is over-improving a home beyond the neighborhood value. A good rule of thumb is to employ the average percentage-of-home-value approach in an effort to stay within range of what's acceptable. Budget a kitchen renovation or finished basement at 10 to 15 percent of the home value. A master bedroom will come in at 5 to 10 percent of home value, while a small bedroom or office falls between 1 and 3 percent of home value. These benchmarks are supported by the National Association of the Remodeling Industry and the National Association of Realtors. Historically, a functional, modern kitchen is the top driver of home value, says Remodeling Magazine.

Learn the breakdown

Homeowners should understand that materials, fixtures, appliances, and flooring, otherwise known as "hard costs," will eat up 50 to 60 percent of their renovation budgets. Labor, permits and design fees will comprise the next largest chunk, typically coming in between 25 and 35 percent. Homeowners also should factor about 15 to 20 percent of a budget to a safety net to cover unforeseen expenses, like mold remediation or structural issues.

Get three quotes

It's important for homeowners to get several estimates before establishing a budget. Experts advise working with contractors that offer fixed-price contracts rather than those that list time and materials; otherwise, there may be a mid-project price hike that comes out of the blue. A person also can ask contractors for a line-item bid so it's possible to see where money can be trimmed through different material choices. With a list of desired items in hand, and acceptable substitutions if the cost comes in too high, homeowners can create a budget that works.

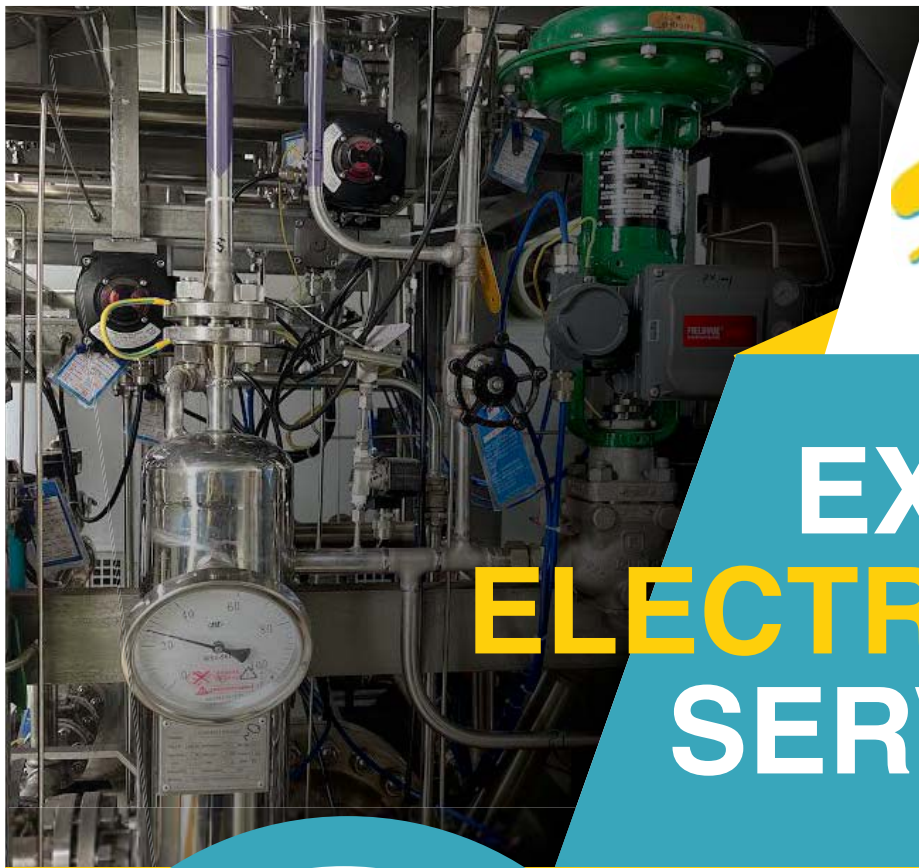
Saving versus splurging

It's important for homeowners to be realistic about their renovations. They can splurge on items that are seen or touched every day, like door handles, cabinet pulls and faucets. Other items, like lighting fixtures or backsplashes, can be replaced down the road. It may be better to direct funds to structural elements or those "invisible renovations" like upgrading insulation or smart systems that save on energy costs and improve efficiency.

Keep a 20 percent cushion

Homeowners can determine the affordability if a proposed project ends up costing 20 percent more or takes a few months longer. If the answer is no, homeowners should scale back the project budget until they have that financial safety net. Alliant Credit Union says experts strongly recommend adding a 20 percent contingency cushion to a remodeling budget.

A home remodeling project is a big commitment of time and money. Budgeting correctly ensures that there are few, if any, surprises along the way.



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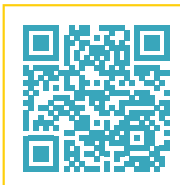
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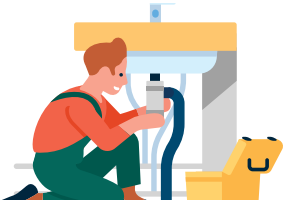


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A home can never be too safe or secure. When residents of a home leave or go to bed at night, a wide range of safety and security features can protect them and their belongings. In-home amenities also can make homes safer for residents with mobility issues or other limitations.

Homeowners indeed have no shortage of options when seeking to make their homes safer and more secure. An assortment of safety and security features can help homeowners plan for nearly every situation that could put residents in jeopardy.

- **Age-related safety features:** Various features can help seniors age in place. The National Institute on Aging recommends installing grab bars in showers and bathtubs to reduce the risk of falls when bathing. Such features also can help seniors balance themselves while they bathe and get in and out of showers and tubs. Nonslip strips can be installed on bathroom and kitchen floors in areas that might be vulnerable to spills or puddling. The NIA also recommends fixing all carpets firmly on the floors, which may necessitate the removal of all area rugs. Adding handrails on staircases so there's something to grab onto on each side the staircase also can enhance the safety of these potentially risky spaces in a home.

- **Entry point security features:** Deadbolts, security cameras and/or smart doorbells make it easier to keep strangers out and monitor entryways. Smart doorbells may deter criminals from approaching a property. Locks and sensors also can be installed on all windows, and especially those on the first floor that can be accessed from the ground. Locks on sliding doors can be reinforced with secondary locks that further prevent the door from being opened from the outside once the locks are engaged.

- **Fire safety features:** The National Fire Protection Association notes that the death rate in home structure fires is approximately 60 percent lower in homes with working smoke alarms than in homes with no alarms or in homes where alarms are not working. The NFPA adds that smoke alarms monitor for smoke and control the speaker that emits the sounds that notify occupants of the presence of smoke. The NFPA recommends both ionization smoke alarms and photoelectric smoke alarms, as each employs a different type of sensor. The combination of both in a home ensures people are alerted in the case of both flaming fires (ionization alarms) and smoking, smoldering fires (photoelectric alarms). A functioning fire extinguisher also is a must (disposable extinguishers typically last between 10 and 12 years), as is a carbon monoxide detector.

- **Lighting:** Sufficient lighting in a home and around the exterior of a home and even the property can be another important safety and security measure. Exterior lighting deters intruders because it makes them more visible to residents while they're awake and makes them easier to see on overnight security cameras, which can be enough to keep them away. Interior lighting makes it easier to navigate a home at twilight and at night. Hallway night lights can make trips to the bathroom safer, and lighting alongside stairways can make these spaces easier to navigate when the rest of the home is dark.

There's no shortage of ways to make homes safer and more secure, which should be a priority for homeowners of all ages.



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BACKYARD IDEAS ON A BUDGET

Many people enjoy the possibilities that outdoor living offers and admit they would spend more time outside if the exterior spaces of their homes featured more amenities. According to a 2024 survey by Allstate Protection Plans, Americans love outdoor living and entertaining. Seventy-six percent of those who own outdoor products use their backyards, porches, patios, or balconies at least three times a week. About 25 percent of Canadians spent more time in managed landscapes in 2022 compared to 2021, according to a survey commissioned by the TurfMutt Foundation.



It's clear people from all walks of life value time spent outdoors, but many homeowners cannot afford a major backyard overhaul. Thankfully, there are budget-friendly upgrades anyone can embrace to maximize style and function.

Source thrift shops
Thrift shops are ideal places to find gently used items for the yard. Scour the aisles for patio sets, planters and more at deeply discounted prices.

If you can't find a matched set, look for patio pieces that have similar lines and materials to create a cohesive look and feel.

Grab some pallets
There's an entire craft offshoot involving the repurposing of pallets acquired from warehouses or hardware stores. Pallets can be transformed into everything from tables to sectionals to benches. Visit www.instructables.com/Pallet-Furniture/ for building ideas, or check out YouTube video tutorials offering tips on getting started. Pallet furniture can be much more affordable for those on tight budgets, particularly since pallets are often free.

Lend a hand
Taking on some of the

backyard renovations yourself can save money. Speak with a contractor, mason or landscape architect to see if you can pitch in to lower costs. You might be able to tear out existing landscape to reduce labor expenses so that the professional can come in and get started right away.

Reuse and refresh
While thrift stores are one place to find inexpensive outdoor living items, you also can transform older furniture or hand-me-downs with some sanding and a coat of paint. Breathe new life into found items with paint, fresh cushions and enthusiasm.

Renovating an outdoor living space is achievable in a budget-friendly way with some creativity and know-how.



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