



## ArtisanPAK Cash Flow Advantages

MiniCo recognizes the economic hardship that today's artisan contractors face. Over the past 35 years, our Artisan Contractors Program was refined to offer contractors comprehensive coverage and the most flexible payment plans to help them navigate their business operations during any economic climate.

### Insure Your Customers With a Program That Gives Them Cash Flow Advantages!

- Direct Bill Pay-As-You-Go Plan\* (Payroll or Gross Receipts/Sales based): 20% security deposit at time of binding. Payments start after the first month, and General Liability is based on monthly exposures. Auto, Property, Inland Marine, and Excess Liability are 1/12th of the estimated annual premium of each coverage, payable each month.
- Direct Bill Monthly Stip Plan\*: 10% security deposit at time of binding along with the first monthly payment. Monthly payments are based on 1/12th of the estimated annual premium of each coverage.
- Security Deposit Rolls at Renewal: No need to come up with a new deposit as long as the insured is current with their payments. The security deposit will be adjusted up or down based on renewal estimated annual premiums and it will remain at either 20% or 10% of the estimated annual premium, depending on the payment plan chosen.
- Premium Audit Both Up and Down\*: The insured only pays for their actual exposures.
- No Premium Finance Interest Charges: Insureds avoid paying interest charges when they take advantage of the monthly pay programs. Only a small billing installment fee applies.
- No Short Rate Penalties\*: Mid-term cancellations are pro-rated.

\*Subject to policy terms and conditions.

This program is only available in AZ, CA, and NV.

Coverages underwritten by:  
GuideOne Mutual Insurance Company (Iowa-domiciled, California ID# 1481-1)  
GuideOne National Insurance Company (Iowa-domiciled)  
1111 Ashworth Road, West Des Moines, IA 50265

Contact Us Today

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Send your submissions to [artisanpak@minico.com](mailto:artisanpak@minico.com)

Visit our program website to access coverage information, supplemental applications, and much more.

[www.minico.com/artisanpak](http://www.minico.com/artisanpak)

