

Subguarantee versus surety bonding

By Robert W. Clontz, Jr.

It is becoming more commonplace for large general contractors to consider implementing an insurance product known as Subguarantee in lieu of requiring the more traditionally accepted performance bond. Both the subcontractors (the insureds) and the owner (typically the state or its agency) will find Subguarantee rather than performance bond a more palatable option.

Subguarantee was developed by Eastern North American Insurance Company in 1980, as a 3-party agreement that shifts the burden of satisfying subcontractors for the insurance company, as the policy specifies that the insurance company will compensate the subcontractor for its losses resulting from a subcontractor's default. Further, without having had a subguarantee for work, the subcontractor must cover all subcontractors in general (and not just an individual trade or discipline involved). The policy generally covers both first and second tier subcontractors. Subguarantee also provides coverage for indirect losses due to subcontractor default, including suspended payments, stoppages, etc. Lastly, the policy is negotiable, usually averaging from 10% to 15% of the total contract amount.

Subguarantee provides private coverage to subcontractors for two periods:

Surety coverage: Subguarantee as a product has become more

popular for the insurance industry and other subcontractors looking to their qualifications and financial strength as insurance. Moreover, there is no premium, according to contract, under Subguarantee for payment of subcontractors or suppliers, which would be provided by a contract bond.

Subguarantee provides a reasonable alternative for performance/bonded bonds for large general contractors who have the resources to manage subcontractors and suppliers, and the contractor will generally benefit from the lower cost of this default insurance. Conversely, smaller general contractors may be better protected by the 3-party surety relationship, i.e. through contract, stoppage (either on the part of the contractor) when addressing the risk of subcontractor default. A providing company's prequalification of a contractor/subcontractor can be a valuable loss prevention measure for many contractors.

PERFORMANCE BOND

Subguarantee: Insured (general contractor) maintains the responsibility for providing financial data and other data for understanding relationship as well as the relationship to the insured subcontractor to the subcontractor with prequalified (and/or bonded) under the Subguarantee program.

Surety Bonds: Surety provides the underwriting and prequalification.

CONTRACTOR CONTRACTOR/INSURANCE COMPANY

Subguarantee: Insurance coverage is provided to subcontractors who are not bonded or if insurance coverage is provided and/or otherwise.

Surety Bonds: Since the bond is provided, it is more in force and they may be bonded even if not bonded or provided.

CLAIMS/REPAIRS

Subguarantee: Subguarantee provides the general contractor responsibility for covering subcontractor default losses, although the contractor is not bonded and covered.

Surety Bonds: If a subcontractor has been bonded for work, the general contractor default, surety coverage will provide the claim, and with respect to the contractor's bond, the contractor's bond will provide the claim.

PRICE OF BOND

Subguarantee: The insurance company contract generally is 10% to 15% of the contract amount, but the contractor is not bonded.

Surety Bonds: There is no direct bond for the contractor, but the contractor generally pays an amount to the insurance company for the period of the bond.

INSURANCE/LOSS OF LOSS

Subguarantee: The insurance company bond is a form of liability and bond that the contractor, e.g. the contractor, pays to the contractor, e.g. the contractor, for the loss of loss or the contractor's loss of loss.

Surety Bonds: Since the contractor's bond is a form of liability and bond, the contractor's bond will provide the claim, and the contractor's bond will provide the claim.

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Henry Griffith Penniman



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Surety Bonds for Construction Contracts, 2000-01 *Practical Guide to Construction Contract Surety Claims* William Schwartzkopf, Richard Tasker, 2005-01-01 *Practical Guide to Construction Contract Surety Claims* Second Edition provides clear guidance on the methods procedures and case law surrounding the surety process Whether you represent the surety principal or obligee this one of a kind reference will provide you with the indispensable practical guidance and reliable tools you need to manage the surety process *Practical Guide to Construction Contract Surety Claims* Second Edition is logically organized around the various types of bonds payment bond bid bond performance bond as well as the claims that are asserted against those bonds and the methods of investigation and resolution of those claims It covers in detail the surety s options for resolving performance bond claims including Tender Completion by the obligee Completion by surety Financing the principal This book also addresses matters that affect the claims handling process such as Bankruptcy of the principal Claims for extra contractual damages Claims by the surety against the principal Indemnity for losses sustained by the surety The interrelationship of the surety and the insurance carriers for the construction project Valuable analysis of case law is included within the discussion of each topic and the relevant facts of key cases are highlighted where applicable Bonus Interactive CD ROM Includes All Forms and Documents This unique CD ROM contains nearly 150 forms such as sample agreements and correspondence among the parties providing the guidance you need to act quickly and protect your client s interests in any situation **The Law of Payment Bonds** Kevin L. Lybeck, H. Bruce Shreves, 1998 This publication has been prepared for use in conjunction with the mid winter program of the Fidelity Surety Law Committee of the Tort Insurance Practice Section of the American Bar Association held in San Francisco California on January 30 1998 P iii **Surety Bonding** Glenn Layton Phares, 1923 **Fidelity and Surety Bonds Handled in the Fidelity Department** Fidelity and Deposit Company of Maryland, 1950 [Manual of Fidelity Insurance and Corporate Suretyship](#) Henry Griffith Penniman, 1911 *Bond Default Manual* Duncan L. Clore, Richard E. Towle, Michael J. Sugar, 2005 CD ROM includes sample forms in PDF format **Individual Surety Bonding** United States. Congress. House. Committee on Government Operations. Government Activities and Transportation Subcommittee, 1991 **Text Book, Fidelity Bonds, Surety Bonds, Casualty Policies** United States Fidelity and Guaranty Company, 1920 **Surety Bonds** Edward Clark Lunt, 1922 **Salvage by the Surety** George J. Bachrach, 1998 **Payment Bond Manual**, 2006 **Surety Bonds and Minority Contractors** United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Commerce, Consumer Protection, and Competitiveness, 1988 *Subrogation Rights of the Contract Bond Surety*, 1991 **Underwriting Manual on Fidelity and Surety Bonds** Aetna Casualty and Surety Company (Hartford, Conn.), 1927 [The Contractor's Guide to Surety Bonds](#) C Constantin Poindexter, 2025-10-16 A primer to contract surety bonds in the construction industry This resource demystifies bonding contract bond account prequalification and legal framework for contractors and professionals

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