

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 contractor (the insured) for nonpayment of subcontractors' bills. Therefore, without having had a bond primary for the work, the Subguarantee policy covers all subcontractors in general (subject to per- or nonpayment limits for aggregate amounts). The policy generally covers both new and repeat 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 guarantee that because there may be no insurance market for these subcontractors (due to their qualifications and financial strength) is covered. 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 to performance bond 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 (owner or third party) surety company when addressing the risk of contractor default. A provider's company's prequalification of a contractor (which may be a valuable time-consuming 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 dependent subcontractors that Subguarantee will be prequalified and then covered under the Subguarantee program.

Surety Bonds: Surety provides the underwriting and prequalification.

CONTRACTOR CREDIT RISK MANAGEMENT

Subguarantee: Contractor has the option to contract a credit underwriting program and not follow up if insured information is provided and/or determined.

Surety Bonds: Since the bond is purchased, it means to force and they may be required to pay for non-payment of premium.

CLAIM SETTLEMENT

Subguarantee: Default insurance under the general contractor responsibility for settling subcontractor default claims, although the contractor is not required to pay.

Surety Bonds: If a subcontractor has been bonded to work for the general contractor (definitely, surety companies help resolve the claim, deal with unpaid claims and prove that the work order contract is completed.

PRICE TO OWNER

Subguarantee: The insured general contractor pays for a 3rd party policy which generally costs less than a contract bond.

Surety Bonds: There is no three-party relationship or relationship of a contract bond, but the bond generally requires as much as the subcontractor's liability period is reached.

ACCUMULATED LIMIT ON LIABILITY

Subguarantee: The insured general contractor must pay a limit of liability and limit that limit is reduced, e.g. the total dollar amount of the subcontractor's job specific or the all amounts are accumulated.

Surety Bonds: Owner and/or general contractor may elect to have performance and payment bonds with limit of the contract amount.

Subguard Versus Surety Bonding Bondpro Inc

George Robert Wentz



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Surety Bonds Edward Clark Lunt,1922 **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 Bonds for Construction Contracts ,2000-01 *Fidelity and Surety Bonds Handled in the Fidelity Department*
Fidelity and Deposit Company of Maryland,1950 **Surety Bonding** Glenn Layton Phares,1923 Individual Surety Bonding United States. Congress. House. Committee on Government Operations. Government Activities and Transportation Subcommittee,1991 *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 Payment Bond Manual ,2006 **Text Book, Fidelity Bonds, Surety Bonds, Casualty Policies** United States Fidelity and Guaranty Company,1920 **Manual of Fidelity Insurance and Corporate Suretyship** Henry Griffith Penniman,1911 *Underwriting Manual on Fidelity and Surety Bonds* Aetna Casualty and Surety Company (Hartford, Conn.),1927 Bond Default Manual Duncan L. Clore,Richard E. Towle,Michael J. Sugar,2005 CD ROM includes sample forms in PDF format The Law of Miscellaneous and Commercial Surety Bonds Todd C. Kazlow,Bruce C. King,2001 *Surety Bonds and Minority Contractors* United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Commerce, Consumer Protection, and Competitiveness,1988 *Small Business* DIANE Publishing Company,1995-10 Provides detailed statistics on the results of a survey of 12 000 small construction companies on their experiences in obtaining surety bonds between 1990 1993 Over 100 charts tables graphs Salvage by the Surety George J.

Bachrach,1998 *The Handbook of Fidelity and Surety Bonds* George Robert Wentz,1928 **Rules and Regulations Governing the Filing of Surety Bonds, Certificates of Insurance, Qualifications as a Self-insurer Or Other Securities and Agreements by Motor Carriers and Brokers Subject to Part II of the Interstate Commerce Act**
United States. Interstate Commerce Commission,1960 Performance Bond Manual of the 50 States, District of Columbia, Puerto Rico, and Federal Jurisdictions ,2006 *Surety Bonds; Nature, Functions, Underwriting Requirements* Edward Clark Lunt,2013-09 This historic book may have numerous typos and missing text Purchasers can usually download a free scanned copy of the original book without typos from the publisher Not indexed Not illustrated 1922 edition Excerpt 275 Notes Accompanying Tabular Index 1 These bonds are deemed financial guarantees section 231 and are commonly issued only in connection with collateral security section 6 2 These bonds are deemed financial guarantees section 231 and are commonly written only in connection with collateral security section 6 or otherwise only in behalf of exceptionally responsible principals 3 These bonds are deemed desirable business when issued in behalf of principals of good character Joint control sections 189 192 is frequently necessary or desirable 4 These bonds are written freely and upon an insurance basis section 3 for the most part 5 Most surety companies prefer not to write under any conditions certain classes of bonds and they make up accordingly what they call their Prohibited List a statement of these undesired and black listed risks Surety classifications are sometimes embodied in the lists but the prohibition applies particularly to fidelity bonds since almost any surety bond however monstrous its condition would be issuable for a responsible principal or with adequate collateral There are some classes of fidelity bonds however with which it is hardly worth while to bother because no premium that the traffic will bear would cover acquisition costs losses and claim expenses that is it is clear at the outset that the bonds cannot be prudently written without a thorough investigation that a large proportion of rejections are inevitable from the nature of the case and that the paltry premium obtainable will by no means justify the necessary expenditure Sewing machine agents book canvassers and commission salesmen in general are examples of these impracticable fidelity risks The only

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