

Subguarantee versus surety bonding

By Robert M. Gierthy, 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 large contractor (the guarantor) are finding it more difficult rather than easier to perform properly on projects.

Subguarantee was developed by Eastern North American Insurance Company in 1980, as a 3-party agreement that shifts the burden of defaulting subcontractors to the insurance company as the policy specifies that the insurance company will compensate the contractor (the subcontractor) for its subcontractor's default. Further, without having had a default prior to the subcontractor's default, the subcontractor covers all subcontractors in general (except for any pre-specified limits or exclusions). The policy generally covers both first and second tier subcontractors. Subguarantee also provides coverage for indirect losses due to subcontractor default, including suspended payments, damages, etc. Lastly, the policy is negotiable, usually averaging from 10% to 15% of the total contract amount.

Subguarantee typically provides protection to subcontractors for two periods:

Surety coverage: Subguarantee as a product has become more popular for the contractor (guarantor) than subcontractors finding in their qualifications and financial strength is increased. Moreover, there is no premium, according to contract, under Subguarantee for payment of subcontractors or suppliers, which would be provided by a performance 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 the default insurance. Conversely, smaller general contractors may be better protected by the 3-party surety relationship, i.e. through contract, through coverage of the 3-party company 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 subcontractors. The subcontractor will be pre-qualified and then covered under the Subguarantee program.

Surety Bonds: Surety provides the underwriting and pre-qualification.

COVERED CONTRACTOR/INSURED CONTRACTOR

Subguarantee: Coverage may be extended or restricted to certain subcontractors; however, not all subcontractors are covered. Information is provided and/or determined.

Surety Bonds: Since the bond is purchased, it covers all subcontractors that are specified (even if not specified in premium).

CLAIM SETTLEMENT

Subguarantee: Default insurance makes the general contractor responsible for settling subcontractor default claims, although the contractor is not responsible for payment.

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

PRICE TO USER

Subguarantee: The insurance cost contracted generally is a 10-15 cost policy term generally not to exceed 10% of the contract.

Surety Bonds: There is no direct price for coverage or cost involved in a contract bond, but the bond generally requires as much as the subcontractor's rating period is reached.

ACCUMULATED LIMIT OR CAPACITY

Subguarantee: The insurance cost is based on a limit of liability and limit that the contractor, e.g. the total dollar amount of the subcontractor's job capacity or the all projects are completed.

Surety Bonds: Since entire general contractor may need to have performance and payment bonds, each must have all the contract amount.

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H Kauffman



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