



Phone: 1-800-682-1552

Website: suretyfirst.com

Requirements, Cost, and CSLB Filing Guide (2026)

Updated for 2026 Licensing Requirements

A California contractor license bond is a \$25,000 surety bond required by the California Contractors State License Board (CSLB) for all licensed contractors in California. The bond guarantees that contractors comply with California contractor licensing laws and protects consumers from financial harm caused by contractor violations.

California Contractor License Bond – Key Facts

- **Bond Amount:** \$25,000
- **Required By:** California Contractors State License Board (CSLB)
- **Legal Authority:** [California Business & Professions Code §7071.6](#)
- **Who Must Carry It:** All licensed contractors in California
- **Typical Cost:** \$145 – \$500 per year depending on credit for most contractors. Challenged credit, bond claims, bankruptcy, adverse license history, or contractors with other high risk underwriting factors – rates range from \$500 - \$1500+. Financing available for most bonds over \$500.
- **Filing Method:** Surety company electronically files the bond with the CSLB
- **Purpose:** Protects consumers, employees, and subcontractors from financial harm

California Contractor License Bond Requirements

To obtain or maintain a contractor license in California, contractors must:

- File a \$25,000 contractor license bond with the CSLB
- Maintain the bond for as long as the license is active
- Ensure the bond is issued by a licensed surety company (*Our surety's are accepted by the CSLB*)
- Have the bond filed with the CSLB (*Filed electronically by our surety's*)

How Much Does a California Contractor License Bond Cost?

Credit Profile	Estimated Annual Premium	Typical Applicant Profile
Good Credit	\$145 – \$225 per year	Strong credit history with no prior bond claims. Multi-year bond discounts, experienced contractor. Not high risk trade.
Average Credit	\$225 – \$500 per year	Moderate credit with limited financial issues, late payments etc.
Lower Credit	\$500 – \$1,500+ per year	Credit challenges or higher underwriting risks, prior bond claims, bankruptcy etc. Financing often available.

How to Get a California Contractor License Bond



Step 1: Complete the Online Application

Submit basic contractor information through the online bond application at suretyfirst.com. Select “California” and “\$25,000 Contractors License Bond”

Step 2: Receive Instant Bond Approval

Most applicants receive an instant quote based on credit and underwriting factors. For ease of use, our website connects directly to Tokio Marine HCC Surety, the largest underwriter of contractor license bonds in California with a track record of bonding nearly as many contractors as all other surety's combined over the past 15 plus years. Other surety's also available.

Step 3: Pay the Annual Premium

The annual premium is typically between **\$145 and \$500 depending on credit, multi-year bond and other discounts**. Rates start at \$500 for challenged credit with financing options often available.

Step 4: Bond Is Filed with the CSLB

Once you complete payment, the surety company electronically files the bond with the CSLB.

Apply for Your California Contractor License Bond Today

Most contractors can obtain their bond **in minutes with instant approval and electronic CSLB filing**.

Frequently Asked Questions About California Contractor License Bonds

How much is a California contractor license bond?

The California Contractors State License Board (CSLB) requires a **\$25,000 contractor license bond** for all licensed contractors. Contractors do not pay the full bond amount. Instead, they pay a small annual premium, which typically ranges from **\$145 to \$500 per year** depending on credit and underwriting factors.

Is the \$25,000 contractor license bond refundable?

No. The bond is not refundable because it is not a deposit. The annual premium is the **cost of the surety company guaranteeing the bond** for the contractor during the policy term. Contractor license bonds are fully indemnified meaning in the event of a claim where the surety pays out, the contractor is responsible for repaying the surety the amount of the claim, plus legally declared expenses.

Cancellations: Some surety's will prorate a mid term cancellation with a minimum earned premium, often \$100.

How long does it take to get a California contractor license bond?

Most contractor license bonds are **approved instantly online**. After payment is completed, the surety company typically **files the bond electronically with the CSLB within minutes or the same business day**.

Can I get a contractor license bond with bad credit?

Yes. Contractors with lower credit scores can still obtain a California contractor license bond. The annual premium may be higher, but most applicants can still be approved.

Who files the contractor license bond with the CSLB?

The **surety company files the bond directly with the CSLB** after it is issued. Contractors do not usually need to submit the bond themselves unless the licensing board specifically requests documentation.

Why Contractors Choose Surety First

Surety First Insurance Services has specialized in contractor bonds and construction insurance since 2006. Our agency focuses exclusively on the needs of licensed contractors, helping thousands of professionals obtain contractor license bonds, bid bonds, performance bonds, payment bonds, and liability insurance quickly and reliably.

At Surety First, our network of A-rated surety companies approves most bonds in minutes. Additionally, we electronically file contractor license bonds with the appropriate licensing board when required. Our team understands the licensing and bonding requirements contractors face and works to make the process simple, fast, and accurate.

Contractors across California, Oregon, Washington, Nevada, and Arizona rely on Surety First for straightforward advice, competitive pricing, and responsive service.

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Sources

[California Contractors State License Board \(CSLB\)](#)

[California Business & Professions Code §7071.6](#)

[Senate Bill 607 \(Contractor bond increase to \\$25,000\)](#)

Licenses:

CA: 0K36818 | OR: 3003912639 | WA: 1329040 | NV: 4158381 | AZ: 3003888302

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