



WE MAKE WORKERS' COMP WORK

CPAP Credit Policy

The Builders Group offers a Contractors Premium Adjustment Program (CPAP) which provides a premium credit based on the employee's average hourly wages.

To be eligible an employer must pay a qualifying average hourly wage in at least one contracting classification during the calendar year. The qualifying average wage changes each year.

When a new Member joins TBG, they are no longer eligible for a MCPAP credit, yet we apply their current MCPAP credit as a CPAP credit on their TBG agreement and will continue to honor the credit on future renewals.