



WE MAKE WORKERS' COMP WORK

CPAP Credit Policy

The Minnesota Contractors Premium Adjustment Program (MCPAP) provides a potential premium credit based on the employee's average hourly wages. This is an optional program that eligible contractors can elect to participate in.

Once a contractor joins a self-insured group, the MWCIA no longer calculates their MCPAP credit. However, TBG recognizes the MCPAP credit and applies it to their work comp agreement in the form of a CPAP credit. This credit does not get calculated annually but continues with the contractor for the duration of their membership with the fund.

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