



Contracting Classification Premium Adjustment Program (CCPAP) Helpful Tips

NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance* indicates the states that have approved CCPAP and the applicable rules. Employers in those states, with one or more contracting class codes on their workers compensation policy, can apply for CCPAP premium credit. The employer should submit the application to NCCI for processing. If an employer pays its employees higher than the statewide average wage level, it may receive a credit. Once the application is processed, NCCI sends a cover letter, the completed CCPAP worksheet, and a copy of the application to the carrier of record.

Submission Methods

E-mail:
customer_service
@ncci.com

Fax:
561-893-1191

Mail:
NCCI
Customer Service Center
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362

Key Points to Remember

- ✓ Check the *Basic Manual* to determine whether state-specific rules apply.
- ✓ Use a separate application for each policy period. For multistate policies, use a separate application for each state.
- ✓ Print or type legibly and clearly.
- ✓ Indicate the complete policy number on the application.
- ✓ Verify that the correct calendar quarter is used for the wages and hours, based on the Policy Effective Date. Using the wrong quarter is the most common reason applications are returned for corrections.
- ✓ List both contracting and non-contracting class codes on the application, and do not include any overtime wages.
- ✓ Sign and date the application.
- ✓ Perform a final review of the application to ensure that all required fields have been completed.
- ✓ Do not submit multiple copies of the application.
- ✓ Submit the application via e-mail. This will expedite the submission to NCCI.

Once the CCPAP application is complete, the employer must submit it to NCCI no later than 180 days after the Policy Effective Date. Any submission after 180 days requires a letter of authorization from the carrier of record. Note that 180 days is not the equivalent of six months.

An exception to the 180-day rule exists in Florida, where employers can submit the application to NCCI no later than three years after the policy period ends.

Returning the Application

If any part of the application is incomplete or contains errors, it will be returned to the employer for corrections. The application will be accompanied with a letter detailing instructions for correcting and resubmitting it. Complete the necessary corrections and return the application to NCCI.

[CCPAP Premium Credit Application Forms](#)