

Top 10 Things to Know About DCPD

On January 1, 2022, Alberta will adopt a Direct Compensation for Property Damage (DCPD) system – which will simplify auto insurance claims following collisions.

- 1 It's a fairer system for everyone.** Owners of less expensive cars that cost less to repair will pay less for their insurance.
- 2 Vehicle owners won't have to do anything ahead of time.** When they have a not at-fault collision they will arrange vehicle repairs with their own insurance company, not someone else's.
- 3 42% of drivers will see a reduction in premiums** and roughly 15% will see no change. Roughly 34% of drivers will see an increase in their premiums between 0% and 5%.
- 4 DCPD is already used** in almost every province in Canada.
- 5 DCPD does not impact a consumer's right to sue** for other damages, like injuries, under the existing system.
- 6** If you are not at fault for a collision, DCPD covers your vehicle damages, loss of use and any contents that were damaged. **You still need to purchase collision coverage to have repairs completed when you are at-fault.**
- 7 Vehicle owners choose their insurance provider,** which means you decide which company handles the vehicle repair process.
- 8 DCPD Regulation provides transparency** when determining fault for a collision.
- 9 DCPD creates a more efficient process for vehicle repairs,** since you don't have to wait for someone else's insurance company to start the process.
- 10 DCPD is part of recent auto insurance** reforms to help improve long term sustainability of auto insurance premiums in the province.

CONSUMERS WHO HAVE QUESTIONS about DCPD and what it means for them should contact their insurance representative or IBC's Consumer Information Centre at **1-844-2ASK-IBC** or email askibcwest@ibc.ca.

To learn more, visit ibc.ca/ab/auto/DCPD