

# 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](mailto:askibcwest@ibc.ca).

To learn more, visit [ibc.ca/ab/auto/DCPD](http://ibc.ca/ab/auto/DCPD)