



DCPD: TOP 5 THINGS TO KNOW

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



Under DCPD, your own insurance company pays for repairs to your vehicle when you are not at-fault for a collision, not someone else's.

It's a fairer and more customer focused approach to insurance claims and vehicle repairs.

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

Top 5 things to know about Direct Compensation for Property Damage (DCPD)

- 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.