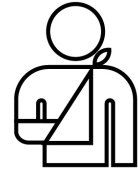


WHAT INFLUENCES **AUTO INSURANCE PREMIUMS**

More injuries are not considered minor



Court decisions have resulted in more minor injury claims receiving court awards in line with more serious injuries. This has increased costs for all Alberta drivers.

Cars cost more to fix



Newer cars are full of sensors, cameras and expensive technology. Repairs after a collision that might look like a minor fender-bender can cost big bucks.

Auto theft is on the rise

Almost 1 in 225 vehicles in Alberta were stolen in 2018. Lock your car, don't store valuables in plain sight and consider installing a theft-deterrent system.



Technology is making windshields more expensive to replace



Windshields with driver assist technology are more expensive to replace and may require a re-calibration of your vehicles computer system.

Distracted driving causing accidents



Distracted driving, including using social media while behind the wheel, is a big problem. In 2018, there were more than 23,000 convictions for distracted driving in Alberta.

Where you live matters



Insurance companies look at where you live when setting your auto insurance premiums. Did you know that urban areas have varying degrees of higher claims costs? Higher population density equals more traffic and congestion and more accidents.

WHAT CAN YOU DO?

Shop around. Talk to your insurance representative to see what you can do to lower your premiums. Every representative will have different advice and options.