



## CCC Crash Course 2026 Report Finds Higher Severity and Record Total Loss Frequency

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**New analysis highlights how affordability pressures, rising bodily injury costs and aging vehicles are reshaping the auto claims and repair landscape**

- *Total loss frequency reached 23.1% of claims, a new industry high*
- *Average paid bodily injury claim severity increased 10.3% year-over-year and 32% over four years*
- *There are 12 million less vehicles 6 years old or newer in operation as of Q3 2025 relative to 2020*
- *28.3% of repairable estimates now include calibrations, reflecting increasing vehicle technology complexity*

CHICAGO, March 31, 2026 (GLOBE NEWSWIRE) -- CCC Intelligent Solutions (CCC), a leading cloud platform powering the insurance economy, today released its 2026 Crash Course Report, titled "Complexity Compounds." The report examines trends affecting the auto insurance and collision repair industry, including consumer affordability pressures, claim-filing behavior, vehicle fleet composition and repair complexity.

While underwriting results improved in 2025, the report finds the mix of claims is shifting. As higher deductibles and household financial pressures influence claim decisions, a larger share of claims entering the system have higher-severity outcomes.

Crash Course insights are derived from CCC's national industry data spanning hundreds of millions of claims-related transactions processed through CCC's platform, including auto physical damage and casualty claims data, supplemented by external automotive, economic and industry research.

"The claims environment continues to evolve in meaningful ways," said Kyle Krumlau, director of industry analytics at CCC and co-author of Crash Course. "Insurance coverage and claim filing behaviors have dramatically shifted as consumers react to an uncertain economic landscape. Combined with an aging vehicle fleet, advancing technology, rising repair complexity, and technician shortages, cost pressures across the ecosystem are likely to persist."

### Key Findings from the 2026 Crash Course Report:

- *Affordability pressures are changing insurance participation*  
Rising premiums and broader household cost pressures are influencing coverage decisions. More consumers are increasing deductibles, scaling back protections or delaying vehicle purchases, affecting both the insured population and the vehicles on the road.
- *Smaller claims are increasingly absorbed by consumers*  
Higher deductibles and affordability concerns are making lower severity claims more discretionary. As a result, some smaller repair claims are not filed, concentrating severity among the claims that are reported.
- *Total loss frequency continues to rise*  
The share of claims flagged as total loss reached 23.1% across all loss categories, a new high for the industry. Older vehicles, rising repair costs and claim behavior are changing the economics of repair versus replacement.
- *Bodily injury claims (BI) remain a growing challenge*  
Unlike most major personal auto coverages, bodily injury claims have increased in both frequency and severity. Average paid BI claim severity rose 10.3% over the past year and 32% over the past four years.
- *Vehicle technology and an aging car parc are increasing repair complexity*  
Advanced driver assistance systems, sensors, diagnostics and calibrations are making repairs more technical. At the same time, the U.S. vehicle fleet continues to age as consumers keep vehicles longer.
- *Economic volatility adds uncertainty*  
Inflationary pressures, tariff policy changes and broader economic conditions are influencing repair costs, consumer behavior and insurer pricing decisions.

Together, these trends underscore a key takeaway from the report - the mix of claims is shifting toward more severe and more costly outcomes.

Beginning with the 2026 edition, Crash Course will transition from a quarterly publication to an annual flagship report, providing deeper analysis of

trends shaping the auto insurance and collision repair industry. To complement the annual report, CCC will reintroduce its monthly Trends Report, offering ongoing insight into developments in claims activity, repair economics and industry conditions.

The full 2026 Crash Course Report: Complexity Compounds is available here: <https://www.cccis.com/reports/crash-course-2026>.

## **About CCC**

CCC Intelligent Solutions Inc. (CCC), a subsidiary of CCC Intelligent Solutions Holdings Inc. (NASDAQ: CCC), is a leading cloud platform provider for the multi-trillion-dollar insurance economy, creating intelligent experiences for insurers, repairers, automakers, part suppliers, and more. The CCC Intelligent Experience (IX) Cloud™ platform, powered by proven AI and an innovative event-based architecture, connects more than 35,000 businesses to power customized applications and platforms for optimal outcomes and personalized experiences that just work. Through purposeful innovation and the strength of its connections, CCC technologies empower the people and industry relied upon to keep lives moving forward when it matters most. Learn more about CCC at [www.cccis.com](http://www.cccis.com).

## **FAQS**

### **What is the Crash Course report?**

Crash Course is CCC's research series analyzing trends affecting the auto insurance claims and collision repair industry using CCC data and external research.

### **What is the main takeaway from the 2026 report?**

The mix of claims is shifting, with a greater concentration of higher-severity outcomes driven by factors such as higher deductibles, aging vehicles, rising bodily injury costs and evolving repair technology.

### **What major trends does the report highlight?**

Higher total loss frequency, rising bodily injury severity, increased repair complexity driven by vehicle technology and affordability pressures affecting insurance participation.

### **Why is Crash Course moving to an annual format?**

The annual report allows CCC to provide deeper analysis of longer-term industry trends.

## **Special Note Regarding Forward-Looking Statements**

This press release contains forward-looking statements that are based on beliefs and assumptions and on information currently available. In some cases, you can identify forward-looking statements by the following words: "may," "will," "could," "would," "should," "expect," "intend," "plan," "anticipate," "believe," "estimate," "predict," "project," "potential," "continue," "ongoing" or the negative of these terms or other comparable terminology, although not all forward-looking statements contain these words. These statements involve risks, uncertainties and other factors that may cause actual results, levels of activity, performance or achievements to be materially different from the information expressed or implied by these forward-looking statements. Forward-looking statements in this press release include, but are not limited to, statements regarding future use and performance of CCC's digital solutions. We cannot assure you that the forward-looking statements in this press release will prove to be accurate. These forward-looking statements are subject to a number of risks and uncertainties, including, among others, competition, including technological advances and new products marketed by competitors; changes to applicable laws and regulations; and other risks and uncertainties, including those included under the header "Risk Factors" in CCC's filings with the Securities and Exchange Commission ("SEC"), including the Form 10-K filed February 24, 2026, which can be obtained, without charge, at the SEC's website ([www.sec.gov](http://www.sec.gov)). The forward-looking statements in this press release represent our views as of the date of this press release. We anticipate that subsequent events and developments will cause our views to change. However, while we may elect to update these forward-looking statements at some point in the future, we have no current intention of doing so except to the extent required by applicable law. You should, therefore, not rely on these forward-looking statements as representing our views as of any date subsequent to the date of this press release.

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