CCC Crash Course Report Highlights How Economic and Supply Chain Disruption Are Forging a New Auto Industry Reality

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Tariffs, Consumer Financial Strain and Vehicle Technology Complexity Are Creating Interconnected Pressures Across OEMs, Suppliers, Repairers and Insurers

CHICAGO--(BUSINESS WIRE)--Sep. 23, 2025-- CCC Intelligent Solutions Inc. (CCC), a leading cloud platform provider powering the P&C insurance economy, today published its Crash Course Q3 2025 Report, providing an in-depth analysis of how tariffs, economic uncertainty and consumer behavior are reshaping the auto claims and repair ecosystem. The report details how supply chain disruption and inflationary pressures are converging with the growing complexity of modern vehicles, creating a "supply chain reaction" that is altering strategies for OEMs, suppliers, insurers and repairers.

Crash Course is based on information derived from 300 million claims-related transactions and millions of bodily injury and personal injury protection (PIP) /medical payments (MedPay) casualty claims processed by CCC customers using the company's solutions.

"Today's auto industry is navigating unprecedented economic turbulence – from pricing pressures to sourcing challenges to household financial strain," said Kyle Krumlauf, director of industry analytics at CCC and co-author of Crash Course. "These forces are converging in ways that represent not just cyclical pressures, but a structural shift. Our Q3 report provides context and clarity to help insurers, repairers and OEMs better understand these dynamics and adapt their strategies in a more complex and unpredictable environment."

Key findings from the Crash Course Q3 2025 Report include:

- Tariffs Driving Cost Pressures: CCC data shows average part prices, flat from 2022–2023, rose more than 4% year over year in March and April 2025, coinciding with tariff-driven supply chain disruption that is reshaping repair economics.
- Repair Costs Continue to Rise: Average total cost of repair (TCOR) reached over $4,730 in 2024, up 3.8% year-over-year, with an additional 1.4% in the first half of 2025 compared to the first half of 2024. Labor rates have increased 3.1% year-over-year.
- Consumers Shift to Higher Deductibles: CCC data shows the most common deductible of $500 fell by 6 percentage points since 2021, while $1,000 deductibles rose nearly 5 points. This shift reflects household financial strain and changing insurance behaviors.
- Total Loss Share Remains Elevated: More than 70% of total losses in 2024 involved vehicles seven years or older, with Q1 2025 showing a 1-point increase year over year, reflecting the aging U.S. car parc and declining used vehicle values.
- Diagnostics and Calibrations Are Now Routine: Nearly 87% of direct repair program (DRP) appraisals included a scan in Q1 2025, and just over 32% included a calibration, up from nearly 24% a year earlier.
- Calibrations Extend Cycle Times: Repairs with multiple calibrations averaged over 17 days from vehicle-in to vehicle-out, compared to 13 days for repairs with none. Those with one calibration averaged 15.5 days.
- Casualty Severity Outpaces Inflation: Average third-party bodily injury payouts reached $28,700 per injured party in Q1 2025, a 7% increase year over year. First-party personal injury protection (PIP) outcomes also rose 10% year over year, with radiology, surgeries, and evaluation and management procedures driving much of the increase.

The Crash Course Q3 2025 report is part of CCC's ongoing commitment to advancing industry knowledge and helping customers turn data into confident action and crucial moments into intelligent experiences.

Download the full report here.

About CCC

CCC Intelligent Solutions Inc. (CCC), a subsidiary of CCC Intelligent Solutions Holdings Inc. (NASDAQ: CCCS), is a leading cloud platform provider for the multi-trillion-dollar P&C 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.

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 25, 2025, which can be obtained, without charge, at the SEC’s website (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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