Auto Casualty, Auto Physical Damage, Enlyte, Workers' Comp

Enlyte’s 2026 Envision Trends Report Explores Forces Driving Claim Complexity

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3 MIN READ

Annual publication analyzes structural shifts reshaping claims management, including litigation, workforce transformation and evolving medical and vehicle challenges

SAN DIEGO, Calif. — As claims across workers’ compensation, auto casualty and auto physical damage become increasingly interconnected, insurers and employers face mounting pressure from rising severity, lengthier claim durations and expanding operational demands.

To help industry leaders better understand and respond to these challenges, Enlyte has issued its *2026 Envision Trends Report*. The annual publication brings together expert perspectives and original data on the industry’s most pressing issues.

This year’s report opens with analysis from P&C guest contributor and industry expert William Wilt, president of insurance consulting firm Assured Research. Wilt examines how forces driving profitability in workers’ compensation and auto insurance are shifting as pricing cycles diverge and each line faces distinct claim trends, litigation dynamics and competitive demands.

Subsequent chapters offer insight into addressing these concerns by examining utilization, treatment duration, demographic variability and high-cost services, alongside deep-dive perspectives from Enlyte subject matter experts.

“Claims today are no longer defined by a single injury or event,” said Alex Sun, Enlyte CEO. “Across workers’ compensation and auto, we’re seeing increasing overlap in medical complexity, behavioral health, litigation exposure, regulatory change and technology-driven pressures. Our *2026 Envision Trends Report* helps organizations better understand these factors and identify opportunities to improve outcomes through earlier intervention, stronger coordination and data-informed decision-making.”

The *2026 Envision Trends Report* explores several of the most pressing issues facing P&C professionals today, including:

State of the industry — analysis from Assured Research examining how strong profitability, capital supply expansion, and economic uncertainty are reshaping the P&C market. It highlights growing concerns around

medical inflation, labor market softness and regulatory changes that could affect P&C organizations in late 2026 and 2027, despite years of strong industry performance.

Severity drivers of workers' comp — rising workers' comp medical costs are being driven less by claim frequency and more by increasingly intensive treatment patterns, delayed access to scheduled care and higher utilization within existing claims.

Identifying risk early to protect outcomes, costs — early risk identification, AI-driven analytics, integrated pharmacy oversight and proactive clinical intervention can help employers and claims organizations prevent routine workers' comp claims from escalating into prolonged, high-cost cases.

Navigating complexity in collision claims — rising vehicle complexity, supply chain volatility and growing repair costs are transforming collision claims management, increasing the need for faster, more accurate and technology-enabled decision-making.

Evolving access to care — transforming provider networks, shifting care delivery models, and growing variability in access to care are reshaping workers' comp outcomes, making consistency of care a critical driver of claim performance and recovery.

Click here to read the full edition.

About Enlyte

Enlyte is a P&C industry leader, providing claims technology innovations and connectivity solutions, specialty networks, case management, pharmacy benefit and disability management services. Serving over 2,000 entities, including a majority of Fortune 500 employers, Enlyte leverages its portfolio of solutions to simplify processes and improve outcomes for auto, workers' compensation and disability claims.

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