



[Auto Physical Damage](#)

Primary Point of Impact Contributing to Differences in Claims Severity for Battery Electric and Internal Combustion Engine Vehicles

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3 MIN READ

The latest Mitchell data shows that gasoline-powered automobiles are more likely than their electrified counterparts to sustain costly front-end damage in an accident.

SAN DIEGO, Calif.—Mitchell, an Enlyte company and leading technology and information provider for the [Property & Casualty \(P&C\) claims](#) and [Collision Repair](#) industries, today announced the release of its Q3 2024 [Plugged-In: EV Collision Insights](#) report. This issue provides an overview of the point-of-impact and severity differences between repairable battery electric vehicles (BEVs) and automobiles with an internal combustion engine (ICE).

Collisions involving front-end impact are the most common and 40% costlier, on average, than those involving rear-end impact. Based on Mitchell data, ICE vehicles have a higher frequency of front-end impact (31.59%) versus BEVs (25.88%), which are more likely to sustain rear-end damage (35.98%) than ICE alternatives (27.57%).

“There’s a direct correlation between the primary point of impact and claims severity,” said Ryan Mandell, Mitchell’s director of claims performance. “Even though overall severity remains higher for BEVs than for ICE vehicles, understanding these point-of-impact dynamics can help auto insurers better assess risk, manage claims and assist policyholders.”

Among the other notable findings in the Q3 2024 report:

- **Claims Frequency and Severity:** Claims frequency for repairable collision-damaged BEVs rose to 3.01% in the U.S. and 3.97% in Canada last quarter, an increase of 47% and 26% respectively year over year. Average claims severity in the U.S. was \$5,560 for BEVs, \$5,229 for plug-in hybrids, \$4,426 for mild hybrids and \$4,741 for ICE vehicles. In Canada, it was \$6,923 for BEVs, \$6,171 for plug-in hybrids, \$6,366 for mild hybrids and \$5,615 for ICE automobiles.

- **Total Loss Market Value and Frequency:** As price parity increases between BEVs and ICE vehicles, it is creating similarities in total loss outcomes. The average total loss market value for BEVs was \$32,718 in the U.S. and \$41,380 in Canada. For 2021 and newer ICE vehicles—which are comparable to BEVs in their complexity and cost to repair—it was \$31,070 in the U.S. and \$42,498 in Canada. Total loss frequency was also nearly identical between automobile types with BEVs totaling at a rate of 9.9% in the U.S. and 10.11% in Canada while newer ICE vehicles totaled at a rate of 9.98% in the U.S. and 11.74% in Canada.
- **Keys-to-Keys Cycle Time:** The U.S. keys-to-keys cycle time average year to date is 19.5 days for BEVs versus 16.5 days for ICE alternatives, an 18% difference. In Canada, average cycle time is 20% longer for BEVs (17.2 days) compared to gasoline-powered automobiles (14.3 days). Average cycle time for mild and plug-in hybrids also exceeds that of ICE vehicles in both countries.

To [download the full report](#), visit the Mitchell website. You can also access previous issues or subscribe to future reports by completing the form on this web page: www.mitchell.com/plugged-in.

About Mitchell International

Headquartered in San Diego, Calif., Mitchell International, Inc. delivers smart technology solutions and services to the auto insurance, collision repair, disability and workers' compensation industries. Through deep industry expertise, connections throughout the insurance ecosystem and advanced technology such as artificial intelligence and cloud-based solutions, Mitchell helps its customers and clients to succeed in today's ever-changing environment. Each month, Mitchell processes tens of millions of transactions for more than 300 insurance providers, 20,000 collision repair facilities and 70,000 pharmacies. Its comprehensive solution and service portfolio empowers clients to restore lives after a challenging event.

Mitchell, Genex and Coventry have aligned their joint industry expertise and advanced technology solutions to form Enlyte, a parent brand with nearly 6,000 associates committed to simplifying and optimizing property, casualty and disability claims processes and services.

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