Auto Physical Damage

Hybrid Vehicle Collision Claims Hit Record High in First Quarter as BEV Claims Level Off

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SAN DIEGO, Calif.—Mitchell, a leader in the development of innovative auto physical damage technology solutions, today released its Q1 2026 Plugged-In: EV Collision Insights report. The company's latest publication reveals a shift in electric vehicle claim trends that is introducing new challenges for insurers and repairers related to risk exposure, cycle time and repair complexity.

In Q1, the share of repairable collision claims for battery electric vehicles (BEVs) held steady at 3.33% in the U.S. and 4.94% in Canada. At the same time, claims for mild hybrid electric vehicles (MHEVs) surged to record highs—5.69% in the U.S. and 5.28% in Canada—representing year-over-year increases of 25% and 33%, respectively.

"Electrification isn't slowing, it's evolving," said Ryan Mandell, Mitchell's vice president of strategy and market intelligence. "Even as BEV sales soften, the number of hybrids on the road is growing, and that is clearly reflected in the rise of hybrid collision claims. For insurers, this affects the types of vehicles and risks they must manage. For repairers, it adds complexity by requiring additional tooling, labor operations and training to ensure a proper and safe repair."

The Q1 2026 report points to increasing fuel costs and geopolitical instability in the Middle East as key drivers accelerating consumer interest in electric vehicles, primarily hybrids, while supply constraints, import tariffs and the expiration of federal tax incentives have slowed the BEV adoption rate. Despite this near-term slowdown, BEVs are still expected to reach approximately 29% of new vehicle sales and just over 10% of vehicles in operation by 2035.

The publication also highlights other notable trends:

- **Total Loss Frequency:** Approximately 12% of BEV collision claims resulted in a total loss designation compared to 13% for new internal combustion engine (ICE) vehicles less than six years old. This demonstrates how the changing economics of the used BEV market are creating growing similarities between the two propulsion types when it comes to complexity and total loss decision-making.
- **Claims Severity:** Although average severity for repairable vehicles declined for all powertrain options, it remains highest for electrified alternatives. In the U.S., severity averaged $6,042 for BEVs (down approximately 13% from a high of $6,912 in late 2022), $5,352 for plug-in hybrid electric vehicles, $4,993

for MHEVs and $4,902 for ICE vehicles. In Canada, claims severity followed a similar pattern.
- **Geographic Distribution:** The North American regions with the most claims for repairable BEVs were British Columbia, Quebec and California, reflecting continued regional concentration of electric vehicle adoption.

To download the full report, access previous issues or subscribe to future publications, visit the Mitchell website: mitchell.com/plugged-in.

About Mitchell, an Enlyte Company

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