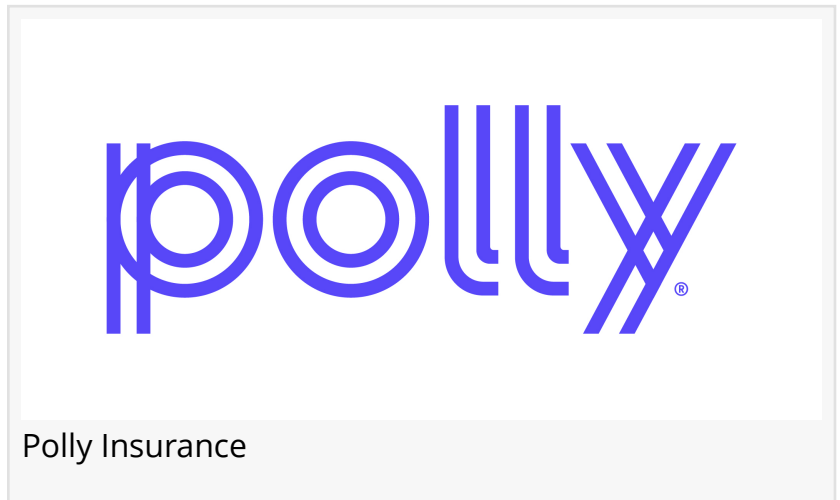


# Sticker Shock at the Dealership: Insurance Rates Threaten Car Sales in Florida

*Polly report reveals how rising premiums are becoming dealbreakers.*

ORLANDO, FL, UNITED STATES, April 9, 2025 /EINPresswire.com/ -- Embedded Auto Insurance leader [Polly](#) has found that insurance rates in Florida are approaching 140% of the national average, according to their latest [Embedded Auto Insurance Report](#).



The state was hit especially hard by rising car insurance rates in 2024, with monthly insurance quotes in Florida averaging \$277. In many cases, car buyers received rates that matched or exceeded the average cost of a car payment, which can be a dealbreaker for car buyers and dealers.

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When insurance is integrated into the dealer's process, it becomes an opportunity—to close more deals, offer better service, and protect profit in a tightening market.”

*Mike Burgiss, Chief Marketing Officer*

The Unseen Dealership Sales Killer: Insurance Costs

- In 2024, the average US quoted insurance rate in the dealership was \$199 per month, an 18% YOY increase over 2023 that far outpaced inflation.
- In states like Florida with the highest insurance rates, buyers are being hit with quotes over 50% higher than the national average, making overall car affordability tough.
- Many customers entered the dealership expecting to buy a car—only to back out when insurance costs make the total monthly expense unmanageable.

"It can be frustrating for both buyers and dealers," said Mike Burgiss, Chief Marketing Officer at Polly. "A customer is ready to sign—until they see their quote from their current insurance company. In high-cost states, that can be enough to sink the deal. But, dealers can take control of the process by connecting customers with resources to explore competitive insurance options, rather than relying on a single quote from their current provider."

With vehicle inventory levels normalizing, front-end profits are shrinking, making every lost sale more painful. At the same time, customers are more price-sensitive than ever, and for those in high-cost-to-insure states like Florida, insurance is the tipping point between purchasing and walking away.

The problem isn't just high rates—it's the lack of real-time information on competitive insurance rates when customers need them most. Without an easy way to shop for better rates, many buyers assume they have no choice but to exit the deal.

#### What's Next: Why Dealers Need a New Approach to Insurance

As affordability challenges continue into 2025, dealerships in high-cost states will need to rethink how they help customers manage total car ownership costs. Just as they guide buyers through financing, dealers who help customers navigate insurance options can keep more deals on track and improve back-end profitability in the process.

"When insurance is an afterthought, it becomes an obstacle," added Burgiss. "When insurance is integrated into the dealer's process, it becomes an opportunity—to close more deals, offer better service, and protect profit in a tightening market. In Florida, we've been able to save car buyers an average of \$1083 per year on their insurance, right when they need it most."

Florida Dealerships are invited to get their free [insurance report](#) from Polly to find out how much they could be losing out on if they don't have an insurance solution for their customers.

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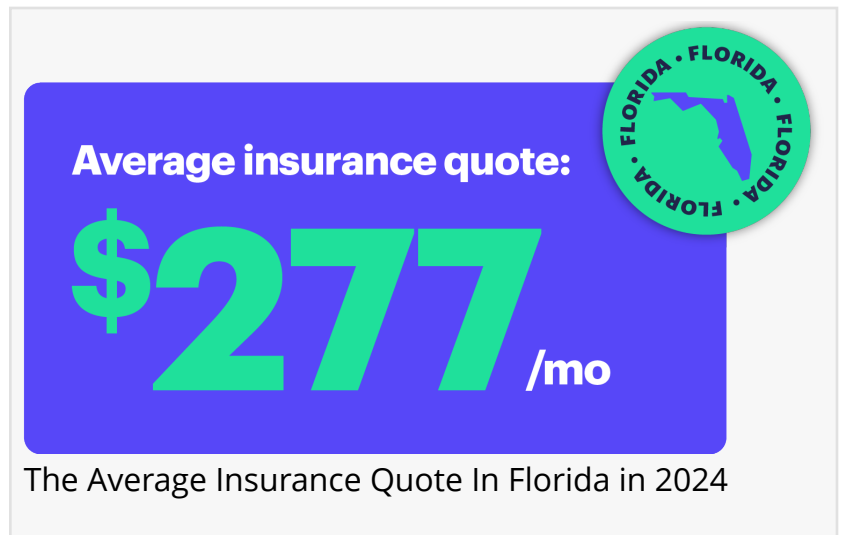
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