

Report Shows Insurance Is Becoming a Barrier to Car Ownership in New York

Polly report reveals how rising premiums are becoming dealbreakers for car buyers in the dealership

NEW YORK, NY, UNITED STATES, April 16, 2025 /EINPresswire.com/ -- Embedded Auto Insurance leader [Polly](#) reports that New York's car insurance rates are now over 150% higher than the national average, according to their latest [Embedded Auto Insurance Report](#).



Polly Insurance

Soaring premiums particularly impacted New York drivers, who faced average monthly insurance quotes of \$316 in 2024. For many car buyers, the cost of insurance may even surpass their monthly car payments, creating significant challenges—and often deal-breaking sticker shock—for both customers and dealerships.

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Mike Burgiss, Chief Marketing Officer

The Unseen Dealership Sales Killer: Insurance Costs

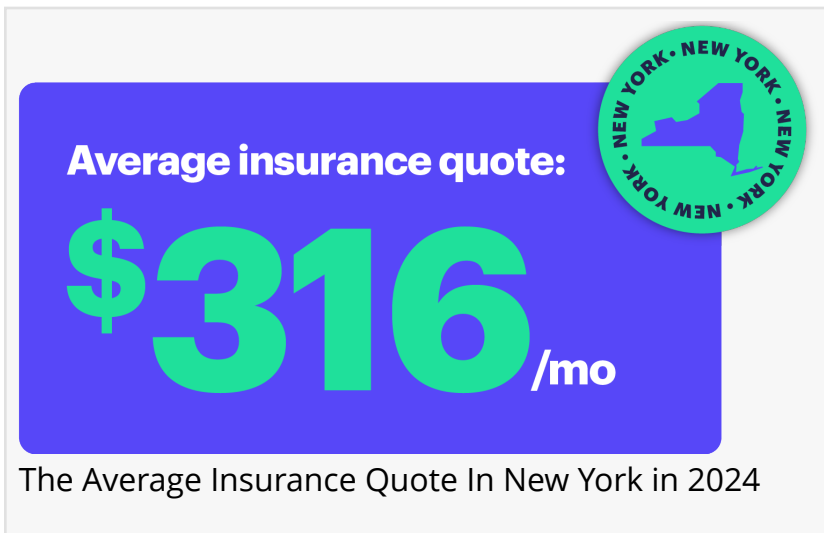
- In 2024, the average US quoted insurance rate in the dealership was \$199 per month, an 18% YOY increase over 2023 that far outpaced inflation.
 - In states like New York with the highest insurance rates, buyers are being hit with quotes over 50% higher than the national average, making overall car 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 support the process by connecting customers with resources to explore competitive insurance options,

rather than relying on a single quote from their current provider."

A Growing Challenge for Dealers in 2025

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 New York, 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 New York, we've been able to save car buyers an average of \$1,241 per year on their insurance, right when they need it most."

New York 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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