

# Polly Releases Q1 2025 Auto Insurance Report Revealing Major Market Opportunities for Dealers

*Embedded Auto Insurance Drove 21% Higher F&I Profit for Polly Dealers in Q1 2025*

WILLISTON, VT, UNITED STATES, June 4, 2025 /EINPresswire.com/ -- [Polly](#), the leader in embedded auto insurance, today released its [Q1 2025 Embedded Auto Insurance Report](#), revealing that the embedded insurance market for auto dealers is now showing its strongest growth in years.



Polly Insurance

The embedded insurance opportunity index --Polly's proprietary measure of insurance policies per engaged car buyer-- has nearly tripled since its 2023 low. More car buyers are shopping for insurance during the car-buying process, more are finding competitive rates, and more are saving money at the dealership. As a result, dealers are seeing a meaningful lift in F&I gross profit.

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Our data shows that embedded insurance is not just a value-add for customer satisfaction, it's becoming essential to protecting a dealership's bottom-line.”

*Mike Burgiss, Chief Marketing Officer*

“As front-end profit continues to shrink, dealerships are seeking new ways to protect profit. Our data shows that embedded insurance is not just a value-add for customer satisfaction, it's becoming essential to protecting a dealership's bottom-line,” said Mike Burgiss, Chief Marketing Officer for Polly.

Among key findings in the report:

- Dealerships that offered insurance quotes to car buyers saw 21% higher F&I gross, even when their customers didn't purchase a policy.
- When their customers did buy insurance, F&I gross increased by 28%, even when they didn't save money on their insurance.

- The national average insurance quote dropped slightly in Q1 2025 to \$195/month, reflecting some minor relief in insurance affordability.
- Market friction --where car buyers struggle to find any reasonable insurance quote-- has fallen significantly, with 19 out of 20 buyers now receiving competitive offers.

## Looking Ahead

The report outlines several predictions for the rest of 2025, including continued growth in the embedded insurance opportunity index and potential volatility in rates due to economic uncertainty and climate-driven risk. Dealers are encouraged to integrate insurance into the sales process now to stay ahead of evolving customer needs and profitability pressures.

## Access the Full Report

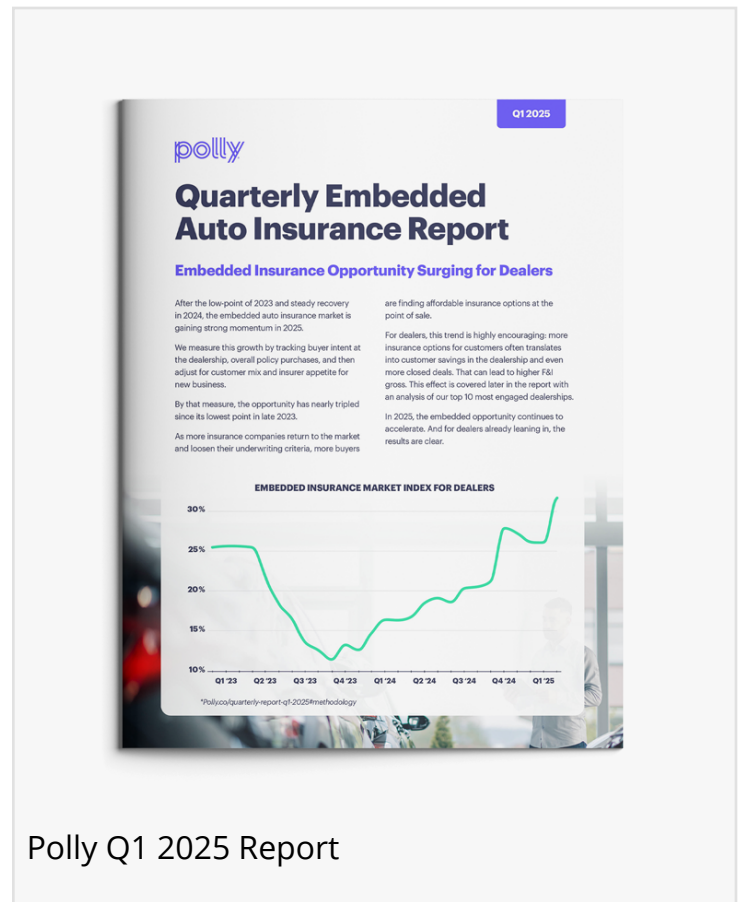
The full Q1 2025 Embedded Auto Insurance Report is available for download now.

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Polly Q1 2025 Report

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