

Auto Dealerships with Insurance Solution See 20% Higher F&I Gross According to Latest Report from Polly

Market normalization, declining premiums, and less consumer friction create an insurance advantage for savvy automotive retailers

WILLISTON, VT, UNITED STATES, January 6, 2026 /EINPresswire.com/ -- [Polly](#), the leading embedded auto insurance platform for automotive retail, today released its Q3 2025 Quarterly [Embedded Auto Insurance Report](#), revealing that dealerships

integrating an insurance solution into their sales process continue to see higher F&I gross profitability than those who do not have one.



Among the key findings:

“

Insurance isn't a last-minute obstacle anymore. It's a lever that top-performing dealers pull on purpose”

Chris Pres, VP of Automotive

- Dealerships where customers saw insurance quotes during the purchase journey had 20% higher F&I gross (+\$322 per deal).
- Customers who went on to purchase insurance delivered a 33% higher F&I gross (+\$541 per deal).
- Some of Polly's top 10 dealer groups saw lifts of more

than 40%, demonstrating that the impact strengthens with consistent usage.

Meanwhile, insurance friction in the market continues to ease. Only 3.1% of buyers struggled to secure coverage from July–November 2025, and three out of four buyers now receive multiple, competitive insurance quotes, signaling a return to healthier underwriting appetite and stronger insurance company appetite for new business. In addition, national quoted monthly insurance costs declined again to an average of \$181, down from \$187 last quarter.

“Insurance isn't a last-minute obstacle anymore. It's a lever that top-performing dealers pull on

purpose." said Chris Pres, VP of Automotive, Polly. "When insurance is embedded into the deal flow, stores close faster, F&I performance is stronger, and customers feel supported instead of stuck. The dealers leaning in right now are widening the gap over the competition."

The report also highlights an ongoing affordability trend: nearly 50% of buyers selected high collision deductibles in Q3 2025, up from less than 10% pre-pandemic, as customers continue managing payment pressure by trading lower premiums for higher out-of-pocket risk.

Download the latest Embedded Auto Insurance Report here:

www.polly.co/report

Visit [Polly at NADA](https://www.polly.co/nada) 2026 in Las Vegas, Booth #4515W: www.polly.co/nada

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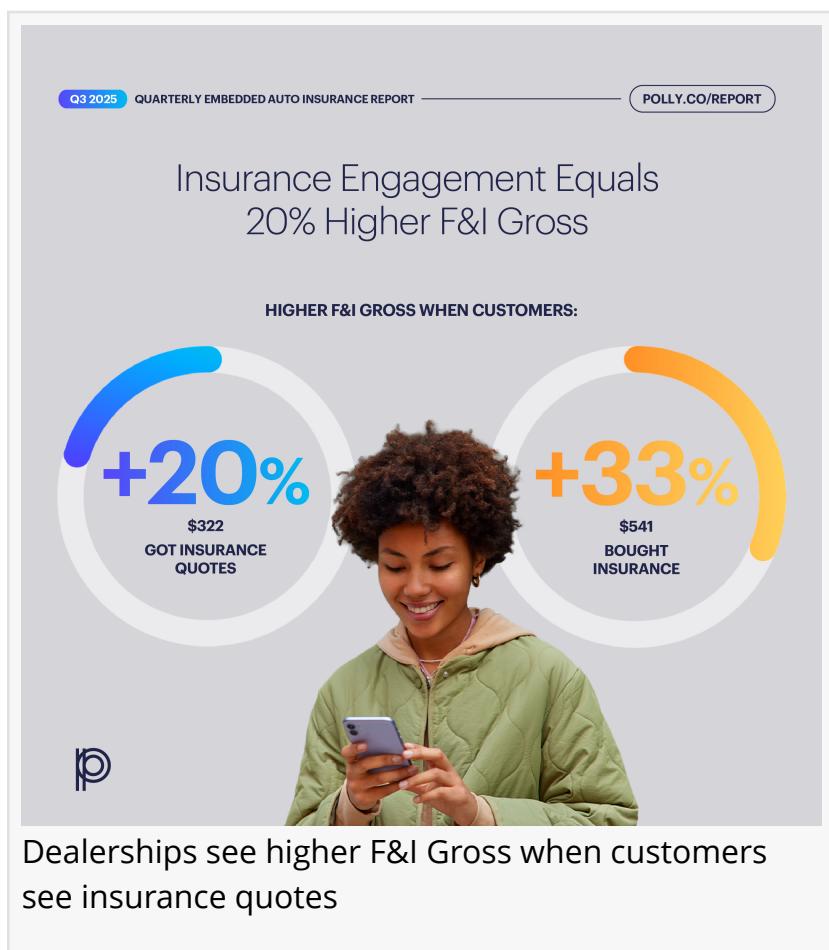
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