

Polly Report: Dealerships See 22% Higher F&I Gross When Customers Receive Insurance Quotes

Q1 2026 Report finds monthly insurance quotes declined to \$168 nationally, signaling continued market stabilization and improved affordability for car buyers

WILLISTON, VT, UNITED STATES, April 29, 2026 /EINPresswire.com/ -- [Polly](#), the leading embedded auto insurance marketplace for automotive retail, today released its Q1 2026 Quarterly Embedded Auto Insurance [Report](#), revealing that the embedded insurance opportunity for dealers reached its highest level on record.



Polly logo

This development reflects stronger insurance company appetite, expanded rate availability for consumers, and growing dealer adoption of insurance solutions in the dealership. Dealerships

that introduced insurance quotes during the purchase process saw 22% higher F&I gross, adding an average of \$343 more per transaction. Deals where customers ultimately purchased insurance delivered 35% higher F&I gross, or \$564 more per deal.

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Chris Pres, VP of Automotive

The report also found that insurance market friction – a measure of how likely a customer is to see multiple quotes at reasonable rates in the dealership – continues to decline. The share of buyers struggling to obtain insurance

fell from 15% in early 2024 to just 2% in Q1 2026, while median monthly insurance quotes dropped to \$168 nationally, down from a peak of \$202 in Q4 2024.

“Insurance is no longer just a compliance step at the end of the deal. It’s becoming one of the most important affordability levers dealers can use to help customers buy cars without sacrificing profitability,” said Polly Vice President of Automotive Chris Pres. “When dealers

address insurance earlier in the process, they reduce friction, improve customer buying power, and create stronger F&I outcomes. The data continues to show that insurance is becoming a standard part of the modern retail workflow.”

Among Polly's top-performing dealership partners, F&I lift ranged from 8% to 47%, with several rooftops exceeding 25% improvement when insurance quotes were introduced during the transaction. These results reinforce that consistent insurance engagement produces stronger and more predictable financial outcomes.

The report also highlights ongoing regional affordability challenges. Despite national rate stabilization, states including Nevada (\$273), New York (\$262), and Georgia (\$258) continue to post insurance premiums well above the national median, creating localized affordability pressure that can directly impact vehicle purchases.

Polly's report predicts that insurance availability will continue improving throughout 2026 as insurance companies expand underwriting appetite, while insurance will remain a major affordability factor for consumers and a key profitability lever for dealers.

The full Q1 2026 Quarterly Embedded Auto Insurance Report is available at polly.co/report.

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