

Polly's Q2 2025 Embedded Insurance Report: Dealers See Higher Profits as Insurance Market Stabilizes

Report highlights \$501 per deal profit lift and a healthier insurance market for auto retail.

WILLISTON, VT, UNITED STATES, October 8, 2025 /EINPresswire.com/ -- [Polly](#), the leading embedded auto insurance platform for automotive retail, today released its Q2 2025 Embedded [Auto Insurance Report](#). Dealers continued to see more profit with embedded solution in Q2, while insurance rates continued to ease for car shoppers.



Polly Insurance

Specific highlights include:

“

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Mike Burgiss, Chief Marketing Officer

- When car shoppers saw insurance quotes at the dealership, dealers saw an average 20% higher F&I gross profit, an additional \$313 per deal.
- When customers purchased policies at the dealership, dealers saw an even greater 31% lift, or \$501 more gross profit per transaction.
- For the sixth consecutive quarter, Polly's top 10 most engaged dealer groups reported stronger back-end gross when insurance was part of the deal, with some seeing 40% higher F&I gross profit per deal.

- National quoted insurance rates declined to a median of \$187 per month in Q2, easing affordability challenges for car buyers.

“The message for dealers is clear: embedded insurance isn't just a value-add for customers, it's a profit center,” said Mike Burgiss, Chief Marketing Officer at Polly. “As rates stabilize and insurance companies seek to expand their customer base, dealers who integrate insurance into the sales

process are able to close more deals, improve F&I performance, and better protect margins.”

The Q2 2025 report also reveals an important shift in consumer behavior: nearly half of car buyers now choose high deductibles, a 500% increase since 2019, helping to lower premiums but placing greater financial burden on buyers who file a claim.

For dealers, these findings underscore the importance of including insurance in the sales process and using Polly’s marketplace to improve deals.

Download the full Q2 2025 Embedded Auto Insurance Report at polly.co/report.

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