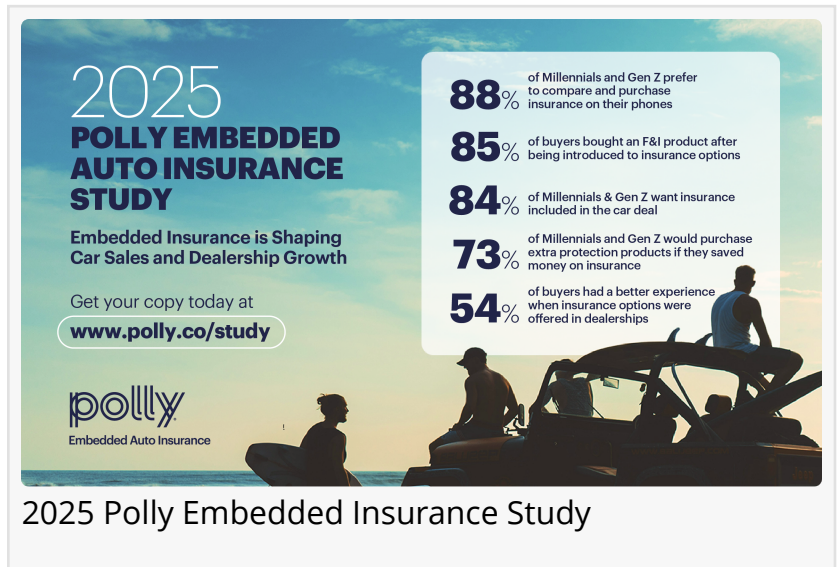


Polly Study Reveals How Embedded Insurance is Shaping Car Sales and Dealership Growth

Study presents findings to improve dealership customer experiences and boost F&I profitability in 2025

WILLISTON, VT, UNITED STATES, January 14, 2025 /EINPresswire.com/ -- [Polly](#), the leader in embedded auto insurance solutions, today announced the results of its 2025 Embedded Auto Insurance [Study](#), offering a deeper look into the shifting priorities of car buyers. As the cost of car ownership stabilizes at record highs, new consumer trends are reshaping the car-buying landscape, with embedded insurance emerging as a vital component.



Key Insights from the Study



These findings highlight a paradigm shift in car buying, where consumers prioritize total cost of ownership and in-dealership convenience over brand and tech."

Mike Burgiss, Chief Marketing Officer

1. New Consumer Buying Trends Emerge as Buying Power Decreases

Despite leveling out in 2024, the cost of car ownership remains historically high. Embedded insurance and financial products have become essential tools for cost-sensitive buyers navigating this challenging environment.

2. Insurance Premiums Have Sparked Unprecedented Insurance Shopping

Record-high insurance premiums over the last two years

have driven consumers to explore competitive insurance options in the dealership, creating opportunities for dealerships to offer in-dealership insurance solutions to help close deals.

3. Embedded Insurance Drives Higher F&I Gross in the Dealership

Dealerships that seamlessly integrate insurance into the car-buying process see measurable financial benefits. Polly's analysis shows a clear link between insurance integration and higher

F&I gross, particularly when buyers switch and save on insurance.

4. Embedded Insurance Has Become Essential to Dealership Loyalty and Satisfaction

Today's car buyers expect insurance options as part of their purchase journey. Dealerships that meet this demand may experience stronger satisfaction ratings, higher referral rates, and more return visits.



Key Survey Findings Indicate We've Entered a New Era of Car Buying

- 84% of Millennials and Gen Z want insurance included in the car deal. Younger buyers prefer a seamless purchasing process that integrates insurance and enhances financial transparency.
- 73% of Millennials and Gen Z would purchase extra protection products if they saved money on insurance. Cost savings drive additional revenue opportunities for dealerships.
- 85% of buyers bought an F&I product after being introduced to insurance options. Demonstrating a strong link between insurance integration and higher dealership revenue.
- Insurance ranked higher than brand when buyers evaluated car-buying attributes. This shift underscores the growing importance of long-term cost considerations.
- 54% of buyers had a better experience when insurance options were offered in dealerships. Embedded insurance significantly boosts satisfaction and trust.
- 88% of Millennials and Gen Z prefer to compare and purchase insurance on their phones. This trend emphasizes the need for tech-forward solutions that streamline insurance shopping during the car-buying process.

"Our 2025 Embedded Auto Insurance Study underscores the critical role of embedded insurance in modern car dealerships," said Mike Burgiss, Chief Marketing Officer. "These findings highlight a paradigm shift in car buying, where consumers prioritize total cost of ownership and in-dealership convenience over brand and tech."

Implications for Dealerships

By incorporating insurance into the car-buying journey, dealerships can:

1. Meet consumer demand for convenience and total cost of ownership transparency.
2. Drive higher F&I revenue.
3. Attract and retain more cost-sensitive buyers.
4. Strengthen customer loyalty by offering seamless, tech-enabled experiences.

For more insights from the 2025 Embedded Auto Insurance Study, visit

www.polly.co/2025study.

Experience Polly Professional Insurance Platform at NADA 2025

Dealership professionals are invited to experience the Polly Professional Insurance Platform firsthand at the 2025 NADA Show in New Orleans. Connect with Polly's team at Booth #3527 or schedule a [demo](#) today to see how Polly can transform your dealership's F&I profitability.

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