

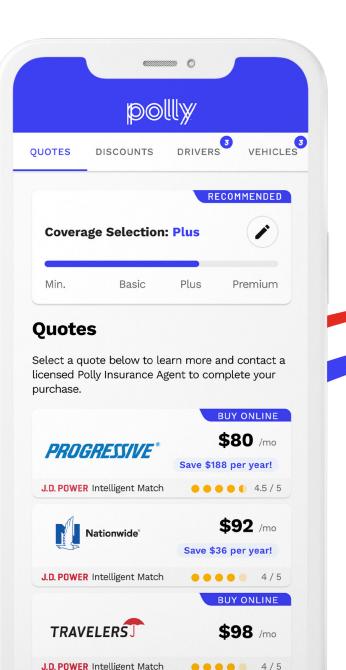
#### A Note From Our Legal Department

The information herein is Confidential and Proprietary to Polly Insurance Agency, LLC ("Polly"). Any representations herein are for Sales purposes only and do not provide any guarantees or commitments by Polly.

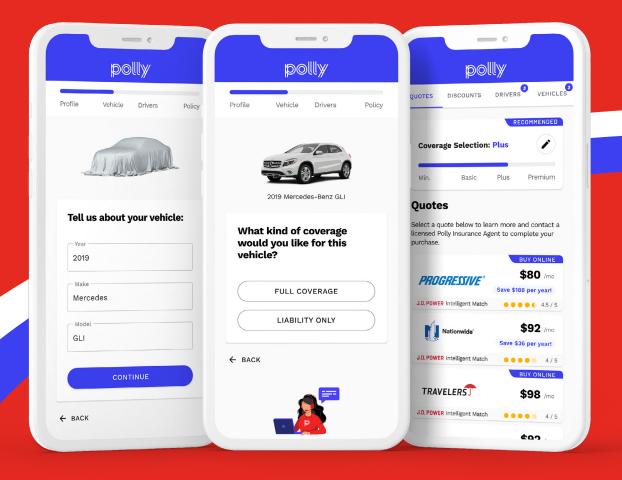


## The digital auto insurance marketplace that gives you more.

More satisfied customers. More opportunities. More profits. Need we say more? The Polly platform lets you integrate auto insurance directly into the car buying experience, saving your customers time and money while increasing your back-end profits. It's a win-win for your dealership.

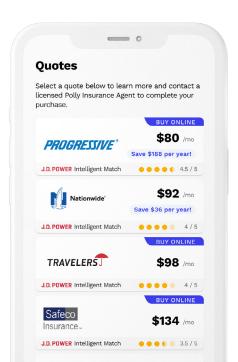


Fast, mobile quoting—all in one place — puts choice and savings directly in your customers' hands in just minutes.

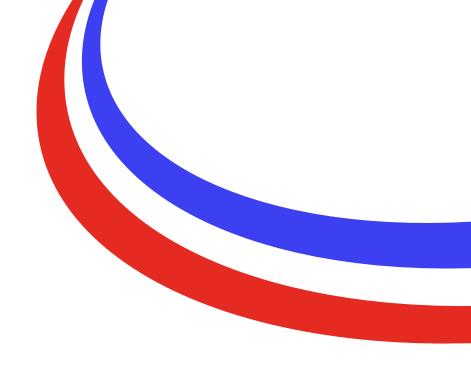


### When customers save, dealers profit.

With quotes from multiple carriers, customers have more choices when it comes to finding savings—all within our easy-to-use web platform. And when customers have a greater potential to save, that can lead to a higher back-end gross for your dealership.











All at no cost to your dealership

<sup>\*</sup>Average auto insurance savings based on new Polly (formerly DealerPolicy) auto policyholders nationwide in 2020 who reported savings. Potential savings will vary.

<sup>\*\*</sup>Based on 48,023 vehicle transactions between July 2019 and March 2021, comparing deals in which car buyer purchased insurance from Polly to non Polly deals. Based on used car APR of 9.5%, new car APR of 5% and a 72-month loan term. Potential savings will vary.

# The numbers from some of our dealers speak for themselves.

#### **See From Our Dealers**

Increases in Back-end Gross

Large dealership group selling 1,720 cars annually\*

\$695 | 35%

Large dealership group selling 7,743 cars annually\*

\$364 | 34%

Torrington Toyota selling 1,065 cars annually\*\*

\$389 | 32%

Large dealership group selling 19,892 cars annually\*

\$597 | 48%

Large dealership group selling 16,858 cars annually\*

\$500 | 36%

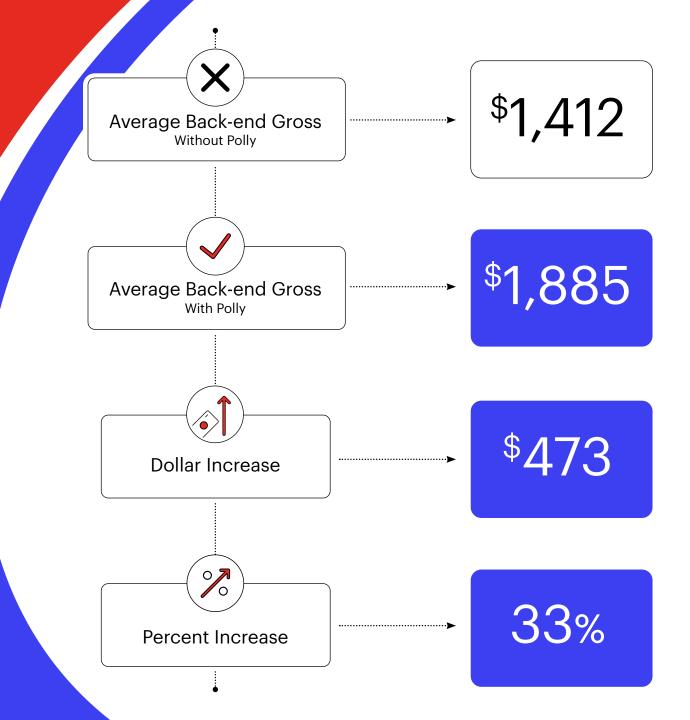
Wallingford Auto Park selling 788 cars annually\*\*

\$313 | 32%

#### CASE STUDY Medium Dealer Group

Well-known in the New England area, this dealer group has over 35 dealerships representing over 30 different OEMs. Since 2019, customers of this dealer group have been able to shop for auto insurance with DealerPolicy Insurance while shopping for their car.

By adding Polly to their process, the group has seen impressive returns on deals involving auto insurance.



#### CASE STUDY Large Dealer Group

With over 50 rooftops representing more than 26 OEM brands, this dealer group already had strong F&I margins but was looking to further maximize its profitability when it began working with Polly.

While the relationship began well before the onset of COVID-19, it proved especially fruitful in the last quarter of 2020 and the first half of 2021.

| DEALERSHIP | # OF POLLY DEALS | F&I GROSS:<br>POLLY DEALS | F&I GROSS:<br>NON POLLY DEALS | DIFFERENCE |
|------------|------------------|---------------------------|-------------------------------|------------|
| 1          | 71               | \$1,786                   | \$1,402                       | \$384      |
| 2          | 54               | \$1,202                   | \$1,138                       | \$64       |
| 3          | 98               | \$1,556                   | \$1,532                       | \$24       |
| 4          | 227              | \$2,128                   | \$1,915                       | \$213      |
| 5          | 63               | \$1,993                   | \$2,014                       | (\$21)     |
| 6          | 160              | \$1,640                   | \$1,323                       | \$317      |
| 7          | 100              | \$2,299                   | \$2,136                       | \$163      |
| 8          | 124              | \$1,432                   | \$1,054                       | \$378      |
| 9          | 420              | \$1,424                   | \$1,041                       | \$383      |
| 10         | 40               | \$1,728                   | \$1,533                       | \$195      |
| 11         | 64               | \$1,269                   | \$1,065                       | \$204      |
| 12         | 98               | \$1,733                   | \$1,242                       | \$491      |
| 13         | 103              | \$1,580                   | \$1,416                       | \$164      |
| 14         | 189              | \$1,830                   | \$1,241                       | \$589      |
| 15         | 257              | \$1,423                   | \$1,233                       | \$190      |
| 16         | 279              | \$1,597                   | \$1,091                       | \$506      |
| 17         | 60               | \$1,788                   | \$1,580                       | \$208      |
| 18         | 155              | \$2,175                   | \$1,776                       | \$399      |
| 19         | 265              | \$2,386                   | \$1,497                       | \$889      |
| 20         | 39               | \$1,935                   | \$1,744                       | \$191      |
| 21         | 85               | \$1,556                   | \$1,323                       | \$233      |
| 22         | 34               | \$2,114                   | \$1,289                       | \$825      |
| 23         | 20               | \$1,758                   | \$1,078                       | \$680      |
| 24         | 59               | \$2,197                   | \$1,645                       | \$552      |
| 25         | 170              | \$1,482                   | \$908                         | \$574      |
| 26         | 50               | \$1,801                   | \$839                         | \$962      |
| 27         | 25               | \$1,449                   | \$1,027                       | \$422      |
| 28         | 29               | \$3,115                   | \$2,516                       | \$599      |
| 29         | 545              | \$2,638                   | \$1,936                       | \$703      |
| 30         | 100              | \$2,439                   | \$1,500                       | \$939      |
| AVERAGE    |                  | \$1,848                   | \$1,434                       | \$414      |

\$414

AVERAGE INCREASE
PER DEAL

29%

AVERAGE INCREASE IN BACK-END GROSS

Based on 41,701 transactions between October 2020 and August 2021.

#### Additional Financial Opportunities



#### **Referral Payments**

Dealers can receive up to \$50 in referral payments\* when a customer connects with a licensed Polly Agent. Dealership employees who facilitate the connection receive \$25.

\*Except in VA, WV and DE



#### **Premium Sharing**

Licensed entities have the opportunity to earn 5% on all policy premiums.

