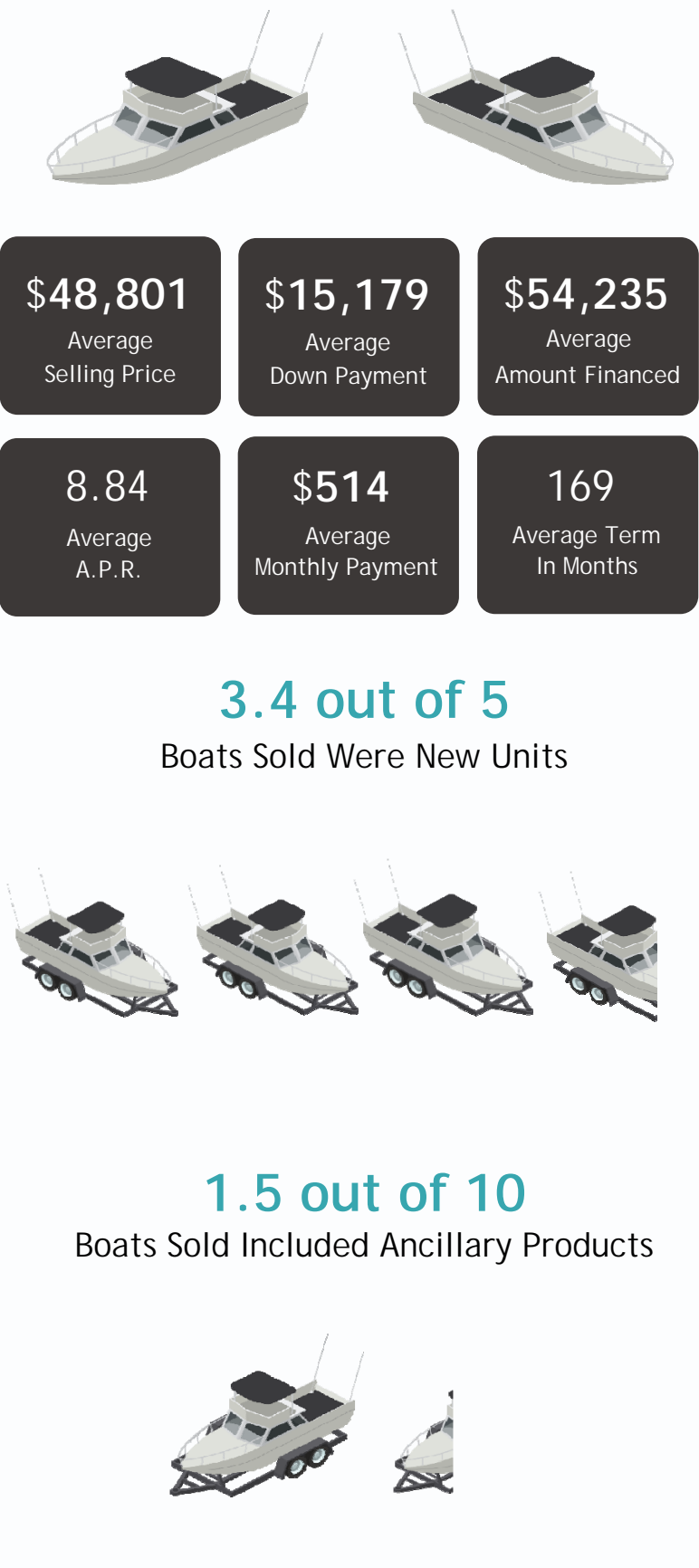


MARINE UPDATE - JULY 2025

F&I Highlights



F&I Profitability Index

46

The Marine F&I Profitability Index is simply a measurement representing the combined total of the penetration percentages for finance, GAP, service contracts, paint & fabric protection and all other ancillary products.



25%

Financed

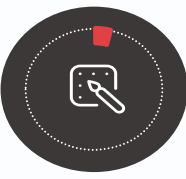
Percent of units sold that were financed at the dealership.



10%

G.A.P.

Percent of finance contracts with GAP coverage included.



4%

Service Contract

Percent of units sold that included a service contract.



2%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



5%

All Other Products

Percent of units sold that included any other ancillary

Repair Event Cycle Times (RECT)

Each Work Order has a start date and a completion date. We define RECT as the amount of time that passes between those two dates. Or in more basic terms - it's the amount of time it takes to repair a unit at your shop.

6,153 work orders reviewed in July

