

Dealership Industry Insights

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MARINE UPDATE - JULY 2025

F&I Highlights





\$48,801 Average Selling Price

\$15,179 Average Down Payment

\$54,235 Average Amount Financed

8.84 Average A.P.R.

\$514 Average Monthly Payment

169 Average Term In Months

3.4 out of 5

Boats Sold Were New Units



1.5 out of 10

Boats Sold Included Ancillary Products



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.







Percent of units sold that were financed at the dealership.

Financed



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



Average RECT

West

Warranty Coverage 2 Average RECT

Days

Out-Of Stock Parts ³ Average RECT

91

Work Order Count Average per Location



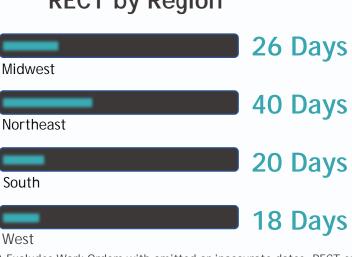
Warranty Coverage

Percentage

Out-Of Stock Parts

Percentage

RECT by Region



1) Excludes Work Orders with omitted or inaccurate dates, RECT exceeding 2 years and all internals.

RECT Bottlenecks by Region

West

Warranty Coverage 63 Days Midwest 47 Days Northeast 30 Days South 22 Days

2) Work Orders with at least 1 job or part covered by warranty.

Out-Of-Stock Parts



3) Work Orders with at least 1 part out-of-stock.