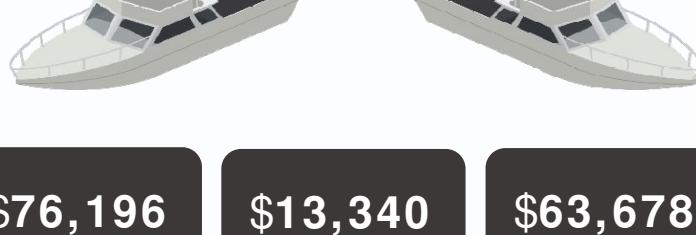


Dealership Industry Insights

Powered by IDS

MARINE UPDATE - OCTOBER 2025

F&I Highlights



\$76,196 Average Selling Price	\$13,340 Average Down Payment	\$63,678 Average Amount Financed
9.12 Average A.P.R.	\$643 Average Monthly Payment	171 Average Term In Months

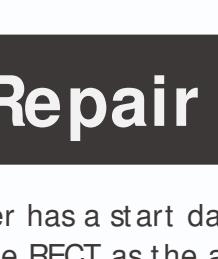
3.1 out of 5

Boats Sold Were New Units



0.9 out of 5

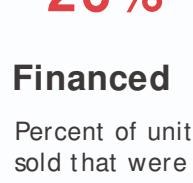
Boats Sold Included Ancillary Products



F&I Profitability Index

54

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.



26%

Financed

Percent of units sold that were financed at the dealership.



11%

G.A.P.

Percent of finance contracts with GAP coverage included.



12%

Service Contract

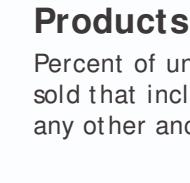
Percent of units sold that included a service contract.



3%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



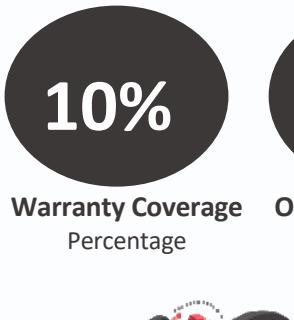
2%

All Other Products

Percent of units sold that included any other ancillary

Repair Event Cycle Times (RECT)

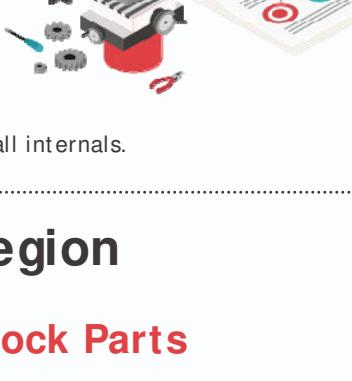
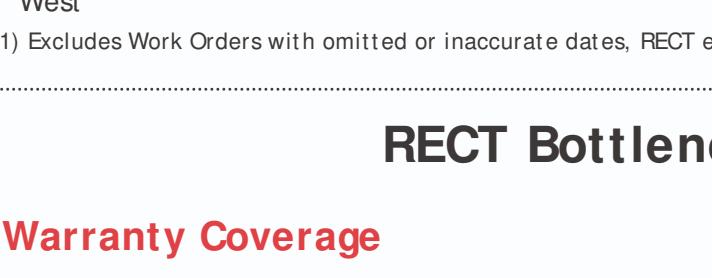
Each Work Order has a start date and a completion date. We define RECT as the amount of time that passes between those two dates. Or in more basic terms – it's the amount of time it takes to repair a unit at your shop.



11,213 work orders reviewed in October

22 Days All Work Orders ¹ Average RECT	45 Days Warranty Coverage ² Average RECT	43 Days Out-Of Stock Parts ³ Average RECT	150 Work Order Count Average per Location	10% Warranty Coverage Percentage	8% Out-Of Stock Parts Percentage
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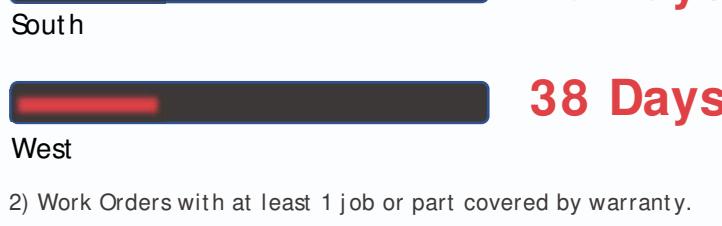
RECT by Region



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

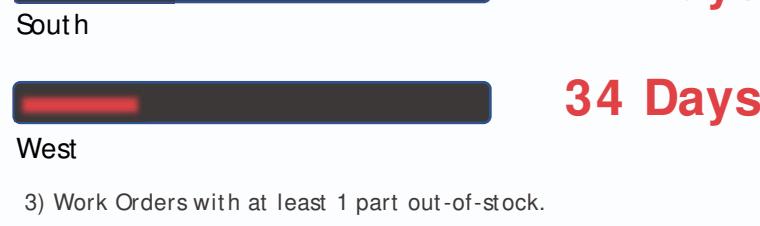
RECT Bottlenecks by Region

Warranty Coverage



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.