

MARINE UPDATE - OCTOBER 2025

F&I Highlights

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.



Financed

Percent of units sold that were financed at the dealership.



G. A. P.

Percent of finance contracts with GAP coverage included.



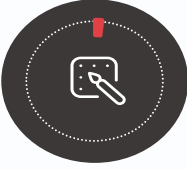
Service Contract

Percent of units sold that included a service contract.



Paint & Fabric

Percent of units sold that included paint & fabric protection.



All Other Products

Percent of units sold that included any other ancillary

3.1 out of 5

Boats Sold Were New Units



0.9 out of 5

Boats Sold Included Ancillary Products



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



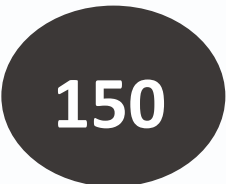
All Work Orders¹
Average RECT



Warranty Coverage²
Average RECT



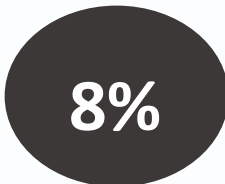
Out-Of Stock Parts³
Average RECT



Work Order Count
Average per Location

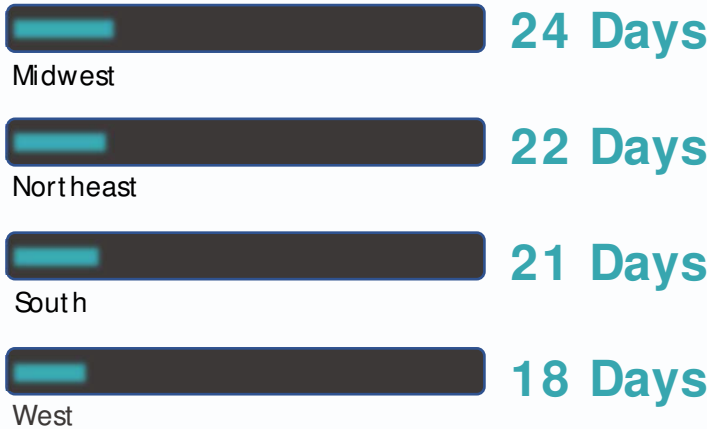


Warranty Coverage
Percentage

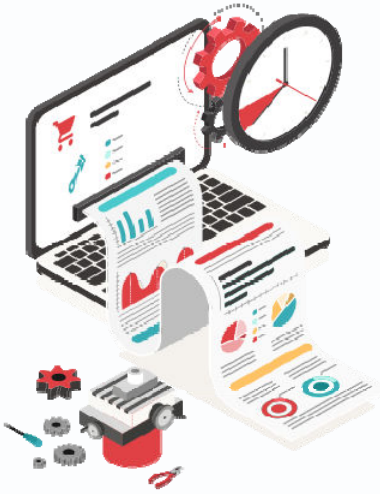


Out-Of Stock Parts
Percentage

RECT by Region

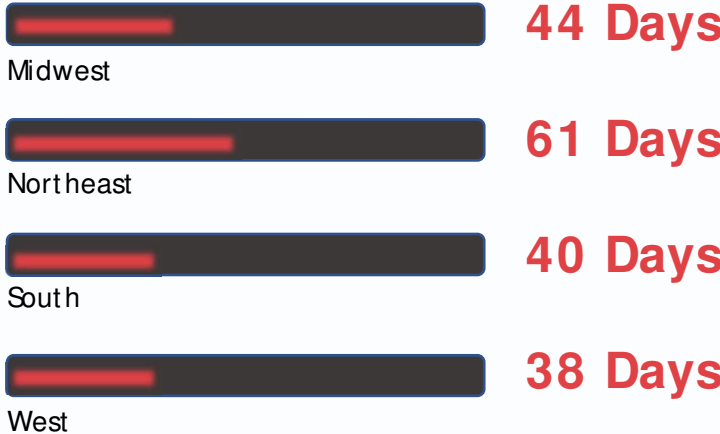


1) Excludes Work Orders with omitted or inaccurate dates, RECT exceeding 2 years and all internals.



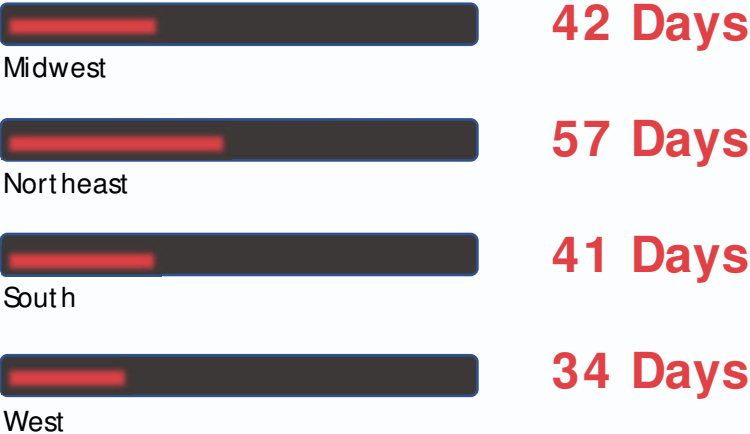
RECT Bottlenecks by Region

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.