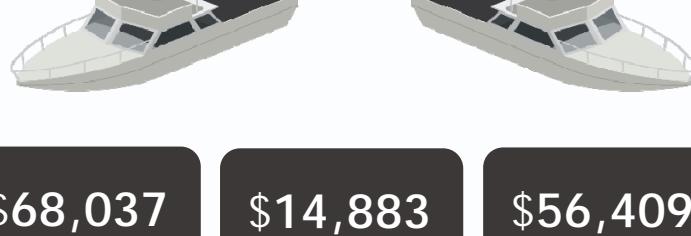


Dealership Industry Insights

Powered by IDS

MARINE UPDATE - DECEMBER 2025

F&I Highlights



\$68,037	\$14,883	\$56,409
Average Selling Price	Average Down Payment	Average Amount Financed

9.09	\$548	170
Average A.P.R.	Average Monthly Payment	Average Term In Months

4 out of 5
Boats Sold Were New Units



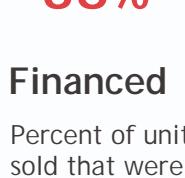
0.8 out of 5
Boats Sold Included Ancillary Products



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.



38%

Financed

Percent of units sold that were financed at the dealership.



3%

G.A.P.

Percent of finance contracts with GAP coverage included.



9%

Service Contract

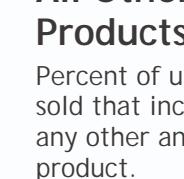
Percent of units sold that included a service contract.



2%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



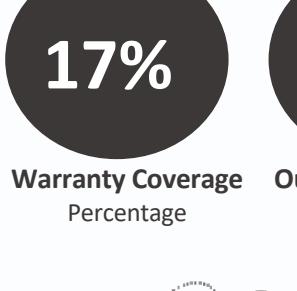
2%

All Other Products

Percent of units sold that included any other ancillary product.

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.



3,234 work orders reviewed in December

45 Days	68 Days	61 Days	42	17%	15%
All Work Orders ¹ Average RECT	Warranty Coverage ² Average RECT	Out-Of Stock Parts ³ Average RECT	Work Order Count Average per Location	Warranty Coverage Percentage	Out-Of Stock Parts Percentage

RECT by Region

Midwest	69 Days
Northeast	47 Days
South	29 Days
West	27 Days



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

RECT Bottlenecks by Region

Warranty Coverage

Midwest	95 Days
Northeast	101 Days
South	39 Days
West	40 Days

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

Out-Of-Stock Parts

Midwest	68 Days
Northeast	89 Days
South	48 Days
West	48 Days

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