

MARINE UPDATE - JANUARY 2026

F&I Highlights



\$70,936

Average Selling Price

\$14,277

Average Down Payment

\$67,057

Average Amount Financed

8.43

Average A.P.R.

\$627

Average Monthly Payment

181

Average Term In Months

3.8 out of 5

Boats Sold Were New Units



1.3 out of 5

Boats Sold Included Ancillary Products



F&I Profitability Index

66

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.



34%

Financed

Percent of units sold that were financed at the dealership.



6%

G.A.P.

Percent of finance contracts with GAP coverage included.



17%

Service Contract

Percent of units sold that included a service contract.



6%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



3%

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.

2,487 work orders reviewed in January

63

Days

All Work Orders¹
Average RECT

78

Days

Warranty Coverage²
Average RECT

71

Days

Out-Of Stock Parts³
Average RECT

34

Work Order Count
Average per Location

18%

Warranty Coverage
Percentage

18%

Out-Of Stock Parts
Percentage

RECT by Region

101 Days

Midwest

64 Days

Northeast

41 Days

South

23 Days

West



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

RECT Bottlenecks by Region

Warranty Coverage

111 Days

Midwest

71 Days

Northeast

49 Days

South

54 Days

West

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

Out-Of-Stock Parts

85 Days

Midwest

99 Days

Northeast

57 Days

South

39 Days

West

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