

MARINE UPDATE - MARCH 2026

F&I Highlights



\$71,738

Average Selling Price

\$21,994

Average Down Payment

\$56,342

Average Amount Financed

8.85

Average A.P.R.

\$544

Average Monthly Payment

180

Average Term In Months

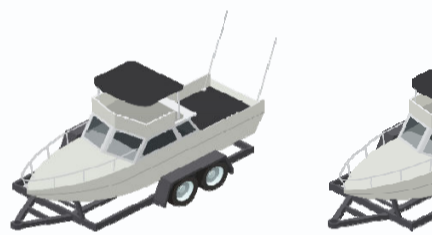
3.7 out of 5

Boats Sold Were New Units



1.5 out of 5

Boats Sold Included Ancillary Products



F&I Profitability Index

82

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.



40%

Financed

Percent of units sold that were financed at the dealership.



12%

G.A.P.

Percent of finance contracts with GAP coverage included.



19%

Service Contract

Percent of units sold that included a service contract.



7%

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.



4,333 work orders reviewed in March

45

Days

All Work Orders¹
Average RECT

82

Days

Warranty Coverage²
Average RECT

72

Days

Out-Of Stock Parts³
Average RECT

59

Days

Work Order Count
Average per Location

16%

Percentage

Warranty Coverage
Percentage

15%

Percentage

Out-Of Stock Parts
Percentage

RECT by Region

57 Days

Midwest

84 Days

Northeast

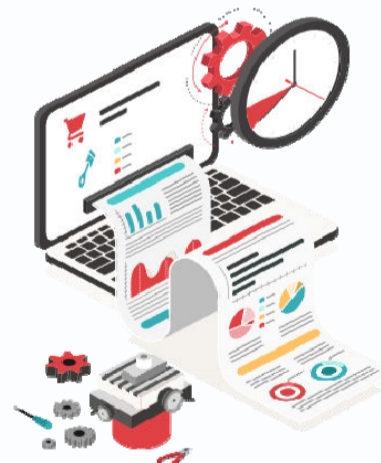
22 Days

South

33 Days

West

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



RECT Bottlenecks by Region

Warranty Coverage

108 Days

Midwest

115 Days

Northeast

48 Days

South

55 Days

West

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

Out-Of-Stock Parts

82 Days

Midwest

110 Days

Northeast

34 Days

South

60 Days

West

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