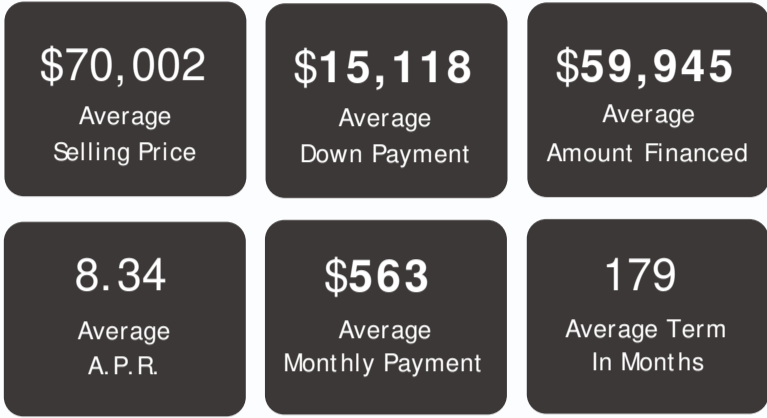
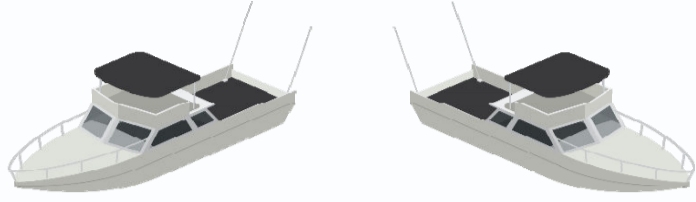


MARINE UPDATE - MAY 2026

F&I Highlights



3.6 out of 5
Boats Sold Were New Units



1.4 out of 5
Boats Sold Included Ancillary Products



F&I Profitability Index

67

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.



36%

Financed

Percent of units sold that were financed at the dealership.



9%

G.A.P.

Percent of finance contracts with GAP coverage included.



14%

Service Contract

Percent of units sold that included a service contract.



5%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



4%

All Other Products

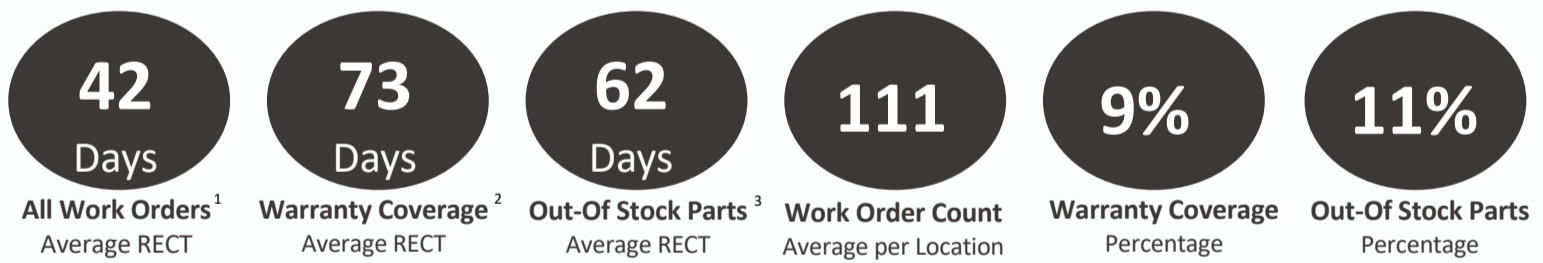
Percent of units sold that included any other ancillary

Repair Event Cycle Times (RECT)

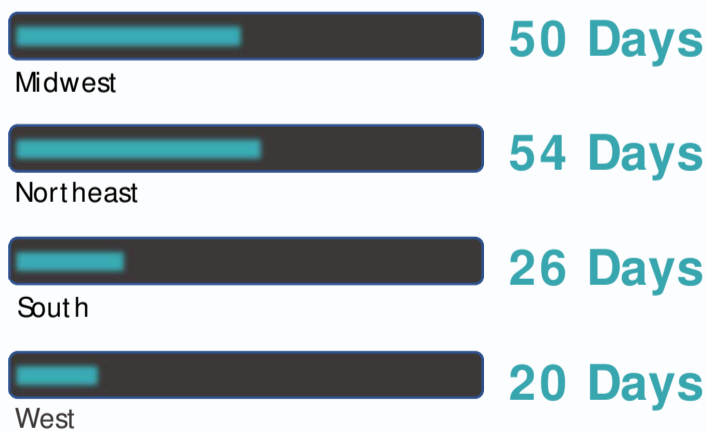
Each Work Order has a start date and a completion date. We define RECT as the amount of time that passes between those two dates. Or in more basic terms – it's the amount of time it takes to repair a unit at your shop.



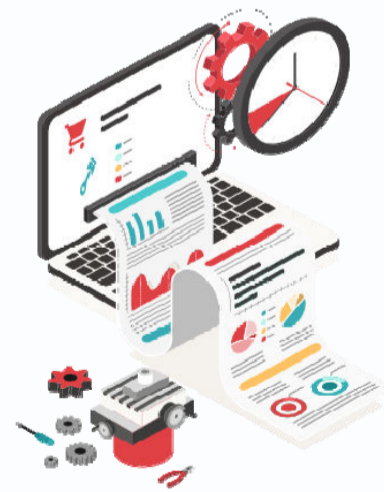
7,898 work orders reviewed in May



RECT by Region

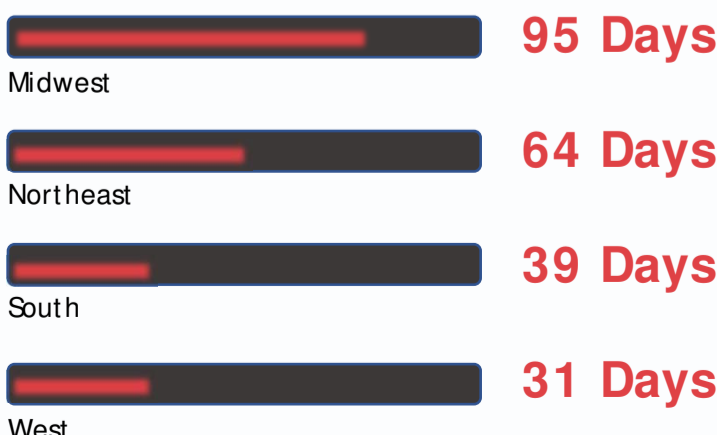


1) Excludes Work Orders with omitted or inaccurate dates, RECT exceeding 2 years and all internals.



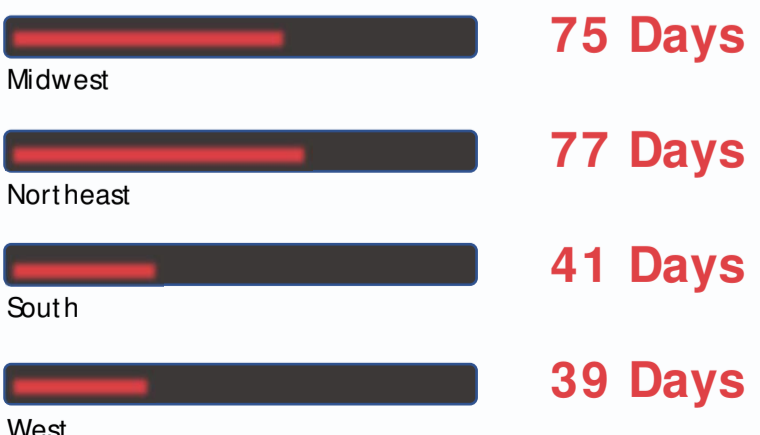
RECT Bottlenecks by Region

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.