

Automotive Variable Operations

2026-Q2

Per-dealership metrics averaged across the current anonymized auto cohort - 91 days

Data refreshed at Sep 29, 2026, 9:26 PM

TOTAL GROSS AVERAGE

\$2,386.98

+\$55.01 vs comparison period

F&I PVR

\$2,009.20

+\$30.65 vs comparison period

SALES PVR

\$377.78

+\$24.36 vs comparison period

F&I PROFITABILITY INDEX

193

+1 vs comparison period

PPVR

\$1,257.59

+\$18.00 vs comparison period

PPVR %

62.6%

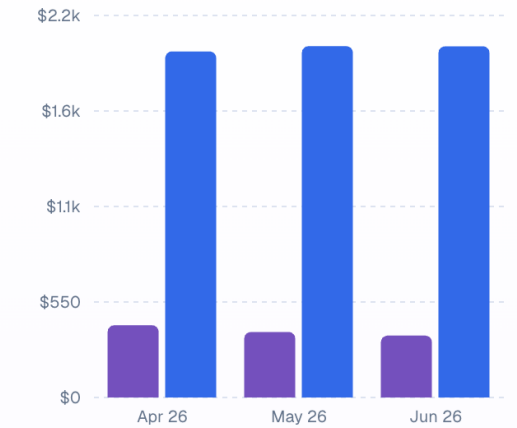
(0.1) pts vs comparison period

PRODUCT INDEX

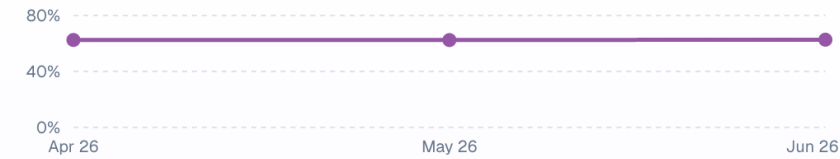
1.33

+0.01 vs comparison period

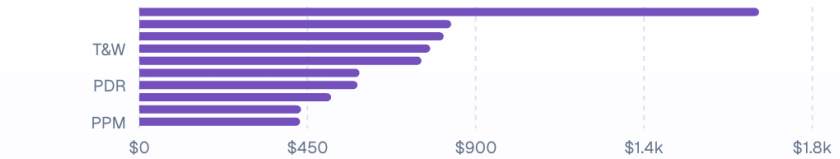
Gross performance over time



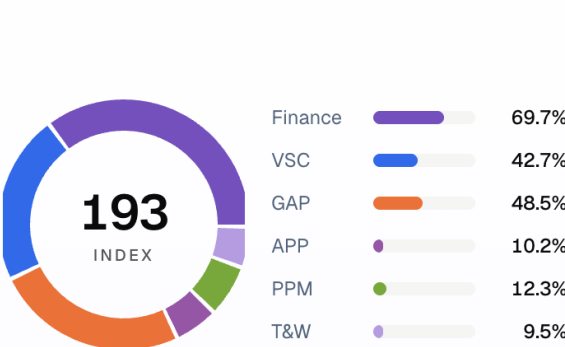
Product contribution over time



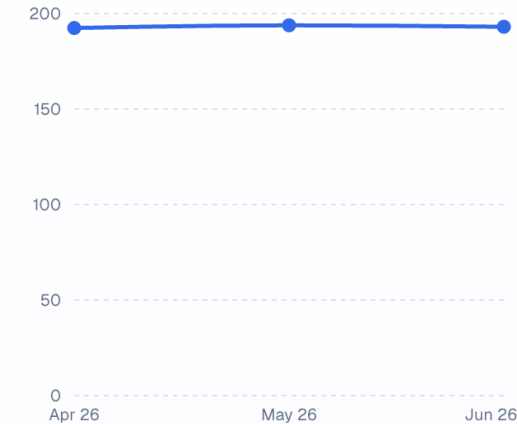
Product-only PVR



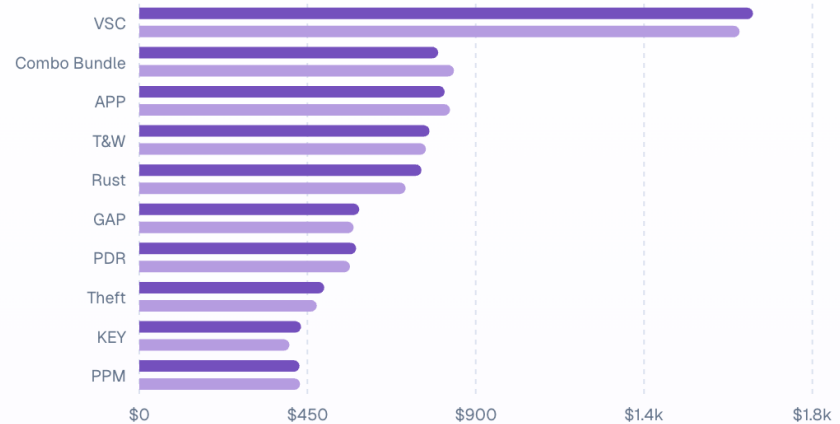
F&I profitability index



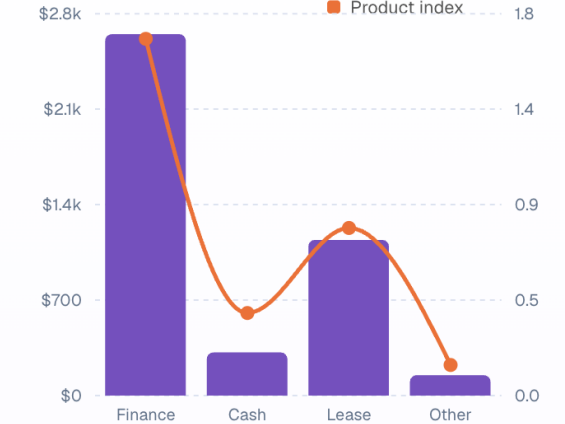
F&I profitability index history



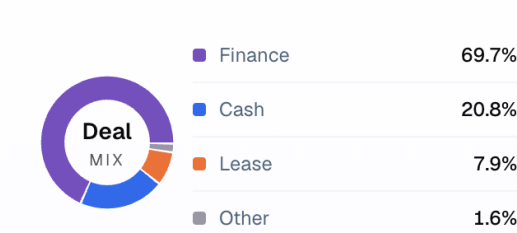
Product average income - current vs. comparison



F&I performance by financing



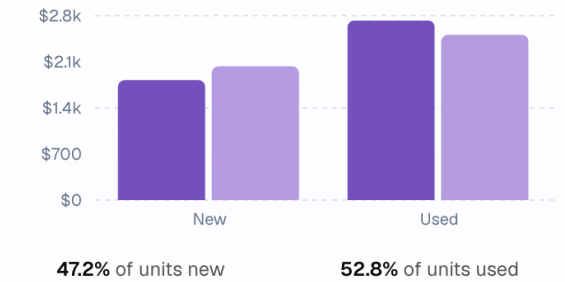
Deal mix



How Sales and F&I build total gross



New vs. used



PRODUCTS

Product	Penetration	Avg. Income	Product Only PVR
APP	10.2%	\$816.95	\$834.47
Combo Bundle	4.0%	\$799.68	\$814.34
GAP	48.5%*	\$588.59	\$589.14
KEY	3.2%	\$432.76	\$432.85
PPM	12.3%	\$428.69	\$430.40
PDR	1.1%	\$580.16	\$583.79
Rust	0.1%	\$754.86	\$754.86
T&W	9.5%	\$776.42	\$778.41
Theft	8.3%	\$494.85	\$513.25
VSC	42.7%	\$1,641.54	\$1,657.75

*GAP penetration is measured against financed units; all other products against total units. APP means Appearance. Ratios arecomputed per dealership, then averaged equally across dealerships.

CASH V. FINANCE V. LEASE

Financing	Share	F&I PVR	Product Index
Finance	69.7%	\$2,650.03	1.68
Cash	20.8%	\$315.84	0.39
Lease	7.9%	\$1,141.14	0.79
Other	1.6%	\$148.81	0.14

NEW VS. USED

Vehicle	Unit Share	Total Gross / Unit
New	47.2%	\$1,821.37
Used	52.8%	\$2,726.58

SALES VISION BENCHMARK

National benchmark

Calculated from hundreds of dealerships across VisionAST's national automotive dealer body.

Analytics

The F&I profitability index is 193, 1 point below the 194 high in the periods shown. Finance and product performance have softened from that recent peak.

Statistics

Sales contributes 18% of total gross per unit, while F&I contributes 82%. F&I is the larger source of gross profit per unit.

Trends

Used units represent 52.8% of volume versus 47.2% new. Used units are the larger part of the current mix. The used-unit share decreased 3.2 points from the comparison range.