

Specialty Variable Operations

2026-Q2

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

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

TOTAL GROSS AVERAGE

\$2,186.89

+\$217.80 vs comparison period

F&I PVR

\$684.08

+\$40.58 vs comparison period

SALES PVR

\$1,502.82

+\$177.22 vs comparison period

PPVR

\$568.53

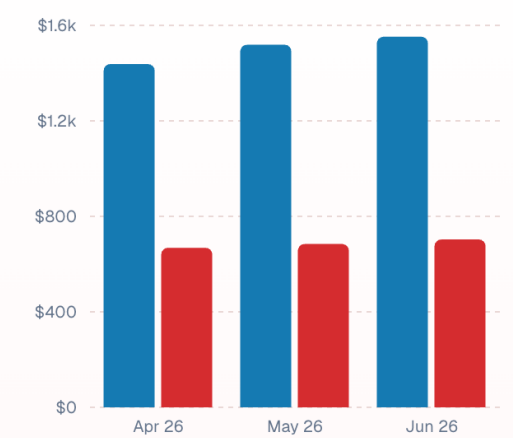
+\$29.65 vs comparison period

F&I PROFITABILITY INDEX

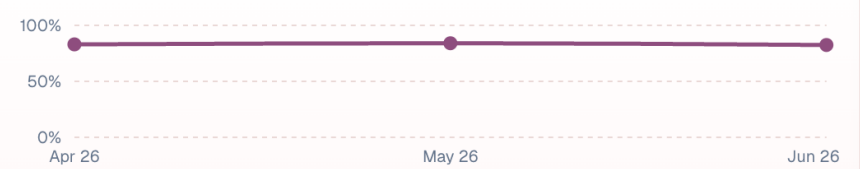
131

+3 vs comparison period

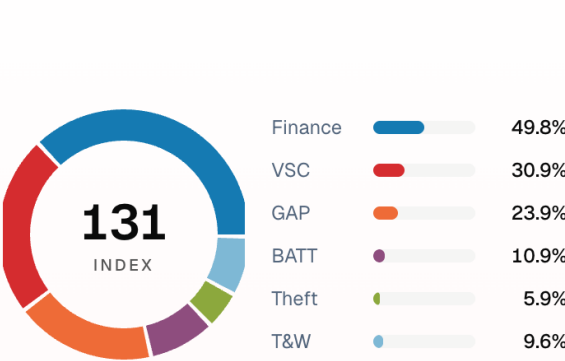
Gross performance over time



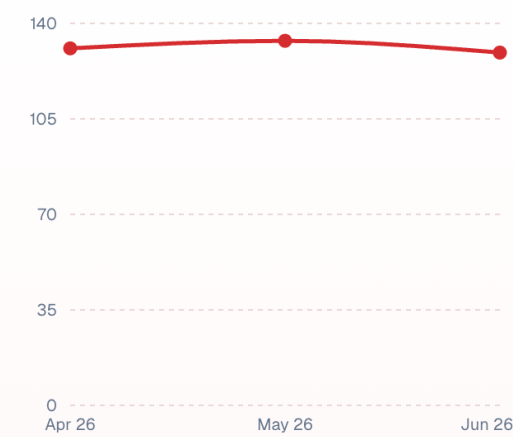
Product contribution over time



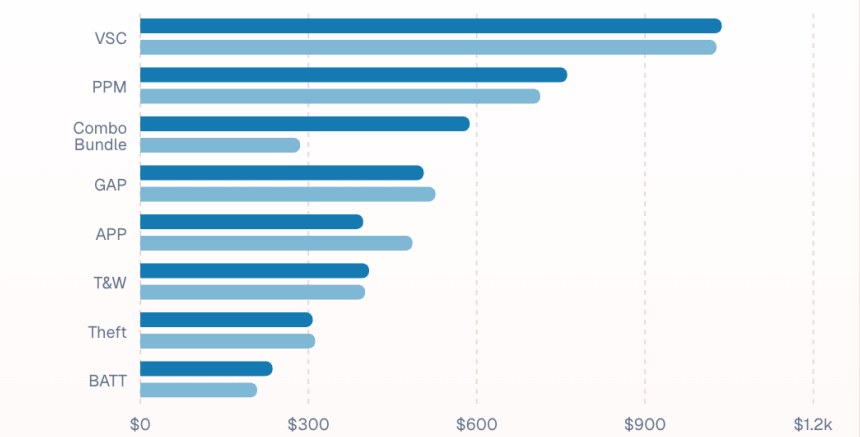
F&I profitability index



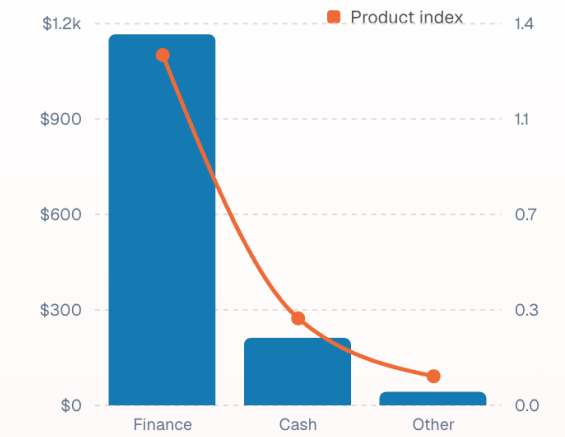
F&I profitability index history



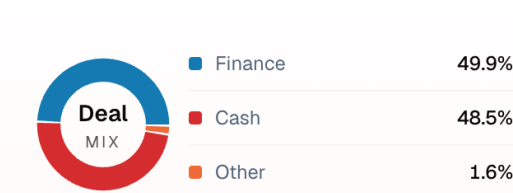
Product average income - current vs. comparison



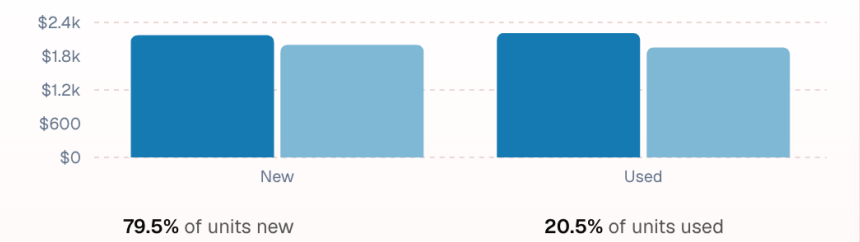
F&I performance by financing



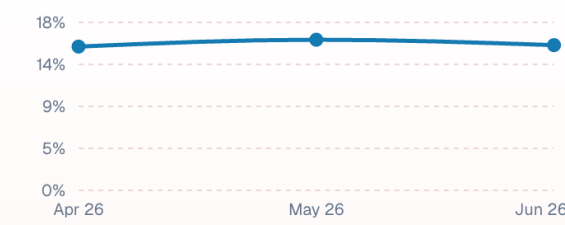
Deal mix



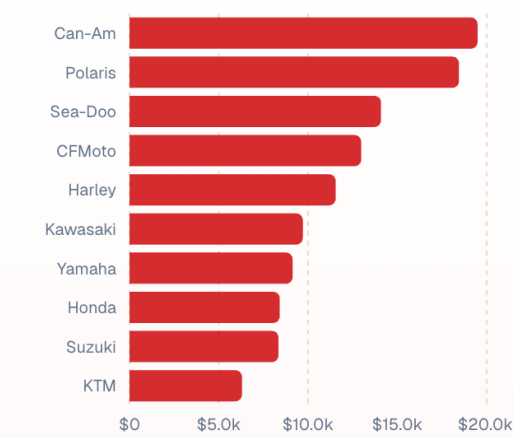
New vs. used



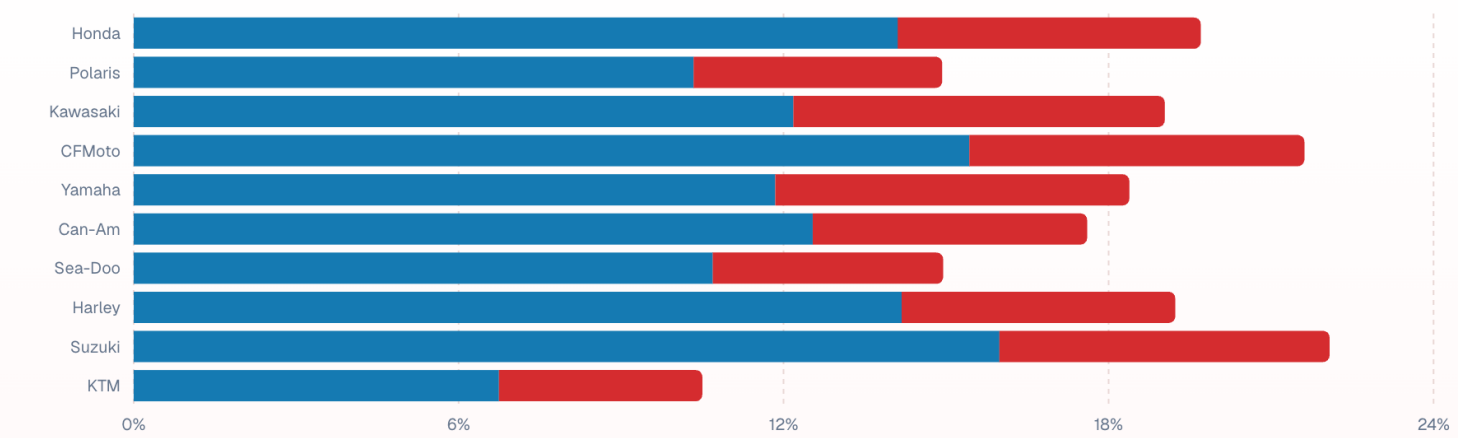
Total gross margin



Average price by make



Top makes - total gross margin



PRODUCTS

Product	Penetration	Avg. Income	Product Only PVR
APP	0.2%	\$397.61	\$398.53
Combo Bundle	0.1%	\$587.59	\$587.59
GAP	23.9%*	\$505.51	\$511.46
BATT	10.9%	\$235.96	\$239.65
PPM	7.6%	\$761.30	\$774.07
T&W	9.6%	\$408.13	\$412.31
Theft	5.9%	\$307.48	\$315.11
VSC	30.9%	\$1,036.96	\$1,063.62

*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	49.9%	\$1,166.04	1.28
Cash	48.5%	\$211.80	0.32
Lease	0.0%	\$0.00	0.00
Other	1.6%	\$42.31	0.11

NEW VS. USED

Vehicle	Unit Share	Total Gross / Unit
New	79.5%	\$2,172.59
Used	20.5%	\$2,211.65

POWER VISION BENCHMARK

National benchmark

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

Analytics

Products per deal is 0.80. That is fewer than one product sold per deal on average, which shows room to increase product attachment and profitability.

Statistics

F&I PVR changed +\$41, while Sales PVR changed +\$177 versus the comparison range. Sales PVR outpaced F&I PVR.

Trends

VSC and PPM lead product-only PVR at \$1,064 and \$774. These higher-value products drive more backend income than the remaining categories.