F&I BENCHMARK BRIEF · STONEEAGLEDATA Q2 2026

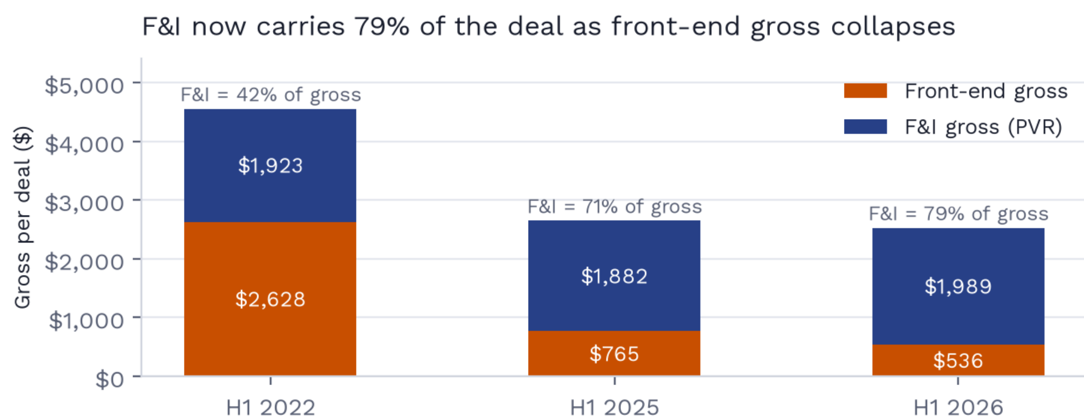
F&I Hit a Record in H1 2026 — Without Selling More Products

F&I PVR reached a new half-year high while product penetration and products per deal barely moved. The gain came from product economics and financing, not volume.[1]

$1,989	$217,705	$536	1.55	79%
F&I gross per vehicle (PVR)	F&I income per dealer / month	Front-end gross per deal	Products per deal	Share of gross from F&I
+5.7% YoY	+2.6% YoY	-29.9% YoY	Flat YoY	42% in 2022

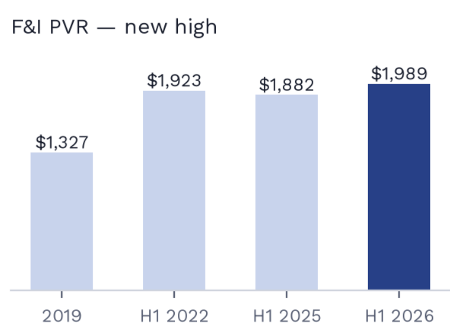
The Profit Mix Has Flipped

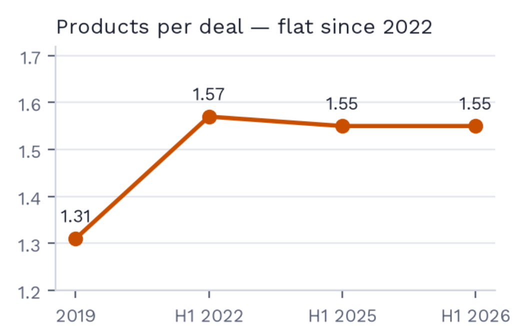
Front-end gross fell from $765 to $536 per deal year over year, a 29.9% decline, while total gross slipped 4.6% to $2,525 — the lowest first-half level since at least 2022. F&I moved the other way, adding $107 per deal and recovering nearly half of the $229 lost up front. Against H1 2022, front-end gross is down nearly 80% while F&I PVR is up 3.5%.[1]



The Dashboard Barely Moved

From 2019 to 2022, rising PVR tracked rising products per deal. That link has broken: products per deal sat at 1.55 in H1 2026, flat versus last year and slightly below 2022's 1.57, yet PVR set a record. Penetration told the same story — service contracts in the mid-40% range, GAP near 39%, paint and fabric around 20%.[1]





1. Gregory Arroyo, "Inside the First Half of 2026's F&I Growth Engine," StoneEagle, Aug. 18, 2026, se-fi.com/post/inside-the-first-half-of-2026-s-f-i-growth-engine

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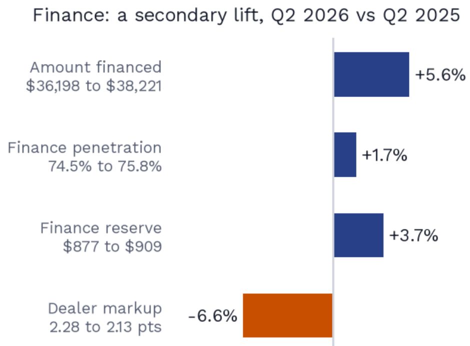
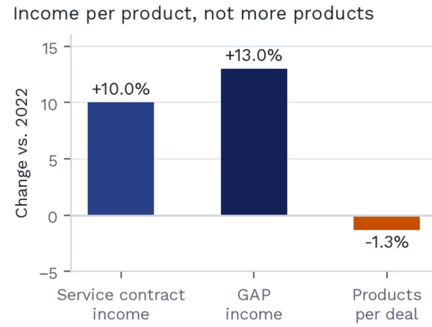
WHAT ACTUALLY DROVE THE GAIN

Product Economics Did the Heavy Lifting

Service contracts and GAP account for roughly two-thirds of the product-revenue picture, and both earned more per sale than in 2022 — service-contract income up about 10%, GAP income up about 13% — with no comparable rise in penetration. Context matters: the CPI for motor-vehicle maintenance and repair was 54.7% higher in June 2026 than in June 2019, and rose another 7% over the latest 12 months.[1,2] Rising vehicle prices and financed balances similarly increase the amount at risk under GAP.[1]





Financing added a secondary lift. Versus Q2 2025, the average amount financed rose $2,023 to $38,221 and finance penetration gained 1.3 points to 75.8%, lifting average reserve $32 to $909 even as dealer markup fell from 2.28 to 2.13 percentage points. More deals, on larger balances, at thinner margins.[1]

Benchmark Summary

Metric	H1 2025	H1 2026	Change
F&I gross per vehicle (PVR)	$1,882	$1,989	+5.7%
F&I income per dealer, monthly	$212,188	$217,705	+2.6%
Front-end gross per deal	$765	$536	-29.9%
Total gross per deal	$2,647	$2,525	-4.6%
Products per deal	1.55	1.55	Flat
Deals per dealer, monthly	—	3.3 fewer	Down

What It Means for Dealers

Sell the value, not the count. Record PVR came from income per product, not more products. Penetration is the constraint that did not move — a single point on service contracts equals roughly 60,000 contracts across nearly 6 million first-half transactions.

F&I is now the deal. At 79% of total gross, F&I is no longer supplemental. Process discipline, training, and compliance in the box carry the store's profitability.

Repair-cost inflation is the tailwind. With repair CPI up 54.7% since 2019, the consumer case for a service contract is stronger than ever.

Reserve is a volume story now. Higher balances and higher finance penetration offset a thinner markup. Capturing the financing matters more than stretching the rate.

Data: StoneEagleDATA Q2 2026 Automotive F&I Benchmarks. Prior-year values for F&I income per dealer and total gross per deal are derived from the reported percentage changes. Analysis and commentary by Consator Group / F&IQ Training & Development.

1. Gregory Arroyo, "Inside the First Half of 2026's F&I Growth Engine," StoneEagle, Aug. 18, 2026, se-fi.com/post/inside-the-first-half-of-2026-s-f-i-growth-engine

2. U.S. Bureau of Labor Statistics, CPI for motor-vehicle maintenance and repair, https://www.bls.gov/cpi/ (as cited in the StoneEagle report)

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