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MAY 2026

TECHNOLOGY IN YOUR DEALERSHIP

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RV Rental Association Survey: RV Rental Demand Strong Heading into Summer Travel Season

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Technology Shaping Outdoor Recreation's Future

By Phil Ingrassia, CAE, RVDA president

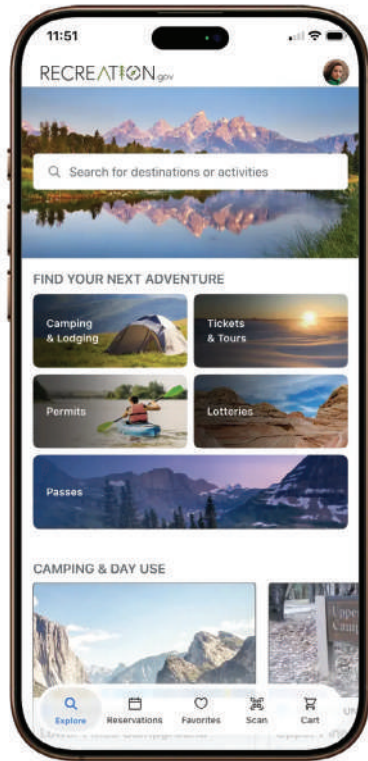
Two summers ago, my family visited Rocky Mountain National Park while staying in Estes Park, CO. Like many visitors, I had a National Geographic National Park guidebook along for the trip, but as we approached the park, I realized I had no idea which entrance would give us the best chance of getting in without a long wait.

The guidebook offers park history, maps, and a few scenic suggestions, but it certainly can't provide the real-time congestion data, the latest timed entry requirements, or the quickest way to access the park. I found out later that the park's official webcams provide visual updates at each entrance station, but for the most accurate view of congestion, it's still recommended to combine webcam footage with traffic apps like Google Maps or Waze. I'll try that next time!

That small moment underscored something RVers experience every day: technology is no longer a luxury in outdoor recreation and is going to be essential to navigating public lands in a way that's efficient, enjoyable, and accessible. And it's exactly why the federal government's new focus on modernizing recreation data matters so much to our industry.

EXPLORE Act Implementation

As federal agencies ramp up implementation of the EXPLORE Act, the Federal Interagency Council on Outdoor Recreation (FICOR) is driving some of the most important technology upgrades on America's public lands. Much of the work centers on modernizing how agencies collect and share recreation data. This includes everything from improving visitation estimates to developing common standards that will make accessing information more consistent across the Forest Service, BLM, National Park Service, and other federal systems.



The Recreation.gov app helps you find and reserve campsites, review location details for your trip, and quickly access information on past and upcoming reservations.

FICOR is also coordinating early public private partnerships that explore new tools for real time recreation information, digital trip planning, and better integration with platforms like Recreation.gov. Last month, the Outdoor Recreation Roundtable (ORR) convened a first of its kind meeting with outdoor recreation technology companies and FICOR representatives from all the federal land and water management agencies.

A Data-Driven System

This collaboration represents a meaningful shift toward a more connected, data driven recreation system and one that will ultimately help RV travelers benefit from clearer access information and a more seamless outdoor experience.

Federal agency participants highlighted ongoing efforts to implement the EXPLORE Act, including a coordinated approach to reporting recreation data across agencies and proposed pilot projects on federal sites nationwide to improve recreation visitation estimates. Other technology solutions are in the works to improve access for RVers and other public lands visitors, such as better trip planning tools and real time information on visitation and facility availability.

ORR, which includes RVDA and RVIA, will continue to engage with FICOR in the coming months, including providing input on upcoming pilot projects for deeper collaboration on data interoperability and innovation. As these efforts advance, RVers will increasingly benefit from the kind of information that turns a frustrating guess at a park entrance into a smooth, well planned adventure. ■

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RV Executive Today is published monthly by the Recreation Vehicle Dealers Association of America at 3930 University Drive, Fairfax, VA 22030-2515. Periodicals postage paid at Fairfax, VA 22030 USPS No. 062450. Issued monthly to all RVDA members as a membership benefit paid for by their dues.

Postmaster please send address changes to:
RV Executive Today, 3930 University Drive,
Fairfax, VA 22030-2515 *The annual
subscription rate of \$30 is a part of membership
dues.*

Editorial/Business Office:
3930 University Drive, Fairfax, VA 22030-2515
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RV Executive Today (ISSN #1088-873X)
Volume 30, Issue 5

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How Post-Purchase Technology Elevates the RV Travel Experience

By Bob Been, RVDA chairman



For today's RV buyers, the sale is only the beginning of the journey. As the units we sell become more sophisticated and consumer expectations continue to rise, customer satisfaction is shaped less by the transaction and more by the ownership experience that follows. High-tech add-ons, installed through the service department, play a critical role in making RV ownership simpler, more enjoyable, and more rewarding.

Rather than being viewed as accessories, these technologies are turning into a big part of RVing.

Connectivity and Power: Ownership Essentials

One of the first challenges many RV owners encounter is staying connected and properly powered once they leave the lot. Campground Wi-Fi is much improved in many private RV parks but can be inconsistent or nonexistent at public campgrounds.

Post purchase connectivity solutions such as satellite internet systems allow customers to stay online wherever they go. Whether navigating routes, monitoring weather, working remotely, or streaming content, reliable connectivity is a baseline expectation.

On-board power systems are equally important, especially with the rising number of off-grid campers like we see here out West. Battery upgrades, lithium conversions, solar enhancements, advanced inverter/chargers, and smart energy monitoring systems significantly expand off-grid capability. These upgrades allow owners to camp longer, operate appliances quietly, and travel with greater confidence, which can expand how they use their RV.

Reducing Uncertainty After Delivery

A high percentage of post delivery service visits are driven not by defects but by confusion. Owners often need help understanding battery usage, tank levels, climate controls, and how other systems in the coach work.

Smart monitoring technology helps eliminate guesswork. Tank sensors, battery monitors, leak detection, temperature alerts, and mobile dashboards provide real time visibility into an RV's systems. Many manufacturers and suppliers are using QR codes and videos that replace paper manuals with on demand support tailored to how owners actually use their RVs. The result is greater confidence for the customer and fewer low profit service interactions for the dealership.



Post purchase connectivity solutions such as satellite internet systems allow customers to stay online wherever they go.

A New Role for the Service Department

Technology in today's units can also elevate the service department from reactive support to experience builder. Safety and convenience upgrades – including rear view cameras, tire pressure monitoring systems, GPS tracking, and smart security – help customers feel safer on the road and more secure when their RV is stored.

These installations create natural touchpoints for education, trust, and future upgrades – keeping customers engaged with the dealership well beyond delivery.

A Strategic Opportunity for Dealers

For dealership managers and their teams, the opportunity is clear. Post purchase technology is not about selling more add ons, it's about supporting the lifestyle customers bought into.

When ownership is simpler, satisfaction rises. When satisfaction rises, service retention improves, loyalty strengthens, which all leads to referrals and repeat buyers. In a competitive market, the dealerships that stand out will be those that continue delivering value long after the initial sale.

The future of RV retail isn't just about what's sold – it's about how ownership is supported. ■

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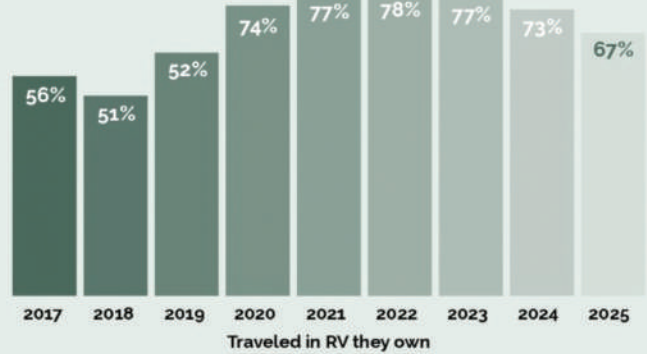
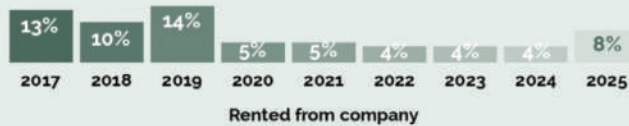
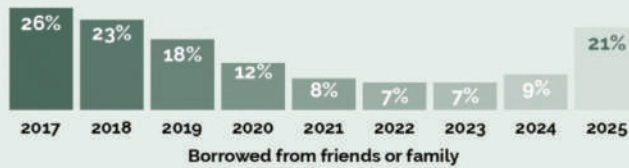
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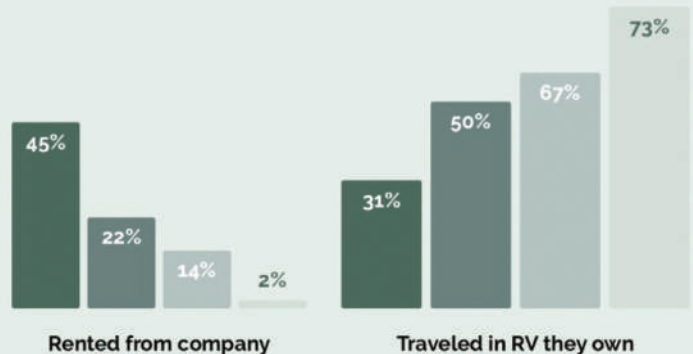
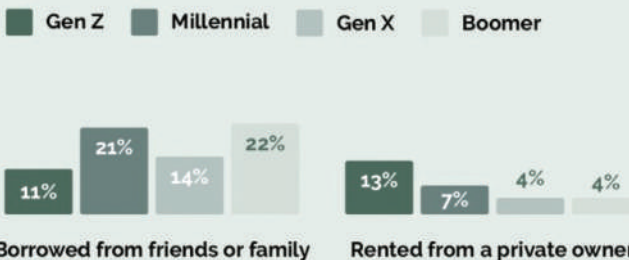
KOA's 2026 Camping & Outdoor Hospitality Report

After steady growth during the pandemic, RV usage is returning to pre-pandemic levels, with 67 percent of RVers traveling in an RV they own. Many more campers experienced the outdoors in borrowed or rented RVs in 2025, than the previous year, demonstrating an interest in RV usage, despite potential cost-to-entry barriers. This is an excerpt from the **12th Annual 2026 Camping & Outdoor Hospitality report** conducted by Cairn Consulting Group and sponsored by Kampgrounds of America, Inc. To download the complete report, visit <https://koa.com/north-american-camping-report>.

RV Ownership & Usage in 2025



RV Ownership



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The RV Assistance Corp. (RVAC) partnership with The Stanek-Haack Group at Morgan Stanley provides RVDA members with access to a complimentary, Second Opinion Service, which offers efficient financial planning strategies to minimize tax obligations, optimizing business and personal debt, exit planning, wealth preservation, and where appropriate, charitable giving. For more information and to schedule a no-obligation meeting, visit advisor.morganstanley.com/the-stanek-haack-group#rvda or call (800) 621-5231.

Morgan Stanley

The Modern Dealership Tech Stack (Without the Overwhelm)

How RV dealers simplify systems to generate more leads, respond faster, and convert more buyers

By Keryn Lynn

If you spend time talking with RV dealers today, one theme comes up consistently: **technology overload**. Most dealerships have invested in multiple tools over the years – CRM, email platform, texting solution, and various lead sources. On paper, it looks like a strong setup.

In practice, many of these systems operate independently, creating gaps in communication, follow-up, and visibility. The result is not a lack of effort, but a lack of alignment.

What a Tech Stack Really Means

A tech stack is not about how many tools you have – it is about how well those tools work together. Most dealerships already generate leads from their website, marketplaces, social media, and events. The real challenge is not lead volume. It is what happens after the lead comes in.

A connected system helps answer: Was the lead contacted quickly? Was there consistent follow-up? Does the team know where that lead stands?

The Follow-Up Gap

One of the most common issues across dealerships is inconsistent follow-up. Leads may be emailed but not texted. Calls may happen without a structured cadence. After-hours inquiries often wait until the next business day. Each gap represents a missed opportunity. In a competitive market, the dealership that responds first and follows up consistently often wins.

Stat Snapshot: Why Speed Matters

- ◆ Leads contacted within 5 minutes are significantly more likely to convert
- ◆ Responding within 1 minute can increase conversions by up to 391 percent
- ◆ Many dealerships still average hours or even days to respond

Speed sets the tone for the entire customer experience.

Why Simplicity Wins

Adding more tools is rarely the solution. Dealerships seeing the strongest results are simplifying by connecting their systems into a streamlined workflow that includes:



In a competitive market, the dealership that responds first and follows up consistently often wins.

- ◆ Lead capture
- ◆ Centralized communication
- ◆ Automated follow-up
- ◆ Pipeline visibility
- ◆ Clear reporting

This reduces friction and improves consistency.

Supporting the Sales Process

Technology works best when it supports the sales team. Automated responses ensure immediate engagement. Structured follow-up keeps prospects active. Clear tracking helps prioritize opportunities. The relationship still belongs to the salesperson. The system ensures no opportunity is missed.

Final Thought

Technology should bring clarity, not confusion. The dealerships seeing the best results are not using the most tools. They are using connected systems with clear processes behind them. Because in today's market, it is not just about generating leads. It is about what happens next.

About the Author: Keryn Lynn, the 2020–2021 recipient of the RVDA Duane Spader Leadership Development Scholarship and 2025 RVDA Convention Speaker, is an expert in the field of RV marketing. This article was provided by Boat and RV Marketing, a firm dedicated to innovative marketing solutions. For more insights, contact +1 843-547-5534, email klynn@lc.boatandrvmarketing.com, or visit www.boatandrvmarketing.com. ■



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Dealer Registration Open, Keynote Speaker Announced for the 2026 RV Dealers Convention/Expo

Edited by RVDA staff

Dealer registration is now open for the 2026 RV Dealers Convention/Expo, taking place November 9-13, 2026, at Paris Las Vegas. This year's Convention/Expo launches with a new and improved event website, offering a cleaner layout, easier navigation, and streamlined access to registration, exhibitor information, and program details as they become available.

"The 2026 event will zero in on the issues that matter most to today's RV retailers," said RVDA Convention/Expo Chairman Ryan Horsey of Parkview RV Center in Smyrna, DE. "Dealers are navigating rapid changes in consumer expectations, technology, and fixed operations, and the committee's goal is to deliver education that helps improve performance, uncover new revenue opportunities, and strengthen our dealership teams."

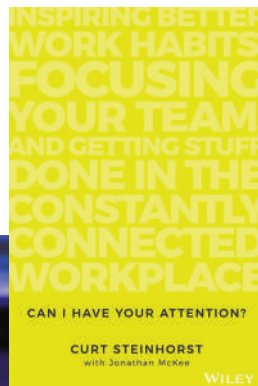
Best-selling author and executive advisor **Curt Steinhorst** will deliver the keynote address during the Tuesday general session. During his keynote presentation, **"Can I Have Your Attention? Reach the Distracted Customer,"**

Steinhorst will explore how today's increasingly distracted buyers are reshaping the way dealerships must approach sales, marketing, and messaging. As attention becomes the driving force behind customer decision-making, he will outline how businesses can adapt their communication strategies to break through the noise and connect more effectively.

Attendees will gain insight into how shifting customer expectations and behaviors are



Curt Steinhorst



redefining engagement, along with practical, counterintuitive communication techniques designed to surprise and resonate with modern consumers. Steinhorst will also share strategies for leveraging shortened attention spans to deliver more impactful messaging and drive stronger customer relationships.

Steinhorst is a leading expert on attention, communication, and leadership in the modern workplace. He advises organizations on how to adapt to the realities of constant distraction and helps leaders and teams communicate more effectively in a rapidly changing environment.

Attendees can expect a full slate of fixed operations training, sales and F&I sessions, leadership development, and dealer focused business solutions designed to support long term success. In addition, MBA Insurance will provide timely sessions for RV rental companies.

The Convention/Expo brings together dealership owners, general managers, service managers, parts professionals, and top industry suppliers and service providers for a week of education, networking, and collaboration. Dealers are encouraged to register early and take advantage of discounted rates for additional staff. ■



Partnership, Sponsorship, and Exhibitor Information Available for 2026 RVDA Convention/Expo

Edited by RVDA staff

A wide range of opportunities are available for those looking to connect with top RV dealers across North America during the 2026 RV Dealers Convention/Expo.

Scan this QR code for more information and to download the exhibitor prospectus.



The prospectus outlines a variety of sponsorships, partnerships, Vendor Training +Plus (VTP) options, and booth pricing for this year's event designed to enhance brand visibility. Partners and sponsors receive access to prime exhibit space, creating valuable opportunities for direct engagement with attendees.

In 2025, the Convention/Expo attracted more than 1,700 industry professionals representing nearly 800 dealership locations.

Vendors also have the option to host live and virtual VTP sessions. These sessions allow companies to deliver targeted education, including product demonstrations, service solutions, and case studies, for an additional fee.

"The Convention/Expo continues to be one of the most effective platforms for companies to engage directly with dealership decision-makers," said RVDA President Phil Ingrassia. "From the show floor, Vendor Training +Plus sessions and several digital touch-points, partners, sponsors and exhibitors have many options to showcase solutions, build relationships and enhance their business."

Built-in analytics provide exhibitors with valuable insights, including booth activity, visitor tracking, and lead generation tools that support follow-up both during and after the event.



In addition to on-site exposure, exhibitors can take advantage of a virtual booth component that extends engagement beyond the exhibit hall. The platform supports video, email, appointment scheduling, live chat, and downloadable materials, while allowing attendees to search exhibitors by company name, product category, and keywords.

Built-in analytics provide exhibitors with valuable insights, including booth activity, visitor tracking, and lead generation tools that support follow-up both during and after the event.

For additional details, contact Julie Newhouse at jnewhouse@rvda.org. The RV Dealers Convention/Expo is presented by RVDA of U.S., RVDA of Canada, and the Mike Molino RV Learning Center. Follow the convention on social media using [#RVDAExpo](https://twitter.com/RVDAExpo) and visit www.rvdaexpo.com for updates and registration information. ■

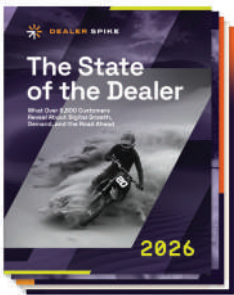
Technology Should “Strengthen, Not Replace, Core Processes”

AI-generated dealership search summaries rely on accurate business data, customer reviews

Compiled by RVDA Staff

The quickly changing retail environment for RV dealers shouldn't obscure the idea that growth comes from doing the basics exceptionally well. This includes keeping online inventory listings accurate, responding quickly to customer inquiries, and using technology tools like AI to strengthen, not replace, core processes. A review of some recent data from **Dealer Spike**, **Go RVing**, and **RV Trader** can help dealers and their sales and marketing teams be more effective.

How AI Is Shaping Discovery and Customer Research



AI has quickly become a standard part of many dealerships' operations. According to a recent Dealer Spike report, nearly 40 percent of dealers used AI tools in 2025, and many more plan to adopt them. AI can be

used to improve the quality of inventory listings, generate marketing content, and help predict when shoppers are ready to buy.

But the report stresses that AI doesn't fix weak processes, it just exposes them faster. Clean inventory data, strong customer reviews, and consistent information about the dealership matter more as search engines increasingly rely on AI-generated summaries to guide shoppers.

Digital Tools that Support the Path to Purchase

Along the path to purchase, buyers consult multiple resources before they buy and rely on listings as one of their most valuable research tools. Data from RV Trader shows that 54 percent of RV buyers, both first-time and repeat, research six months to a year before purchasing.

An RV Owner Demographic Profile, conducted by Go RVing and Ipsos, also found that both first-time and repeat buyers spend significant time researching before they ever contact a dealer.

Buyers engage in multiple research activities across digital and in-person channels, and many shoppers report feeling overwhelmed by the amount of information which slows the process. Dealers who can help simplify the information gathering process can help shorten the time it takes for customers to make a buying decision.

RV Trader has found that late summer and early fall are when search volume peaks, indicating that this is the time consumers are most actively researching for their next RV. The company also says searches on RV Trader are 10 percent higher on weekends than on weekdays.



Data from RV Trader shows that **54%** of RV buyers, both first-time and repeat, research six months to a year before purchasing.

Digital Marketing Costs Are Rising, But Quality Still Wins

Paid search costs increased nearly 20 percent last year, according to Dealer Spike, while click-through and conversion rates declined. The report recommends shifting focus from just clicks to more meaningful measures such as cost per inquiry, cost per conversion, and overall lead quality.

More than half of online shopping activity now happens after business hours, making a strong digital presence essential. Accurate listings, positive reviews, and local search optimization remain key to being discovered.

Once a shopper reaches out, speed matters. Follow-up within 5-15 minutes significantly increases the likelihood of a high-quality lead. Automated tools can help maintain quick responses and keep customers engaged throughout the buying process.

So, What Sets Top Dealers Apart?

According to Dealer Spike, the most successful dealers focus on reliability, consistency, and strong execution of the fundamentals. They ensure:

- ▶ **Listings are complete and accurate**
- ▶ **Customer inquiry paths work every time**
- ▶ **Follow-up is fast and personalized**

By building a dependable, connected buyer experience, dealers create a meaningful advantage in a competitive 2026 market.

To access the Dealer Spike report visit: www.dealerspike.com/the-state-of-the-dealer-2026. To access RV Trader marketing tools, visit <https://rvtradermediakit.com>. The Go RVing 2025 RV Owner Demographic Profile report is available through industry only section of GoRVing.com or RVDA members can contact RVDA at info@rvda.org for more information. ■

RVDA Seeks Nominations for James B. Summers Award

By RVDA Staff

RVDA is seeking nominees for the James B. Summers (JBS) Award, named in honor of the association's former Executive Vice President and Chief Executive Officer. The 2026 award recipient will be announced and recognized during the RV Dealers Convention/Expo, Nov. 9-13 at Paris Las Vegas.

As RVDA's highest honor, the JBS award recognizes an individual who has made frequent and distinguished contributions to RVDA and its members.

Nomination Guidelines and Process

Eligible nominees should have provided at least five years of service to RVDA. The nomination should include a written narrative that explains an individual's contributions to the association, and it should lay out a compelling case for why the individual deserves to be selected for this most prestigious honor. The late Jim Summers worked on behalf of dealers throughout his



career at RVDA and even into his retirement. He was the first to receive the award in 1986.

To submit your nomination online scan this QR code and complete the form. ■



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SCAN TO LEARN MORE

RV Learning Center College Scholarship Award Increased to \$5,000 – Application Now Open

Compiled by RVDA Staff

Thanks to the generosity of the Kindlund Family, the Mike Molino RV Learning Center College Scholarship Program has increased its annual award to \$5,000. An application for the scholarship is now available online.

The scholarship application process is open to undergraduates currently employed in the RV industry, dependents of an RV industry employee, and to those seeking a career in the RV industry after graduating. The award will be applied to the cost of tuition for the 2026-2027 school year. The deadline for submitting all required items is June 22, 2026. Dealer principals, their families and dependents, are not eligible for the award.

“The program was created to help foster the next generation of RV industry leaders, and this will be the 35th scholarship awarded since its inception,” said RV Learning Center Education Director Ally Brown. “We appreciate Newt Kindlund’s continuing support for industry employees and their families.”

The scholarship is made possible through an endowment established by Joanne and Newt Kindlund, co-founders of Holiday RV Superstores, the first publicly traded RV dealership. Newt Kindlund remains an active participant in RV industry affairs and is a director emeritus on the RV Learning Center’s board of directors. Through the Kindlund family’s endowment,



the RV Learning Center has awarded \$85,000 in scholarships to 34 students since its inception in 2000.

Dealers are encouraged to inform their employees about this unique opportunity. A primary factor for awarding the scholarship is an applicant’s background in RV industry employment or a desire to work in the RV industry after college.

Applicants must:

- ◆ Have a 3.0 or better cumulative grade point average. Submission of standardized test scores is optional but highly encouraged; applicants may include a minimum 1040 SAT score or a 22 ACT composite score to strengthen their application.
- ◆ Be a rising sophomore, junior, or senior in an accredited four-year college or university.
- ◆ Provide a 500-word essay on their goals and objectives for college and career.
- ◆ Submit a copy of their Free Application for Student Aid (FAFSA) Submission Summary or Student Aid Report (SAR) summary page.
- ◆ Demonstrate the ability and willingness to fund a portion of their educational expenses on their own.
- ◆ Submit a fully completed application with supporting documentation.

All materials noted above must be received no later than June 22, 2026. For more information on the Mike Molino RV Learning Center, go to www.rvlearningcenter.com, send an email to info@rvda.org, or fax to (703) 591-0734. The center is a tax-exempt organization as described in section 501(c)(3) of the Internal Revenue Code. Contributions may be tax deductible as charitable donations. ■

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Mike Molino RV Learning Center College Scholarship Program



FACT SHEET: 2026-2027 ACADEMIC YEAR

ABOUT THIS SCHOLARSHIP

Made possible through the generous support of the Kindlund family, the RV Learning Center College Scholarship reflects Newt and Joanne Kindlund's commitment to supporting the next generation of RV industry leaders. Each year, one undergraduate student receives a \$5,000 scholarship. Eligible applicants include rising sophomores, juniors, and seniors pursuing degrees in business, finance, economics, accounting, or other RV industry-related fields. Students who are currently working in the RV industry, have a family connection, or aspire to enter the field are encouraged to apply.

ELIGIBILITY REQUIREMENTS*

Applicants must:

- Be a rising sophomore, junior, or senior pursuing an undergraduate degree
- Be enrolled in or accepted to an accredited four-year college or university
- Be majoring in a field related to the RV industry (such as finance, business, economics, accounting, or similar areas of study)
- Maintain a minimum cumulative grade point average (GPA) of 3.0
- Demonstrate an interest in or connection to the RV industry, either through current employment, family connection, or career aspiration
- Show a commitment to contributing to their educational expenses
- Submit a FAFSA Submission summary or Student Aid Report summary page

**Dealer principals and their dependents are not eligible for this scholarship.*

APPLICANTS MUST SUBMIT:

- 01** A completed essay with 500 words or less outlining your educational goals, career aspirations, and connection to the RV industry.
- 02** An official transcript from the most recently completed academic year, showing a GPA of 3.0 or higher
- 03** A list of extracurricular activities, honors, and achievements. A resume including this information is acceptable.
- 04** A current headshot
- 05** FAFSA documentation and a short financial commitment statement
- 06** **Optional (but highly encouraged)** SAT or ACT scores. Accepted minimum scores are 1040 for SAT and ACT Composite Score of 22.



Applications
accepted online
April 20 through
June 22, 2026



RV Rental Association Survey: RV Rental Demand Strong Heading into Summer Travel Season



Compiled by RVDA Staff

RV rental demand is robust heading into the 2026 summer travel season, according to the latest RV Rental Association (RVRA) survey.

Nearly 60 percent of rental operators report having more April reservations on the books compared with the same time last year, a strong signal that families planning an RV vacation should secure their rental soon. Only 21 percent of operators reported fewer early season reservations, while 22 percent said bookings are on pace with last year.



Length of RV Rental Contracts

Three- to six-night rentals continue to dominate the market.

- ◆ 48 percent of operators said five to six nights is the most common rental length.
- ◆ Another 43 percent reported three to four nights as most popular.
- ◆ Nine percent said their longest contracts – seven nights or more – were most in demand.

Looking ahead to peak season, 70 percent of operators expect average rental lengths to remain consistent with 2025, while 22 percent anticipate longer trips. Traditional family vacations and reunions remain the top reasons for renting an RV. Reflecting this trend, operators say units with four or more sleeping areas are the most requested.

Towable Rentals Continue Rapid Growth

One of the most notable shifts in recent years is the rising popularity of towable RV rentals.

- ◆ 78 percent of responding companies rent RV trailers.
- ◆ Among them, 28 percent said three quarters of their customers were “tow and go” renters who already own a capable pickup or SUV.

However, consumers don’t need a tow vehicle to enjoy a trailer rental.

- ◆ 16 percent of rental dealers reported that more than 40 percent of their customers choose delivery and setup, with dealership staff placing the trailer at a campsite and connecting utilities.

Pet Friendly Travel Still a Major Draw

The freedom to bring pets continues to be a major reason families choose RV travel.

- ◆ 87 percent of rental operators allow dogs.
- ◆ 17 percent allow cats.

Other RV Rental Trends

Peer to peer RV rentals have grown in recent years, and 41 percent of rental dealers say listing some or all of their fleet on these platforms is “a great addition to my marketing program.”

However, RVRA emphasizes that professional rental dealers offer important advantages. “Rental dealers know more than the typical owner about how RVs work, how to maintain them, and how to fix them if something goes wrong on the road,” said RVRA Chairman Scott Krenek. “That expertise can make a big difference in the quality of a family’s vacation.”

RV Rental Tips for Consumers

RVDA encourages consumers to ask the following questions before renting an RV this summer:

- ◆ Does the rental outlet keep regular hours for pickup and drop-off?
- ◆ Does the company provide a walkthrough or orientation for first time renters?
- ◆ Is there a phone number to call or text if questions arise during the trip?
- ◆ What are the terms of the security or damage deposit?
- ◆ Is the RV shown online the same model that will be available at pickup?
- ◆ Who owns the RV, and how does the insurance coverage work?
- ◆ If the RV becomes unavailable due to damage, does the rental company have a replacement unit?
- ◆ For RV owners considering renting out their own unit, RVRA urges them to review their manufacturer and component warranties, as well as any financing agreements.

RVRA is a division of RVDA dedicated to enhancing professionalism and customer service in the RV rental industry. The annual survey was conducted through the RV Retailer Intelligence program, a service of the RV Assistance Corp. (RVAC), a wholly owned subsidiary of RVDA. To find an RVRA member company, visit www.rvra.org. ■



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From Risk Management to “Hidden Wealth” – The Reinsurance Account You Built (and Might Be Underusing)

By: Brad Stanek, Financial Advisor, Executive Director at Morgan Stanley

A captive insurance company is basically a small insurance company you set up to help cover certain business risks yourself, especially when regular insurance is hard to get, too expensive, or doesn't really fit your situation.

For RV dealers, a captive (re)insurance structure is most commonly used on the F&I side to keep more of the underwriting profit from common, smaller-dollar items – like vehicle service contracts (extended warranties), GAP, and certain credit-related insurance products – instead of sending all the economics to a third-party carrier.

Some dealers also use it alongside other risk-planning tools for things like property damage and workers' compensation, mostly to help smooth cash flow and plan around tax and capital needs.

If the word **reinsurance** sounds like “finance-speak,” here's the plain version: **it's insurance for an insurance company**. It is part of how risk and money move through the program so there are funds available to pay claims and the structure meets the requirements it has to follow.

At first, the captive – and everything around it (reinsurance, collateral, and governance) – can feel like defensive tools: keep risk on purpose, pay claims when needed, and meet capital/regulatory requirements.

But over time, many dealers realize they've built something more durable than just a “risk-transfer mechanism.” It can start to function like a wealth-building “account”: investable assets, collateral structures, and a way to match what the captive might owe (claims) with what it owns (assets). When managed with the same intention you apply to running your dealership, it can become a quietly powerful builder of value.

Captives are common in large organizations and have also become more common among dealerships as administrators and agents make set-up and ongoing maintenance more accessible.

More than 90% of Fortune 500 companies have captive insurers, and part of why captives keep growing is they sit at the intersection of risk financing, liquidity planning, and investment decision-making – creating opportunities beyond just premium savings.

The Hidden Wealth

The way you set up the investing and the collateral can create efficiencies that add up year after year. Two areas stand out:

- ▶ **First: collateral management.** Collateral is the “set-aside”/support that helps ensure the reinsurance company has enough readily available funds to pay claims, while still meeting regulatory and tax considerations. *Put simply: collateral isn't only about checking a compliance box – it can be a chance to avoid unnecessary costs and avoid tying up more money than you need. For the dealer, dollars not*



consumed by claims and collateral friction can build a steady stream of wealth that doesn't depend on monthly RV unit sales.

- ▶ **Second: making sure the captive's assets are actually working.** Portfolio construction and analytics help show whether the captive's assets are positioned to do their job.

The goal is for the captive portfolio to be able to handle future claim obligations and required capital needs – so it can build meaningful future wealth for you as a dealer while still doing what it was built to do: **pay claims**.

A Holistic Lens: The Captive Sits Inside a Larger System

The idea of a holistic approach to your captive insurance is to support the dealership's core business and risk-management strategy while building additional meaningful wealth to you as a dealer. Practically, this means decisions should reflect multiple realities:

- ▶ **Investment-specific factors** like investable assets, risk tolerance, expenses, and your investment policy statement (your written rules for how the money is managed).
- ▶ **Market environment drivers** like interest rates, inflation, volatility, and domicile-specific considerations (where the captive is set up matters).
- ▶ **Balance sheet needs** like liabilities, underwriting results, capital/collateral requirements, and cash/liquidity demands (how much needs to stay accessible).

How Dealers Underuse What They Built

Most dealers don't “mess this up” with one big mistake. Underuse usually shows up as **governance gaps** – meaning the structure exists, but it isn't actively managed as a living program.

For example: the investment policy statement may exist but not be monitored, the asset mix may be set but not revisited as collateral requirements evolve, and manager selection may be competent but not tied back to the captive's liability profile.

All of this leads to long-term underperformance, and significant missed opportunities building the reinsurance wealth that you deserve.

The Takeaway

A captive begins as risk management. But as the portfolio, collateral structures, and governance mature, it can become something closer to a strategically managed "wealth-building account" – a significant financial asset embedded in the dealership.

Conclusion

If you want a second set of eyes on whether your reinsurance assets are positioned to help maximize the growth opportunities available, schedule a Reinsurance Roadmap Review with Brad Stanek. This is designed to be a clear, non-obligating review of what you have today, what may be eligible to improve, and how best to manage the assets going forward.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy

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Latest Data on RV Customer Satisfaction with Dealership

The charts in this report are made up of aggregated dealer data from the **fourth quarter of 2025** and measure customer satisfaction and Net Promoter Score. The Net Promoter Score measures a customer's willingness to recommend a company's product or service to others and is a good measurement of word-of-mouth advertising. In the report, which was conducted by CSI Inc., customers were asked to rate on a 10-point scale (0 to a high score of 10) their likelihood of recommending the company or brand to friends and colleagues. Based on their ratings, customers were then placed in three categories - detractors, passives, and promoters.

'Detractors' gave scores of 6 or lower. These customers likely won't purchase again from the company and could potentially damage the company's reputation through negative word-of-mouth.

'Passives' and **'Satisfieds'** gave scores of 7 or 8. These customers are generally satisfied but could easily switch to a competitor's offering if given the opportunity. They probably won't spread any negative word-of-mouth about your business, but they also won't promote it.

'Promoters' gave scores of 9 or 10. These are the most loyal customers and repeat buyers and will recommend your company's products and services to other potential buyers.

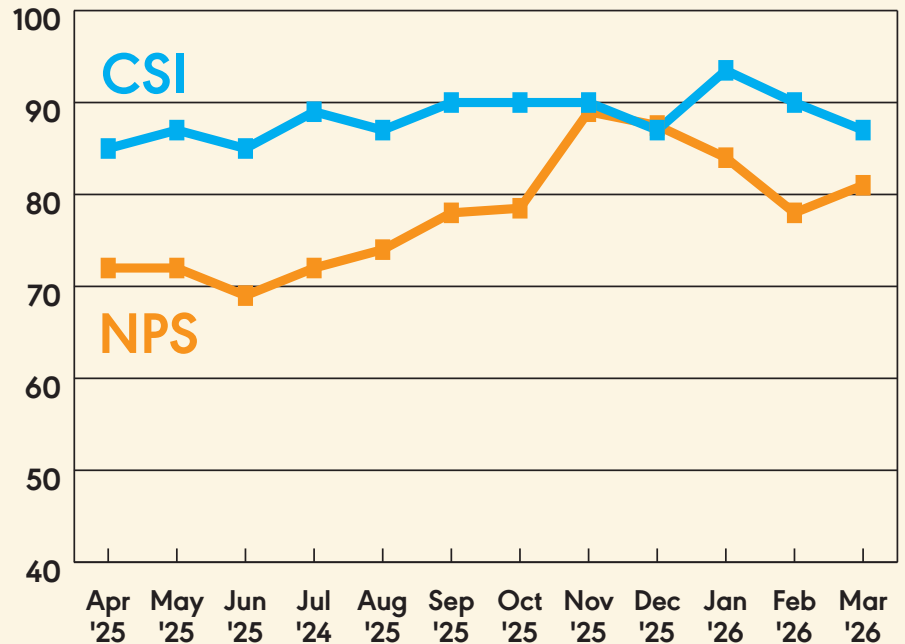
These charts clearly show that, in today's marketplace, dealerships must do more than simply perform their job well. Many customers are satisfied with your staff and the work done by the dealership but, despite that, they still give a Net Promoter Score rating of "passively satisfied." In order to get customers to refer and promote your business, you must "wow" them at every customer touchpoint. According to Gartner Research, 80 percent of a company's future revenue comes from 20 percent of its existing customers. Customer experience is becoming the true competitive differentiator. Is your dealership creating an exceptional customer experience to drive retention rates up?

This data was supplied by CSI Inc., a customer data and tracking company that provides RVDA's endorsed Customer Tracking and Reporting program. This cloud-based program gives dealers the ability to track, measure, and manage customer interactions with the dealership and its employees. For more information, contact Becky Thompson, president of CSI, at bthompson@tellcsi.com. ■

SALES

12-MONTH SALES CSI RATING: **87.45%**

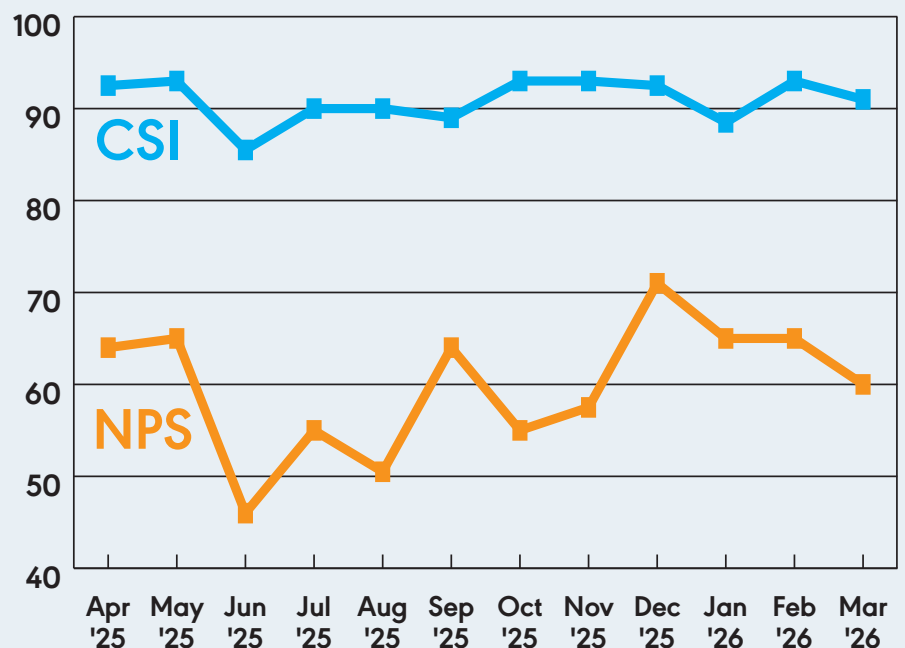
12-MONTH SALES NET PROMOTER SCORE: **75.39%**



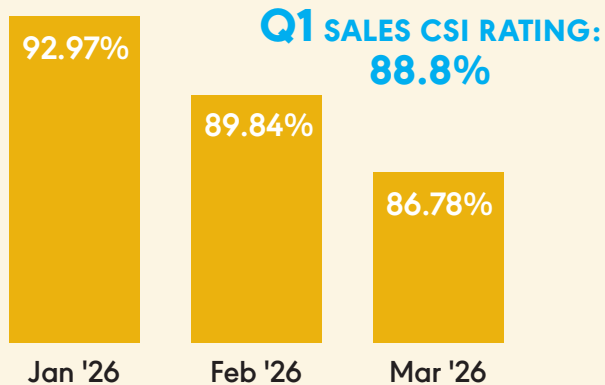
SERVICE

12-MONTH SERVICE CSI RATING: **90.74%**

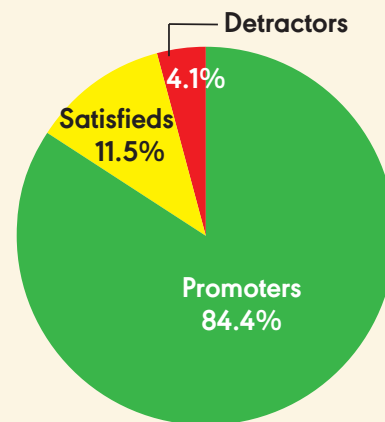
12-MONTH SERVICE NET PROMOTER SCORE: **59.16%**



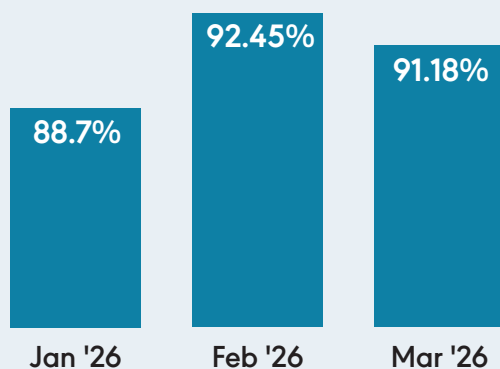
Sales and Service Performance



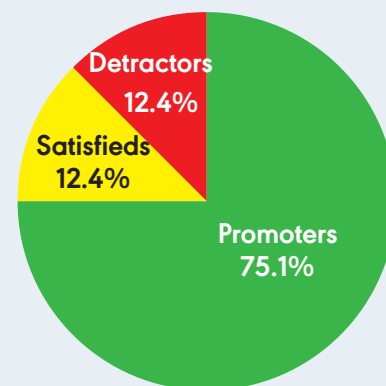
Q1 SALES NET PROMOTER SCORE: 80.35%



Q1 SERVICE CSI RATING: 90.53%



Q1 SERVICE NET PROMOTER SCORE: 62.66%



FTC Expectations Are Rising: *What RV Dealers Need to Get Right*

By Adam Crowell, Chief Legal & Strategy Officer, KPA

The regulatory landscape regarding vehicle advertising and sales is shifting. The Federal Trade Commission (FTC) and other regulators are taking an increasingly aggressive stance, and RV dealers must review and align their practices with these heightened expectations and avoid becoming a target for enforcement.

The New Mandate: Price Transparency

The FTC now demands total transparency regarding price and fees throughout the entire sales journey. Whether you refer to it as the “out-the-door” price, the “total price,” or a “price ceiling,” the principle is the same: all fees - with the exception of mandatory government charges like tax, title, and registration - must be included in the headline price. Furthermore, that total must be the most prominent figure in your advertising.

The implication is clear. If a customer walks into your dealership expecting to purchase an RV at the advertised price, you cannot legally charge them more. Per the FTC, even fees permitted by state law, such as dealership doc fees, must be baked into that primary advertised number.

Clear Expectations for RV Dealers

The FTC maintains that this position is rooted in Section 5 of the FTC Act, which prohibits unfair and deceptive acts and practices (UDAPs). Their stance is that federal law preempts state regulations, even where specific state laws might otherwise permit certain fee structures. Beyond the FTC’s federal mandate, dealers must remain diligent regarding:

- ◆ State-level UDAP statutes
- ◆ The Truth in Lending Act (TILA) and Regulations Z and M
- ◆ Standard truth-in-advertising requirements
- ◆ Strict consumer consent and disclosure protocols

Where RV Dealers Face the Most Exposure

Because RV transactions involve higher price points, extended financing terms, and complex aftermarket upselling, the margin for error is slim. Regulators are scrutinizing the entire sales cycle, focusing on these four pillars of compliance:

1 Price Transparency Across the Deal

This is the cornerstone of current FTC enforcement. Regulators are testing whether the final sales price aligns with the customer’s initial expectations. For the RV dealer, this requires absolute consistency: the base unit price, dealer-installed options, and mandatory fees must be clearly itemized and reconciled from the first advertisement to the final buyer’s order. If pricing evolves during the negotiation, the “why” must be documented, transparent, and defensible to avoid the appearance of deceptive “bait-and-switch” tactics.



And as regulatory expectations continue to evolve, the dealers who succeed will be the ones who prioritize clear pricing, consistent disclosures, and documented customer consent.

2 Conditional Pricing in Advertising

Marketing strategies that rely on “as low as” pricing or payment-based advertising carry significant risk if the advertised terms are not accessible to the average consumer. In the RV space, where discounts are often tied to complex factory rebates, trade-in equity assumptions, or narrow financing tiers, your advertising must clearly state the qualifying criteria. If a price is contingent on conditions that most buyers cannot meet, that price cannot be featured as the headline offer.

3 Financing Representations

Given the unique nature of long-term RV loans, regulators are hyper-focused on how credit terms are presented. Dealers must ensure that advertised payments are based on realistic, widely available terms rather than “best-case scenario” rates. It is critical that financing is never misrepresented as a mandatory requirement to secure a specific vehicle price. All material credit terms must be disclosed with the same prominence as the payment itself to ensure full compliance with Truth in Lending Act (TILA) standards.

4 Add-Ons and Aftermarket Products

Service contracts, appearance protection, and specialized F&I products are vital to dealership profitability, but they are also primary targets for regulatory investigation. The compliance risk lies in the presentation: regulators will examine whether these products were presented as strictly optional and if the pricing was disclosed prior to the finalization of the contract. Bundling products or - even unintentionally - implying that aftermarket add-ons are required to complete the sale can trigger severe enforcement actions.

A Practical Step: Start With a Checklist

For many RV dealers, the challenge isn’t knowing that compliance matters, it’s knowing where to focus first. A structured review can help identify gaps quickly. That’s why the team at KPA devel-

oped an RV Dealer FTC Compliance Checklist that focuses on the areas regulators are paying the most attention to today, including:

Access the checklist at this link!

It's designed to be practical, so your team can really evaluate what's actually happening on the ground.



From Policy to Practice in RV Compliance

One of the biggest shifts in enforcement is this: Regulators are no longer satisfied with written policies alone, they're deeply evaluating execution. That means what your ads say, what your sales team communicates, what shows up in the deal jacket, and what the customer ultimately experiences **all has to align**.

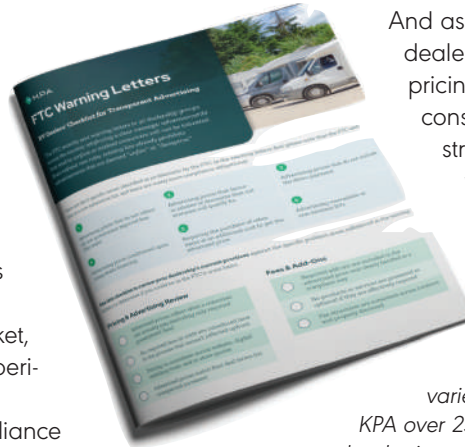
For RV dealers, managing compliance across advertising, sales, and F&I can feel fragmented. That's where a more integrated approach becomes valuable. Solutions like KPA's Vera Suite bring these elements together, helping RV dealers:

- ◆ Identify advertising risks early
- ◆ Standardize disclosures and processes
- ◆ Monitor transactions for consistency
- ◆ Train teams on evolving expectations

The Bottom Line for RV Dealers

And as regulatory expectations continue to evolve, the dealers who succeed will be the ones who prioritize clear pricing, consistent disclosures, and documented customer consent. Because at the end of the day, the standard is straightforward: **Did the customer understand what they were agreeing to, and did the deal reflect that?** If the answer is yes, you're in a strong position. If not, now is the time to take a closer look.

About the Author: Adam Crowell is a licensed practicing attorney and nationally recognized compliance expert and speaker who regularly contributes on a variety of compliance and risk mitigation subjects. He brings to KPA over 25 years of legal experience and thought leadership in developing strategic relationships and solutions to proactively avoid claims, fines, and lawsuits. Prior to joining KPA, Adam was President & General Counsel to ComplyNet, a leading provider of RegTech solutions in the auto industry. Adam received his Juris Doctorate from Capital University Law School and his Bachelor of Arts from Denison University, with double majors in Economics and Religion. ■



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Fixed Operations Absorption: The Risk Metric Executives Can't Afford to Ignore

Why execution discipline in fixed operations now determines enterprise stability

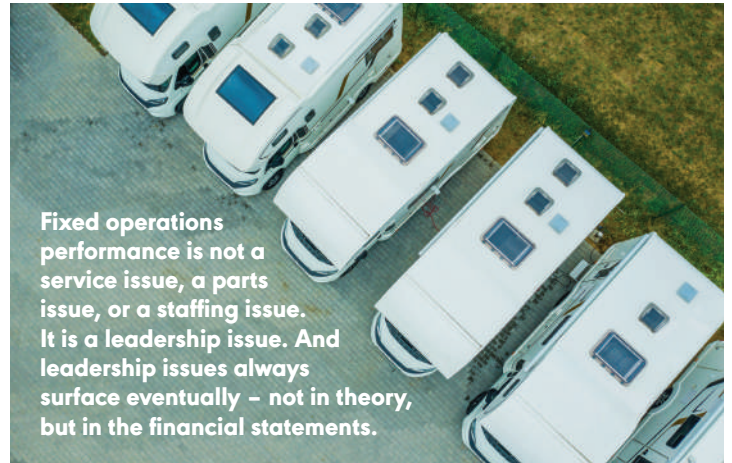
By Mark Boswell, Founder & CEO, Crossroads of America Consulting, LLC

Fixed operations absorption is often discussed in dealership conversations, but rarely treated as what it truly is: **a core indicator of enterprise risk.** When absorption is strong, fixed operations does more than generate profit. It stabilizes the business. Overhead is protected. Volatility is absorbed. Leadership retains flexibility. Strategic decisions can be made deliberately rather than reactively.

When absorption erodes, the opposite occurs. Every dollar of overhead not covered by fixed operations must be made up elsewhere - typically through increased dependence on unit sales, margin compression, or cost reduction. In a normalized or contracting market, that math becomes unforgiving. What makes absorption especially dangerous is not how quickly it can fail, but how quietly it declines.

The Silent Erosion of Enterprise Stability

Absorption rarely collapses overnight. It erodes gradually as execution weakens across fixed operations. Unbilled labor increases as repair orders stall or close late. Warranty recovery slows as claims age or documentation gaps appear. Parts



margins leak through inconsistent pricing discipline and inventory friction. Cycle time stretches as work waits on approvals, parts, or follow-up. Service advisors underperform at the drive or service desk, failing to consistently convert legitimate customer needs into approved work. Individually, none of these issues appear catastrophic. Collectively, they create a steady drain on absorption - long before leadership sees a clear warning in the financials.

By the time absorption becomes a concern in executive reviews, the profit leakage has already occurred. Leadership is reacting not to a new problem, but to the accumulated impact of months - sometimes years - of execution drift. This is why absorption should not be viewed as a lagging KPI. It is a forward-looking resilience measure.

Absorption Is Not a Department Metric - It's a Risk Buffer

High absorption gives a dealership options. Low absorption removes them. In organizations where fixed operations consistently carry overhead, leadership retains the ability to invest, staff appropriately, and respond to market changes without immediate pressure. Decisions are driven by strategy, not survival.

When absorption is weak, those same decisions become constrained. The business grows increasingly dependent on unit sales volume, even as margins tighten and demand fluctuates. Profitability becomes fragile, exposed to any disruption in sales activity. Many dealerships believe they are performing well because unit sales remain strong. In reality, they may simply be solvent - not stable. Without fixed operations absorbing a meaningful share of overhead, enterprise risk quietly increases.

Why This Has Always Been a Leadership Issue

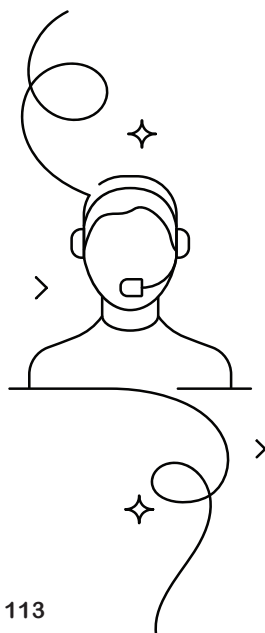
The automotive industry learned this lesson decades ago. In automotive retail, fixed operations absorption is treated as a non-negotiable pillar of enterprise health. When service departments fail to produce consistent absorption, leadership accountability

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follows quickly. The assumption is clear: you cannot sell your way out of weak fixed operations.

RV and Marine dealerships are now confronting the same reality under different market conditions. The underlying principle remains the same. Fixed operations performance determines how resilient the enterprise truly is. Yet in many organizations, fixed operations execution remains heavily delegated. Performance is monitored through reports rather than actively inspected through workflow, behavior, and accountability.

Dashboards may look acceptable. Monthly summaries may appear stable. But when leadership cannot clearly explain why absorption moved - or failed to move - in a given period, fixed operations are not being managed. They are being assumed. Hope is not a strategy.

The Execution Gap Executives Rarely See

One of the most persistent misconceptions at the executive level is that process alone produces performance. Most dealerships have processes. Many have training. Some even have well-designed systems. Yet results frequently lag expectations.

The reason is straightforward: execution does not change through documentation or remote oversight. It changes through behavior. And behavior only changes when expectations are reinforced consistently and visibly in real operating conditions.

This is especially true at the point of customer interaction. Strong service advisor performance at the drive or service desk remains one of the most powerful revenue levers in any dealership. When advisors are inconsistent in presenting value, urgency, or scope, absorption erodes regardless of technician capability or shop capacity. Fixed operations performance is not determined by intent. It is determined by what happens every day - at check-in, during authorization, through job progression, and at close-out.

Delegation Without Inspection Creates False Confidence

Many organizations rely on reporting to validate performance. Numbers are requested. KPIs are reviewed. Meetings are held.

But numbers alone do not correct execution. They only report outcomes after opportunities to intervene have passed.

When leadership is disconnected from daily workflow, small breakdowns become normalized. Advisors adapt to inefficiency. Dispatch decisions become reactive. Warranty delays become routine. Parts processes drift from discipline to convenience.

Over time, absorption reflects exactly what leadership has chosen to tolerate. The most dangerous execution gaps are not the obvious failures, but the small, repeated misses that compound quietly across departments and rooftops.

On-Site Reality Versus Off-Site Assumptions

Many dealerships attempt to correct absorption challenges through off-site initiatives: revised pay plans, new reports, updated SOPs, or classroom-based training. These tools have value, but they do not change execution on their own.

Execution changes when leadership sees work as it happens - when friction is observed in real time, when expectations are reinforced face-to-face, and when accountability is applied where decisions are actually made. Without that visibility, processes exist on paper while behavior remains unchanged. The gap between expectation and execution widens, even as leadership believes corrective action has been taken.

The Executive Question That Matters Most

The most important question for dealership leadership is not whether fixed operations are profitable today. It is this:

If unit sales slowed materially next quarter, how exposed would the enterprise be?

The answer lies in absorption - and in the execution discipline behind it. In today's market, fixed operations performance is not a service issue, a parts issue, or a staffing issue. It is a leadership issue. And leadership issues always surface eventually - not in theory, but in the financial statements.

The dealerships that recognize this early will retain control of their future. Those that do not will be forced to react after control has already been lost. ■

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Leadership Is... Consistency

Why consistency, not intensity, is what builds trust, clarity, and performance across your team



By *Dustin Kaehr*

Editor's Note: This article is part of an ongoing leadership series by Dustin Kaehr that focuses on practical strategies for building stronger teams and more effective leaders.

It was a Tuesday morning in the showroom. Traffic was light, which meant the real work was happening behind the scenes. Two sales managers stood ten feet apart, handling the same problem in completely different ways.

A customer had come back frustrated – pricing confusion, expectations misaligned, emotions high. One manager stepped in calmly, directly, and steadily. He used the same tone with his team – same expectation, same process. He listened, owned the gap, and worked toward a solution.

Ten feet away, the other manager reacted differently. Defensive. Short. More concerned with being right than being helpful. His team noticed. They always do.

By the end of the day, the issue was resolved. But the real outcome wasn't about the customer. It was about what the team just learned. Whether leaders realize it or not, every interaction is training. And what gets repeated becomes culture.

Leadership Is Being Consistent

Not perfection. Not intensity. Not personality. Consistency. The ability to show up the same way, with the same standards, regardless of pressure, mood, or circumstance. Most leaders think their biggest challenge is getting people to perform. It's not. The biggest challenge is eliminating confusion. And confusion almost always starts with inconsistency – not unmet expectations.

I want you to picture an antelope. Got it? Good. Now grab your phone, go to Google, and search "male saiga antelope." Then come back. Go ahead. I'll wait.

Welcome back. So... is that what you envisioned? Probably not – unless you're a zoologist. It's completely outside the box of

what most people think an antelope looks like. Pretty jarring.

When team members and customers interact with your dealership, they have expectations based on your marketing, branding, mission, vision, and core values. Whatever those are, that's the "antelope" they're expecting. And when that doesn't match reality? It's jarring. So, do your standards match what you're actually showing them?

What Your Team Sees

- ▶ **What really matters here?**
- ▶ **What gets rewarded?**
- ▶ **What gets ignored?**
- ▶ **Who do I need to be to succeed here?**

You can answer those questions in a meeting. Or you can answer them with your behavior. Your team – and your customers – will believe the second one every time.

Consistency isn't just about alignment. It's about eliminating the gap between what you say and how you show up. (Another word for that gap? Hypocrisy.) Because when that gap exists, people don't just notice it – they adjust to it. And that's where culture starts to slide. Leaders need to be predictable. The problem is many are – just not in a good way.

- ▶ **Predictably inconsistent**
- ▶ **Predictably emotional**
- ▶ **Predictably reactive**
- ▶ **Predictably different depending on who they're talking to**

That creates a dangerous environment. Not because people don't know what to do, but because they don't know which version of you they're going to get.

Consistency builds trust. Inconsistency builds tension. And in a dealership environment – where speed, pressure, and volume are constant – tension spreads fast. If you want a practical way to apply this, use the idea of "SAME":



Applying the SAME Principle

- ▶ **Same Standard** – What you expect from one person, you expect from everyone. No exceptions based on tenure, personality, or performance.
- ▶ **Same Response** – Your reactions don't swing based on emotion. Wins are handled with clarity. Problems are handled with ownership.
- ▶ **Same Leader** – You show up consistently and authentically in the showroom, the office, and the service lane. No masks. No adjusting your character based on your audience.

This doesn't mean you become robotic. It means you become reliable. And reliability is what allows teams to perform under pressure.

Let's go back to those two managers. One created clarity. The other created hesitation. One reinforced culture. The other contributed to drift. Neither of them meant to. But intention doesn't shape culture. Behavior does. Repeated behavior.

If you want to build a high-performing dealership, stop trying to be impressive. Start being consistent. Because your team doesn't need a different version of you depending on the situation. They need to know exactly who they're getting. Every time.

About the author:

Dustin Kaehr, founder of the Think. Lead. Live. Group, equips people, teams, and organizations to think differently, lead courageously, and live passionately. As a leadership coach, Kaehr works across industries with executives and leadership teams to gain operational clarity, insights to build a healthy work culture, and methods to drive sustainable performance. Connect at dk@thinkleadlive.com. ■

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I'll Take the Small Pizza...

...said no one. Ever.

By Tom Kline, *Better Vantage Point* | *Tuck The Octopus*

No one ever wants a small pizza. Everyone wants the large. It's just what they want. Full stop. Now, they may be on a diet and not choose to consume the calories. That's another story, truly. But, they crave the large. After all, it's pizza. Pizza matters. In my humble opinion, it's its own food group, right alongside fruits, veggies, grains, proteins and dairy. Pizza is important to the auto and RV business, too. Intrigued? Read on.

Key Economic Indicators

The New York Times recently reported the national average price of a large cheese pizza has crept up to nearly \$17, (according to Slice, an online ordering platform for pizzerias, which accounts for 15,000 independent pizza stores).

Jerry Carollo, owner of Prima Pizza Kitchen in Somerville, New Jersey, stated that on most Fridays, as many as 325 pizzas would fly out its doors, with customers frequently adding drinks and side orders. But recently, orders began to change. "Before, a customer would get two pies, wings, garlic knots and soda, all the extras. Now they're just doing pizzas."

Sara Senatore, an analyst at Bank of America said, "The pressure on sales, particularly from lower-income consumers, is not exclusive to pizza restaurants. We're hearing it across the board from other fast food and fast-casual chains, that cohort has been under pressure for some time. And now, it's creeping up into the middle-income consumer."

Consumers are under pressure. What happens when consumers are under pressure?

As an employee at a dealership, you will feel customers scrapping more for dollars. They will have less patience. Tempers will be shorter. Consumers are forced to make very difficult choices. More customers will ask - and/or demand - more. Claims will increase. You'll feel it and you'll see it.

This is an important trend of which you should be aware. Consider taking more time and a little extra care with your customers during economic times like these. It may just prevent problems and/or regulatory issues.

Automotive Example

No one is exempted from these problems, including large public companies. For example, Lithia just agreed to pay Alaska \$300,000 because of allegations that Lithia advertised vehicle prices below what the dealerships actually charged. (Though the settlement covers Lithia's advertising from Jan. 3, 2019 to June



20, 2025, this incident is illustrative of the Attorneys General's pressure to regulate dealership. State AGs are being pressed into enforcement activities.)

New York City Executive Order

On January 5, 2026, New York City issued Executive Order 09 directing its Department of Consumer and Worker Protection to immediately begin monitoring, investigating, and enforcing violations tied to hidden "junk fees," which targets deceptive price presentation. The message is unmistakable: regulators believe consumers are being misled by advertised prices that do not reflect the true all-in cost.

This action reflects widespread complaints from residents who feel that everyday purchases cost materially more than advertised. This enforcement is an example where affordability pressures are real, visible, and politically urgent.

Federal Trade Commission Recent Action

Earlier this year, the FTC announced a landmark settlement with Express Scripts, one of the nation's largest pharmacy benefit managers, resolving allegations that its practices resulted in artificially inflated insulin prices. According to the FTC, the settlement requires structural changes designed to increase pricing transparency and is projected to save patients up to \$7 billion over the next decade by lowering out-of-pocket costs.

Consumers were allegedly paying elevated prices for insulin which is categorized as a life-sustaining medication. Unlike choosing a smaller pizza, patients cannot simply opt out. This reflects a broader recognition that essential and basic survival costs are untenable.

More Data

Recent economic statistics are consistent with regulatory actions. The Federal Reserve Bank of New York's Center for Microeconomic Data issued its Quarterly Report on Household Debt and Credit. It showed two telling data points:

- ◆ Total household debt increased by \$191 billion (1.0 percent) in Q4 of 2025 to reach \$18.8 trillion.
- ◆ Mortgage balances grew by \$98 billion to \$13.17 trillion

Higher debt means less cash flow for consumers. The University of Michigan's Survey of Consumers reported 46 percent of consumers spontaneously mentioned high prices eroding their personal finances; readings have exceeded 40 percent seven months in a row. Sentiment is about 13 percent below a year ago, and 21 percent below Jan. 2025.

So What?

Great question. Every interaction you have with a customer now carries more risk than it did a few years ago. When consumers feel squeezed, they are less tolerant of surprises and less forgiving of mistakes. A misquoted payment, an unclear disclosure, a fee that wasn't fully explained, or an advertisement that doesn't match the final numbers can quickly move from a misunderstanding to a complaint.

Today, complaints do not stay at the manager's desk. They go to the Attorney General, the FTC, online review platforms, and

plaintiffs' attorneys. The economic and regulatory indicators show customers are financially stressed, and stressed customers escalate faster. This frustration walks into your store every day.

Nobody walks into a pizza shop hoping to downgrade to the small without any toppings. They do it because they have to.

Your job? Make sure the deal/repair order is clean, numbers are clear, and there are no surprises. Take extra care with your interactions as your customers are watching more closely. Do that, and you won't just avoid complaints - you'll earn repeat business when customers can finally afford the large again. ■

Make sure the deal/repair order is clean, numbers are clear, and there are no surprises.

About Tom Kline:

Contact Tom at (757) 434-7656 or at tomk@bettervantagepoint.com. Kline specializes in solving dealership problems through risk mitigation remedies, compliance, and dispute resolution (i.e. tucking in the tentacles). He is the Lead Consultant & Founder of Better Vantage Point, Tuck The Octopus, and AlwaysDoBetter.com and has worked with both publicly-held and private dealerships. Kline routinely speaks at national conferences, workshops, 20 groups, presents webinars about risk transfer and risk mitigation topics & techniques, and routinely provides expert witness testimony to defend dealerships. Kline also writes for seven publications and has multiple trade group endorsements. Thanks for seeing things from a Better Vantage Point, where "We Get You Out of Trouble... and Keep You Out of Trouble."

Eleven Tips to Improve RV Service Contract Effectiveness

Did you know RV service contracts are a great source of income for your dealership? Here are some suggestions to make your dealership's service contract sales program more effective.

1. Offer the program to everyone. Do not discriminate or assume customers won't buy. You may be surprised.

2. Use "silent sellers." Display posters, hang tags, tent cards, brochures, throughout the dealership and on the vehicles.

3. Offer a missed point of sale (MPOS) program. Use phone calls, cards, letters, and coupons to offer the service agreement after the sale. Just because a customer said no today doesn't mean he'll say no tomorrow.

4. Offer the program in the service drive. The pre-service approach involves asking the customer for a service agreement to validate before the repairs commence. The post-service approach then includes placing a sticker on the invoice, and/or including a brochure with the repair order. Display posters and brochures in the service drive and customer waiting lounge. Frame testimonials from customers and display them prominently.

5. Set service contract goals for the dealership, publish the goals, reinforce the goals, and compensate the individuals (including F&I, technicians, salespeople) responsible for achieving goals. This must be a top down approach. Let your employees know service contracts are a vital component of the dealership's operations.

6. Branch out. Service contracts can be sold to individuals who didn't purchase their vehicles from you (even if it's out of factory warranty). Use your service drive, the local classifieds, area campgrounds, your web site, and RV shows to get the word out. Interest-free financing is available for up to 30 months!

7. Obtain training. Don't fall into the trap of thinking that "we've always done it this way." RVs have evolved over the years, and so has F&I training. Send your employees to F&I schools and continually train them.

8. Do your homework. Carefully select the service contract company/program for you. Not all service contract programs are alike. Once you select the program, learn its features and benefits. The knowledge will increase your confidence and help you respond to customer objections.

9. Make sure salespeople are turning over 100 percent of customers to the F&I department. Make sure the turnover process is smooth and doesn't make the F&I manager's job more difficult than it already is.

10. Keep the price affordable. There's nothing wrong with a 2X or even 3X markup, but anything higher than that decreases your chances of selling. We've found that higher markups also increase the service contract cancellation rate.

11. Stay with shorter terms. Focus on 5-year service contracts instead of seven years. The retail price will be lower, the term is more in line with average length of ownership (4.8 years), cancellation rates will be lower, and you then have the opportunity to sell another (renewal) service contract should the customer decide to keep his unit longer than five years.



Care Camps Foundation Announces 2026 Compete for Kids Campaign

Compiled by RVDA Staff

Care Camps Foundation is pleased to announce the 2026 *Compete for Kids* campaign, taking place during National Camping Month. The month-long fundraising campaign will accept donations throughout June 2026 and dealerships across the country are invited to join in a friendly competition to support pediatric oncology camps.

Registration for the 2026 *Compete for Kids* campaign is now open. Dealers are encouraged to register early and begin planning fundraising activities for June.

Compete for Kids was initially launched in 2025 as a way for the RV industry to give back. Funds raised through the campaign support camps that serve children with cancer and their families, providing safe and meaningful outdoor experiences that promote healing, connection, and joy.

In its first year, *Compete for Kids* helped support 125 camps across the United States and Canada, impacting more than 47,000 children



with cancer and their families. Building on that momentum, the 2026 campaign continues to focus on ease of participation, flexibility, and industry-wide collaboration. There is no minimum fundraising requirement, and dealerships can participate in ways that best fit their teams and communities.

"Care Camps Foundation is incredibly grateful for the remarkable support the RV industry has shown through *Compete for Kids*," said Jenna Berneck, Development Director at Care Camps Foundation. "The willingness of RV dealerships to step forward, work together, and support camps that serve children with cancer and their families has been truly meaningful. This campaign continues to remind us how powerful generosity can be when an industry rallies around a shared purpose."

RVDA President Phil Ingrassia emphasized the pride the industry takes in supporting the campaign. "RV dealers are deeply connected to the outdoors and fostering family experiences," Ingrassia said. "*Compete for Kids* is a natural fit for our industry, and we are proud to partner with Care Camps Foundation to help bring these camp experiences to children with cancer and their families."

Dealerships that participated in the 2025 campaign were recognized on stage at the RVDA Convention in Las Vegas, highlighting the impact and leadership shown across the industry. Long View RV was named the top fundraiser for the inaugural year.

"Being part of *Compete for Kids* was incredibly rewarding for our team," said Lexi Roberts of Long View RV, who accepted the top fundraiser recognition in 2025. "It brought our staff together around a cause that truly matters, and knowing our efforts helped support camps serving children with cancer made it even more meaningful." ■

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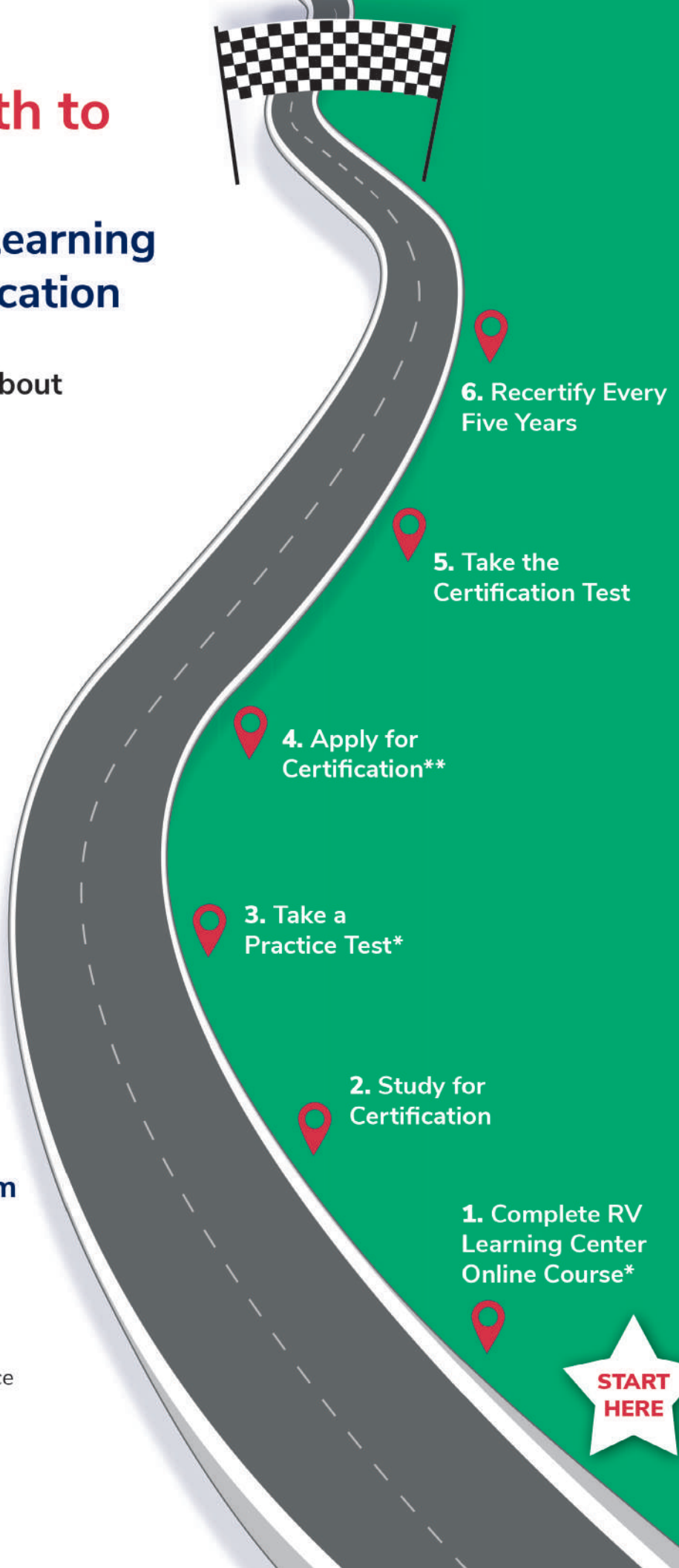


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A2C offers a cost-effective and easy-to-use information security compliance solutions to help dealers and vendors achieve and maintain regulatory requirements. The A2C roadmap assists with identifying information security compliance risk, implementing policies and procedures, delivering ongoing training, testing, and assessing vendor vulnerabilities. Its support is delivered through the A2C Portal™, a cloud-based subscription software solution to provide dealers with a simple assessment process, tools & reports to guard against ever-increasing information security threats.

Inventory Tracking/Security Solution KYCS Global Inc

www.kycs.ca

KYCS Locate, an inventory location and theft prevention solution, available in the U.S. through Brown & Brown Dealer Services (BBDS). Locate is designed for inventory location and is ideal for trailers and motorhomes. Locate will update the RV's location at least once a day on the KYCS web portal and mobile application. If the RV is stolen or goes missing, the KYCS monitoring team can remotely program the Locate device to actively track the RV.

Loan Origination and Warranted Loan Documents AppOne

www.appone.net

A web-based indirect loan origination platform helps dealers and lenders manage the origination process of retail credit applications from lender submission to funding. Provides a library of loan documents that are regularly reviewed for compliance with federal and state laws in all 51 U.S. jurisdictions.

Market Intelligence Program RV Industry Data Program from Statistical Surveys

customerservice@statisticalsurveys.com

Provides dealers with data and analytics, including data on where new units are being registered and which dealers sold which units by make, model, length, and axles.

Office Supplies Office Depot

www.officediscounts.org/rvda.html

Office Depot and OfficeMax are now one company! RVDA Members can save up to 80 percent on over 93,000 products. Great for your printing, cleaning, break room, and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy FREE next-day delivery on online orders over \$50!

Pre-owned RV Appraisal Guidance J.D. Power RV Valuations (Specialty Division)

The J.D. Power RV Valuations are an essential set of tools for dealers to determine the used trade-in and retail market value for all types of RVs. RV Connect

delivers updated RV values, creates custom window stickers for both newer & older RVs, and more. These are all available at the RVDA "members only" rate.

For Digital mobile app:
www.jdpowervalues.com/
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For RV Connect products:
www.jdpowervalues.com/get-values/
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Propane and Propane Supplies Suburban Propane

www.suburbanpropane.com
smeyers@suburbanpropane.com

We offer discounts to RVDA members on propane along with safe equipment for refilling most any propane cylinder, 24-hour service, on-site training of dealership personnel, signage, and a periodic review of filling stations by experienced safety experts.

RVDA/NCM Associates NCM Associates

ncmassociates.com
info@ncmassociates.com
(800) 756-2620

RVDA/NCM Associates 20 Groups managed by NCM Associates help dealers improve their management skills, recognize market trends, and solve problems. The groups include non-competing dealers who share experiences to develop best practices.

RV Service Contract Programs Protective Asset Protection's XtraRide Service Contract Program

www.protectiveassetprotection.com/F-I-Solutions/RV
marketingteam@protective.com
(800) 794-5491

Protective Asset Protection provides F&I products and solutions focused on enhancing dealer profitability and customer satisfaction. Protective Asset Protection's RV service contract program, XtraRide®, has been exclusively endorsed by RVDA since 1992.

Shipping Discounts RVDA Discount Shipping Program

www.PartnerShip.com/79rvda
sales@PartnerShip.com
(800) 599-2902

FedEx Discounts: Members receive 45 percent off FedEx Express and 25 percent off FedEx Ground. After enrolling, the discounts will be added to your account and then applied to your shipments.

Freight Savings: RVDA members save on shipments with TForce Freight, XPO, Saia, & others. These competitive rates are made available through PartnerShip®. You'll reduce your freight costs, rate shop between carriers, and get support from shipping experts.

Software & Consulting Services KPA

www.kpa.io (866) 356-1735

KPA provides comprehensive consulting services, EHS, HR, and F&I compliance software, and award-winning training to help RV dealerships maintain a safe workplace, protect their reputation, and reduce costs. With this unique combination of services, software, & training RV dealerships minimize risk so they can focus on what's important - the selling & servicing of RVs.



CONTRIBUTORS



Contributed 4/15/24 - 4/15/26 Lifetime Contribution

Contributed 4/15/24 - 4/15/26 Lifetime Contribution

ENDOWMENTS

Kindlund Family
Scholarship
\$370,000

Ron & Lisa Fenech Family
Foundation RV Dealership
Employee Emergency
Relief Program
\$250,000
Lifetime Pledge \$500,000

TOP 3 Major Gifts Donors



Protective
\$546,471

Brown & Brown
Insurance
\$200,001

RVAC
\$152,000

TOP 10 Contributors from the Past Two Years

- Ron & Lisa Fenech Family Foundation **\$250,000**
- Newt Kindlund **\$101,000**
- Wave Express **\$75,000**
- Brown & Brown Insurance **\$26,666**
- RVAC **\$25,000**
- Protective **\$23,543**
- Wilkins RV **\$15,000**
- PRVCA **\$10,260**
- Tom Stinnett **\$10,000**
- Bill Fenech **\$10,000**

MAJOR GIFTS \$25,000 +

	Contributed 4/15/24 - 4/15/26	Lifetime Contribution		Contributed 4/15/24 - 4/15/26	Lifetime Contribution
Protective (JP)	\$23,543	\$546,471	Reines RV Center Inc.	\$8,500	\$67,525
Brown & Brown Insurance (FR)	26,666	200,001	Wilkins RV (JBS)	15,000	58,000
	<i>Lifetime Pledge: 200,000</i>			<i>Lifetime Pledge: 58,000</i>	
RVAC	25,000	152,000	McClain's RV Superstore	4,000	57,000
Tom Stinnett (BH)(CS)	10,000	137,900	Pennsylvania RV & Camping Association	10,260	49,440
PleasureLand RV Center Inc. (JBS)(DP)(RVP)(RF)	0	133,600	Curtis Trailers Inc. (DP)	2,500	48,500
Bill Fenech	10,000	102,500	Higginbotham Dealer Services (JP)	500	31,700
Wave Express	75,000	100,000	Alpin Haus (DP)	1,000	27,000
	<i>Lifetime Pledge: 100,000</i>		Hilltop Camper and RV	3,846	26,968
Horsey Family Memorial Fund (BH)(JG)(RF)(SH)	2,000	93,360	United States Warranty Corporation	4,000	26,250
Byerly RV Center (JBS)	1,000	80,500		<i>Lifetime Pledge: 26,250</i>	

CHAMPIONS \$2,500 - \$24,499

Crestview RV Center (DP)	2,000	20,500	Kroubets Lakeside Campers	50	6,900
Tacoma RV Center	10,000	19,500	Bill & Shannon Koster	2,000	6,000
Mike & Barb Molino (BH)(JBS)(JG)(RVP)(RS)(GM)	2,500	18,886		<i>Lifetime Pledge: 10,000</i>	
Bob Been of Blue Compass RV	2,000	17,000	Steinbring Motorcoach (DP)	1,000	5,250
Camperland of Oklahoma LLC	2,000	15,350	Ray Wakley's RV Center	1,000	5,250
Colonial RV	6,000	14,750	Carpenter's Campers Inc.	500	5,101
Phil Ingrassia (JP)(CB)(JG)(DP)(RS)	1,500	14,100	Bowling Motors & RV Sales	3,000	5,050
American Guardian Group of Companies	2,400	13,900	Tri-Am R.V. Center of East Tennessee	1,000	5,000
Best Value RV Sales & Service	250	11,250	United RV Center	500	4,950
Cummins Inc.	10,000	10,000	The Walpole Agency	250	4,350
	<i>Lifetime Pledge: 10,000</i>		Beckley's RV	500	3,750
Tom Manning & Associates	1,000	9,500	Dinosaur Electronics	200	3,400
RCD RV Supercenter	1,500	9,349	Bent's RV Boutte	900	2,900
Gib's RV Superstore	1,500	8,037			

LEADERS \$1,000 - \$2,499

North Texas RV Repair	100	2,100	Profit System Dealer Service (JP)	1,000	1,000
Priority One Financial Services Inc. (JP)	2,000	2,000	Humphrey RV & Trailer	1,000	1,000
Keepers RV Center Ltd.	250	2,000	Newt Kindlund (CB)	1,000	1,000
Icon Technologies Limited	500	1,750	Deborah Brunoforte (CB)	1,000	1,000
RV Value Mart Inc.	200	1,200			

Initials shown next to contributors indicate that a portion of their gift supports specific RV Learning Center Legacy memorials. Have an addition or correction to how your gift is recognized? Please send an email to info@rvda.org.

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Mike Molino RV Learning Center LEGACY DONATIONS

Contributions have been made to honor the following individuals:

Chuck Boyd (CB)	Sharon Horsey (SH)	Carolyn Stinnett (CS)
Rex Floyd (RF)	Jaime Pais (JP)	Bob Strawn (BS)
Jerry Greer (JG)	Dan Pearson (DP)	Jim B. Summers (JBS)
Barbara Herleman (BH)	Fran Roberts (FR)	Raymond Van Pelt (RVP)
	Jim Shields (JS)	

To make a donation to the Mike Molino RV Learning Center, visit www.rvlearningcenter.com

RVDA RESOURCES

RVDA Help Desk & Solution Center:

This program, administered by RVDA staff, will offer help and resources to assist RV dealers for a wide variety of dealer concerns. In more complex business-related cases, the dealer inquiry will be forwarded to Better Vantage Point who will provide expert support (up to one hour), at no charge. Dealer members can contact the Help Desk & Solution Center via: www.rvda.org, email: info@rvda.org, text: (227) 254-8890, or phone: (703) 591-7130, ext. 113.



College Scholarship:

The Mike Molino RV Learning Center's Scholarship program encourages deserving college undergraduates to apply for the annual college award of \$5,000. The program provides financial assistance to help foster the next generation of industry leaders.

Therefore, an important factor for awarding the scholarship is an applicant's background of RV industry employment or a desire to work in the RV business after completing college.



Learning Center Online Courses:

Service writer/advisor, parts specialist, parts manager, warranty administrator, and service manager online courses provide a pathway to certification for fixed ops dealership personnel and serves as a training resource for experienced professionals. These courses help RV service and parts personnel increase efficiency and reduce Repair Event Cycle Time (RECT) within the RV industry.



SPOTLIGHT: Morgan Stanley "Second Opinion" Financial Planning Service

The RV Assistance Corp. (RVAC) partnership with The Stanek-Haack Group at Morgan Stanley provides access to a complimentary, Second Opinion Service which offers efficient financial planning strategies to minimize tax obligations, optimizing business and personal debt, exit planning, wealth preservation, and where appropriate, charitable giving. For more information and to schedule a no-obligation meeting, visit advisor.morganstanley.com/the-stanek-haack-group#rvda or call (800) 621-5231.



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