

MONTHLY INTELLIGENCE · JULY 2026

The Scoreboard, the Squeeze, and the Time Tax



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The Top 150 groups post record F&I even as affordability bites, buyers consolidate with discipline, and the AI conversation turns from features to time back.

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01 Executive Summary

June set the annual benchmark. Automotive News published its Top 150 scoreboard, with Lithia and AutoNation each clearing \$1.46 billion in F&I revenue and every leader posting gains as new unit volume cooled. Affordability stayed the watchword: the average nonluxury vehicle sold for \$41,850 in 2025 and the average marketed new vehicle now nears \$50,000, while tariff costs kept reaching window stickers. Consolidators bought with discipline, service AI proved its dollars on the shop floor, and the conversation shifted from chasing features to buying back time.

- 01 Automotive News published its Top 150 F&I scoreboard: Lithia led at \$1.47 billion (up 3.9%) and AutoNation followed at \$1.46 billion (up 7.7%), with Group 1 and Sonic each up 12.8% ([Automotive News](#)).
- 02 S&P Global Mobility forecast a SAAR of 16 million for Q2 2026, near the latest 16.35 million reading, as sales were expected to cool after rising 2.2% year to date ([Automotive News](#)).
- 03 The average nonluxury vehicle sold for \$41,850 in 2025 and the average marketed new vehicle now nears \$50,000, with only 31% of vehicles built in the U.S. ([Automotive News](#)).
- 04 Tariffs have cost Japan's carmakers \$28 billion and counting, projected to exceed \$40 billion by March 2027 ([Automotive News](#)).
- 05 Kerrigan Advisors' Q1 2026 Blue Sky Report showed the publics bought four rooftops, unchanged year over year, as owners pursue scale; Chevrolet was the most-traded brand at 26 stores versus 8 a year earlier ([Automotive News](#)).
- 06 AutoNation expanded its California footprint to 46 locations, acquiring three Fremont luxury stores from Fletcher Jones worth about \$400 million in annual revenue ([CBT News](#)).
- 07 myKaarma Service Pre-Diag drove about 600 additional labor hours per month at two Lithia stores in Los Angeles, roughly \$180,000 in monthly income at a \$300 labor rate ([Automotive News](#)).
- 08 A Protective Asset Protection survey of more than 3,000 U.S. drivers found nearly seven in 10 buyers (69.1%) felt financially concerned at the time of purchase ([AutoSuccess](#)).
- 09 Solera launched Titling for in-state Pennsylvania on June 1, giving dealers and tag agencies a modern alternative to legacy tools in a single workflow ([Solera](#)).
- 10 The USMCA review is set for July 1, 2026, with automotive rules of origin, tariffs, and North American content requirements at the center ([Automotive News](#)).

02 Dealer Group + Retail Network Intelligence

AutoNation PUBLIC

- Ranked No. 2 on the Top 150 with \$1.46 billion in 2025 F&I revenue, up 7.7%, across 271 dealerships and 528,822 vehicles, at \$2,769 F&I per vehicle. ([Automotive News, June 29 2026](#))
- Acquired three Fremont, California luxury stores from Fletcher Jones (about \$400 million in annual revenue) plus Toyota of Newnan in Georgia; CEO Mike Manley said the group added roughly \$1 billion in annual revenue over 12 months. ([CBT News](#))

Lithia & Driveway PUBLIC

- Ranked No. 1 on the Top 150 with \$1.47 billion in F&I revenue, up 3.9%, across 447 dealerships; retailed 382,921 new vehicles in 2025, the most of any group. ([Automotive News, June 29 2026](#))
- Two Lithia stores in Los Angeles now sell about 600 additional labor hours per month with myKaarma's AI Service Pre-Diag, roughly \$180,000 in added monthly income at a \$300 labor rate. ([Automotive News, June 22 2026](#))

Group 1 Automotive PUBLIC

- Ranked No. 3 on the Top 150 with \$934.6 million in F&I revenue, up 12.8%, the fastest growth in the top tier, across 254 dealerships; climbed from sixth a year earlier. ([Automotive News, June 29 2026](#))
- Sold two Mercedes-Benz stores in California during the first quarter as part of ongoing portfolio management. ([Automotive News, June 8 2026](#))

Penske Automotive PUBLIC

- Ranked No. 5 on the Top 150 with \$816.5 million in F&I revenue across 357 dealerships and 485,803 vehicles. ([Automotive News, June 29 2026](#))
- Bought Lexus of Orlando and Lexus of Winter Park in Florida, part of \$667.9 million spent on acquisitions in the quarter. ([Automotive News, June 8 2026](#))

Asbury Automotive PUBLIC

- Ranked No. 7 on the Top 150 with \$770.6 million in F&I revenue across 172 dealerships and 324,330 vehicles. ([Automotive News, June 29 2026](#))
- Six current and former employees settled a lawsuit alleging negligence after a 2023 data breach, approved May 2 by a federal court in Georgia; Asbury also exited its Missouri franchised stores in the quarter. ([Automotive News, June 8 2026](#))

Sonic Automotive PUBLIC

- Ranked No. 6 on the Top 150 with \$790.7 million in F&I revenue, up 12.8%, across 129 dealerships at \$2,747 F&I per vehicle. ([Automotive News, June 29 2026](#))
- EchoPark is back in expansion mode with two Florida stores under construction, a new ad campaign, and a spokesperson search, targeting 1 million in sales after closing about two dozen sites in 2023. ([Automotive News, June 22 2026](#))

Hendrick Automotive PRIVATE

- Ranked No. 4 on the Top 150 with \$821 million in F&I revenue, up 9.8%, and the highest revenue per dealership at \$8.55 million across just 96 stores, plus top F&I per vehicle at \$3,841. ([Automotive News, June 29 2026](#))

Berkshire Hathaway Automotive PRIVATE

- [inference] No company announcement surfaced in the window. A third-party CarEdge transparency review of its Dallas area stores logged a 95.5 out of 100 score, with a typical documentation fee of \$637 versus a state average of \$759. ([CarEdge](#))

Morgan Auto Group PRIVATE

- Ranked No. 8 on the Top 150 with \$512.7 million in F&I revenue, up 2.6%, across 76 dealerships, remaining one of the largest private growth groups. ([Automotive News, June 29 2026](#))

Larry H. Miller ASBURY-OWNED

- [inference] No standalone announcement appeared in the window; developments flow through Asbury, which continues to optimize its former LHM brand mix. Ken Garff, the next-ranked private operator, placed No. 9 at \$294 million F&I revenue, up 11.6%. ([Automotive News, June 29 2026](#))

Other Noteworthy

- Ken Garff Automotive Group acquired Volkswagen SouthTowne in South Jordan, Utah on June 11, its first acquisition of 2026; CEO Brett Hopkins cited the store's reputation for elite performance and culture ([Utah Business](#)).
- Napleton Auto Group ranked highest for a fifth consecutive year in the 2026 ILE web lead response study, reaching a record average ILE score of 93 ([Business Wire](#)).

03 Broader U.S. Retail Automotive Trends

Affordability & Pricing

- The average nonluxury vehicle sold for \$41,850 in 2025 while the average marketed new vehicle nears \$50,000; tariffs and USMCA uncertainty could shrink the supply of vehicles under \$35,000 ([Automotive News](#)).
- The youngest buyers finance less: more than half of Generation Z consumers borrow under \$25,000 ([F&I and Showroom](#)).
- A Protective Asset Protection survey found 69.1% of buyers felt financially concerned at purchase, and 54.1% prefer to learn about F&I products online at their own pace ([AutoSuccess](#)).

Fixed Ops & Service

- myKaarma Service Pre-Diag added about 600 labor hours per month at two Lithia stores in Los Angeles, roughly \$180,000 in monthly income, and cut an AutoNation Chicago store's cycle time by about a day and a half ([Automotive News](#)).
- ADAS calibration carries real risk: over 100 million vehicles require it today, 100% of new vehicles will by 2029, and liability rests on the dealer, per Brian Epro of Autel ([AutoSuccess](#)).
- Karen Dillon of ProfitKeeperPro argues fixed ops will carry a larger share of profitability over the next five years as variable ops normalize ([AutoSuccess](#)).

Vendor & Tech Moves

- Reynolds and Reynolds expanded its Swickard Auto Group partnership to deploy AI for engagement and retention, and set its Amplify summit for August 10 to 11 in Carlsbad, California ([Reynolds and Reynolds](#)).
- CDK Global faced competitive pressure and a Tekion federal lawsuit; taken private by Brookfield in 2022 for \$8.3 billion, it still serves about 75% of the dealership base ([Automotive News](#)).
- Cars.com published its 2026 Most American-Made Vehicles list ahead of the country's 250th anniversary, a cue for domestic-content merchandising ([PR Newswire](#)).

Tariffs & Trade

- Tariffs have cost Japan's carmakers \$28 billion and counting, projected to top \$40 billion by March 2027; Hyundai faces a roughly \$5 billion bill, with the Kona at a 15% U.S. rate ([Automotive News](#)).
- On July 1, USMCA members can renew or, more likely, renegotiate, with automotive rules of origin, tariffs, and North American content central ([Automotive News](#)).
- In Canada, a new EV Affordability Program with rebates up to \$5,000 has lifted EV and plug-in hybrid sales as the first China-made imports arrive ([Automotive News](#)).

Marketing & SEO

- Zach Billings of Wikimotive warns cookie-cutter SEO is dying, costing dealers not just the \$2,000 to \$3,000 a month they spend but hundreds of thousands in unrealized gross as Google's 2025 updates target scaled content ([AutoSuccess](#)).
- Google's quality guidelines now emphasize Experience, Expertise, Authority, and Trustworthiness, with Section 4.6 addressing scaled content abuse ([AutoSuccess](#)).
- Synchrony reported Car Care cardholders spend \$148 more on average than non-cardholders, a case for loyalty marketing ([AutoSuccess](#)).

The Time Tax

- Solera argues disconnected tools levy a frankenstack tax through re-keying, swivel-chair, reporting, and burnout, and that AI is only as good as the context it can see ([AutoSuccess](#)).
- The new buying criteria, Solera writes, is efficiency and time back: dealers are not hurting for more software, they need their time back ([AutoSuccess](#)).
- EasyCare reported average results after three months on its AI-powered EasyCoach of a 15% increase in PVR and an 18% increase in products per deal ([AutoSuccess](#)).

04 Opportunity Analysis

Marketing & Websites

AutoPoint Marketing · DealerFire

- As cookie-cutter SEO loses ground to Google's E-E-A-T updates, original expert content and transparent websites protect the intent captured before the showroom visit ([AutoSuccess](#)).
- With affordability-anxious buyers preferring to learn about F&I online, digital engagement and fixed-ops offers keep customers on the dealer's site instead of drifting to independents ([AutoSuccess](#)).

CRM

DealerSocket CRM

- Solera's frankenstack thesis makes the case directly: CRM should unify the customer and vehicle record across website, marketing, desking, DMS, service, and connected car so teams stop acting as human middleware ([AutoSuccess](#)).
- With buyers researching online first and financial anxiety high, proactive CRM workflows and clean lead handling convert intent before rate and price pressure stall the deal ([AutoSuccess](#)).

Fixed Ops

Service Suite (Shuttle on Demand, Inspect, Payments)

- The myKaarma Pre-Diag results at Lithia and AutoNation prove the dollars in shop-floor AI: efficiency and CX tooling turn record fixed-ops revenue into durable throughput per technician ([Automotive News](#)).
- With 100% of new vehicles requiring ADAS calibration by 2029 and liability on the dealer, service capacity, inspection, and scheduling tools are a profit and risk imperative ([AutoSuccess](#)).

Dealer Ops

Auto/Mate DMS · LoJack · Titling · Inventory+ · GoldStar GPS · Peri

- Consolidation, from AutoNation's Fremont and Newnan buys to Ken Garff's Volkswagen SouthTowne, rewards a DMS that integrates cleanly across newly acquired rooftops ([CBT News](#)).
- Affordability pressure and elevated rates raise the value of GPS recovery tools like LoJack and GoldStar for BHPH, and titling automation like Solera's new Pennsylvania launch to clear back-office delay ([Solera](#)).

05 What to Watch Next Month

- **Jul 1, 2026** The USMCA review begins July 1, with automotive rules of origin, tariffs, and North American content requirements central to any renegotiation ([Automotive News](#)). ([link](#))
- **Late Jul 2026** Q2 2026 earnings from the public groups arrive in late July; watch whether the 16 million SAAR forecast holds as sales cool ([Automotive News](#)). ([link](#))
- **Aug 10-11, 2026** Reynolds and Reynolds hosts its Amplify retail summit at Park Hyatt Aviara in Carlsbad, California ([Reynolds and Reynolds](#)). ([link](#))
- **Ongoing** The CDK versus Tekion federal litigation continues as DMS competition intensifies across consolidating groups ([Automotive News](#)). ([link](#))
- **Fall 2026** Jaguar's Type 01 makes its world debut in New York this fall as JLR names its next North America CEO amid tariff and EV headwinds ([Automotive News](#)). ([link](#))
- **H2 2026** Watch Solera platform momentum after the Pennsylvania Titling launch and AI Engine rollout deepen dealer-workflow integration ([Solera](#)). ([link](#))

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