

DTI Rating Methodology

Exhibit A to the CarEdge Dealer Transparency Index Program Rules. This exhibit describes the data sources, eligibility criteria, scoring dimensions and weights used to calculate DTI Ratings.

An update to this methodology takes effect October 31, 2026. Updates are published in the [Methodology Changelog](#) before they take effect.

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DEALER TRANSPARENCY INDEX PROGRAM RULES

Exhibit A — DTI Rating Methodology

Version 3.1 (September 14, 2026)

A.1 Data Sources

DTI Ratings are based on out-the-door price quotes (“OTD quotes”). An OTD quote is a document reflecting the total cost of purchasing a vehicle, including the sale price, documentation fee (doc fee), estimated taxes, and any dealer-added accessories or services.

Quotes may enter the system through CarEdge Dealer Connect, direct agent negotiations, the Concierge service, or mystery shops conducted through the Program, including mystery shops requested by a dealership of its own rooftop. Regardless of source, all quotes are subject to the same eligibility criteria described in Section A.2, and every eligible quote is included in the scoring calculation for the dealer that issued it.

All mystery shops conducted through the Program, whether initiated by CarEdge or requested by a dealership, and whether directed at the requesting dealership or at another dealership, are conducted

using the same methodology and are evaluated under this Exhibit A on the ordinary evaluation cycle. A quote resulting from a mystery shop is treated in the same manner as any other quote and is included in the scoring calculation for the dealership shopped if it satisfies the eligibility criteria in Section A.2.

A.2 Quote Eligibility Criteria

Only quotes meeting all of the following criteria are included in the scoring calculation:

- (a) The document is identified as a valid OTD quote, either through CarEdge’s automated classification system or through visual verification of the document image.
- (b) The stated total price falls within a reasonable range for a vehicle purchase (greater than \$0 and less than \$500,000).
- (c) The documentation fee does not exceed \$5,000, when present in the document.
- (d) The document has not been invalidated by the CarEdge review team.
- (e) The quote and the interaction from which it was generated have not been identified by CarEdge as artificial, duplicative, manipulated, coordinated for the purpose of influencing a DTI Rating or otherwise not representative of bona fide consumer-facing dealership activity.

Human review of quotes is a continuous process that runs independently of the scoring cycle. A quote may enter the calculation before being manually reviewed and may be excluded in subsequent cycles if later invalidated by a reviewer. CarEdge may invalidate individual quotes or groups of related quotes where available information reasonably indicates that the underlying activity does not satisfy the eligibility criteria above.

A.3 Scoring Dimensions and Weights

Each dealer is evaluated on four independent dimensions, with scores ranging from 0 to 100. Each dimension score is multiplied by its weight to produce the final transparency score.

SCORING DIMENSION	WEIGHT
Fee Transparency (doc fee)	30%

SCORING DIMENSION	WEIGHT
Add-On Behavior	30%
Price Accuracy	30%
Data Quality	10%

A.3.1 Fee Transparency (30%)

This dimension evaluates whether the dealer’s documentation fee (doc fee) is reasonable relative to the state average. For every \$10 by which the dealer’s median doc fee exceeds the state average, 1 point is deducted from a base of 100. If sufficient state-level data is unavailable, CarEdge applies a default benchmark of \$499.

A.3.2 Add-On Behavior (30%)

This dimension evaluates two combined aspects:

- (a) How frequently the dealer presents quotes with no add-on charges. The higher this proportion, the higher the score (up to 60 points in this sub-dimension).
- (b) The average dollar amount of add-ons charged when included, according to the following scale (up to 40 points in this sub-dimension):

AVERAGE ADD-ON AMOUNT	POINTS
Up to \$500	40
\$501 – \$1,500	30
\$1,501 – \$3,000	20
\$3,001 – \$5,000	10
Over \$5,000	0

Add-ons that the dealer explicitly designates as optional in the OTD quote — meaning the customer may decline them — are excluded from both sub-dimensions above. Add-ons not designated as optional (including those marked mandatory or left unspecified in the quote) are treated as mandatory and continue to be scored under both sub-dimensions as described.

- (a) A dealer that includes only optional add-ons in their quotes receives the same score in this dimension as a dealer with no add-ons.
- (b) A dealer with both optional and mandatory add-ons is penalized only for the mandatory ones.
- (c) The classification of an add-on as “optional” or “mandatory” is determined from the information contained in the OTD quote submitted by the dealer.

A.3.3 Price Accuracy (30%)

This dimension measures the difference between a vehicle’s advertised price and the dealership’s quoted out-the-door (“OTD”) price after excluding applicable state taxes and government-imposed fees. For purposes of this calculation, the advertised price is the clear and conspicuous vehicle price advertised by the dealership and does not mean MSRP.

A dealer whose adjusted OTD price matches the advertised price receives the maximum score. For every percentage point of difference above 3%, 8.33 points are deducted. If insufficient data is available, a default reference value of 8% difference is applied.

A.3.4 Data Quality (10%)

This dimension measures the completeness of received quotes. A quote is considered complete when it includes an OTD price, a list or sale price, and a documentation fee (or an explicit indication that no doc fee applies). The score equals the percentage of complete quotes out of the total received.

A.4 Transparency Score Calculation

The DTI transparency score is the weighted sum of the four components:

Transparency Score = (Fee Transparency x 30%) + (Add-On Behavior x 30%) + (Price Accuracy x 30%) + (Data Quality x 10%)

The result is a number between 0 and 100.

A.5 Grade Scale

The transparency score is converted to a letter grade according to the following scale:

GRADE — SCORE	DESCRIPTION
A — 90 or above	Highly transparent dealer
B — 80 – 89	Transparent dealer
C — 70 – 79	Moderate transparency
D — 60 – 69	Below-average transparency
F — Below 60	Insufficient transparency

A.6 No-Quote Dealers

A dealer that has received three (3) or more documented contact attempts with confirmed delivery status, and has not provided any written OTD price, will automatically receive a grade of F with a transparency score of 0. This grade, together with the record of contact attempts made, will be published on the Dealer Profile.

A.7 Update Frequency

DTI Ratings are automatically recalculated and published every four (4) hours. Each cycle incorporates all eligible quotes available at that time, including new quotes received and administrative adjustments approved since the previous cycle.

A.8 Administrative Overrides

CarEdge maintains an administrative override process that may modify the data used in the score calculation. The CarEdge team may apply technical corrections to the documentation fee, add-ons, or dealer name, subject to internal approval, when documented errors exist in the source data. These

overrides require internal approval before taking effect and take precedence over the original quote data.

A.9 Planned Methodology Improvements

The DTI program contemplates the following improvement to the rating methodology. This change was in the design phase at the time of publication of this version of the DTI Methodology and will be incorporated through a published update to this Exhibit A once approved and implemented, applied prospectively and with prior notice in accordance with the Program Rules.

A.9.1 Recency Weighting

To ensure that ratings reflect current dealer behavior, a time-decay weighting system will be implemented that gives more influence to recent quotes. The current methodology treats all quotes with equal weight regardless of age; the proposed improvement assigns the following relative weight based on each quote’s date:

QUOTE AGE	RELATIVE WEIGHT
0 – 1 month	100%
1 – 3 months	60%
3 – 6 months	50%
Over 6 months	50%

A quote from the past month will carry twice as much influence on the score as one submitted more than three months ago. Older quotes are not removed from the calculation — they simply carry less relative weight.

Important note: Weights apply only to internal score computation. The informational values displayed publicly on the Dealer Profile — historical fee averages, add-on totals, total quote counts — will continue to reflect the dealer’s complete history without recency weighting.

A.10 Dealer Quote Publication

In addition to the rating score, the Program publishes the quote history received from each dealer. This history serves as evidence of the behaviors evaluated and allows consumers to directly verify the prices, fees, and add-ons charged in real transactions.

The quote publication process runs automatically every four (4) hours, immediately following the scoring cycle. It applies the same eligibility criteria described in Section A.2 and reflects the same administrative overrides described in Section A.8. The specific characteristics of this process are:

(a) Scope: Published quotes are ordered from most recent to oldest.

(b) Name consolidation: Quotes from name variants of the same dealer are grouped under the canonical name, consistent with the scoring calculation.

(c) Add-on normalization: Add-on names are standardized through the system's mapping table, which resolves duplicates across alternate names and excludes items classified as fees or not publicly displayable.

(d) Images: When a redacted version of the OTD document exists (with the customer's personal data removed), it is published in place of the original image.

(e) Administrative overrides: Overrides approved by CarEdge at the time of each run are applied to the original quote data prior to publication, so that the visible history always reflects approved corrections.

A.11 State and Brand Reference Averages

The Program calculates and publishes two types of reference averages that complement the individual dealer rating and allow consumers to contextualize it relative to the broader market.

A.11.1 State Doc Fee Benchmark

The state-level doc fee reference value used in the Fee Transparency dimension (Section A.3.1) is calculated as the average of the median doc fee across all rated dealers in the same state.

This calculation is performed within the same scoring cycle, across the full population of dealers in each state, so all dealers in a state are evaluated simultaneously against the same benchmark. The state used for this calculation is the definitively resolved state for each dealer — determined through location enrichment layers including MarketCheck data, zip codes, and VINs — not necessarily the

state appearing in the original quote text. If a state has no dealers with available doc fee data, a default reference value of \$499 is applied.

The scoring cycle also calculates each dealer’s rank within their state, expressed as their ordinal position relative to the total number of rated dealers in that state (e.g., “12th out of 87 dealers in Florida”).

A.11.2 Brand and National Add-On Statistics

The Program produces aggregated add-on statistics organized by market segment. This data allows consumers to understand which add-ons are common for each vehicle brand and at what price they are typically charged, independent of any specific dealer.

The available segments are:

- (a) By brand:** add-ons aggregated across all quotes for vehicles of a specific brand (e.g., Toyota, Honda, Ford). Reflects the typical add-on patterns for buyers of that brand.
- (b) National:** add-ons aggregated across all brands and all dealers in the program, without distinction.
- (c) Multi-round negotiations:** add-ons present in the first quote of processes in which the same vehicle (identified by its VIN serial number) received more than one offer round, allowing analysis of starting points in active negotiations.

For each add-on type in each segment, the following are calculated: frequency (number of quotes including the add-on and the percentage it represents of the segment total) and average price charged when present. Add-ons classified as fees or not publicly displayable are excluded from these calculations. The process also includes manufacturer-installed options, which are tallied separately from dealer-charged add-ons.

These statistics are updated automatically every four (4) hours, synchronized with the scoring and quote publication cycles.

Dealer Ratings by State

- Florida car dealers
- Texas car dealers
- California car dealers

Dealer Ratings by Brand

- Toyota dealers ranked
- Ford dealers ranked
- Honda dealers ranked

New York car dealers

Pennsylvania car dealers

Ohio car dealers

Illinois car dealers

Georgia car dealers

North Carolina car dealers

Michigan car dealers

New Jersey car dealers

Virginia car dealers

Chevrolet dealers ranked

Hyundai dealers ranked

Kia dealers ranked

Subaru dealers ranked

Lexus dealers ranked

BMW dealers ranked

Jeep dealers ranked

Fee Reports & Data

State of Dealer Fees 2026

Dealer Fees by State

Brand Report Cards

FTC Warning Letters

How We Score Dealers

Dealer Tools

Search Dealer Ratings

Top-Rated (Grade A) Dealers

Dealer Ratings Hub

Dealer Map

Compare Dealers

CarEdge Certified Dealers



CarEdge

Buying Service

My Garage

Insurance

Warranty

Resources

Blog

CarEdge Community

Car Ownership Costs

Value Ratings

Value Rankings

Cost to Own Rankings

Lease Deals

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Invoice Pricing

Depreciation Rankings

Depreciation Comparisons

Depreciation Calculator

Insurance Rankings

Insurance Calculator

Maintenance Costs

Maintenance Rankings

About

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Support

402.744.6203

Popular Cars

Acura MDX	Ford Fusion	Toyota Camry
BMW M3	Ford F-150	Toyota Corolla
Chevrolet Colorado	Genesis GV70	Toyota Prius
Chevrolet Equinox	Honda Accord	Toyota RAV4
Chevrolet Silverado 1500	Honda CR-V	Toyota Tacoma
Chevrolet Tahoe	Honda Civic	Volvo S90
Chrysler 200	Honda Passport	Volvo XC90
Chrysler 300	Honda Odyssey	Volkswagen Atlas
Dodge Challenger	Subaru Outback	Volkswagen Jetta
Dodge Charger	Subaru Crosstrek	
Dodge Durango		
SUV	Electric	
Sedan	Hybrid	
Pickup	Gasoline	
Hatchback	Diesel	
Coupe		
Van		
Wagon		

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