EverQuote, Inc.

EVER

Nasdaq; business equipment; SIC 7370, Services-Computer Programming, Data Processing, Etc.; CIK 0001640428

A

strongest fifth of 496 graded peers in business equipment

rank 23 of 496; percentile 4.4; sampling error 2.2 points; lower is stronger

A B C D E

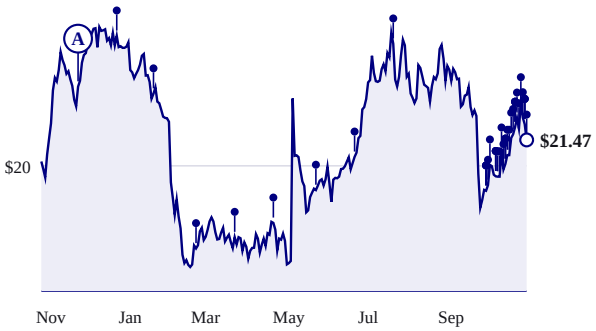
A, the bull



Scoreboard

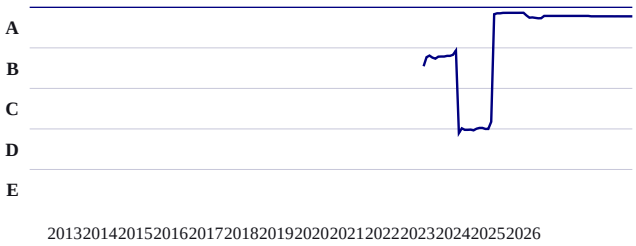
Profitability	C percentile 42.3
Solvency	B percentile 24.3
Growth and financing	A percentile 14.6
Reliability	0.87 AUC filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $326.9M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Feb 24, 2026 246 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026
Last close	$21.46 2026-10-27; market equity $0; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 24, 2026

We operate a leading online marketplace for insurance shopping, connecting consumers with our insurance provider customers, which includes both carriers and agents. Our vision is to be the leading growth partner for property and casualty, or P&C, insurance providers. Our results-driven marketplace, powered by our proprietary data and technology platform, is improving the way insurance providers attract and connect with consumers shopping for insurance. We operate a marketplace to connect insurance providers to a large volume of high-intent, pre-validated consumer referrals that match the insurers' specific underwriting and profitability requirements.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

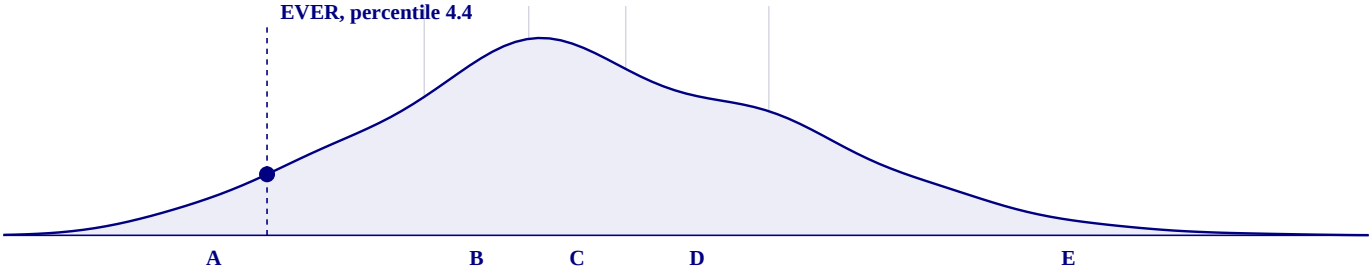
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 42.3						
Gross profitability	205.9%	28.6%		0.2	555	2025-12-31
Return on invested capital	not computable	11.2%				

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one or more required annual facts are missing						
Accruals ratio	1.5%	(7.3%)		87.5	618	2025-12-31
Gross margin stability, five years	1.7 pts	2.3 pts		39.1	426	2025-12-31
Solvency, sleeve percentile 24.3						
Twelve-month failure probability	not computable	0.05%				
liabilities and a nearby cover-page share count are required at 2026-06-30						
Altman Z double-prime	6.59	2.15		16.5	565	2025-12-31
Net debt to EBITDA	not computable	1.11x				
one or more required annual facts are missing						
Interest coverage	not computable	3.77x				
latest aligned inputs end 2018-12-31; latest annual assets end 2025-12-31						
Current ratio	2.94x	2.01x		32.1	662	2025-12-31
Growth and financing, sleeve percentile 14.6						
Revenue growth, three-year compound	19.7%	6.4%		18.7	535	2025-12-31
Free cash flow growth, three-year compound	not computable	18.1%				
current FCF must be positive and base FCF must exceed $100,000						
Reinvestment rate	not computable	14.3%				
one or more required annual facts are missing						
Asset growth, three years	27.8%	5.1%		10.6	560	2025-12-31
Net share issuance, one year	not computable	0.5%				
two annual share counts are required; found 0						

Among 496 peers

business equipment; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
18	Arista Networks, Inc. (ANET)	3.4	A	
19	Five9, Inc. (FIVN)	3.6	A	
20	Optex Systems Holdings Inc. (OPXS)	3.8	A	
21	Agilysys Inc. (AGYS)	4.0	A	
22	Micron Technology Inc. (MU)	4.2	A	fortress balance sheet
23	EverQuote, Inc. (EVER)	4.4	A	
24	Aeluma, Inc. (ALMU)	4.6	A	fortress balance sheet
25	A10 Networks, Inc. (ATEN)	4.8	A	
26	Veeva Systems Inc. (VEEV)	5.1	A	
27	Monolithic Power Systems, Inc. (MPWR)	5.3	A	
28	Dynatrace, Inc. (DT)	5.5	A	fortress balance sheet

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What the price implies

at the 2026-10-27 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	11.2%	2.2%	58
Distance from 52-week high	(23.0%)	(29.9%)	59
EBIT to enterprise value	not computable	1.4%	
Free cash flow yield	not computable	2.8%	
Book value to price	not computable	0.25	
Sales to price	not computable	0.31	
Composite equity issuance, five years	not computable	4.2%	
Relative strength against the sector, log excess return	(0.18)	(0.26)	58

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	fail
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$192.3M
Operating cash flow, four quarters	$100.7M
Months of runway	not finite
Days since last periodic filing	85 (10-Q received Aug 4, 2026)
Median daily dollar volume, 63 sessions	$12.4M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$692.5M	2025-12-31	2026-02-24	10-K	26-066957
2	cost of revenue	us-gaap:CostOfRevenue	$19.4M	2025-12-31	2026-02-24	10-K	26-066957
3	assets	us-gaap:Assets	$326.9M	2025-12-31	2026-02-24	10-K	26-066957
4	net income	us-gaap:NetIncomeLoss	$99.3M	2025-12-31	2026-02-24	10-K	26-066957
5	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$95.4M	2025-12-31	2026-02-24	10-K	26-066957
6	assets	us-gaap:Assets	$210.5M	2024-12-31	2026-02-24	10-K	26-066957
7	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$500.2M	2024-12-31	2026-02-24	10-K	26-066957
8	cost of revenue	us-gaap:CostOfRevenue	$20.9M	2024-12-31	2026-02-24	10-K	26-066957
9	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$287.9M	2023-12-31	2026-02-24	10-K	26-066957
10	cost of revenue	us-gaap:CostOfRevenue	$22.5M	2023-12-31	2026-02-24	10-K	26-066957
11	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$404.1M	2022-12-31	2025-02-25	10-K	25-026724
12	cost of revenue	us-gaap:CostOfRevenue	$24.0M	2022-12-31	2025-02-25	10-K	25-026724
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$418.5M	2021-12-31	2024-02-27	10-K	24-021082
14	cost of revenue	us-gaap:CostOfRevenue	$23.9M	2021-12-31	2024-02-27	10-K	24-021082
15	current assets	us-gaap:AssetsCurrent	$256.3M	2025-12-31	2026-02-24	10-K	26-066957
16	current liabilities	us-gaap:LiabilitiesCurrent	$87.2M	2025-12-31	2026-02-24	10-K	26-066957
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$81.9M	2025-12-31	2026-02-24	10-K	26-066957
18	operating income	us-gaap:OperatingIncomeLoss	$58.3M	2025-12-31	2026-02-24	10-K	26-066957

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19	book equity	us-gaap:StockholdersEquity	$238.0M	2025-12-31	2026-02-24	10-K	26-066957
20	liabilities	us-gaap:Liabilities	$88.9M	2025-12-31	2026-02-24	10-K	26-066957
21	operating income	us-gaap:OperatingIncomeLoss	-$13.9M	2018-12-31	2020-03-13	10-K	20-072378
22	interest expense	us-gaap:InterestExpense	$199,000	2018-12-31	2019-04-01	10-K	19-094588
23	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$5.1M	2025-12-31	2026-02-24	10-K	26-066957
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$66.6M	2024-12-31	2026-02-24	10-K	26-066957
25	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$4.1M	2024-12-31	2026-02-24	10-K	26-066957
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$2.8M	2023-12-31	2026-02-24	10-K	26-066957
27	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$3.8M	2023-12-31	2026-02-24	10-K	26-066957
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$15.8M	2022-12-31	2025-02-25	10-K	25-026724
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$4.3M	2022-12-31	2025-02-25	10-K	25-026724
30	assets	us-gaap:Assets	$110.9M	2023-12-31	2025-02-25	10-K	25-026724
31	assets	us-gaap:Assets	$156.5M	2022-12-31	2024-02-27	10-K	24-021082

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