Insperity, Inc.

NSP

NYSE; other; SIC 7363, Services-Help Supply Services; CIK 0001000753

D

fourth fifth of 335 graded peers in other

rank 247 of 335; percentile 73.7; sampling error 2.6 points; lower is stronger

A B C D E

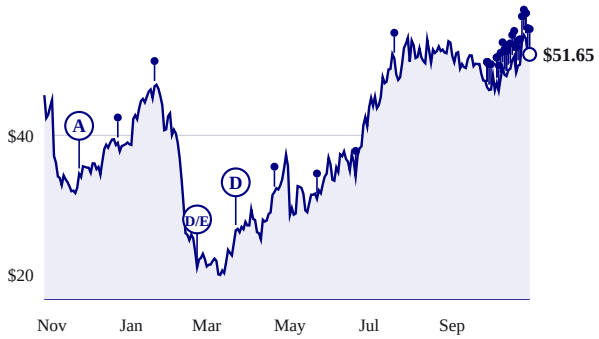
D, the sloth



Scoreboard

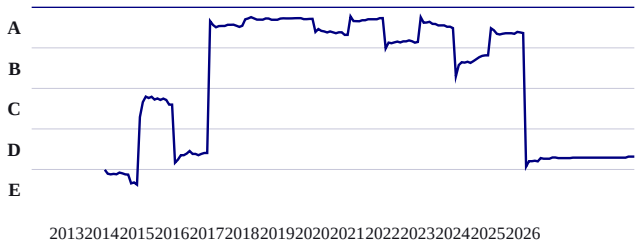
Profitability	C percentile 50.2
Solvency	D percentile 62.8
Growth and financing	C/D percentile 57.6
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.2B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	8 of 14
Graded from	filings received through Feb 11, 2026 260 days before the rescan; latest periodic filing 10-Q received Jul 30, 2026
Last close	$51.71 2026-10-28; market equity $2.0B; 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 11, 2026

We provide an array of human resources ("HR") and business solutions designed to help improve business performance. Since our formation in 1986, we have evolved from being solely a professional employer organization ("PEO"), an industry we pioneered, to our current position as a comprehensive business performance solutions provider. Our long-term strategy is to provide the best small and medium-sized businesses in the United States with our specialized human resources service offerings and to leverage our buying power and expertise to provide additional valuable services to clients.

The fourteen inputs

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

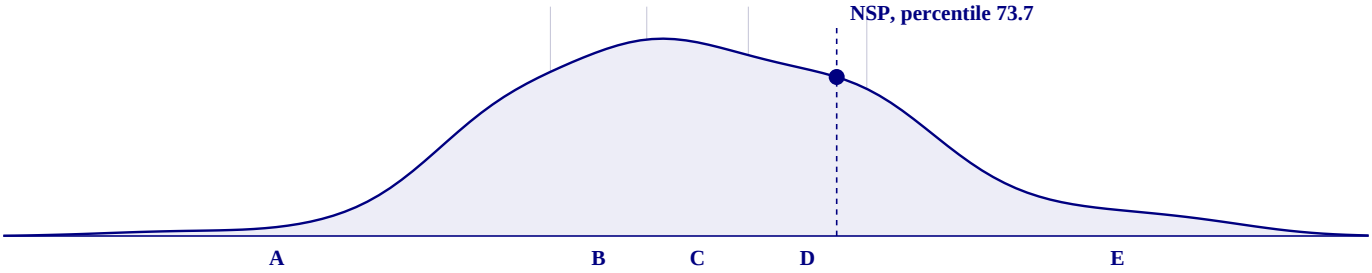
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 50.2						
Gross profitability	40.9%	27.0%		25.9	287	2025-12-31
Return on invested capital	not computable	10.0%				
one or more required annual facts are missing						

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Accruals ratio	11.3%	(5.8%)		95.2	503	2025-12-31
Gross margin stability, five years	1.3 pts	2.2 pts		29.4	205	2025-12-31
Solvency, sleeve percentile 62.8						
Twelve-month failure probability	not computable	0.04%				
liabilities and a nearby cover-page share count are required at 2026-06-30						
Altman Z double-prime	not computable	2.05				
one or more required annual facts are missing						
Net debt to EBITDA	not computable	2.52x				
one or more required annual facts are missing						
Interest coverage	(0.42x)	2.45x		64.4	88	2025-12-31
Current ratio	1.06x	1.33x		61.3	507	2025-12-31
Growth and financing, sleeve percentile 57.6						
Revenue growth, three-year compound	4.7%	5.1%		48.9	400	2025-12-31
Free cash flow growth, three-year compound	not computable	8.8%				
current FCF must be positive and base FCF must exceed $100,000						
Reinvestment rate	not computable	11.6%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Asset growth, three years	2.6%	4.2%		57.3	437	2025-12-31
Net share issuance, one year	1.3%	(0.5%)		66.5	353	2026-02-03

Among 335 peers

other; 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
242	Alight, Inc. Delaware (ALIT)	72.2	D	
243	Royal Caribbean Cruises Ltd. (RCL)	72.5	D	
244	Priority Technology Holdings, Inc. (PRTH)	72.8	D	
245	Genco Shipping & Trading Ltd. (GNK)	73.1	D	
246	Warner Music Group Corp. (WMG)	73.4	D	
247	Insperity, Inc. (NSP)	73.7	D	
248	Groupon, Inc. (GRPN)	74.0	D	
249	AIR T Inc. (AIRT)	74.4	D	
250	AIR T Inc. (AIRTP)	74.4	D	
251	Wyndham Hotels & Resorts, Inc. (WH)	74.9	D	
252	Heartland Express Inc. (HTLD)	75.1	D	

What the price implies

at the 2026-10-28 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	14.1%	2.0%	60
Distance from 52-week high	(5.1%)	(26.4%)	85
EBIT to enterprise value	not computable	4.3%	
Free cash flow yield	(15.7%)	4.2%	10

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Book value to price	0.03	0.34	11
Sales to price	3.45	0.71	88
Composite equity issuance, five years	(19.0%)	(8.9%)	33
Relative strength against the sector, log excess return	(0.01)	(0.13)	60

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 1 of 9, period end 2025-12-31	
Return on assets above zero	fail
Operating cash flow above zero	fail
Return on assets improved	fail
Operating cash flow exceeds net income	fail
Long-term leverage fell	pass
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$619.0M
Operating cash flow, four quarters	$225.0M
Months of runway	not finite
Days since last periodic filing	91 (10-Q received Jul 30, 2026)
Median daily dollar volume, 63 sessions	$18.8M

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	gross profit	us-gaap:GrossProfit	$900.0M	2025-12-31	2026-02-11	10-K	26-000011
2	assets	us-gaap:Assets	$2.2B	2025-12-31	2026-02-11	10-K	26-000011
3	net income	us-gaap:NetIncomeLoss	-$7.0M	2025-12-31	2026-02-11	10-K	26-000011
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$278.0M	2025-12-31	2026-02-11	10-K	26-000011
5	assets	us-gaap:Assets	$2.6B	2024-12-31	2026-02-11	10-K	26-000011
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$6.8B	2025-12-31	2026-02-11	10-K	26-000011
7	gross profit	us-gaap:GrossProfit	$1.1B	2024-12-31	2026-02-11	10-K	26-000011
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$6.6B	2024-12-31	2026-02-11	10-K	26-000011
9	gross profit	us-gaap:GrossProfit	$1.0B	2023-12-31	2026-02-11	10-K	26-000011
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$6.5B	2023-12-31	2026-02-11	10-K	26-000011
11	gross profit	us-gaap:GrossProfit	$1.0B	2022-12-31	2025-02-11	10-K	25-000008
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.9B	2022-12-31	2025-02-11	10-K	25-000008
13	gross profit	us-gaap:GrossProfit	$820.1M	2021-12-31	2024-02-09	10-K	24-000012
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.0B	2021-12-31	2024-02-09	10-K	24-000012
15	operating income	us-gaap:OperatingIncomeLoss	-$10.0M	2025-12-31	2026-02-11	10-K	26-000011
16	interest expense	us-gaap:InterestExpense	$24.0M	2025-12-31	2026-02-11	10-K	26-000011
17	current assets	us-gaap:AssetsCurrent	$1.7B	2025-12-31	2026-02-11	10-K	26-000011
18	current liabilities	us-gaap:LiabilitiesCurrent	$1.6B	2025-12-31	2026-02-11	10-K	26-000011
19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$31.0M	2025-12-31	2026-02-11	10-K	26-000011
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$520.0M	2024-12-31	2026-02-11	10-K	26-000011
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$38.0M	2024-12-31	2026-02-11	10-K	26-000011
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$198.0M	2023-12-31	2026-02-11	10-K	26-000011
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$40.0M	2023-12-31	2026-02-11	10-K	26-000011
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$347.0M	2022-12-31	2025-02-11	10-K	25-000008
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$30.0M	2022-12-31	2025-02-11	10-K	25-000008
26	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$45.0M	2025-12-31	2026-02-11	10-K	26-000011

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27	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$4.0M	2025-12-31	2026-02-11	10-K	26-000011
28	income tax	us-gaap:IncomeTaxExpenseBenefit	$3.0M	2025-12-31	2026-02-11	10-K	26-000011
29	current assets	us-gaap:AssetsCurrent	$2.1B	2024-12-31	2026-02-11	10-K	26-000011
30	current liabilities	us-gaap:LiabilitiesCurrent	$1.9B	2024-12-31	2026-02-11	10-K	26-000011
31	assets	us-gaap:Assets	$2.1B	2023-12-31	2025-02-11	10-K	25-000008
32	assets	us-gaap:Assets	$2.0B	2022-12-31	2024-02-09	10-K	24-000012
33	shares outstanding	dei:EntityCommonStockSharesOutstanding	37,728,423	2026-02-03	2026-02-11	10-K	26-000011
34	shares outstanding	dei:EntityCommonStockSharesOutstanding	37,230,174	2025-02-03	2025-02-11	10-K	25-000008

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