Guidewire Software, Inc.

GWRE

NYSE; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001528396

B

second fifth of 497 graded peers in business equipment

rank 168 of 497; percentile 33.7; sampling error 2.2 points; lower is stronger

A B C D E

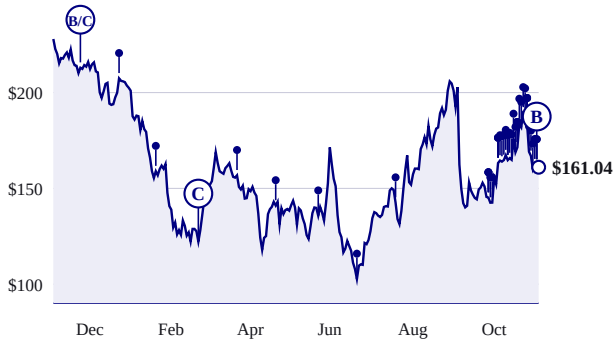
B, the elk



Scoreboard

Profitability	C percentile 52.9
Solvency	C percentile 45.0
Growth and financing	B percentile 34.3
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 $2.6B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet
Inputs computable	12 of 14
Graded from	filings received through Sep 11, 2026 54 days before the rescan; latest periodic filing 10-K received Sep 11, 2026
Last close	$161.14 2026-11-03; market equity $13.2B; 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 Sep 11, 2026

Guidewire is the platform that property and casualty ("P&C") insurers rely on to engage with customers, innovate, and operate more efficiently. Founded in 2001, we serve insurers of all sizes, ranging from global carriers to regional and local providers, helping them navigate a rapidly changing insurance market. Our foundational core products, InsuranceSuite and InsuranceNow, are delivered as a cloud-based subscription service leveraging our proprietary cloud platform which we refer to as Guidewire Cloud Platform ("GWCP").

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 52.9						
Gross profitability	36.8%	28.7%		33.4	555	2026-07-31
Return on invested capital	not computable	11.6%				

latest aligned inputs end 2024-07-31; latest annual assets end 2026-07-31

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Accruals ratio	(9.5%)	(7.4%)		44.4	618	2026-07-31
Gross margin stability, five years	6.9 pts	2.3 pts		80.9	426	2026-07-31
Solvency, sleeve percentile 45.0						
Twelve-month failure probability	0.05%	0.06%		48.5	104	2026-07-31
Altman Z double-prime	1.33	2.16		50.3	564	2026-07-31
Net debt to EBITDA	not computable	1.08x				
EBITDA must exceed $100,000						
Interest coverage	11.25x	3.77x		26.7	87	2026-07-31
Current ratio	1.79x	2.01x		54.5	662	2026-07-31
Growth and financing, sleeve percentile 34.3						
Revenue growth, three-year compound	17.7%	6.4%		22.4	536	2026-07-31
Free cash flow growth, three-year compound	126.3%	18.2%		4.5	265	2026-07-31
Reinvestment rate	(343.5%)	14.3%		90.1	224	2026-07-31
Asset growth, three years	8.3%	5.1%		38.8	561	2026-07-31
Net share issuance, one year	(3.0%)	0.5%		15.7	408	2026-08-31

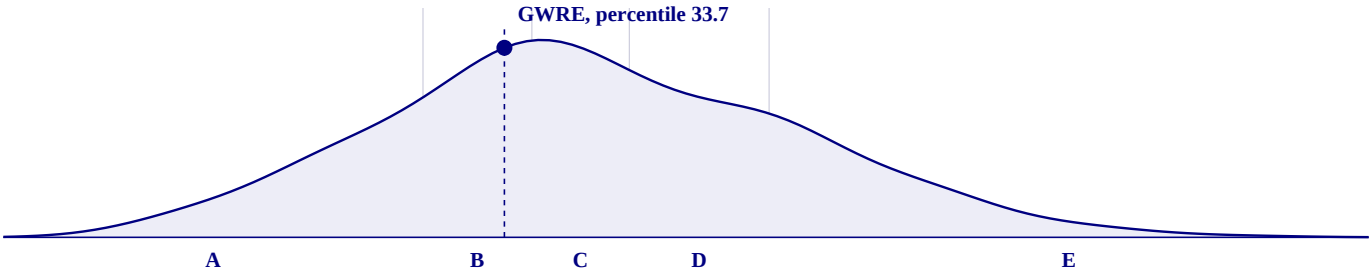
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 149,089,000 USD; Altman Z is not used

Among 497 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
163	Waters Corp. (WAT)	32.7	B	dilution
164	TaskUs, Inc. (TASK)	32.9	B	
165	Tyler Technologies Inc. (TYL)	33.1	B	fortress balance sheet
166	Mitek Systems Inc. (MITK)	33.3	B	fortress balance sheet
167	Macom Technology Solutions Holdings, Inc. (MTSI)	33.5	B	
168	Guidewire Software, Inc. (GWRE)	33.7	B	fortress balance sheet
169	Shoals Technologies Group, Inc. (SHLS)	33.9	B	
170	Celestica Inc. (CLS)	34.1	B	
171	Veralto Corp. (VLTO)	34.3	B	
172	Consensus Cloud Solutions, Inc. (CCSI)	34.5	B	
173	Twilio Inc. (TWLO)	34.7	B	

What the price implies

at the 2026-11-03 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(39.0%)	(2.0%)	22
Distance from 52-week high	(29.4%)	(32.7%)	55
EBIT to enterprise value	1.1%	1.6%	45

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Free cash flow yield	2.9%	2.8%	50
Book value to price	0.09	0.27	21
Sales to price	0.11	0.31	20
Composite equity issuance, five years	(1.3%)	4.2%	41
Relative strength against the sector, log excess return	(0.76)	(0.29)	22

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-07-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$372.9M
Operating cash flow, four quarters	$389.7M
Months of runway	not finite
Days since last periodic filing	54 (10-K received Sep 11, 2026)
Median daily dollar volume, 63 sessions	$191.9M

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	$947.4M	2026-07-31	2026-09-11	10-K	26-000046
2	assets	us-gaap:Assets	$2.6B	2026-07-31	2026-09-11	10-K	26-000046
3	operating income	us-gaap:OperatingIncomeLoss	-$52.6M	2024-07-31	2026-09-11	10-K	26-000046
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$26.8M	2024-07-31	2026-09-11	10-K	26-000046
5	income tax	us-gaap:IncomeTaxExpenseBenefit	-$20.7M	2024-07-31	2026-09-11	10-K	26-000046
6	total debt	us-gaap:LongTermDebt	$398.9M	2024-07-31	2024-09-16	10-K	24-000105
7	book equity	us-gaap:StockholdersEquity	$1.3B	2024-07-31	2026-09-11	10-K	26-000046
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$548.0M	2024-07-31	2025-09-11	10-K	25-000221
9	total debt	us-gaap:LongTermDebt	$397.2M	2023-07-31	2024-09-16	10-K	24-000105
10	book equity	us-gaap:StockholdersEquity	$1.2B	2023-07-31	2026-09-11	10-K	26-000046
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$401.8M	2023-07-31	2024-09-16	10-K	24-000105
12	net income	us-gaap:ProfitLoss	$139.3M	2026-07-31	2026-09-11	10-K	26-000046
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$389.7M	2026-07-31	2026-09-11	10-K	26-000046
14	assets	us-gaap:Assets	$2.7B	2025-07-31	2026-09-11	10-K	26-000046
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2026-07-31	2026-09-11	10-K	26-000046
16	gross profit	us-gaap:GrossProfit	$752.1M	2025-07-31	2026-09-11	10-K	26-000046
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.2B	2025-07-31	2026-09-11	10-K	26-000046
18	gross profit	us-gaap:GrossProfit	$583.4M	2024-07-31	2026-09-11	10-K	26-000046
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$980.5M	2024-07-31	2026-09-11	10-K	26-000046
20	gross profit	us-gaap:GrossProfit	$458.2M	2023-07-31	2025-09-11	10-K	25-000221
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$905.3M	2023-07-31	2025-09-11	10-K	25-000221
22	gross profit	us-gaap:GrossProfit	$377.2M	2022-07-31	2024-09-16	10-K	24-000105
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$812.6M	2022-07-31	2024-09-16	10-K	24-000105
24	current assets	us-gaap:AssetsCurrent	$1.2B	2026-07-31	2026-09-11	10-K	26-000046
25	current liabilities	us-gaap:LiabilitiesCurrent	$664.5M	2026-07-31	2026-09-11	10-K	26-000046

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26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$1.0B	2026-07-31	2026-09-11	10-K	26-000046
27	operating income	us-gaap:OperatingIncomeLoss	$149.9M	2026-07-31	2026-09-11	10-K	26-000046
28	book equity	us-gaap:StockholdersEquity	$1.2B	2026-07-31	2026-09-11	10-K	26-000046
29	liabilities	us-gaap:Liabilities	$1.4B	2026-07-31	2026-09-11	10-K	26-000046
30	depreciation amortization	us-gaap:Depreciation	$6.9M	2024-07-31	2026-09-11	10-K	26-000046
31	interest expense	us-gaap:InterestExpense	$13.3M	2026-07-31	2026-09-11	10-K	26-000046
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$12.1M	2026-07-31	2026-09-11	10-K	26-000046
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$300.9M	2025-07-31	2026-09-11	10-K	26-000046
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$5.7M	2025-07-31	2026-09-11	10-K	26-000046
35	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$195.7M	2024-07-31	2026-09-11	10-K	26-000046
36	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$6.4M	2024-07-31	2026-09-11	10-K	26-000046
37	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$38.4M	2023-07-31	2025-09-11	10-K	25-000221
38	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$5.8M	2023-07-31	2025-09-11	10-K	25-000221
39	depreciation amortization	us-gaap:Depreciation	$8.8M	2026-07-31	2026-09-11	10-K	26-000046
40	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$164.1M	2026-07-31	2026-09-11	10-K	26-000046
41	income tax	us-gaap:IncomeTaxExpenseBenefit	$24.8M	2026-07-31	2026-09-11	10-K	26-000046
42	current assets	us-gaap:AssetsCurrent	$1.5B	2025-07-31	2026-09-11	10-K	26-000046
43	current liabilities	us-gaap:LiabilitiesCurrent	$544.8M	2025-07-31	2026-09-11	10-K	26-000046
44	assets	us-gaap:Assets	$2.2B	2024-07-31	2025-09-11	10-K	25-000221
45	assets	us-gaap:Assets	$2.0B	2023-07-31	2024-09-16	10-K	24-000105
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	81,992,669	2026-08-31	2026-09-11	10-K	26-000046
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	84,530,578	2025-08-29	2025-09-11	10-K	25-000221

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