CCC Intelligent Solutions Holdings Inc.

CCC

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001818201

C

middle fifth of 498 graded peers in business equipment

rank 219 of 498; percentile 43.9; sampling error 2.2 points; lower is stronger

A B C D E

C, the tortoise



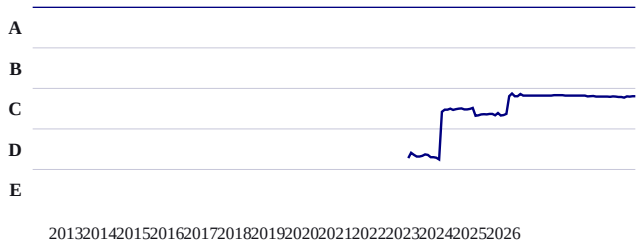
Scoreboard	
Profitability	C percentile 43.9
Solvency	C/D percentile 59.4
Growth and financing	B percentile 36.1
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $3.6B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: short runway, distress
Inputs computable	10 of 14
Graded from	filings received through Feb 24, 2026 257 days before the rescan; latest periodic filing 10-Q received Oct 29, 2026
Last close	$7.67 2026-11-06; market equity $4.5B; 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

Founded in 1980, CCC is a leading Software-as-a-Service ("SaaS") and AI platform provider for the multi-trillion-dollar insurance economy powering operations for insurers, repairers, automakers, part suppliers, and more. CCC cloud technology connects more than 35,000 businesses digitizing mission-critical workflows, commerce, and customer experiences. A trusted leader in AI, customer experience, network and workflow management, CCC delivers technology that turns crucial moments into intelligent experiences, with the goal of shaping a world where life just works. Our business has been built upon two foundational pillars: automotive insurance claims and automotive collision repair.

The fourteen inputs

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

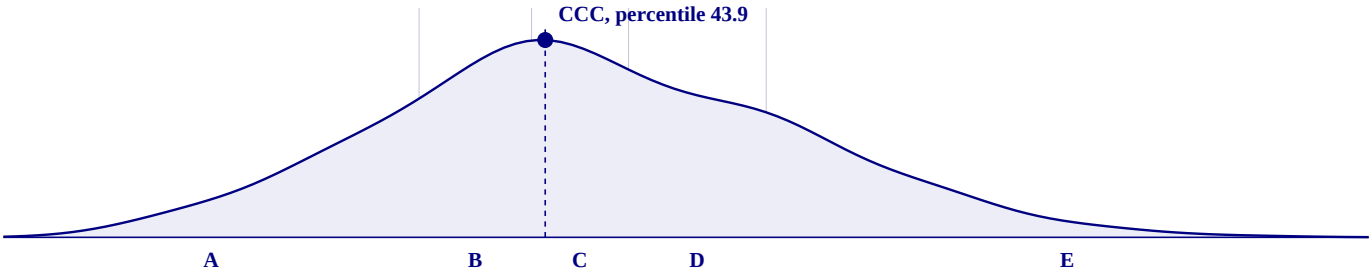
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 43.9						
Gross profitability	21.7%	28.7%		61.2	555	2025-12-31
Return on invested capital	not computable	11.4%				

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

prior invested-capital observation is 731 days earlier						
Accruals ratio	(9.3%)	(7.3%)	45.1	618	2025-12-31	
Gross margin stability, five years	1.3 pts	2.3 pts	25.4	426	2025-12-31	
Solvency, sleeve percentile 59.4						
Twelve-month failure probability	not computable	0.06%				
liabilities and a nearby cover-page share count are required at 2026-03-31						
Altman Z double-prime	(0.13)	2.18	57.8	565	2025-12-31	
Net debt to EBITDA	not computable	1.08x				
one or more required annual facts are missing						
Interest coverage	1.32x	3.77x	54.7	87	2025-12-31	
Current ratio	1.43x	2.01x	65.9	663	2025-12-31	
Growth and financing, sleeve percentile 36.1						
Revenue growth, three-year compound	10.5%	6.4%	37.8	535	2025-12-31	
Free cash flow growth, three-year compound	18.8%	18.0%	48.5	265	2025-12-31	
Reinvestment rate	not computable	13.5%				
one or more required annual facts are missing						
Asset growth, three years	2.2%	5.1%	55.8	560	2025-12-31	
Net share issuance, one year	(7.6%)	0.5%	2.2	408	2026-02-17	

Among 498 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
214	Nutanix, Inc. (NTNX)	42.9	C	
215	Fabrinet (FN)	43.1	C	fortress balance sheet
216	Everspin Technologies Inc. (MRAM)	43.3	C	
217	Jabil Inc. (JBL)	43.5	C	
218	Freshworks Inc. (FRSH)	43.7	C	
219	CCC Intelligent Solutions Holdings Inc. (CCC)	43.9	C	
220	Navitas Semiconductor Corp. (NVTS)	44.1	C	
221	Asana, Inc. (ASAN)	44.3	C	
222	Seagate Technology Holdings plc (STX)	44.5	C	
223	Playtika Holding Corp. (PLTK)	44.7	C	
224	OneSpan Inc. (OSPN)	44.9	C	

What the price implies

at the 2026-11-06 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(23.6%)	(2.0%)	32
Distance from 52-week high	(10.2%)	(36.5%)	82
EBIT to enterprise value	1.7%	1.8%	48
Free cash flow yield	5.6%	2.9%	71
Book value to price	0.41	0.28	62

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

Sales to price	0.23	0.33	42
Composite equity issuance, five years	not computable	4.2%	
Relative strength against the sector, log excess return	(0.54)	(0.29)	32

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 5 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	10 (10-Q received Oct 29, 2026)
Median daily dollar volume, 63 sessions	$88.7M

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	$776.8M	2025-12-31	2026-02-24	10-K	26-067448
2	assets	us-gaap:Assets	$3.6B	2025-12-31	2026-02-24	10-K	26-067448
3	operating income	us-gaap:OperatingIncomeLoss	$93.8M	2025-12-31	2026-02-24	10-K	26-067448
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$21.5M	2025-12-31	2026-02-24	10-K	26-067448
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$19.8M	2025-12-31	2026-02-24	10-K	26-067448
6	total debt	us-gaap:LongTermDebt	$1.3B	2025-12-31	2026-02-24	10-K	26-067448
7	book equity	us-gaap:StockholdersEquity	$1.8B	2025-12-31	2026-02-24	10-K	26-067448
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$111.2M	2025-12-31	2026-02-24	10-K	26-067448
9	total debt	us-gaap:LongTermDebt	$776.0M	2023-12-31	2025-02-25	10-K	25-026848
10	book equity	us-gaap:StockholdersEquity	$1.8B	2023-12-31	2026-02-24	10-K	26-067448
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$195.6M	2023-12-31	2025-02-25	10-K	25-026848
12	net income	us-gaap:NetIncomeLoss	$1.7M	2025-12-31	2026-02-24	10-K	26-067448
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$315.5M	2025-12-31	2026-02-24	10-K	26-067448
14	assets	us-gaap:Assets	$3.2B	2024-12-31	2026-02-24	10-K	26-067448
15	revenue	us-gaap:Revenues	$1.1B	2025-12-31	2026-02-24	10-K	26-067448
16	gross profit	us-gaap:GrossProfit	$713.8M	2024-12-31	2026-02-24	10-K	26-067448
17	revenue	us-gaap:Revenues	$944.8M	2024-12-31	2026-02-24	10-K	26-067448
18	gross profit	us-gaap:GrossProfit	$636.2M	2023-12-31	2026-02-24	10-K	26-067448
19	revenue	us-gaap:Revenues	$866.4M	2023-12-31	2026-02-24	10-K	26-067448
20	gross profit	us-gaap:GrossProfit	$568.5M	2022-12-31	2025-02-25	10-K	25-026848
21	revenue	us-gaap:Revenues	$782.4M	2022-12-31	2025-02-25	10-K	25-026848
22	gross profit	us-gaap:GrossProfit	$492.6M	2021-12-31	2024-02-28	10-K	24-022253
23	revenue	us-gaap:Revenues	$688.3M	2021-12-31	2024-02-28	10-K	24-022253
24	current assets	us-gaap:AssetsCurrent	$335.1M	2025-12-31	2026-02-24	10-K	26-067448
25	current liabilities	us-gaap:LiabilitiesCurrent	$234.1M	2025-12-31	2026-02-24	10-K	26-067448
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$1.7B	2025-12-31	2026-02-24	10-K	26-067448
27	liabilities	us-gaap:Liabilities	$1.8B	2025-12-31	2026-02-24	10-K	26-067448

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

28	interest expense	us-gaap:InterestExpense	$71.0M	2025-12-31	2026-02-24	10-K	26-067448
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$61.0M	2025-12-31	2026-02-24	10-K	26-067448
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$283.9M	2024-12-31	2026-02-24	10-K	26-067448
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$53.0M	2024-12-31	2026-02-24	10-K	26-067448
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$250.0M	2023-12-31	2026-02-24	10-K	26-067448
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$55.0M	2023-12-31	2026-02-24	10-K	26-067448
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$199.9M	2022-12-31	2025-02-25	10-K	25-026848
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$48.0M	2022-12-31	2025-02-25	10-K	25-026848
36	assets	us-gaap:Assets	$3.1B	2023-12-31	2025-02-25	10-K	25-026848
37	assets	us-gaap:Assets	$3.4B	2022-12-31	2024-02-28	10-K	24-022253
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	607,126,060	2026-02-17	2026-02-24	10-K	26-067448
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	656,781,611	2025-02-18	2025-02-25	10-K	25-026848

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.