# CCC Intelligent Solutions Holdings Inc.

**CCC**

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

**C**

**middle fifth of 495 graded peers in business equipment**

rank 220 of 495; percentile 44.3; sampling error 2.2 points; lower is stronger

A B C D E

**C, the tortoise**



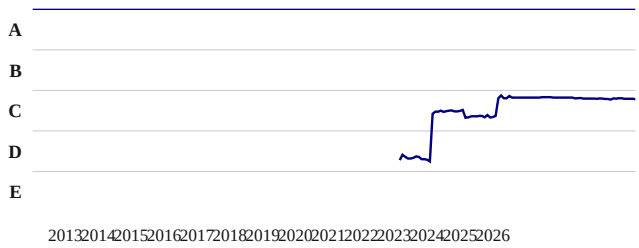
| Scoreboard | |
|---|---|
| **Profitability** | C<br>percentile 43.9 |
| **Solvency** | C/D<br>percentile 59.6 |
| **Growth and financing** | B<br>percentile 36.2 |
| **Reliability** | 0.94 AUC<br>filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure rate** | 0.52% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | over $2.67B assets<br>total assets $3.6B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: short runway, distress |
| **Inputs computable** | 10 of 14 |
| **Graded from** | filings received through Feb 24, 2026<br>262 days before the rescan; latest periodic filing 10-Q received Oct 29, 2026 |
| **Last close** | $7.68<br>2026-11-12; 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*

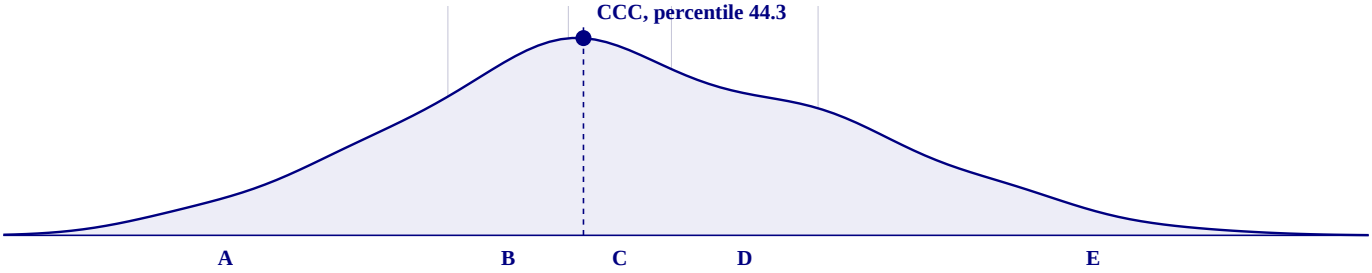
| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 43.9** | | | | | | |
| Gross profitability | 21.7% | 28.8% | | 61.3 | 552 | 2025-12-31 |
| Return on invested capital | not computable | 11.2% | | | | |

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%) | 44.6 | 615 | 2025-12-31 | |
| Gross margin stability, five years | 1.3 pts | 2.3 pts | 25.6 | 423 | 2025-12-31 | |
| **Solvency, sleeve percentile 59.6** | | | | | | |
| Twelve-month failure probability | not computable | 0.05% | | | | |
| *liabilities and a nearby cover-page share count are required at 2026-03-31* | | | | | | |
| Altman Z double-prime | (0.13) | 2.21 | 58.1 | 562 | 2025-12-31 | |
| Net debt to EBITDA | not computable | 1.09x | | | | |
| *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 | 66.2 | 660 | 2025-12-31 | |
| **Growth and financing, sleeve percentile 36.2** | | | | | | |
| Revenue growth, three-year compound | 10.5% | 6.5% | 37.9 | 532 | 2025-12-31 | |
| Free cash flow growth, three-year compound | 18.8% | 18.0% | 48.5 | 265 | 2025-12-31 | |
| Reinvestment rate | not computable | 15.1% | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Asset growth, three years | 2.2% | 5.2% | 56.3 | 557 | 2025-12-31 | |
| Net share issuance, one year | (7.6%) | 0.5% | 2.2 | 406 | 2026-02-17 | |

## Among 495 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 |
|---|---|---|---|---|
| 215 | Intelligent Protection Management Corp. (IPM) | 43.3 | C | fortress balance sheet |
| 216 | Nutanix, Inc. (NTNX) | 43.5 | C | |
| 217 | Everspin Technologies Inc. (MRAM) | 43.7 | C | |
| 218 | Macom Technology Solutions Holdings, Inc. (MTSI) | 43.9 | C | |
| 219 | Jabil Inc. (JBL) | 44.1 | C | |
| 220 | CCC Intelligent Solutions Holdings Inc. (CCC) | 44.3 | C | |
| 221 | Freshworks Inc. (FRSH) | 44.5 | C | |
| 222 | Navitas Semiconductor Corp. (NVTS) | 44.7 | C | |
| 223 | Seagate Technology Holdings plc (STX) | 44.9 | C | |
| 224 | Asana, Inc. (ASAN) | 45.1 | C | |
| 225 | Playtika Holding Corp. (PLTK) | 45.3 | C | |

## What the price implies

*at the 2026-11-12 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 | (10.1%) | (33.7%) | 80 |
| EBIT to enterprise value | 1.7% | 1.7% | 50 |
| Free cash flow yield | 5.6% | 2.8% | 73 |
| Book value to price | 0.41 | 0.27 | 63 |

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| | | | |
|---|---|---|---|
| Sales to price | 0.23 | 0.31 | 43 |
| Composite equity issuance, five years | not computable | 4.3% | |
| 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 | 15 (10-Q received Oct 29, 2026) |
| Median daily dollar volume, 63 sessions | $98.0M |

## 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 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 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 |

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