CCC Intelligent Solutions Holdings Inc.

CCC

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

C

middle fifth of 469 graded peers in business equipment

rank 215 of 469; percentile 45.7; sampling error 2.3 points; lower is stronger

A B C D E

C, the tortoise



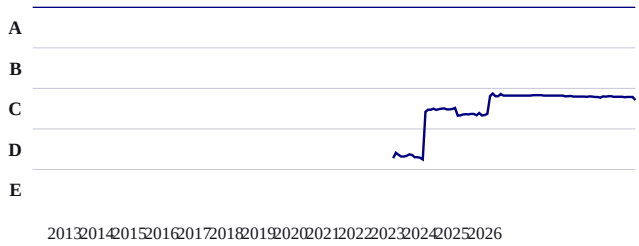
Scoreboard	
Profitability	C percentile 44.5
Solvency	C/D percentile 61.0
Growth and financing	B percentile 35.9
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
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 13
Graded from	filings received through Feb 24, 2026 266 days before the rescan; latest periodic filing 10-Q received Oct 29, 2026
Last close	$7.70 2026-11-16; 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 thirteen inputs

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

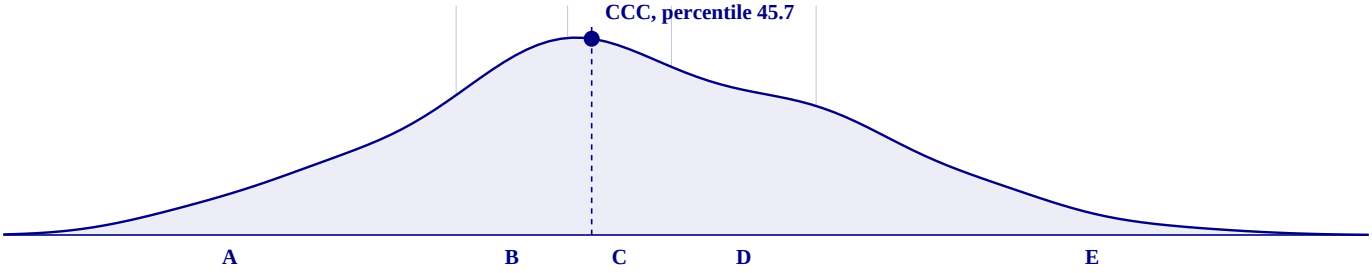
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 44.5						
Gross profitability	21.7%	29.1%		63.0	512	2025-12-31
Return on invested capital	not computable	11.2%				

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prior invested-capital observation is 731 days earlier					
Accruals ratio	(9.3%)	(7.4%)	44.4	566	2025-12-31
Gross margin stability, five years	1.3 pts	2.3 pts	25.9	406	2025-12-31
Solvency, sleeve percentile 61.0					
Altman Z double-prime	(0.13)	2.19	59.6	516	2025-12-31
Net debt to EBITDA	not computable	1.15x			
one or more required annual facts are missing					
Interest coverage	1.32x	4.90x	57.0	80	2025-12-31
Current ratio	1.43x	1.98x	66.6	599	2025-12-31
Growth and financing, sleeve percentile 35.9					
Revenue growth, three-year compound	10.5%	6.4%	36.9	502	2025-12-31
Free cash flow growth, three-year compound	18.8%	18.2%	48.8	251	2025-12-31
Reinvestment rate	not computable	14.3%			
one or more required annual facts are missing					
Asset growth, three years	2.2%	5.0%	56.2	519	2025-12-31
Net share issuance, one year	(7.6%)	0.5%	1.7	405	2026-02-17

Among 469 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
210	PDF Solutions Inc. (PDFS)	44.7	C	
211	Playtika Holding Corp. (PLTK)	44.9	C	
212	Asana, Inc. (ASAN)	45.1	C	
213	Illumina, Inc. (ILMN)	45.3	C	
214	OneSpan Inc. (OSPN)	45.5	C	
215	CCC Intelligent Solutions Holdings Inc. (CCC)	45.7	C	
216	Kulicke & Soffa Industries Inc. (KLIC)	45.9	C	
217	Hurco Companies Inc. (HURC)	46.2	C	
218	Western Digital Corp. (WDC)	46.4	C	fortress balance sheet
219	Snowflake Inc. (SNOW)	46.6	C	
220	Qualcomm Inc/De (QCOM)	46.8	C	

What the price implies

at the 2026-11-16 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(23.6%)	(2.0%)	31
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%	72
Book value to price	0.41	0.28	63
Sales to price	0.23	0.32	42
Composite equity issuance, five years	not computable	4.4%	

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Relative strength against the sector, log excess return	(0.54)	(0.29)	31
Twelve-month failure probability, CHS model	not computable	0.05%	

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	19 (10-Q received Oct 29, 2026)
Median daily dollar volume, 63 sessions	$98.2M

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
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

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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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