

CCC Intelligent Solutions Holdings Inc. (CCC)

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

CCC Intelligent Solutions Holdings Inc.

CCC; business equipment

Grade	C A B C D E middle fifth of 497 graded peers percentile 43.3; sampling error 2.2 points; lower is stronger
Rank	216 of 497
Profitability	C percentile 43.8
Solvency	C/D percentile 59.2
Growth and financing	B percentile 35.6
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 active not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Feb 24, 2026 227 days before the rescans; latest periodic filing 10-Q received Jul 30, 2026
Last close	\$6.57 2026-10-08; market equity \$3.9B
Price used in grade	None



C, the tortoise

middle fifth of its sector; letters are fifths of the 497 graded peers

Share price, twelve months to the rescans

split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: D from Mar 21, 2023, C from Mar 21, 2024, B/C from Apr 21, 2026, C from May 21, 2026

Letter at every rescanscan

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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.

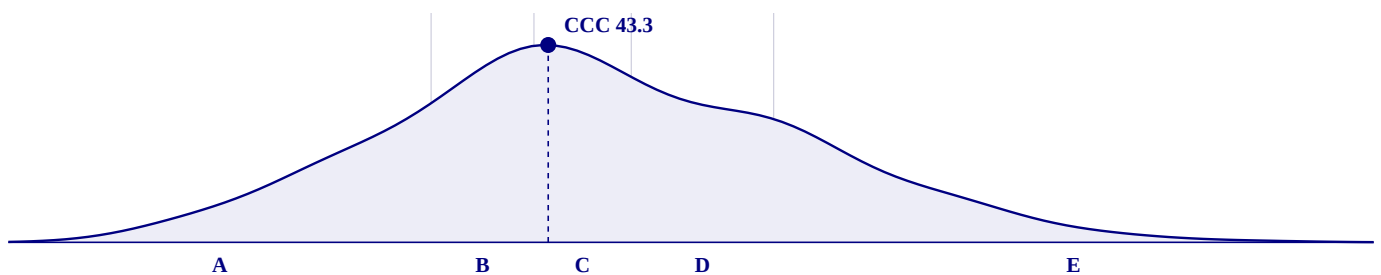
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 43.8						
Gross profitability		21.7%	28.5%	61.0	558	2025-12-31
Return on invested capital		not computable	10.9%			prior invested-capital observation is 731 days earlier
Accruals ratio		(9.3%)	(7.4%)	45.5	621	2025-12-31
Gross margin stability, five years		1.3 pts	2.4 pts	25.0	429	2025-12-31
Solvency, sleeve percentile 59.2						
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)	2.18	58.2	566	2025-12-31
Net debt to EBITDA		not computable	1.11x			one or more required annual facts are missing
Interest coverage		1.32x	3.77x	53.9	90	2025-12-31
Current ratio		1.43x	2.02x	65.4	666	2025-12-31
Growth and financing, sleeve percentile 35.6						
Revenue growth, three-year compound		10.5%	6.4%	37.4	538	2025-12-31
Free cash flow growth, three-year compound		18.8%	17.2%	47.9	268	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%	55.0	563	2025-12-31
Net share issuance, one year		(7.6%)	0.5%	2.2	407	2026-02-17

Among 497 peers

business equipment; letters are fifths of this list



Rank	Company	Percentile	Letter	Warnings
211	Intelligent Protection Management Corp. (IPM)	42.3	C	fortress balance sheet
212	Nutanix, Inc. (NTNX)	42.5	C	

213	Freshworks Inc. (FRSH)	42.7	C
214	Everspin Technologies Inc. (MRAM)	42.9	C
215	Clearfield, Inc. (CLFD)	43.1	C fortress balance sheet
216	CCC Intelligent Solutions Holdings Inc. (CCC) <	43.3	C
217	Navitas Semiconductor Corp. (NVTX)	43.5	C
218	Playtika Holding Corp. (PLTK)	43.8	C
219	Asana, Inc. (ASAN)	44.0	C
220	Seagate Technology Holdings plc (STX)	44.2	C
221	OneSpan Inc. (OSPN)	44.4	C

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(18.1%)	2.2%	32
Distance from 52-week high	(29.8%)	(30.0%)	50
EBIT to enterprise value	1.9%	1.5%	53
Free cash flow yield	6.6%	2.7%	75
Book value to price	0.46	0.23	71
Sales to price	0.27	0.30	48
Composite equity issuance, five years	not computable	3.9%	
Relative strength against the sector, log excess return	(0.48)	(0.26)	32

Diagnostics

not in 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	\$111.2M
Operating cash flow, four quarters	\$315.5M
Months of runway	not finite
Days since last periodic filing	71 (10-Q received Jul 30, 2026)
Median daily dollar volume, 63 sessions	\$59.8M

Sources

each row links to the 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	0001193125-26-067448
2	assets	us-gaap:Assets	\$3.6B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
3	operating income	us-gaap:OperatingIncomeLoss	\$93.8M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$115.1M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$19.8M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
6	total debt	us-gaap:LongTermDebt	\$1.3B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
7	book equity	us-gaap:StockholdersEquity	\$1.8B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$111.2M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
9	total debt	us-gaap:LongTermDebt	\$776.0M	2023-12-31	2025-02-25	10-K	0000950170-25-026848
10	book equity	us-gaap:StockholdersEquity	\$1.8B	2023-12-31	2026-02-24	10-K	0001193125-26-067448
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$195.6M	2023-12-31	2025-02-25	10-K	0000950170-25-026848

12	net income	us-gaap:NetIncomeLoss	\$1.7M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$315.5M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
14	assets	us-gaap:Assets	\$3.2B	2024-12-31	2026-02-24	10-K	0001193125-26-067448
15	revenue	us-gaap:Revenues	\$1.1B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
16	gross profit	us-gaap:GrossProfit	\$713.8M	2024-12-31	2026-02-24	10-K	0001193125-26-067448
17	revenue	us-gaap:Revenues	\$944.8M	2024-12-31	2026-02-24	10-K	0001193125-26-067448
18	gross profit	us-gaap:GrossProfit	\$636.2M	2023-12-31	2026-02-24	10-K	0001193125-26-067448
19	revenue	us-gaap:Revenues	\$866.4M	2023-12-31	2026-02-24	10-K	0001193125-26-067448
20	gross profit	us-gaap:GrossProfit	\$568.5M	2022-12-31	2025-02-25	10-K	0000950170-25-026848
21	revenue	us-gaap:Revenues	\$782.4M	2022-12-31	2025-02-25	10-K	0000950170-25-026848
22	gross profit	us-gaap:GrossProfit	\$492.6M	2021-12-31	2024-02-28	10-K	0000950170-24-022253
23	revenue	us-gaap:Revenues	\$688.3M	2021-12-31	2024-02-28	10-K	0000950170-24-022253
24	current assets	us-gaap:AssetsCurrent	\$335.1M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
25	current liabilities	us-gaap:LiabilitiesCurrent	\$234.1M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$1.7B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
27	liabilities	us-gaap:Liabilities	\$1.8B	2025-12-31	2026-02-24	10-K	0001193125-26-067448
28	interest expense	us-gaap:InterestExpense	\$71.0M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$61.0M	2025-12-31	2026-02-24	10-K	0001193125-26-067448
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$283.9M	2024-12-31	2026-02-24	10-K	0001193125-26-067448
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$53.0M	2024-12-31	2026-02-24	10-K	0001193125-26-067448
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$250.0M	2023-12-31	2026-02-24	10-K	0001193125-26-067448
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$55.0M	2023-12-31	2026-02-24	10-K	0001193125-26-067448
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$199.9M	2022-12-31	2025-02-25	10-K	0000950170-25-026848
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$48.0M	2022-12-31	2025-02-25	10-K	0000950170-25-026848
36	assets	us-gaap:Assets	\$3.1B	2023-12-31	2025-02-25	10-K	0000950170-25-026848
37	assets	us-gaap:Assets	\$3.4B	2022-12-31	2024-02-28	10-K	0000950170-24-022253
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	607,126,060	2026-02-17	2026-02-24	10-K	0001193125-26-067448
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	656,781,611	2025-02-18	2025-02-25	10-K	0000950170-25-026848