

Guidewire Software, Inc. (GWRE)

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

Guidewire Software, Inc.

GWRE; business equipment

Grade

B

A

B

C

D

E

▼

second fifth of 497 graded peers
percentile 37.7; sampling error 2.2 points; lower is stronger

Rank

188 of 497

Profitability

C

percentile 52.5

Solvency

C

percentile 48.7

Growth and financing

B

percentile 34.1

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 active; fortress balance sheet

Inputs computable

12 of 14

Graded from

filings received through Sep 11, 2026

28 days before the rescan; latest periodic filing 10-K received Sep 11, 2026

Last close

\$164.66

2026-10-08; market equity \$13.5B

Price used in grade

None



B, the elk

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

Share price, twelve months to the rescan

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



Rescans on file: C from Feb 21, 2026, B from Sep 26, 2026, B/C from Oct 6, 2026, B from Oct 9, 2026

Letter at every rescan

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 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; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 52.5						
Gross profitability		36.8%	28.5%	32.5	558	2026-07-31
Return on invested capital		not computable	10.9%			latest aligned inputs end 2024-07-31; latest annual assets end 2026-07-31
Accruals ratio		(9.5%)	(7.4%)	44.5	621	2026-07-31
Gross margin stability, five years		6.9 pts	2.4 pts	80.6	429	2026-07-31
Solvency, sleeve percentile 48.7						
Twelve-month failure probability		0.07%	0.05%	64.0	101	2026-07-31
Altman Z double-prime		1.33	2.18	50.6	566	2026-07-31
Net debt to EBITDA		not computable	1.11x			EBITDA must exceed \$100,000
Interest coverage		11.25x	3.77x	25.8	90	2026-07-31
Current ratio		1.79x	2.02x	54.4	666	2026-07-31
Growth and financing, sleeve percentile 34.1						
Revenue growth, three-year compound		17.7%	6.4%	21.8	538	2026-07-31
Free cash flow growth, three-year compound		126.3%	17.2%	4.5	268	2026-07-31
Reinvestment rate		(343.5%)	14.3%	90.2	226	2026-07-31
Asset growth, three years		8.3%	5.0%	37.9	563	2026-07-31
Net share issuance, one year		(3.0%)	0.5%	16.0	407	2026-08-31

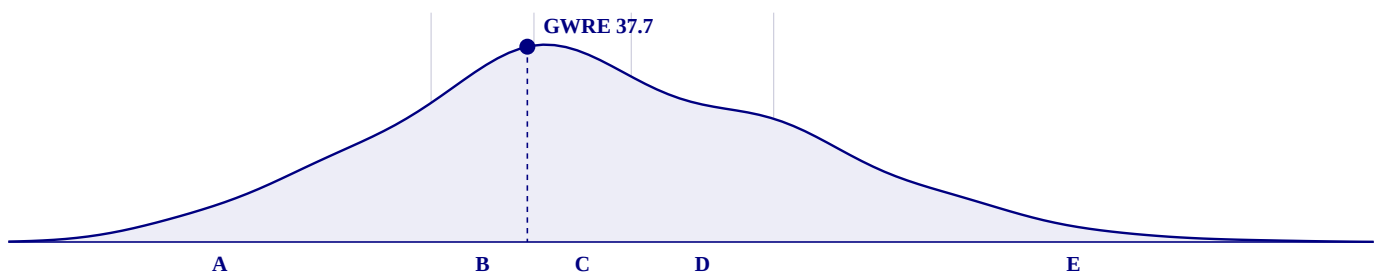
Warnings

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
183	Tyler Technologies Inc. (TYL)	36.7	B	fortress balance sheet
184	Roblox Corp. (RBLX)	36.9	B	fortress balance sheet
185	Intest Corp. (INTT)	37.1	B	fortress balance sheet
186	R F Industries Ltd. (RFIL)	37.3	B	
187	Blackline, Inc. (BL)	37.5	B	

188	Guidewire Software, Inc. (GWRE) <	37.7	B	fortress
				balance sheet
189	Agilent Technologies, Inc. (A)	37.9	B/C	
190	Plexus Corp. (PLXS)	38.1	B/C	fortress
				balance sheet
191	10x Genomics, Inc. (TXG)	38.3	B/C	fortress
				balance sheet
192	Silicon Laboratories Inc. (SLAB)	38.5	B/C	
193	Dell Technologies Inc. (DELL)	38.7	B/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	(10.9%)	2.2%	40
Distance from 52-week high	(35.2%)	(30.0%)	42
EBIT to enterprise value	1.1%	1.5%	48
Free cash flow yield	2.8%	2.7%	51
Book value to price	0.09	0.23	24
Sales to price	0.11	0.30	22
Composite equity issuance, five years	(1.3%)	3.9%	41
Relative strength against the sector, log excess return	(0.40)	(0.26)	40

Diagnostics

not in 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	28 (10-K received Sep 11, 2026)
Median daily dollar volume, 63 sessions	\$201.3M

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	\$947.4M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
2	assets	us-gaap:Assets	\$2.6B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
3	operating income	us-gaap:OperatingIncomeLoss	-\$52.6M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$16.8M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
5	income tax	us-gaap:IncomeTaxExpenseBenefit	-\$20.7M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
6	total debt	us-gaap:LongTermDebt	\$398.9M	2024-07-31	2024-09-16	10-K	0001528396-24-000105
7	book equity	us-gaap:StockholdersEquity	\$1.3B	2024-07-31	2026-09-11	10-K	0001528396-26-000046
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$548.0M	2024-07-31	2025-09-11	10-K	0001528396-25-000221
9	total debt	us-gaap:LongTermDebt	\$397.2M	2023-07-31	2024-09-16	10-K	0001528396-24-000105
10	book equity	us-gaap:StockholdersEquity	\$1.2B	2023-07-31	2026-09-11	10-K	0001528396-26-000046
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$401.8M	2023-07-31	2024-09-16	10-K	0001528396-24-000105
12	net income	us-gaap:ProfitLoss	\$139.3M	2026-07-31	2026-09-11	10-K	0001528396-26-000046

13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$389.7M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
14	assets	us-gaap:Assets	\$2.7B	2025-07-31	2026-09-11	10-K	0001528396-26-000046
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$1.5B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
16	gross profit	us-gaap:GrossProfit	\$752.1M	2025-07-31	2026-09-11	10-K	0001528396-26-000046
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$1.2B	2025-07-31	2026-09-11	10-K	0001528396-26-000046
18	gross profit	us-gaap:GrossProfit	\$583.4M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$980.5M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
20	gross profit	us-gaap:GrossProfit	\$458.2M	2023-07-31	2025-09-11	10-K	0001528396-25-000221
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$905.3M	2023-07-31	2025-09-11	10-K	0001528396-25-000221
22	gross profit	us-gaap:GrossProfit	\$377.2M	2022-07-31	2024-09-16	10-K	0001528396-24-000105
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$812.6M	2022-07-31	2024-09-16	10-K	0001528396-24-000105
24	current assets	us-gaap:AssetsCurrent	\$1.2B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
25	current liabilities	us-gaap:LiabilitiesCurrent	\$664.5M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$1.0B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
27	operating income	us-gaap:OperatingIncomeLoss	\$149.9M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
28	book equity	us-gaap:StockholdersEquity	\$1.2B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
29	liabilities	us-gaap:Liabilities	\$1.4B	2026-07-31	2026-09-11	10-K	0001528396-26-000046
30	depreciation amortization	us-gaap:Depreciation	\$6.9M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
31	interest expense	us-gaap:InterestExpense	\$13.3M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$12.1M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$300.9M	2025-07-31	2026-09-11	10-K	0001528396-26-000046
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$5.7M	2025-07-31	2026-09-11	10-K	0001528396-26-000046
35	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$195.7M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
36	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$6.4M	2024-07-31	2026-09-11	10-K	0001528396-26-000046
37	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$38.4M	2023-07-31	2025-09-11	10-K	0001528396-25-000221
38	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$5.8M	2023-07-31	2025-09-11	10-K	0001528396-25-000221
39	depreciation amortization	us-gaap:Depreciation	\$8.8M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
40	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItems	\$14.1M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
41	income tax	us-gaap:IncomeTaxExpenseBenefit	\$24.8M	2026-07-31	2026-09-11	10-K	0001528396-26-000046
42	current assets	us-gaap:AssetsCurrent	\$1.5B	2025-07-31	2026-09-11	10-K	0001528396-26-000046
43	current liabilities	us-gaap:LiabilitiesCurrent	\$544.8M	2025-07-31	2026-09-11	10-K	0001528396-26-000046
44	assets	us-gaap:Assets	\$2.2B	2024-07-31	2025-09-11	10-K	0001528396-25-000221
45	assets	us-gaap:Assets	\$2.0B	2023-07-31	2024-09-16	10-K	0001528396-24-000105
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	81,992,669	2026-08-31	2026-09-11	10-K	0001528396-26-000046
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	84,530,578	2025-08-29	2025-09-11	10-K	0001528396-25-000221