



CCC INTELLIGENT SOLUTIONS HOLDINGS INC.

NXT INVESTOR PRESENTATION

MAY 2024

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The Company believes these non-GAAP measures of financial results provide useful information to management and investors regarding certain financial and business trends relating to the Company's financial condition and results of operations. The Company believes that the use of these non-GAAP financial measures provides an additional tool for investors to use in evaluating ongoing operating results and trends in and in comparing the Company's financial measures with other similar companies, many of which present similar non-GAAP financial measures to investors. These non-GAAP financial measures are subject to inherent limitations as they reflect the exercise of judgments by management about which expense and income are excluded or included in determining these non-GAAP financial measures. Please refer to the reconciliations of these measures below to what the Company believes are the most directly comparable measures evaluated in accordance with GAAP.

This presentation also includes certain projections of non-GAAP financial measures. Due to the high variability and difficulty in making accurate forecasts and projections of some of the information excluded from these projected measures, together with some of the excluded information not being ascertainable or accessible, CCC is unable to quantify certain amounts that would be required to be included in the most directly comparable GAAP financial measures without unreasonable effort. Consequently, no disclosure of estimated comparable GAAP measures is included and no reconciliation of the forward-looking non-GAAP financial measures is included for these projections.



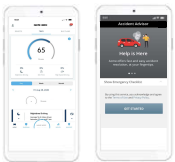
BUSINESS AND PRODUCT **OVERVIEW**



CCC: THE SAAS PLATFORM FOR THE P&C INSURANCE ECONOMY

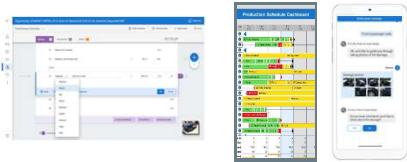
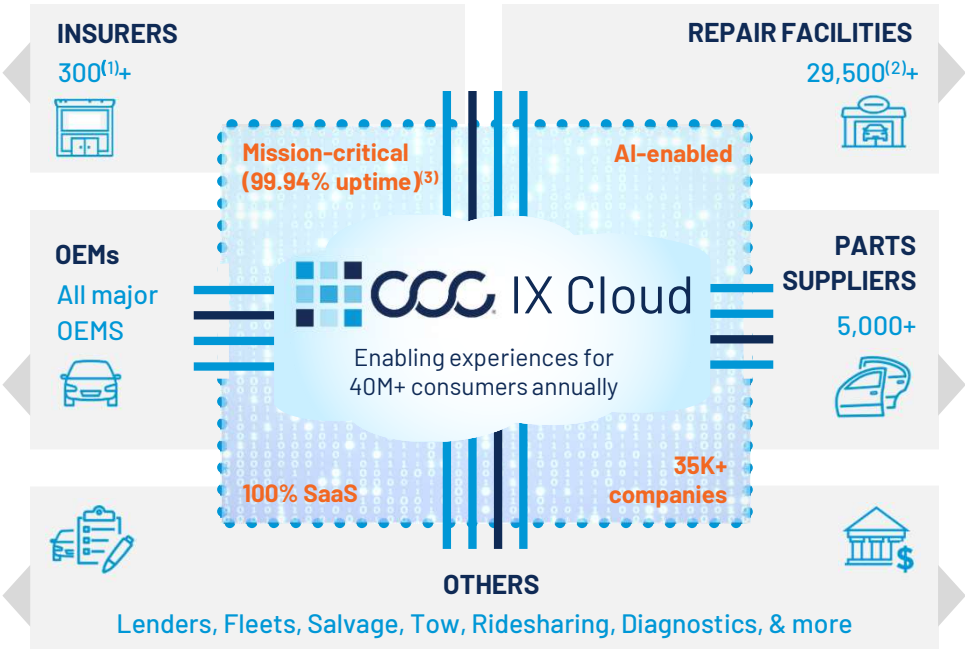


SaaS solutions to digitize **insurer** workflows and drive optimal decisions and customer outcomes



Solutions to enhance **OEM** value & customer experience across vehicle lifecycle

Integrations and data to connect **other participants** to CCC network



Complete **repair facility** operating system to attract, deliver, and manage quality repairs



E-commerce solutions to enable **parts** sales across CCC network







Long-term opportunities for **new markets and solutions**

Our platform helps customers drive revenue and profitability across >\$100 billion of transactions annually

1. Includes self-insurers and other entities processing insurance claims
 2. Includes other entities that estimate damaged vehicles
 3. Average uptime achieved since January 2019, as of December 31, 2023



CCC AT A GLANCE

 Trusted and relied upon by our customers	83 NET PROMOTER SCORE
 Mission-critical for insurers and repairers	35K+ TOTAL CUSTOMERS
 Long-term customer relationships	99% GROSS DOLLAR RETENTION ^[1]
 Demonstrated customer expansion	108% NET DOLLAR RETENTION ^[1]
 Durable, long-term organic growth	11% 2018-2023 REVENUE CAGR ^[2]
 Strong operating leverage and margins	41% 2023 ADJUSTED EBITDA MARGIN

1. As of December 31, 2023. See "Definitions" in Appendix

2. Revenue excludes Casualty 1st Party Clinical (divested 2020)

INVESTMENT HIGHLIGHTS

Large, resilient TAM ready for digitization



AI-enabled SaaS platform powered by 100% multi-tenant cloud⁽¹⁾



Blue chip customer base with strong account retention and ongoing growth potential



Mission-critical, deeply-integrated software with multiple network effects



Highly-recurring and visible SaaS revenue model delivered via multi-year subscriptions



20+ consecutive years of revenue growth and profitability⁽²⁾



Highly experienced team delivering strong growth in equity value for 20+ years

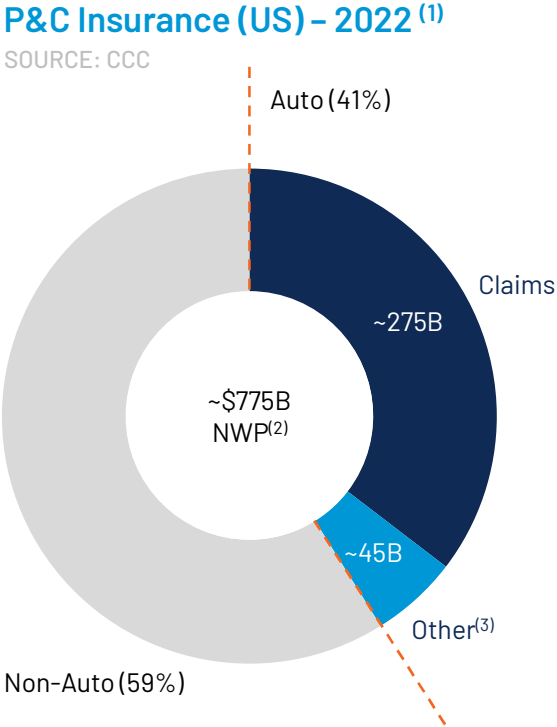
1. Solutions rely on CCC and third-party hosted storage or processing, including public infrastructure

2. Excludes Casualty 1st Party Clinical (divested 2020) and discontinued Europe and Consumer Services businesses (discontinued 2001)

Source: CCC data



CCC IS DIGITIZING THE P&C INSURANCE ECONOMY



NEARLY HALF
of entire P&C insurance market is auto

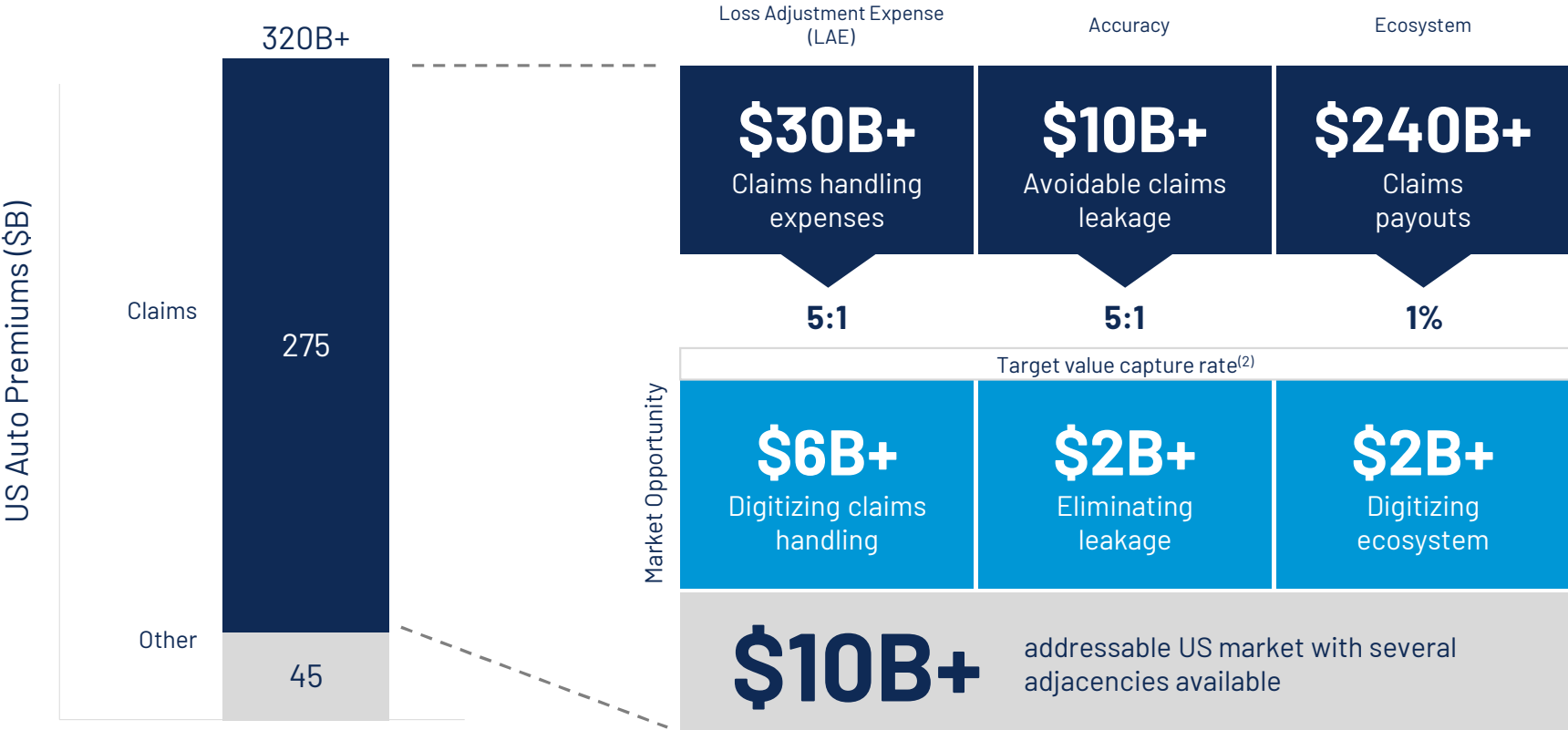
1 OF 3
P&C insurance premium dollars
is spent on auto claims

THE CCC IX CLOUD
powers the resulting complex economy

1. Excludes life insurance
2. NWP: Net written premiums (2022)
3. Includes sales and marketing, underwriting, and other costs, plus profit
Source: CCC data, A.M. Best © A.M. Best Company – used by permission



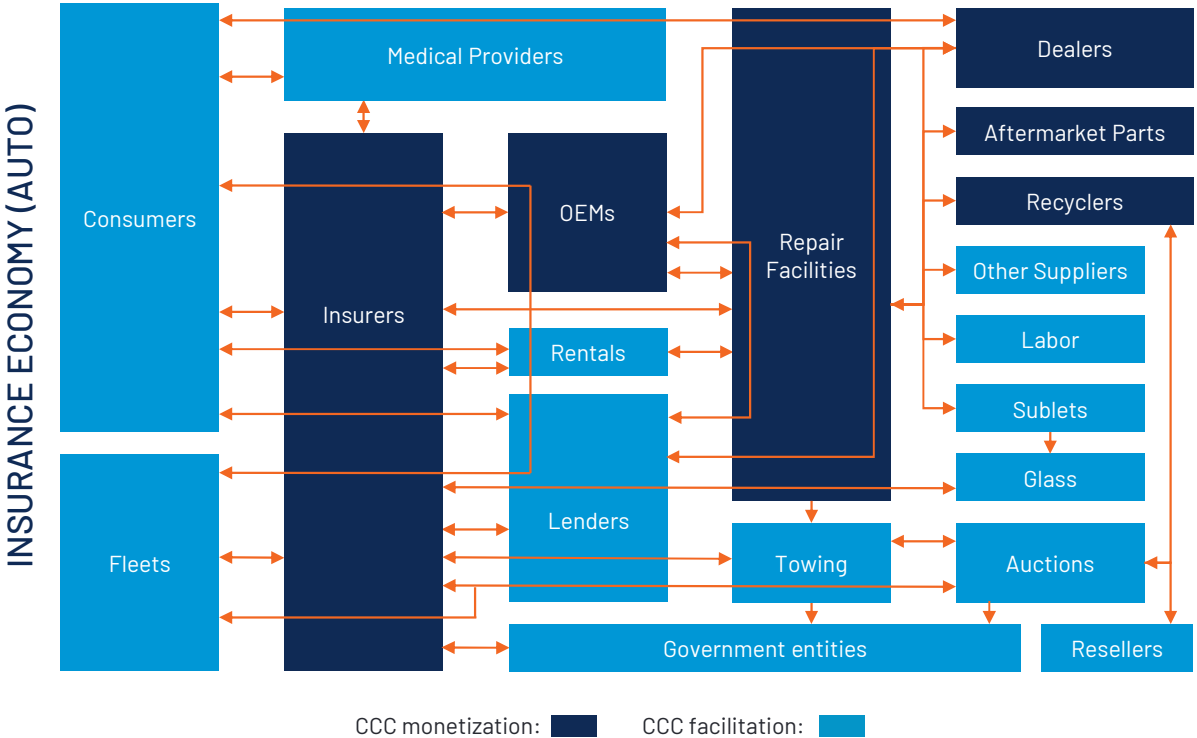
\$10B+ MARKET OPPORTUNITY IN US AUTO⁽¹⁾



1. Based on 2022 assessment
2. Long-run target based on accelerating industry demand for digital solutions
Source: A.M. Best © A.M. Best Company – used by permission, CCC data and management estimates, McKinsey as of April 2020



GROWING MULTI-SIDED NETWORK



CCC STATS

\$100B+
ANNUAL TRANSACTIONS

\$1T+
HISTORICAL DATA

35K+
COMPANIES

- 300+ Insurers (27 of Top 30)
- 29.5k+ Repair Facilities
- 5k+ Parts Suppliers
- All Major OEMs

Solutions rely on CCC and third-party hosted storage or processing, including private and public infrastructure
Source: CCC data

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CCC SOLUTIONS ADDRESS MARKET NEEDS

	INSURANCE	REPAIR	PARTS & OTHER												
Industry Leading Solutions	<p>SaaS solutions that digitize insurer workflows to drive optimal decisions and customer outcomes</p> <ul style="list-style-type: none"> Digital engagement Decision engines Workflow automation 	<p>Complete repair facility operating system to attract, deliver, and manage quality repairs</p> <ul style="list-style-type: none"> Lead generation Repair operations Back-office functions 	<p>Integrations and data that connect OEMs, dealers, parts suppliers, lenders, TNCs, rental, tow & more</p> <ul style="list-style-type: none"> Network connections Data and analytics Workflow automation 												
Sample Solutions	<table border="0"> <tr> <td>Established</td> <td>Emerging</td> </tr> <tr> <td> <ul style="list-style-type: none"> Estimating Workflow Total Loss Casualty </td> <td> <ul style="list-style-type: none"> Estimate - STP Subrogation Payments </td> </tr> </table>	Established	Emerging	<ul style="list-style-type: none"> Estimating Workflow Total Loss Casualty 	<ul style="list-style-type: none"> Estimate - STP Subrogation Payments 	<table border="0"> <tr> <td>Established</td> <td>Emerging</td> </tr> <tr> <td> <ul style="list-style-type: none"> Estimating DRP Shop Management Engage </td> <td> <ul style="list-style-type: none"> Estimating - IQ Diagnostics Payments </td> </tr> </table>	Established	Emerging	<ul style="list-style-type: none"> Estimating DRP Shop Management Engage 	<ul style="list-style-type: none"> Estimating - IQ Diagnostics Payments 	<table border="0"> <tr> <td>Established</td> <td>Emerging</td> </tr> <tr> <td> <ul style="list-style-type: none"> Electronic Orders Parts Promotion Parts Dashboards Recycled Parts </td> <td> <ul style="list-style-type: none"> Diagnostics OEM Networks Payments </td> </tr> </table>	Established	Emerging	<ul style="list-style-type: none"> Electronic Orders Parts Promotion Parts Dashboards Recycled Parts 	<ul style="list-style-type: none"> Diagnostics OEM Networks Payments
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Revenue Model	<p>Subscription (bundled solutions)</p> <p>Recurring transaction (volume-based)</p>	<p>Subscription (tiered packages)</p> <p>Subscription Add-Ons</p>	<p>Subscription (tiered packages)</p> <p>Recurring transaction (percent of GMV)</p>												
% of Revenue ⁽¹⁾	49%	44%	6%												

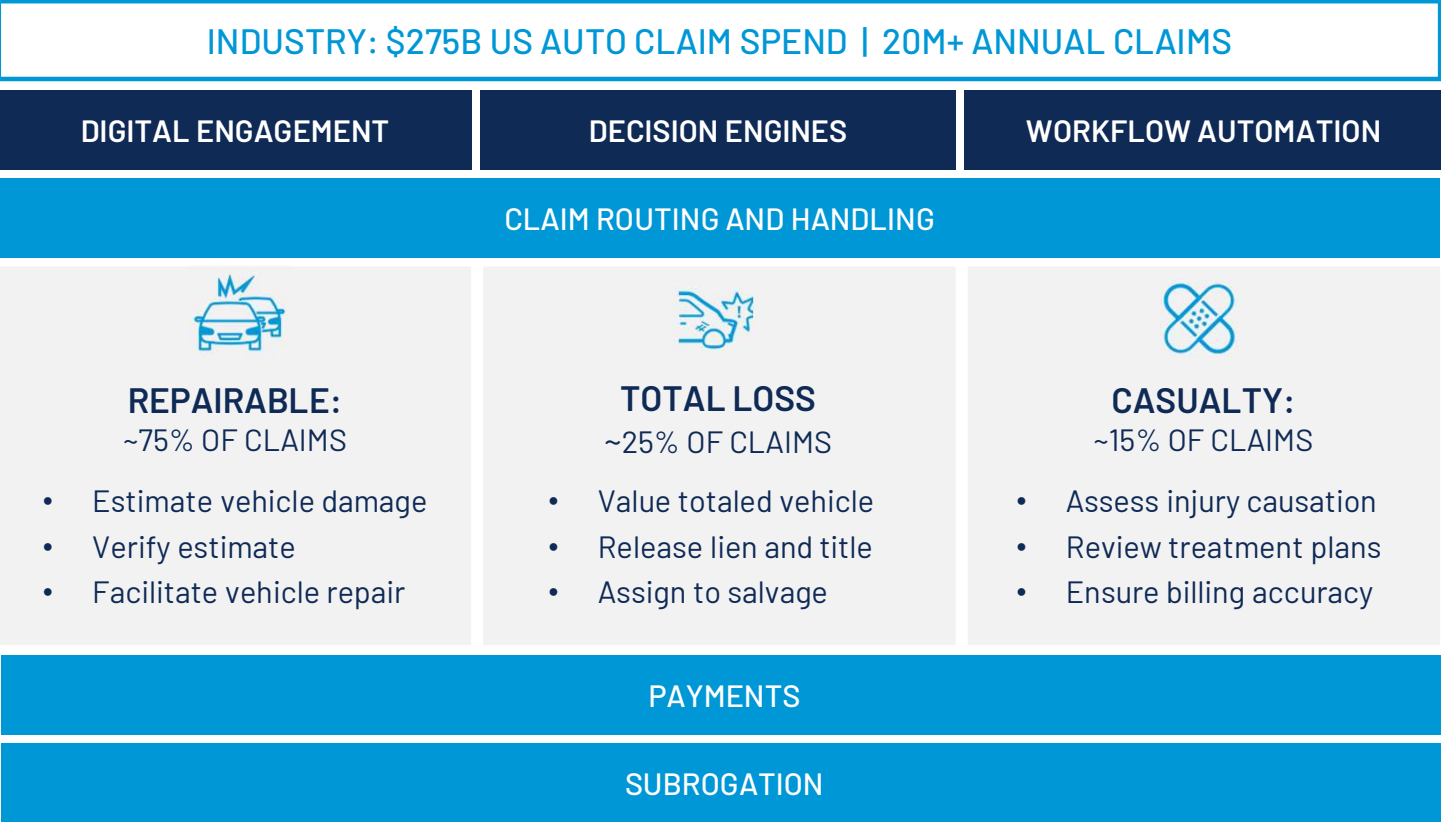
1. Excluding China, as of December 31, 2023
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BUSINESS AND PRODUCT OVERVIEW: **INSURANCE**



INSURANCE: KEY CLAIMS ACTIVITIES



INDUSTRY OVERVIEW

1,000+

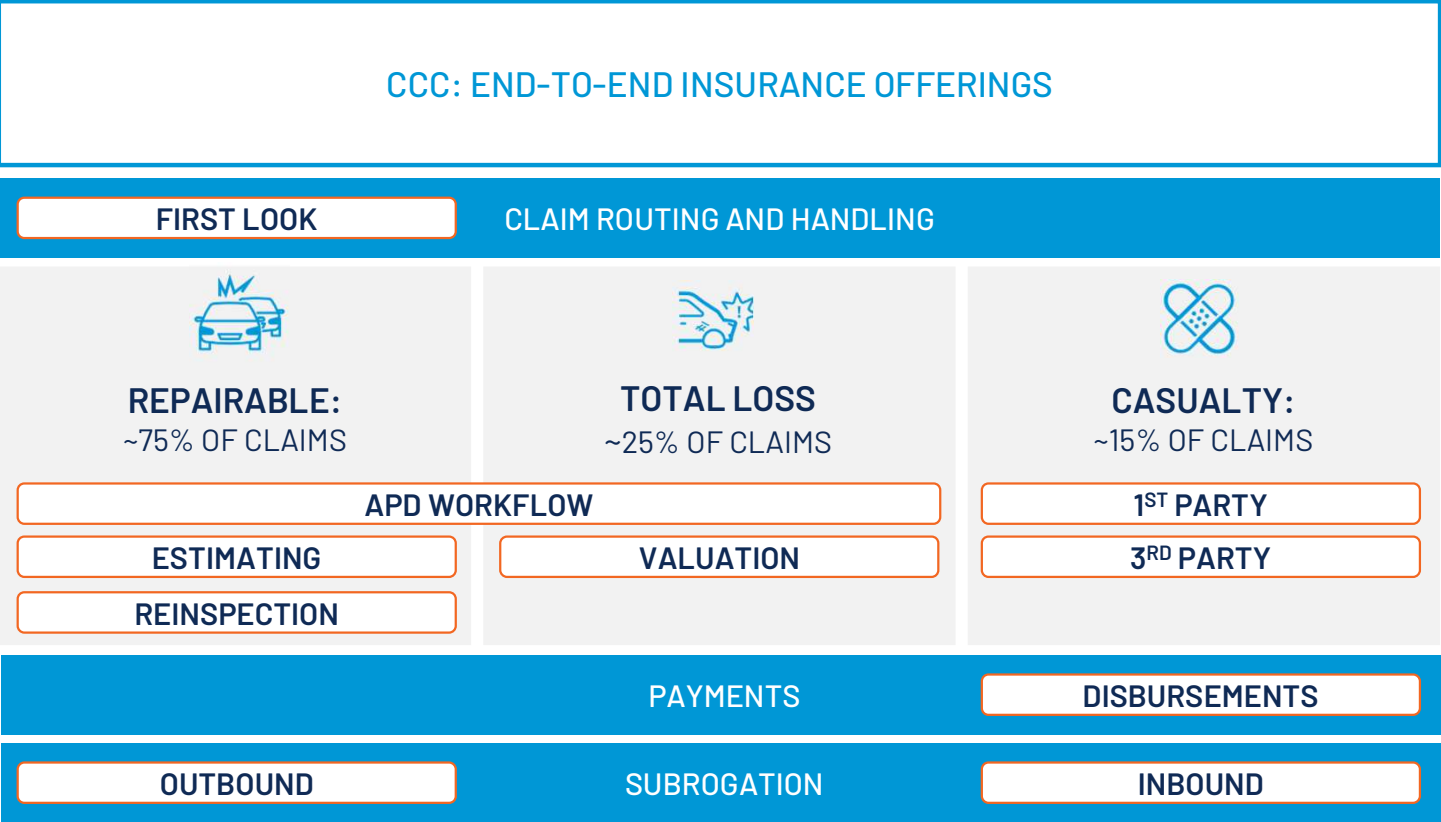
AUTO INSURERS
IN THE US

- Top 30 auto insurers represent >85% of market²
- Focused on digital customer experiences, profitable growth, and AI-driven automation

1. Casualty claims typically accompany either a Repairable or Total Loss claim
 2. Based on 2022 Net Written Premium
 Source: CCC data, A.M. Best © A.M. Best Company - used by permission



INSURANCE: CCC SOLUTION SUITE



CCC LEADERSHIP

300+

AUTO INSURERS
CUSTOMERS

- 27 of top 30 insurers use CCC²
- Growth via new customers, cross-sell, ecosystem expansion, and innovation

KEY

CCC SOLUTION

1. Casualty claims typically accompany either a Repairable or Total Loss claim
 2. Based on 2022 Net Written Premium
 Source: CCC data, A.M. Best © A.M. Best Company - used by permission



INSURANCE: REAL-WORLD AI DEPLOYMENT AT ENTERPRISE SCALE

100+ INSURERS USING CCC AI IN PRODUCTION

5+ YRS OF AI DEPLOYED IN MARKET


300+ AI MODELS DEVELOPED

>\$1T OF HISTORICAL DATA

CLAIM ROUTING AND HANDLING

Seamless integration of AI into CCC tools


REPAIRABLE: ~75% OF CLAIMS



CCC Estimate – STP
World's first AI touchless estimating solution in market

30+ INSURERS SINCE LAUNCH IN Q4 2021


TOTAL LOSS: ~25% OF CLAIMS



Total Loss Routing
Computer vision and other AI for total loss routing

~5 MILLION ANNUAL TRANSACTIONS

CASUALTY: ~15% OF CLAIMS



Injury Causation
AI and biomechanical injury analysis

30+ MILLION INJURY ANALYSES SINCE 2020

SUBROGATION

AI rules and workflow to digitize subrogation

INSURANCE PACKAGES DRIVE EXPANSION POTENTIAL



CORE

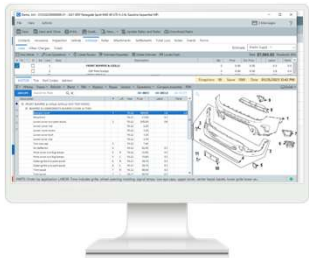
ADVANCED

INTELLIGENT

Staff completes work via software

Enhanced efficiency via digital tools

Deeply integrated AI drives automation



Estimating

Estimate created by staff in field



Mobile

Desk staff creates estimate via photos



Estimate - STP

AI auto-completes initial estimate

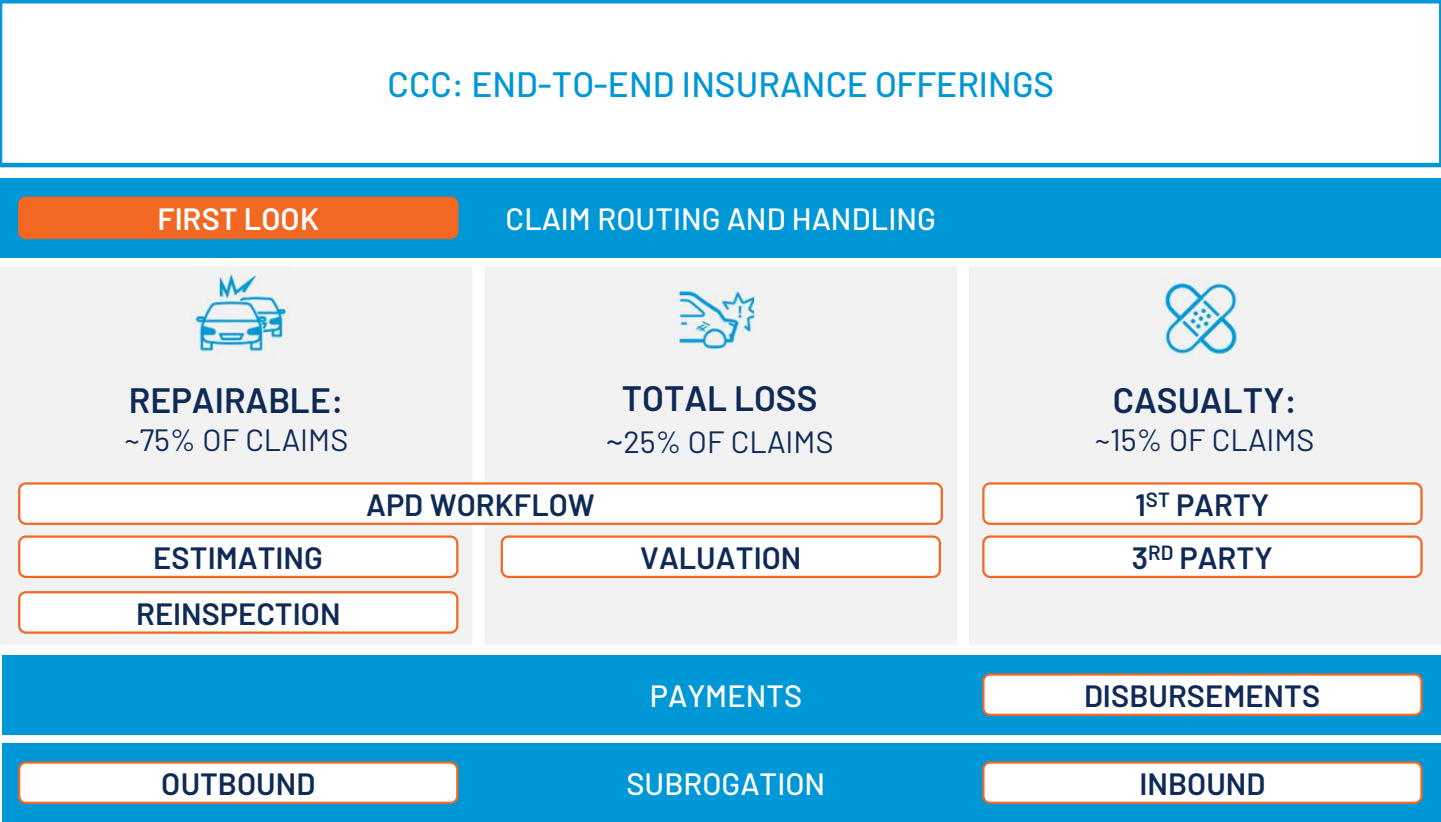
Estimating is critical first step in digitization of P&C insurance economy via AI-powered platform and network

ESTIMATING EXAMPLE



BUSINESS AND PRODUCT OVERVIEW: **CLAIM HANDLING**

INSURANCE: CLAIM HANDLING



1. Casualty claims typically accompany either a Repairable or Total Loss claim
 2. Based on 2022 Net Written Premium
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KEY: CCC SOLUTION

WHAT IS CLAIM HANDLING?



The *Claim Handler* quarterback's the claim from first-notice-of-loss (FNOL) to closure

CLAIM ROUTING AND HANDLING

Investigates

loss details and gathers additional data

Makes Assignments

to shop, tow, rental and salvage providers

Determines Liability

based on facts of loss, state laws, and other details

Negotiates

liability and settlement with adverse carriers or plaintiffs

Routes the claim to the best path as new information is received (e.g., injury, fraud)

Communicates updates to the insured, claimant service providers, and other parties to keep the claim moving

Issues Payments to the insured, claimants, and services providers throughout the claim



REPAIRABLE



TOTAL LOSS



CASUALTY

INTELLIGENT EXPERIENCE: *FIRST LOOK*

Enables insurers to ingest and analyze photos from multiple sources so they can leverage AI more flexibly and comprehensively across claims handling and appraisal process

CCC's Innovation

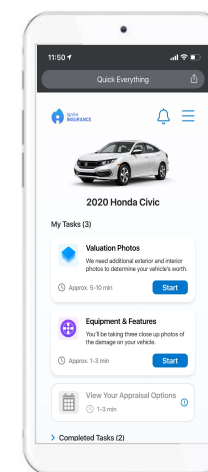
- **Multi-channel** photo ingestion
- **Guided** consumer experience
- **Enables accelerated, AI-enabled** decisions

Positioned to Succeed

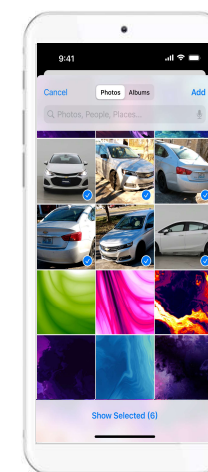
- **Extensive** mobile and AI capabilities
- **Deep integration** to downstream workflows
- **Extensible** via CCC Intelligent Experience Cloud

Market Opportunity

- Claims handling is a large insurer LAE expense
- Expands use cases for mobile and AI
- Extends CCC into claims handling workflows

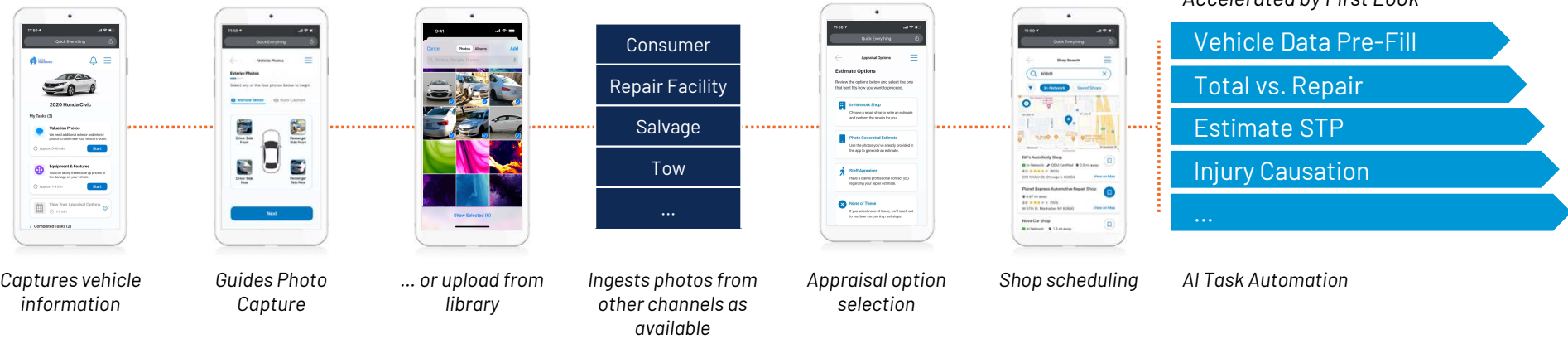
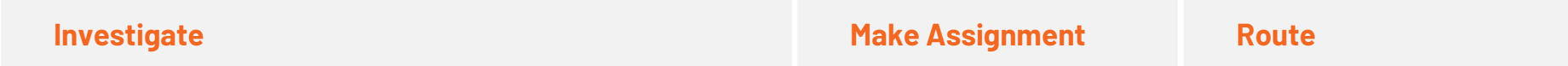


Vehicle Info Capture



Photos from multiple channels (consumer, salvor, repair facility, tow, etc.)

FIRST LOOK | EARLY INSIGHTS AND AUTOMATION

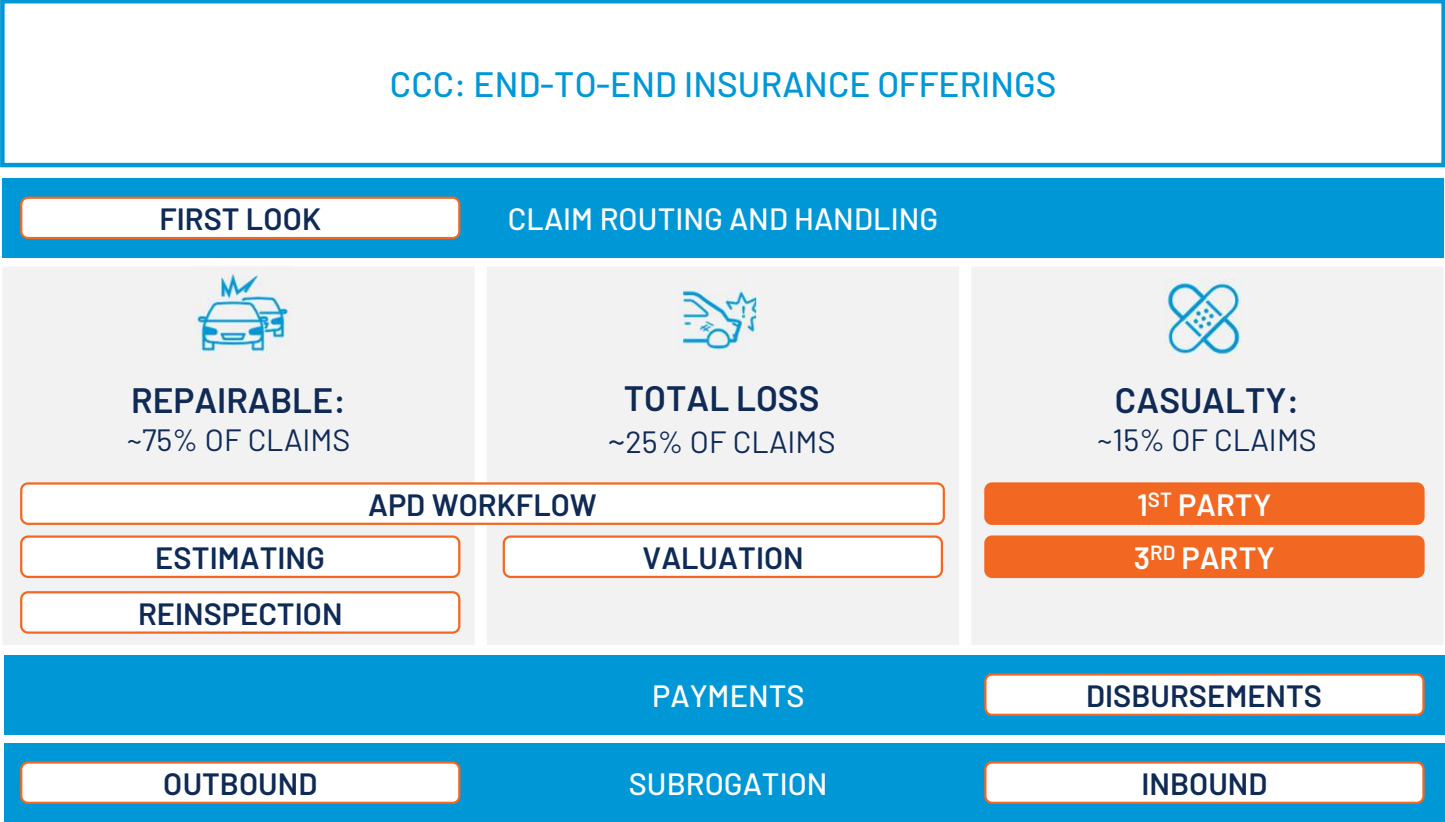


<p>ECOSYSTEM</p> <p>Expand access to photos for downstream products</p>	<p>WORKFLOW</p> <p>Move key decisions earlier in claim process</p>	<p>AI</p> <p>Apply AI models to improve quality and accuracy</p>
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BUSINESS AND PRODUCT OVERVIEW: **CASUALTY**

INSURANCE: CCC CASUALTY



1. Casualty claims typically accompany either a Repairable or Total Loss claim
 2. Based on 2022 Net Written Premium
 Source: CCC data, A.M. Best © A.M. Best Company - used by permission

INTELLIGENT EXPERIENCE: CASUALTY

Medical and Injury Claim evaluation tools with extensive portfolio of solutions, ensuring accurate and efficient handling of complex injury claims

CCC's Innovation

- **Industry-leading** bill review capabilities
- **Impact Dynamics** to accelerate and improve decisions
- **Partner ecosystem** for additional customer value

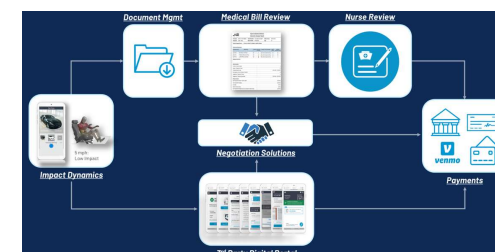
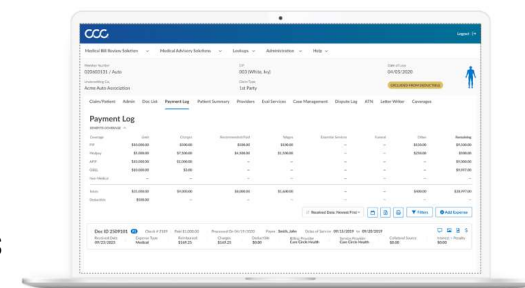
Positioned to Succeed

- **Integrated portfolio** with full-service suite of solutions
- **AI-powered** tools reduce carrier's internal expenses
- **Higher customer value** from linking APD + Casualty



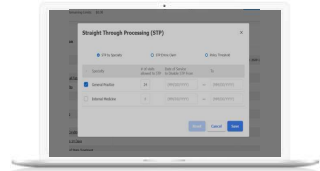
Market Opportunity

- Medical inflation is persistent, long-term challenge
- Low workforce tenure driving need for simplification
- Large cross-sell whitespace with existing customers

Casualty Solutions



CASUALTY | INTELLIGENT EXPERIENCE

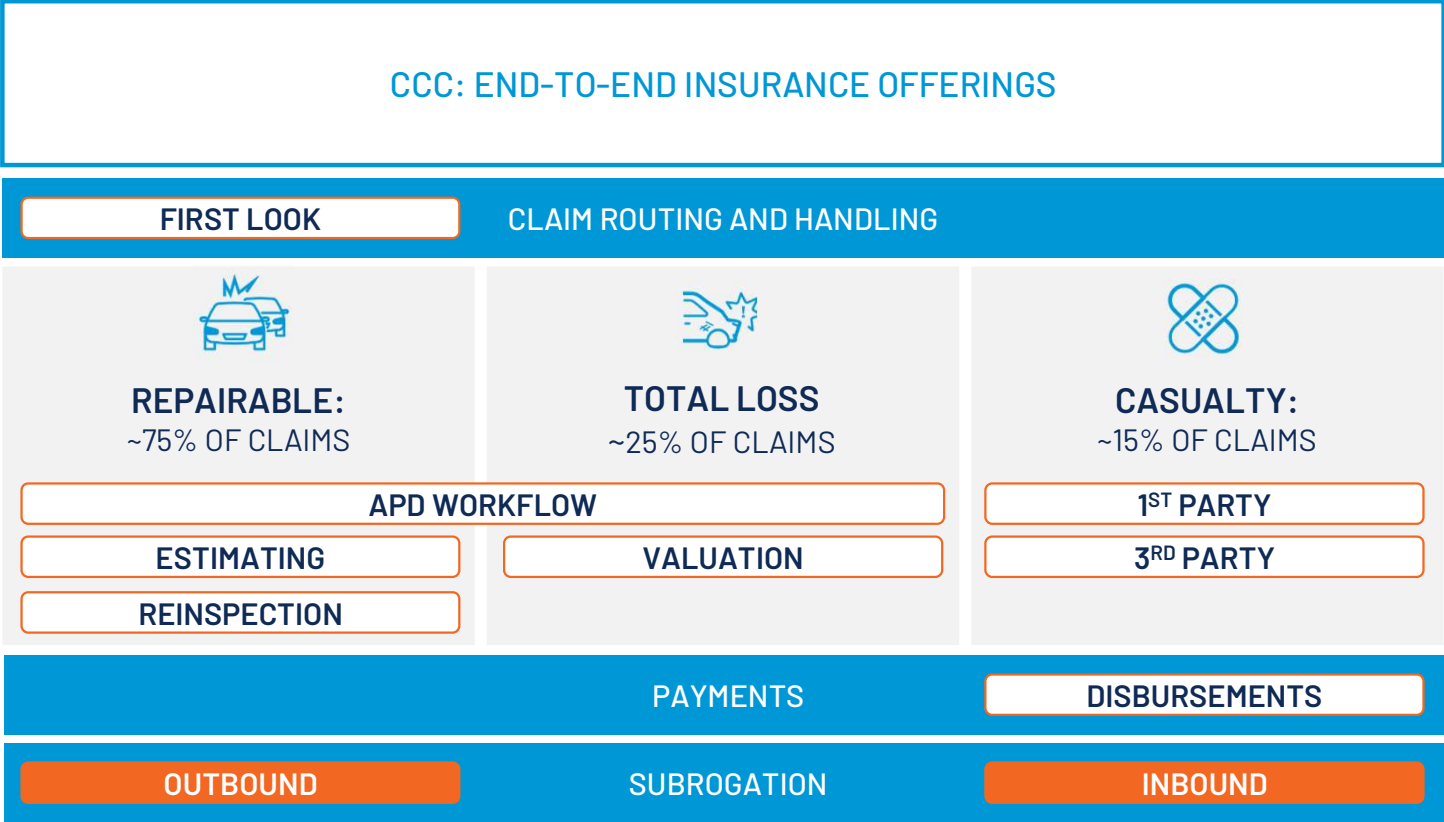
	 Impact Dynamics	 Bill Ingestion	 Intelligent Review	 Digital Portal
FIRST PARTY	AI-powered solution that uses vehicle damage photos to identify potential injuries and enable better, faster claims handling decisions	Technology and partnerships that digitize and automate bill ingestion while eliminating manual carrier activities	Complete bill review solution delivering operational efficiencies via configurable rules, PPO networks, fee schedule application, and claims management tools	Industry-first mobile platform for submission of treatment details, medical bills, and other info as part of end-to-end digital claims experience
THIRD PARTY			3 rd party-specific solution combining configurable rules, human in the loop AI automation, and partner solutions to improve accuracy of outcomes	
Highly Integrated Ecosystem				



BUSINESS AND PRODUCT OVERVIEW: **SUBROGATION**



INSURANCE: CCC SUBROGATION



1. Casualty claims typically accompany either a Repairable or Total Loss claim
 2. Based on 2022 Net Written Premium
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KEY: **CCC SOLUTION**

INTELLIGENT EXPERIENCE: *SUBROGATION*

Industry's first AI-platform for inbound and outbound subrogation that helps insurers accurately and efficiently identify potentially liable parties, pursue recoveries, and pay what they owe

CCC's Innovation

- **AI automation** using carrier-configured rules
- **Proven success** in improving indemnity and LAE
- **Network effect** combining outbound and inbound

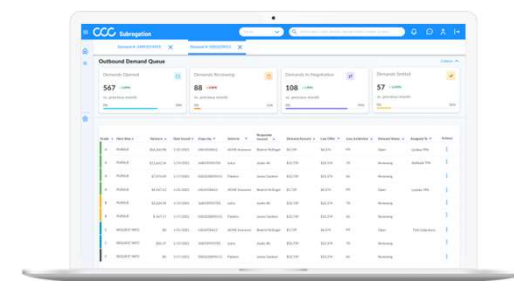
Positioned to Succeed

- **Unique data and models** deliver differentiated value
- **Direct synergies** with other CCC solutions
- **Existing integrations** help deployment

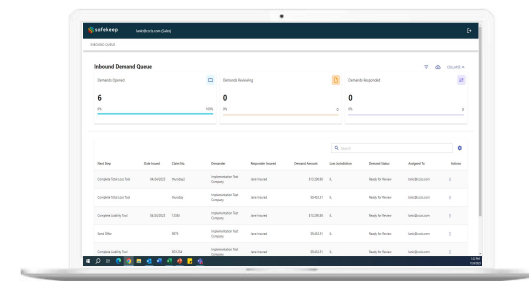
Market Opportunity

- 10-15% of claims are subrogated
- Billions of LAE spent annually on subrogation tasks
- Still in early innings on digitization

CCC Outbound Subrogation

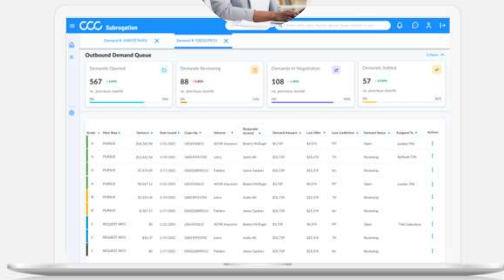


CCC Inbound Subrogation



SUBROGATION | AI-ENABLED INNOVATION

OUTBOUND SUBRO



- AI-driven identification and scoring
- Intelligent routing / assignment
- Unified reporting and analytics

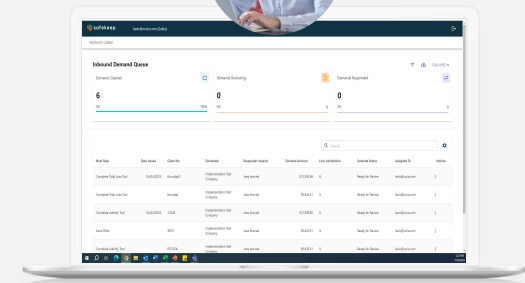
Insurance industry's first
end-to-end, AI-enabled
subrogation solution

DEMANDER CARRIER

Detect Recovery Potential
in 1st Party Claims

- Complete AI-driven document review
- Client-specific rules applied
- Streamlined response generation

INBOUND SUBRO

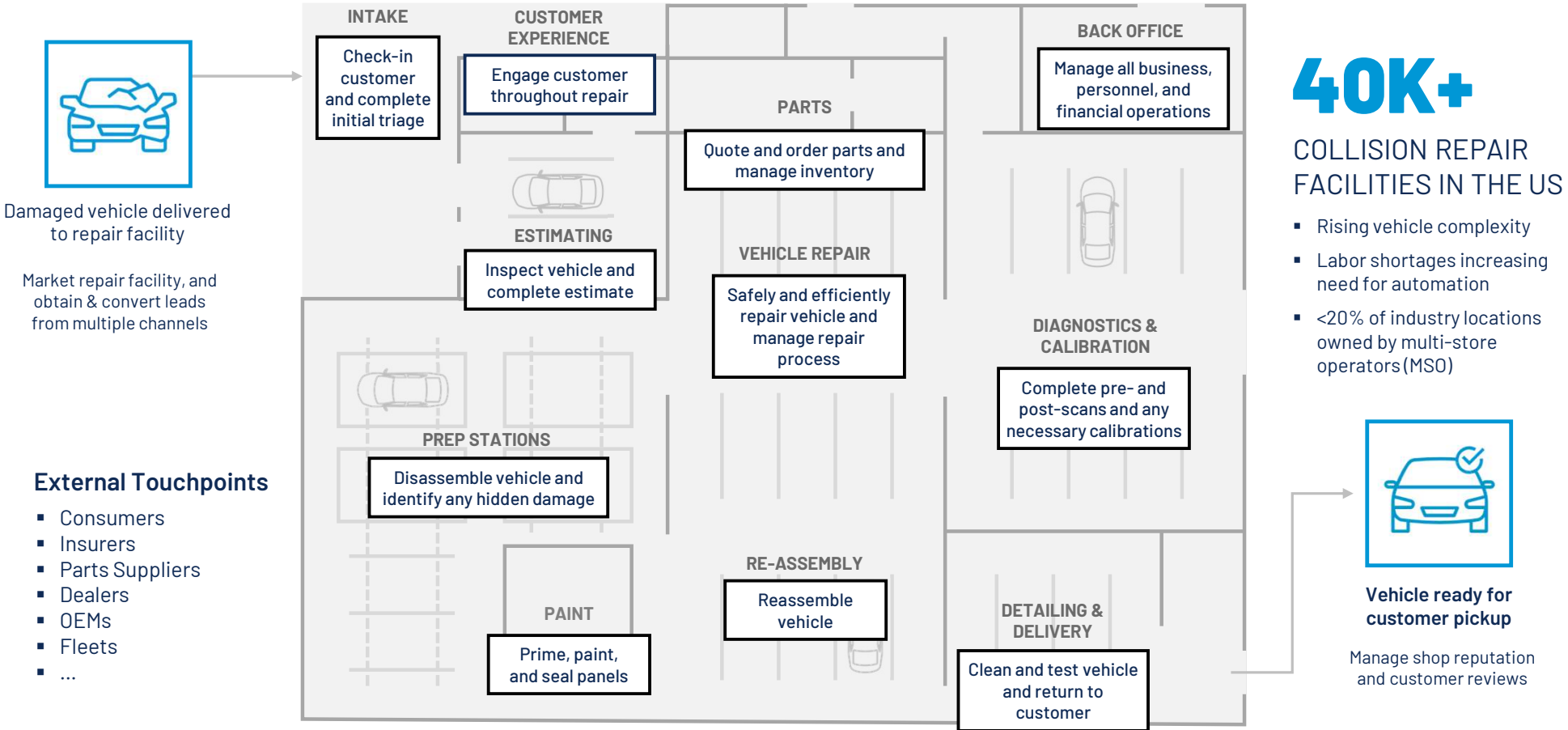


RECEIVING CARRIER

Identify **Variance** with
Customer Audit Rules

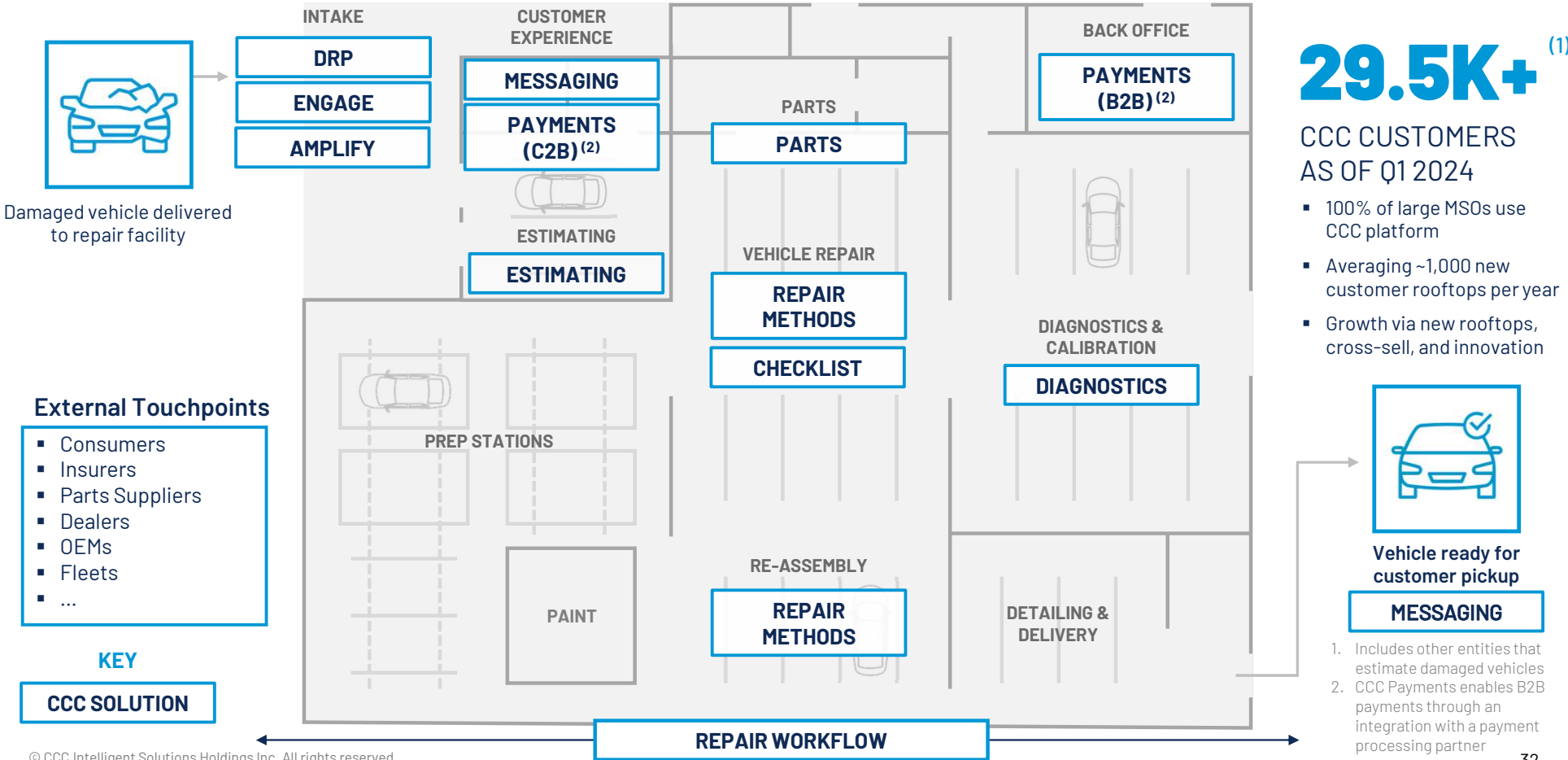
BUSINESS AND PRODUCT OVERVIEW: **REPAIR FACILITIES**

REPAIR: KEY REPAIR FACILITY ACTIVITIES





REPAIR: CCC ONE IS REPAIR FACILITY OPERATING SYSTEM



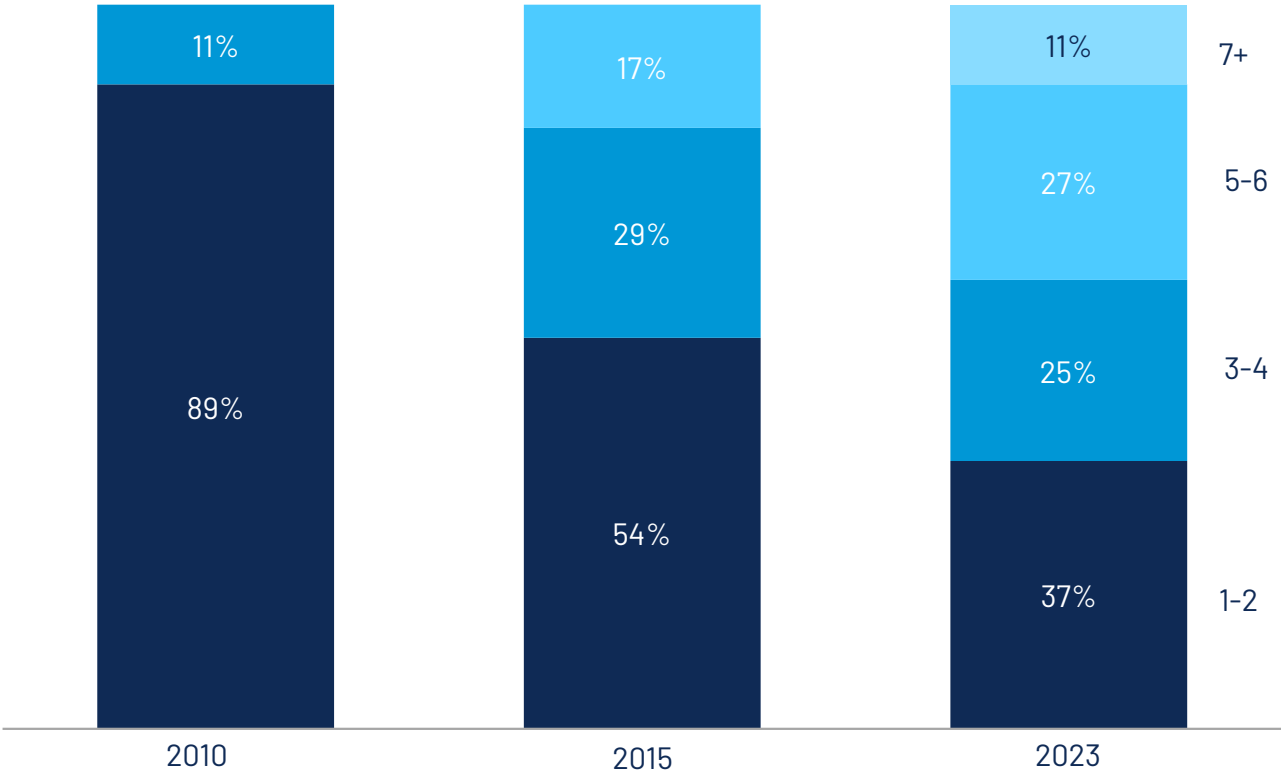
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REPAIR: PROVEN EXPANSION

Share Of Repair Facility Customers By # Of Subscribed Products

SOURCE: CCC



+40%

REVENUE PER REPAIR FACILITY SINCE 2020

+50%

GROWTH IN CUSTOMERS USING 5+ SOLUTIONS SINCE 2020

INTELLIGENT EXPERIENCE: ESTIMATING FOR REPAIRERS

Artificial intelligence “jumpstarts” estimating process for collision repairers to reduce non-value added steps in preparing damage estimates

CCC’s Innovation

- **Mobile solution** used by 100k+ repairer facility users
- **Advanced AI** to detect panel deformation
- **Authoring engine** to predict additional likely damage

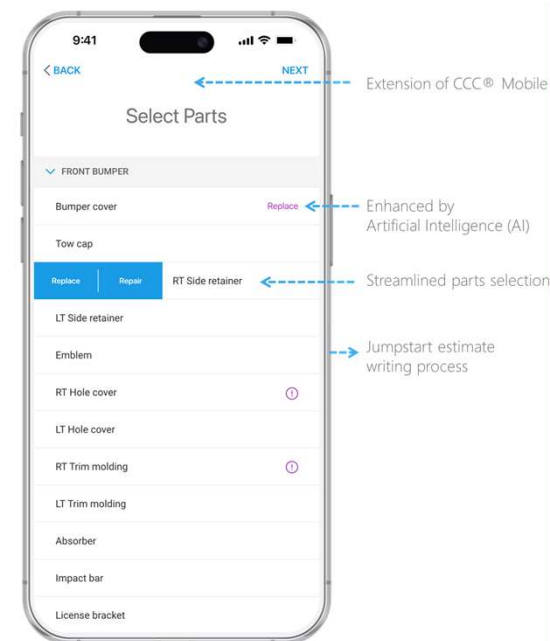
Positioned to Succeed

- **Integration** with industry-leading CCC ONE
- **Mass adoption** of mobile solution in marketplace
- **Continuously improving AI** using feedback loops

Market Opportunity

- Complete 80% of estimate in <2 min (vs 25+ min)
- Continue to reinforce CCC innovation position
- Establish long-term pathway to AI in repair

Mobile Jumpstart in CCC ONE



INTELLIGENT EXPERIENCE: *BACK-OFFICE EXPANSION*

Expanding CCC ONE into back office operations starting with fully-integrated payroll solution¹ designed specifically for repairers and the technicians they pay

CCC's Innovation

- **Repair Workflow** used by 10,000+ repairers
- **Payroll integration** to eliminate double entry
- **Partner enabled** to increase speed to market

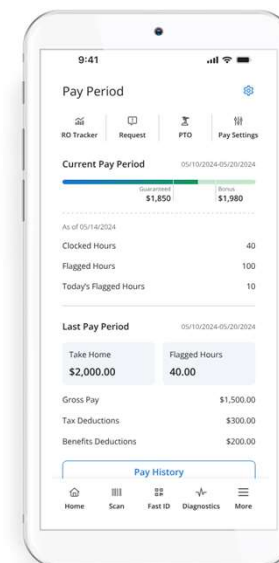
Positioned to Succeed

- **System of record** for computing gross pay today
- **Reach** created by vast network of shops
- **Only vertical payroll solution** for collision repair

Market Opportunity

- 200,000+ active employees in CCC ONE today
- Deep vertical integration creates unique differentiation
- \$10B+ of payroll calculated in CCC ONE today

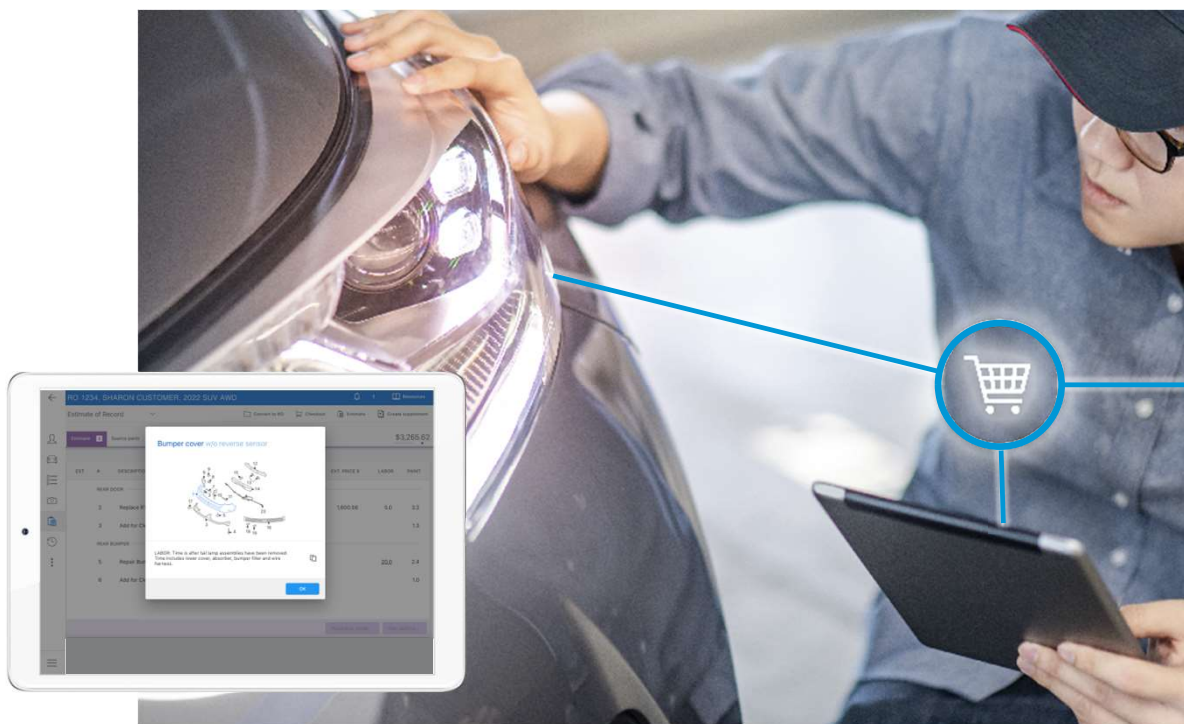
CCC Payroll



The background of the slide features a repeating pattern of semi-transparent, dark blue car silhouettes from a top-down perspective, arranged in a grid on a dark blue background with faint white dashed lines.

BUSINESS AND PRODUCT OVERVIEW: **PARTS**

PARTS: INTEGRATED PARTS ORDERING IN CCC ONE



- Electronic collision parts **ordering and invoicing** directly in CCC ONE
- **~17% of parts** market GMV digitally ordered through CCC ONE in 2023 ⁽¹⁾
- **60%** subscription / **40%** transaction

25,000+ REPAIR FACILITIES ELIGIBLE TO ORDER PARTS ELECTRONICALLY IN CCC ONE

5,000+ CONNECTED PARTS SUPPLIERS

1. As of December 31, 2023
 © CCC Intelligent Solutions Holdings Inc. All rights reserved.

INTELLIGENT EXPERIENCE: PARTS

Creating increased transparency in two-sided supply chain with intelligent workflow solutions to reduce manual communication and redundant data entry

CCC's Innovation

- **Shop Workflow** simplifies buying experience
- **Supplier Workflow** connects transparently with buyers
- **Strategic Parts Programs** facilitated

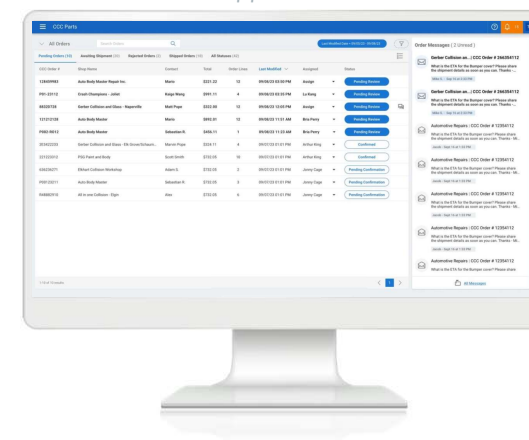
Positioned to Succeed

- **Large two-sided network** of buyers and sellers
- **20M+ quotes** facilitated daily
- **Deep integration** simplifies ecommerce workflow

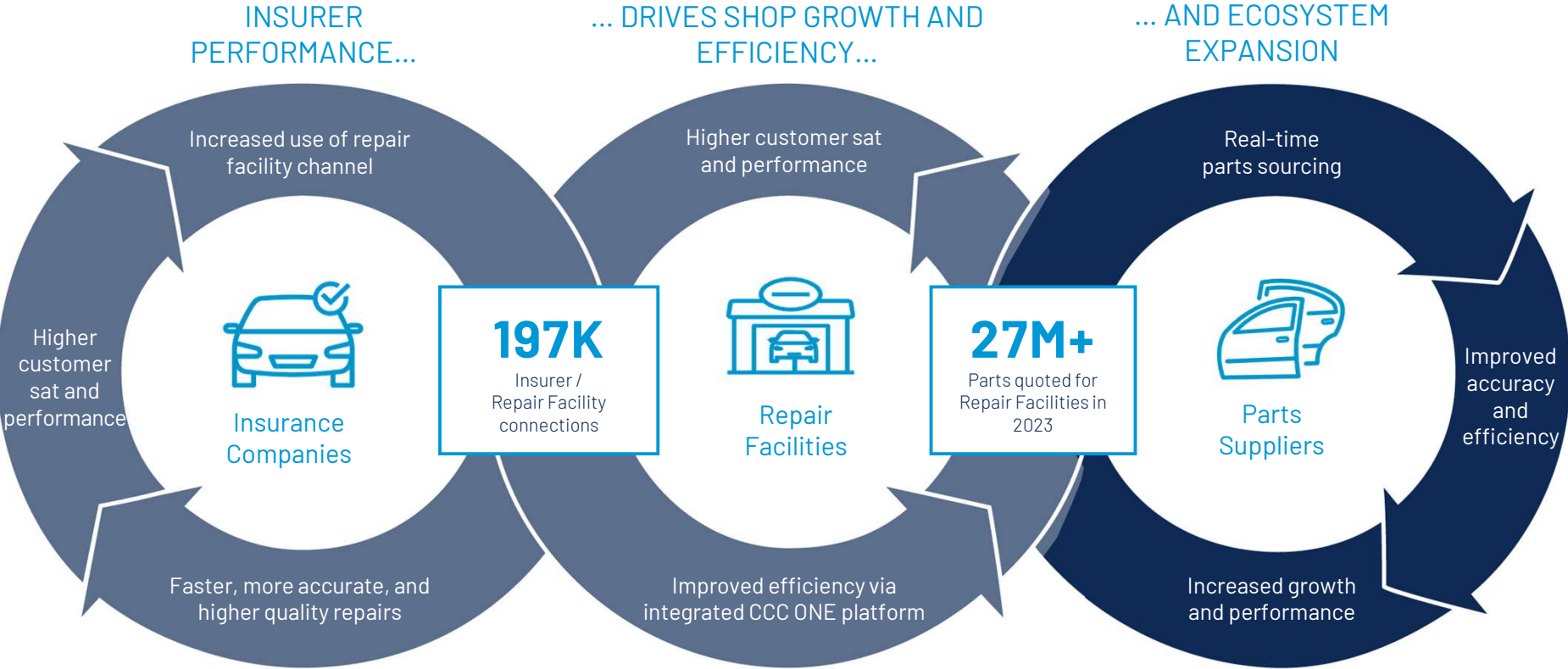
Market Opportunity

- Intelligent workflow drives increased volume
- Insurers and OEMs benefit from ecosystem efficiency
- Long-term shift from manual to digital parts ordering

CCC Supplier Workflow

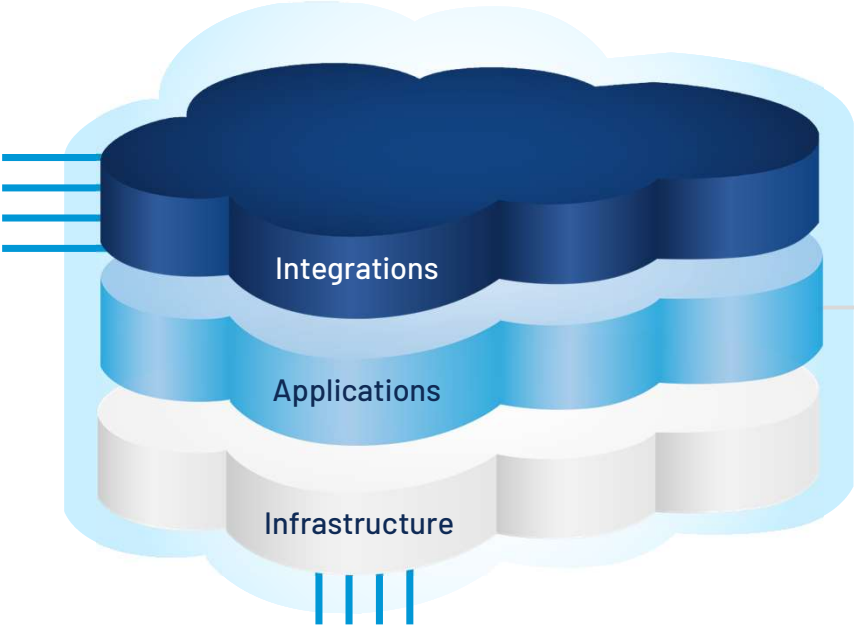


NETWORK EFFECT REINFORCES CCC PLATFORM



TECHNOLOGY: OVERVIEW

MODERN, CLOUD-BASED PLATFORM



Multi-tenant cloud architecture | Modern UI

BENEFITS TO CUSTOMERS AND BUSINESS ⁽¹⁾

- Scalable ▶ 5.2B database txns / day
- Reliable ▶ 99.94% uptime⁽²⁾
- Continuous innovation ▶ 1,400+ releases annually
- Rapid product expansion ▶ Extensible technology
- Mission critical ▶ ~650K registered users

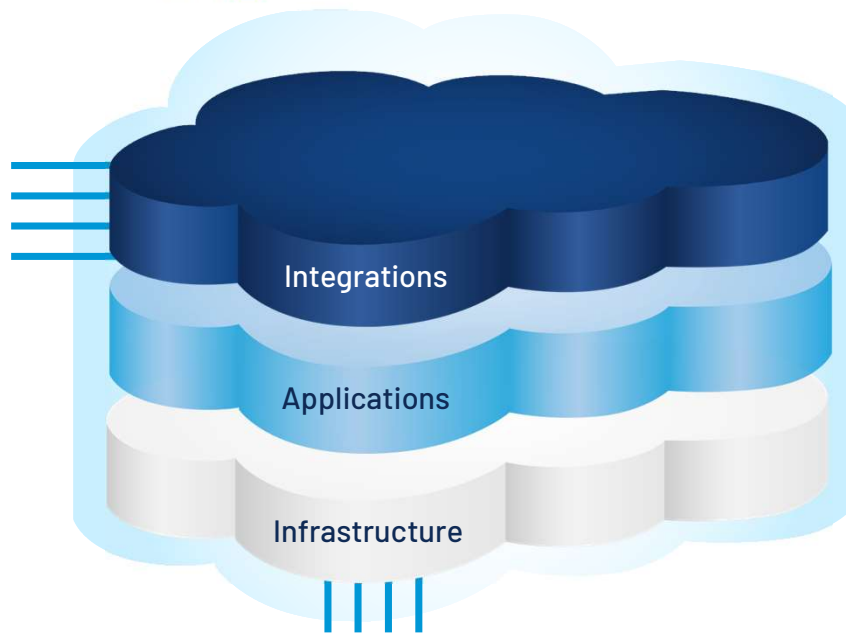
>\$1 BILLION of R&D Investment over the past 10 years

1. As of December 31, 2023
 2. Average uptime achieved since January 2019
 Source: CCC data
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NEW EVENT-DRIVEN ARCHITECTURE ACCELERATES INNOVATION



BENEFITS OF EVENT-DRIVEN ARCHITECTURE



Multi-tenant cloud architecture | Modern UI

- Event-driven architecture
- Facilitates real-time, hyperscale sharing of business events as they occur across P&C insurance economy
 - Federates diverse datasets and proactively provides insights with access to AI models as a service
 - Streamlines customer deployments of new solutions and increases ways CCC solutions can be used together
 - Accelerates customers' ability to innovate via unique workflows and partner configurations
 - Overlays onto CCC's existing applications, workflows, and customer and partner systems

Accelerates deployment of **Intelligent Experiences** across the P&C insurance economy

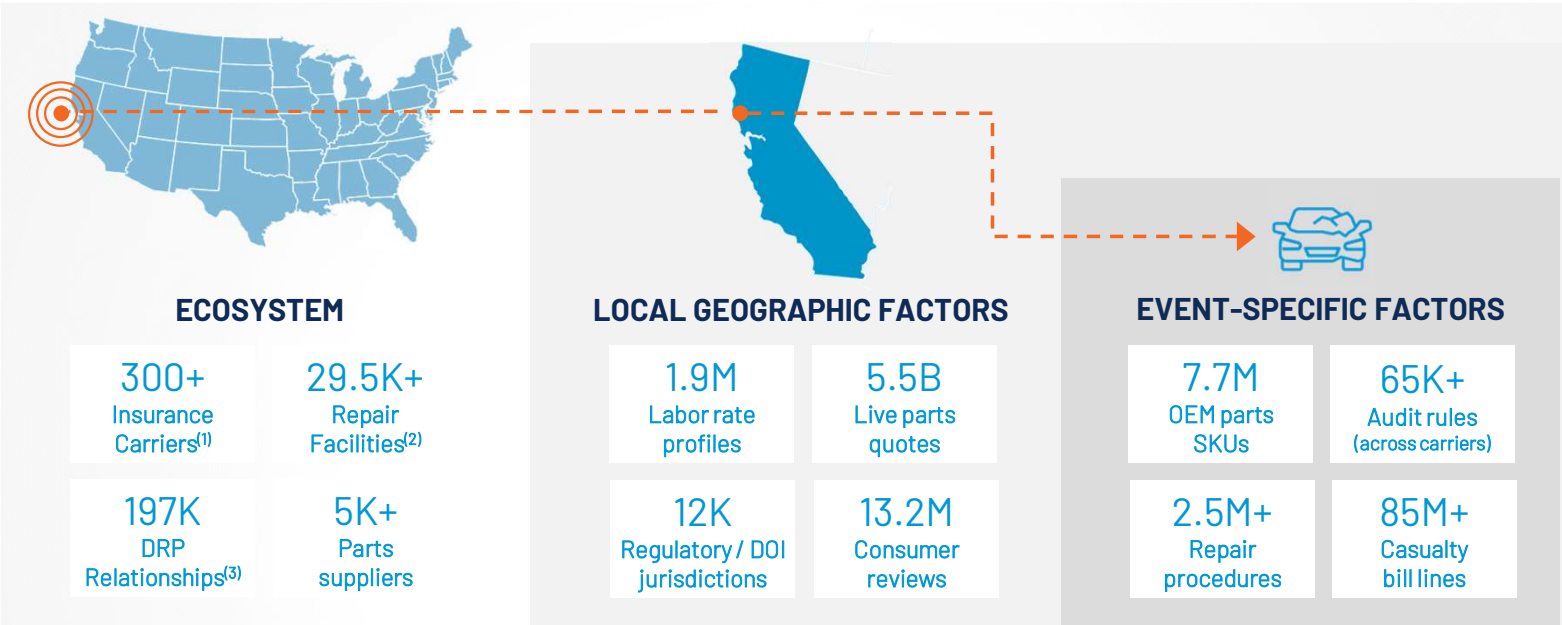


CCC IX CLOUD POWERS COMPLICATED, HYPER-LOCAL DECISIONS

CCC is the definitive platform for major decisions made throughout the auto insurance economy



Example Auto Collision



SAMPLE DECISIONS POWERED BY CCC

Among all available network participants, who needs to be involved in resolving this particular event?	What local rates and prices apply? What local regulations apply? Who are the best performing providers in the area?	What is the exact damage to this specific vehicle and what is needed to restore it? What injuries did or did not occur? What is the precise cost of resolution?
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1. Includes self-insurers and other entities processing insurance claims
2. Includes other entities that estimate damaged vehicles
3. Direct Repair Program

Source: CCC data



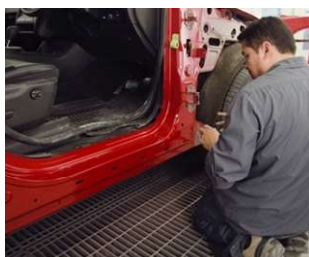
WELL-POSITIONED TO ADDRESS EVOLVING INDUSTRY DYNAMICS

TRENDS IMPACTING OUR INDUSTRY

SAMPLE CCC SOLUTIONS

Vehicle Complexity

- EVs
- Autonomous
- Car Parts



CCC Repair Methods

2.5M+ integrated collision repair procedures⁽¹⁾

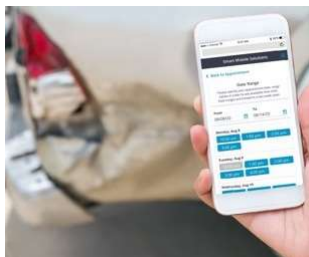


CCC Parts Network

Integrated, real-time parts inventory sourcing and ordering

Digital Engagement and Efficiency

- Mobile
- Imaging
- Automation



CCC Mobile

Complete mobile suite to guide policyholder through claim journey

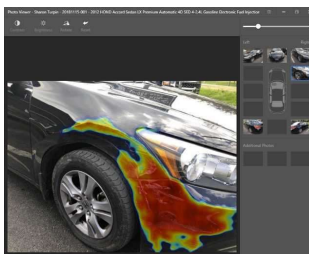


CCC Payments

Integrated electronic payments across the CCC network⁽²⁾

Emerging Technology

- AI
- Analytics
- Data



CCC AI

Industry-leading AI powered by >\$1T of historical accident-related data



CCC Diagnostics

Integrated platform to manage collision diagnostics for ADAS-enabled vehicles

1. As of December 31, 2023

2. CCC payments enables business-to-business payments through an integration with a payment processing partner.

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FINANCIAL OVERVIEW



FINANCIAL HIGHLIGHTS

1 High Recurring Revenue	2 Durable Growth Profile	3 Expanding Margins
<ul style="list-style-type: none">• 96% recurring software revenue⁽¹⁾• 3-5 year average contract length• 99% Gross Dollar Retention⁽¹⁾	<ul style="list-style-type: none">• Consistent revenue growth over 20+ consecutive years⁽²⁾• 7-10% long-term target• Numerous expansion opportunities	<ul style="list-style-type: none">• 78% adjusted gross profit margin⁽³⁾• Scaling R&D investments to drive innovation and long-term growth• “Rule of 50” Company

1. As of December 31, 2023. See “Definitions” in Appendix

2. Revenue excludes Casualty 1st Party Clinical (divested 2020) and discontinued Europe and Consumer Services businesses (discontinued 2001)

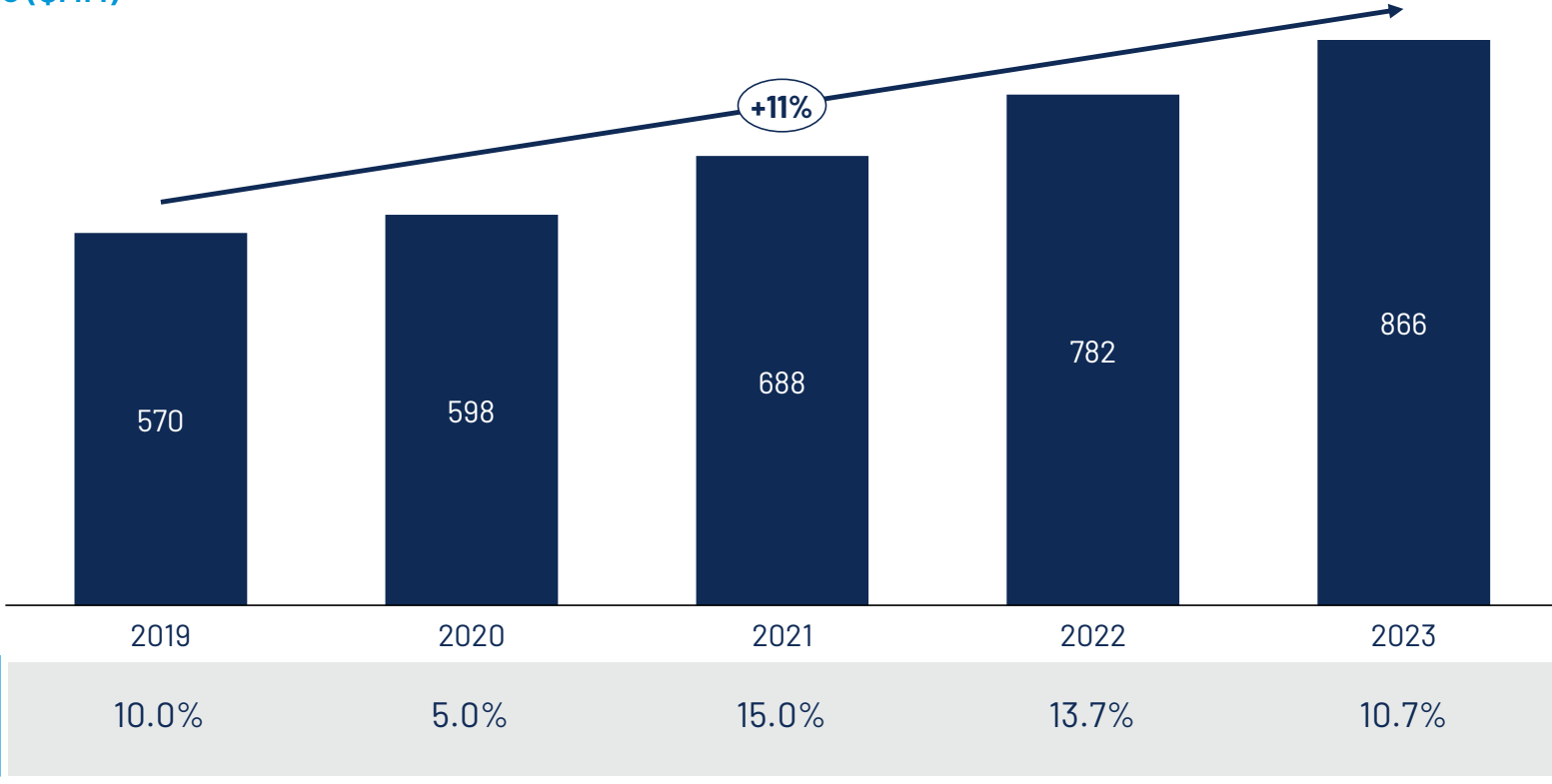
3. Adjusted gross profit and adjusted gross profit margin are non-GAAP financial measures. Adjusted gross profit margin is calculated as Adjusted gross profit divided by Revenue, excluding divested product line. See “Disclaimer-Non-GAAP Financial Measures. 78% adjusted gross profit margin calculated as of December 31, 2023

1



CONSISTENT REVENUE GROWTH

Total Revenue (\$MM)⁽¹⁾



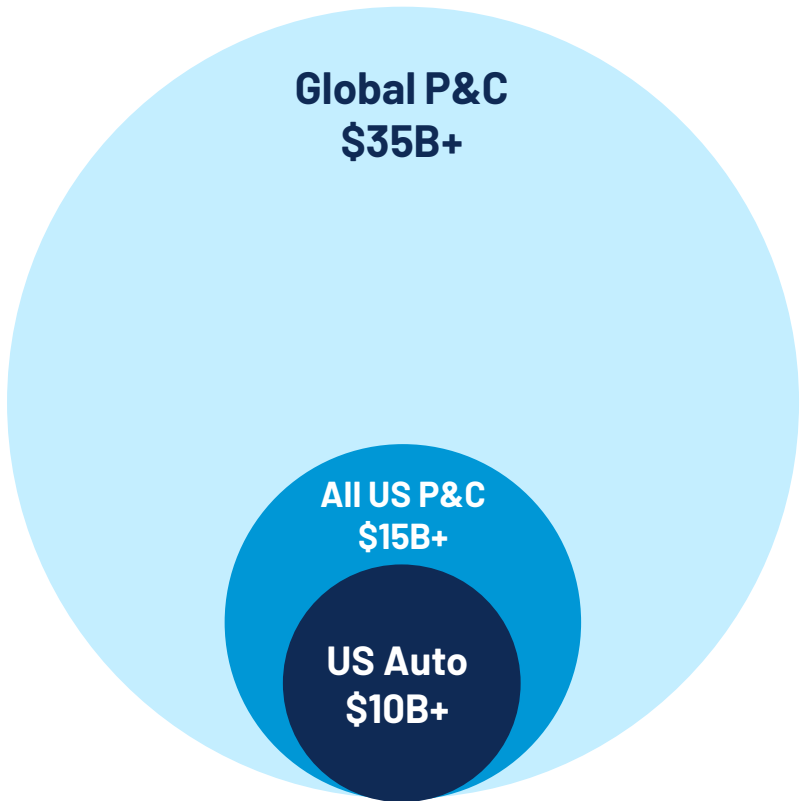
1. Revenue excludes Casualty 1st Party Clinical (divested 2020).
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2



MANY EXPANSION ADJACENCIES AVAILABLE

CCC Total Addressable Market ⁽¹⁾



\$35B+

GLOBAL P&C

- Expand use of existing products
- Geographic expansion
- M&A opportunities

Long-term growth potential

\$15B+

ALL US P&C

- Multi-line expansion
- New customer expansion
- M&A opportunities

23 of Top-30⁽²⁾ on CCC platform

\$10B+

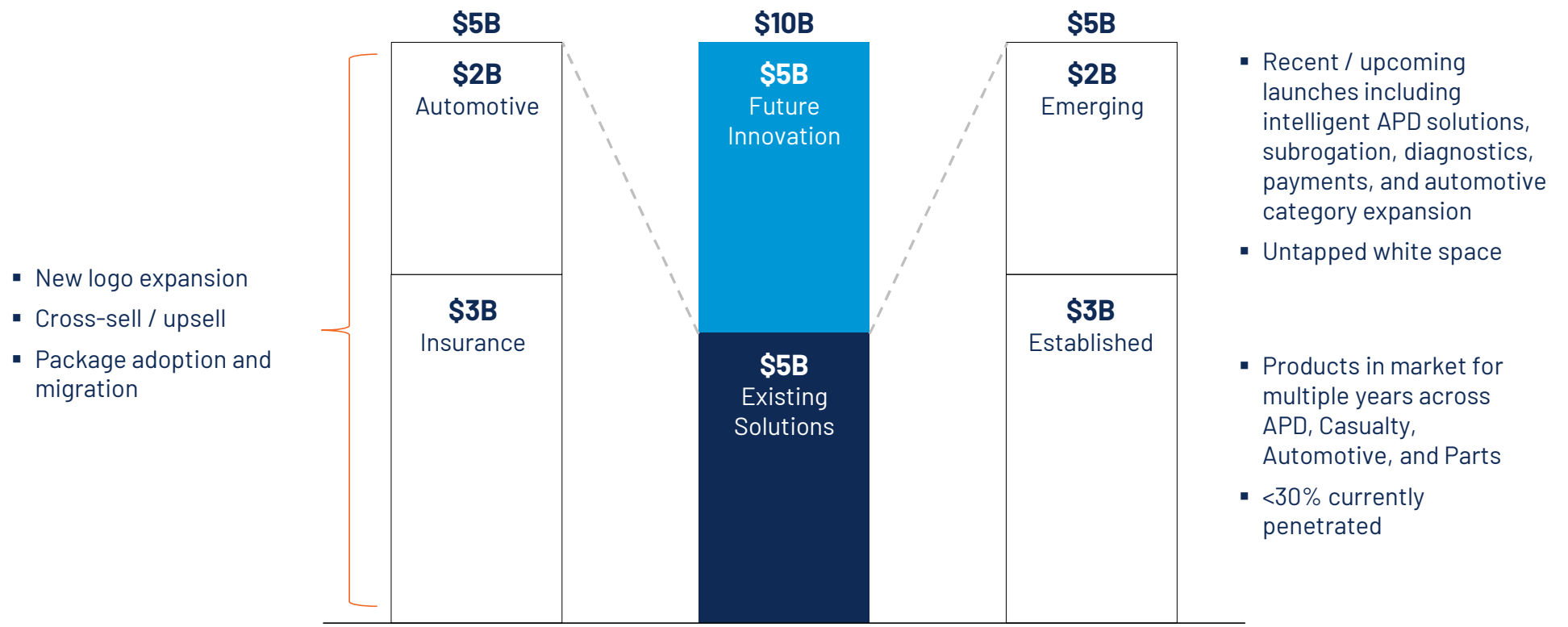
US AUTO

27 of Top-30⁽²⁾ on CCC platform

1. Based on 2023 assessment
 2. Based on 2022 Direct Written Premium
 Source: A.M. Best © A.M. Best Company – used by permission, analyst reports, CCC data and estimates as of 2022

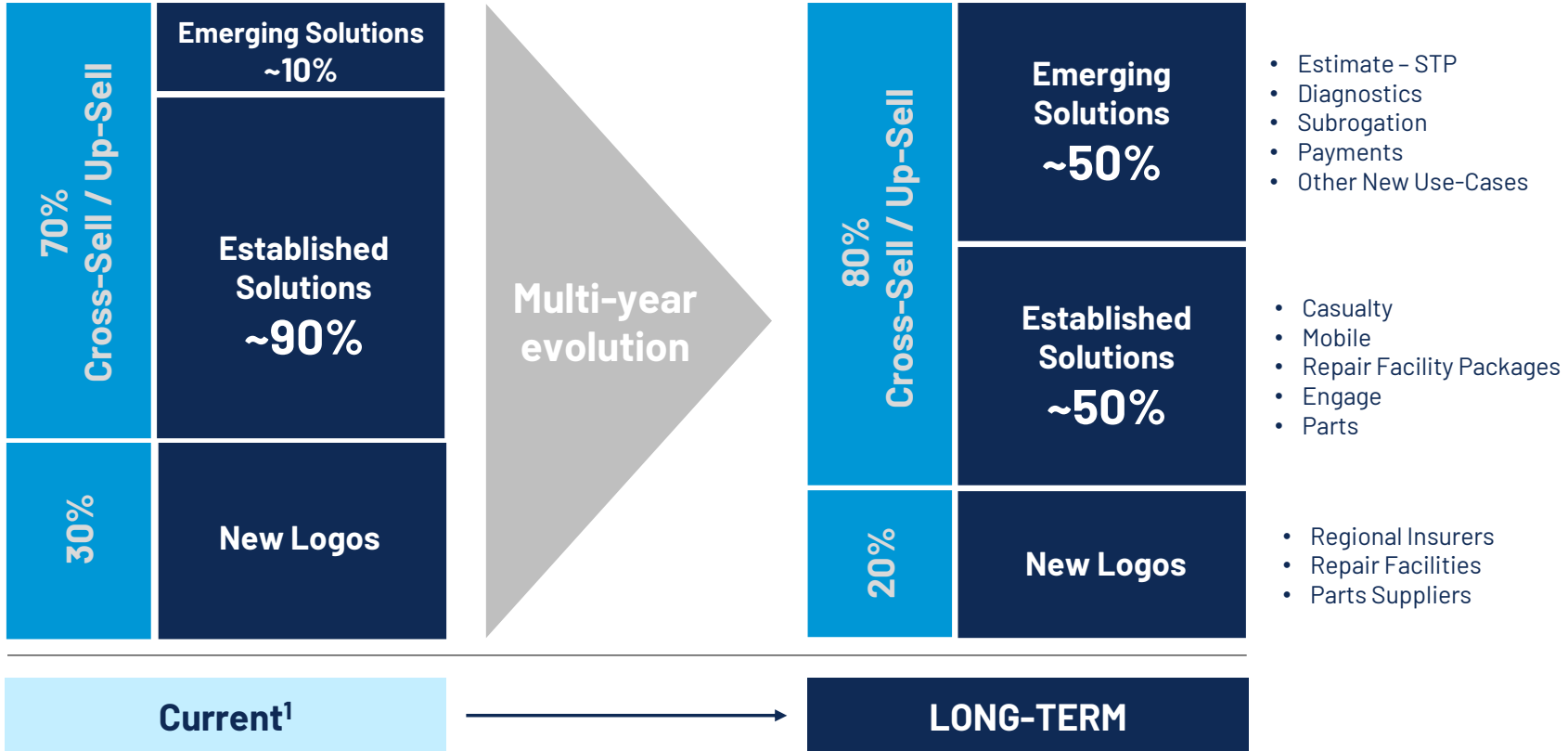
EXISTING SOLUTIONS⁽¹⁾ PROVIDE LONG RUNWAY FOR GROWTH

CCC US Auto Addressable Market ⁽²⁾



1. Existing solutions includes product in market or on 2024 roadmap
 2. Based on 2023 assessment
 Source: A.M. Best © A.M. Best Company - used by permission, analyst reports, CCC data and estimates as of 2023

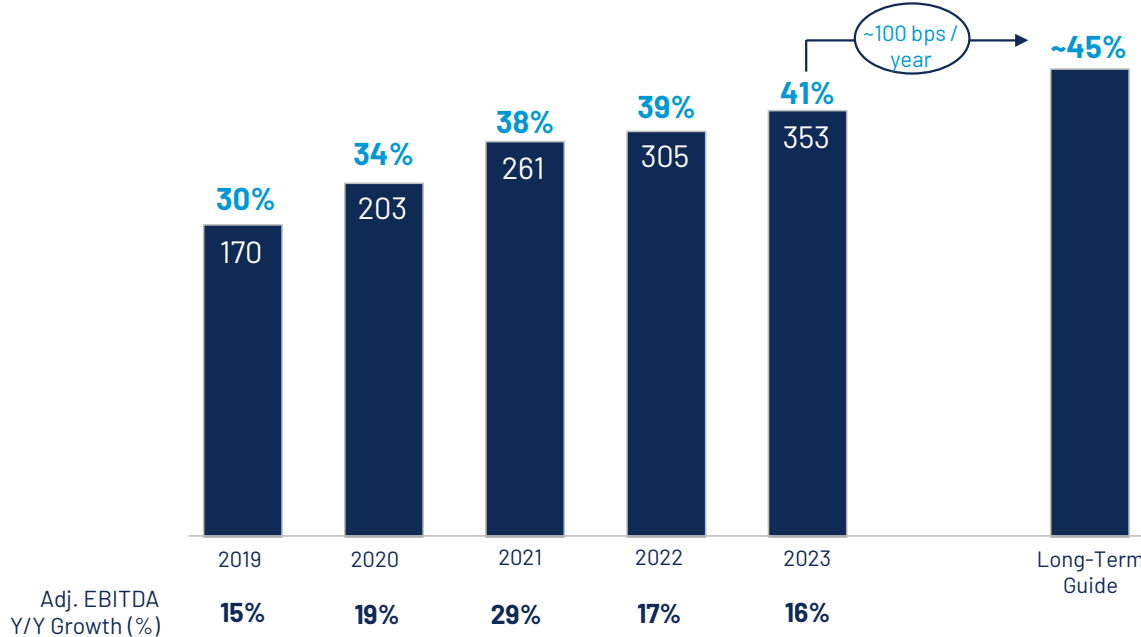
PATH TO ORGANIC 7-10% LONG-TERM REVENUE GROWTH



1. As of December 31, 2023

CONSISTENT MARGIN EXPANSION SETS PATH TO ~100 BPS P.A.

Adj. EBITDA / Margin ⁽¹⁾(\$MM/%)



~100 bps

Annual margin expansion

- Highly scalable revenue growth from cross-sell and up-sell to existing customers
- Leverage across Sales & Marketing and General & Administrative costs
- Balancing investment required to deliver innovation and margin expansion

1. Adjusted EBITDA and adjusted EBITDA margin are non-GAAP financial measures. Adjusted EBITDA margin is calculated as adjusted EBITDA divided by revenue, excluding divested product line. Full-year adjusted EBITDA, adjusted EBITDA margin and adjusted EBITDA growth are as of 12/31/2023. See "Disclaimer-Non-GAAP Financial Measures" and the Appendix for a reconciliation to the most directly comparable GAAP measures.

LONG-TERM TARGETS



1. Adjusted gross profit and adjusted gross profit margin are non-GAAP financial measures. Adjusted gross profit margin is calculated as Adjusted gross profit divided by Revenue, excluding divested product line. See "Disclaimer-Non-GAAP Financial Measures."
2. Adjusted EBITDA and adjusted EBITDA margin are non-GAAP financial measures. Adjusted EBITDA margin is calculated as Adjusted EBITDA divided by Revenue, excluding divested product line. See "Disclaimer-Non-GAAP Financial Measures" and the Appendix for a reconciliation to the most directly comparable GAAP measure

GROWTH LEVERS DRIVE FUTURE PERFORMANCE

 <p>Expansion within Existing Customers</p>	 <p>Add New Customers</p>	 <p>Introduce New Solutions</p>	 <p>M&A</p>
<ul style="list-style-type: none"> ▪ Increase usage of existing products ▪ Upsell package tiers ▪ Packaging innovation 	<ul style="list-style-type: none"> ▪ Add more customers within existing segments ▪ New customer segments 	<ul style="list-style-type: none"> ▪ Insurer innovation ▪ Repair facility innovation ▪ Ecosystem innovation 	<ul style="list-style-type: none"> ▪ Product capabilities ▪ Customer adjacencies ▪ Geographic expansion



TECH SHOWCASE
