



# CCC INTELLIGENT SOLUTIONS HOLDINGS INC.

## NXT INVESTOR PRESENTATION

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MAY 2025

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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.

# AGENDA



## 01. Welcome

**Bill Warmington**  
VP Investor Relations

## 02. Executing Our Vision

**Githesh Ramamurthy**  
Chairman & CEO

## 03. Business Overviews

**Tim Welsh**, President: Insurance | Auto

**Mike Saltzman**, Co-Founder / Co-CEO: Insurance | EvolutionIQ

**Mark Fincher**, VP Product Management: Automotive | Repair Facilities & Suppliers

**John Goodson**, Chief Product & Technology Officer: Technology | IX Cloud

## 03. Financial Overview

**Brian Herb**  
CFO

## 04. Q&A



# EXECUTING OUR **VISION**

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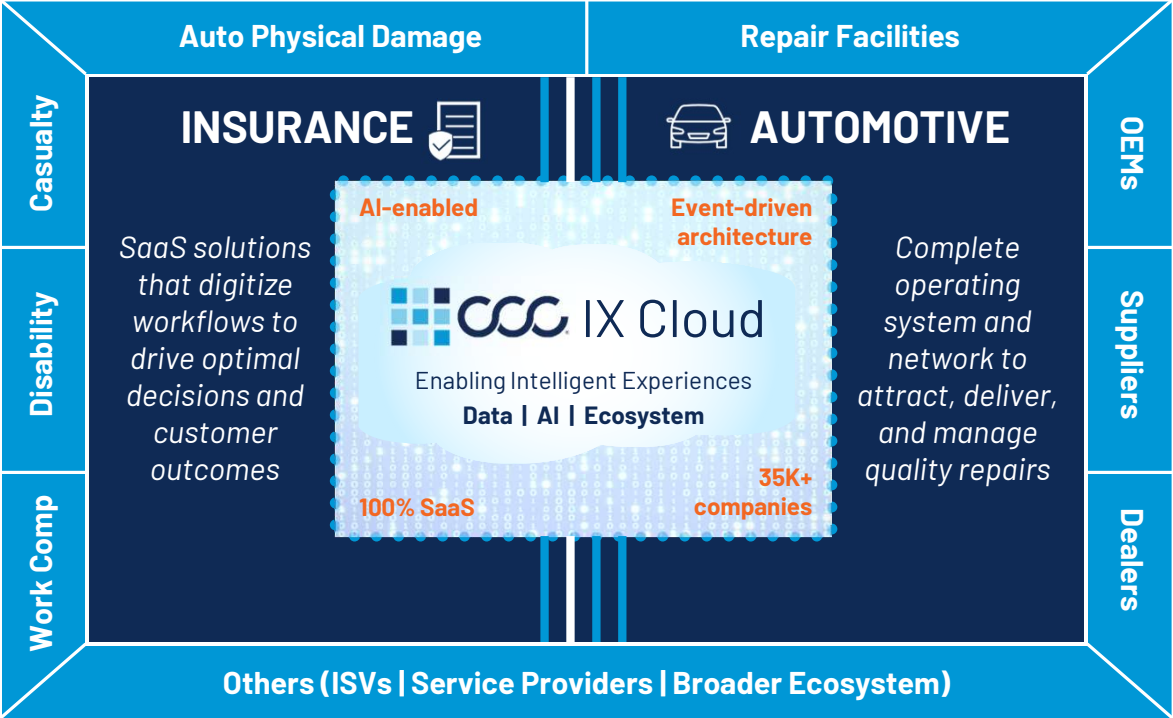
# CCC: THE SAAS PLATFORM FOR THE INSURANCE ECONOMY

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

Comprehensive suite of **Auto Physical Damage (APD)** solutions for **300+ insurers<sup>(1)</sup>**

Leading **bodily injury** claims solutions across Casualty, Disability, and Work Comp lines

Multiple **additional growth pathways** into P&C and Life & Disability insurance lines of business



Complete **operating system** to attract, deliver, and manage repairs for **30,500+ repair facilities<sup>(2)</sup>**

Network solutions to enhance **OEM value and customer experience** across vehicle lifecycle






E-commerce solutions to enable **parts sales** from more than **5,500 parts suppliers**

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

1. Includes self-insurers and other entities processing insurance claims  
2. Includes other entities that estimate damaged vehicles  
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## CCC AT A GLANCE

 Mission-critical for insurers and repairers	<b>35K+</b> TOTAL CUSTOMERS
 Trusted and relied upon by our customers	<b>99%</b> GROSS DOLLAR RETENTION <sup>(1)</sup>
 Demonstrated customer expansion	<b>106%</b> NET DOLLAR RETENTION <sup>(1)</sup>
 Durable, long-term organic growth	<b>12%</b> 2020-2024 REVENUE CAGR <sup>(2)</sup>
 Strong operating leverage and margins	<b>42%</b> 2024 ADJUSTED EBITDA MARGIN

1. Year to date as of December 31, 2024. See "Definitions" in Appendix

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

# INVESTMENT HIGHLIGHTS

Large, resilient TAM ready for digitization	
 <p>AI-enabled SaaS platform powered by 100% multi-tenant cloud<sup>(1)</sup></p>	 <p>Blue chip customer base with strong account retention and ongoing growth potential</p>
 <p>Mission-critical, deeply-integrated software with multiple network effects</p>	 <p>Highly-recurring and visible SaaS revenue model delivered via multi-year subscriptions</p>
 <p>20+ consecutive years of revenue growth and profitability<sup>(2)</sup></p>	 <p>Highly experienced team delivering strong growth in equity value for 20+ years</p>

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 SOLUTIONS ADDRESS MARKET NEEDS

	INSURANCE		AUTOMOTIVE	
	Auto	EvolutionIQ	Repair Facilities	Parts & Other
Industry Leading Solutions	<b>SaaS solutions that digitize workflows, decisions, and customer experience</b> <ul style="list-style-type: none"> <li>Digital engagement</li> <li>Decision engines</li> <li>Workflow automation</li> </ul>	<b>AI claims guidance platform with embedded document synthesis</b> <ul style="list-style-type: none"> <li>Document synthesis</li> <li>Claims guidance</li> <li>AI deployment support</li> </ul>	<b>Complete repair facility OS to attract, deliver, and manage repairs</b> <ul style="list-style-type: none"> <li>Lead generation</li> <li>Repair operations</li> <li>Back-office functions</li> </ul>	<b>Connections to OEMs, dealers, parts suppliers, salvage, tow &amp; more</b> <ul style="list-style-type: none"> <li>Network connections</li> <li>Data and analytics</li> <li>Workflow automation</li> </ul>
Sample Solutions	<ul style="list-style-type: none"> <li>Auto Physical Damage</li> <li>Casualty</li> <li>Intelligent APD</li> <li>Subrogation</li> </ul>	<ul style="list-style-type: none"> <li>Disability</li> <li>Work Comp</li> <li>Casualty</li> <li>General Liability</li> </ul>	<ul style="list-style-type: none"> <li>Estimating</li> <li>Direct Repair Program</li> <li>Shop Management</li> <li>Business Office</li> </ul>	<ul style="list-style-type: none"> <li>Parts Ordering</li> <li>Diagnostics</li> <li>OEM Networks</li> <li>Payments</li> </ul>
Revenue Model	<b>Subscription</b> (bundled solutions)  <b>Recurring transaction</b> (volume-based)	<b>Subscription</b> (bundled solutions)	<b>Subscription</b> (tiered packages)  <b>Subscription Add-Ons</b>	<b>Subscription</b> (tiered packages)  <b>Recurring transaction</b> (percent of GMV)
% of Revenue <sup>(1)</sup>	48%	Acquired Jan 2025	44%	7%

1. Excluding China, as of December 31, 2024. EvolutionIQ acquired January 2025  
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# POWERING THE INDUSTRY'S AI-DRIVEN TRANSFORMATION

**10+ YRS** OF AI DEPLOYED IN MARKET

**~10%** REVENUE FROM AI SOLUTIONS

**>\$2T** OF HISTORICAL DATA

## INSURANCE AUTOMOTIVE

### Auto

### EvolutionIQ

### Repair Facilities

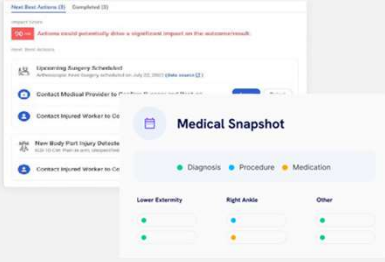
### Parts & Other

**100+ insurers**  
in production



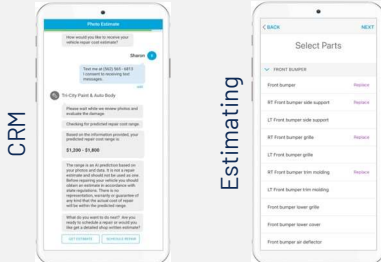
- 25M+ unique claims processed
- Real-world results and ROI
- Computer vision and LLMs
- Numerous use cases in market

**7 of top 15**  
disability insurers



- Pioneer in AI claims guidance
- Multi-point combined ratio impact
- Best-in-class medical synthesis
- Live in Work Comp, Casualty in 3Q

**10,000+ collision**  
repair facilities in production



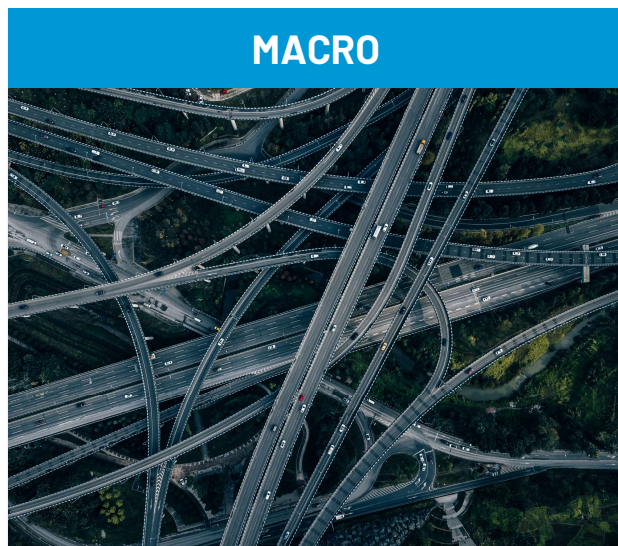
- AI-enabled CRM suite with NLP
- 90M+ texts / year via our platform
- First AI estimating tool in market
- Deep integration into CCC ONE

**\$100B+**  
of commerce on CCC network



- Innovating with new AI use cases
- Billions of images and documents
- Broad ecosystem potential
- Strong customer engagement

# INDUSTRY COMPLEXITY DRIVING DEMAND FOR CCC SOLUTIONS



## MACRO

Examples

- Vehicle complexity
- Medical complexity
- Extreme weather
- Supply chain uncertainty



## OPERATIONAL

Examples

- Labor shortages
- Skill gaps
- AI proliferation
- New consumer expectations



## ECOSYSTEM

Examples

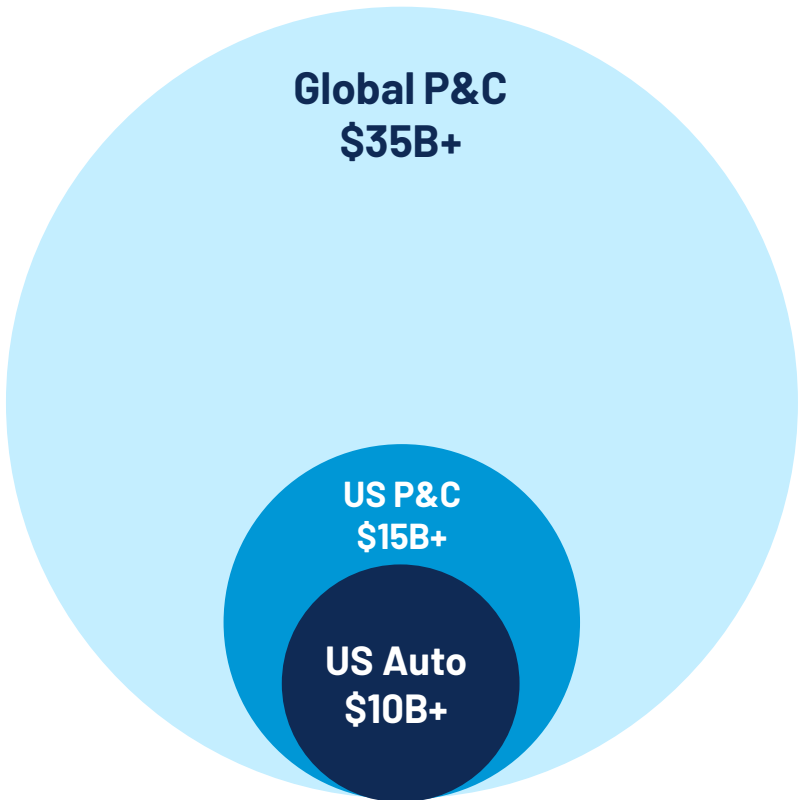
- Emerging technologies
- New data sources
- Systems integrations
- Coordination challenges

**CCC's AI-powered, highly interconnected platform is purpose-built to address industry's complexity challenges**

# LARGE GLOBAL ADDRESSABLE MARKET



CCC Total Addressable Market<sup>(1)</sup>

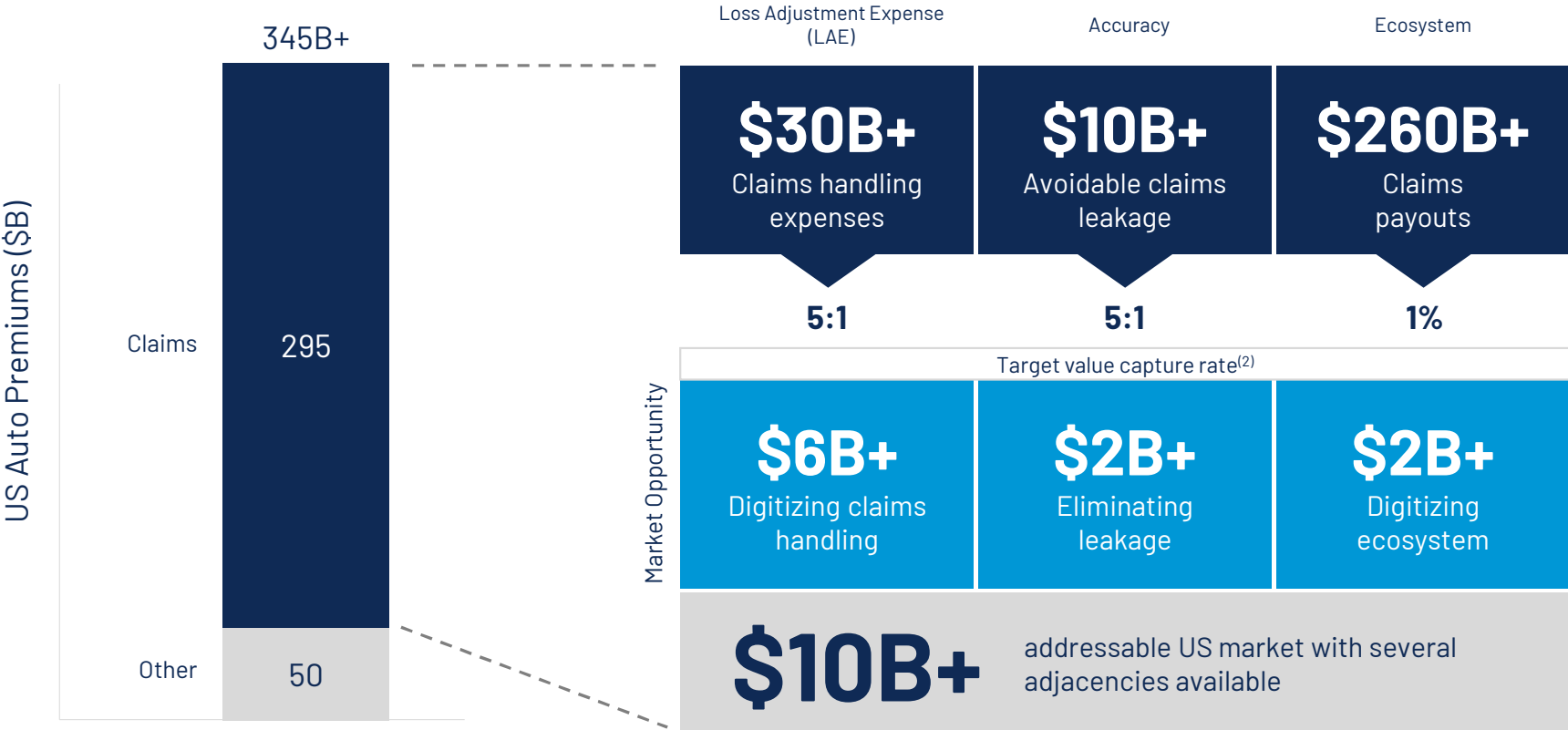


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1. Based on 2024 assessment  
 2. Based on 2023 Net Written Premium  
 Source: A.M. Best © A.M. Best Company – used by permission, analyst reports, CCC and EvolutionIQ data and estimates as of 2023



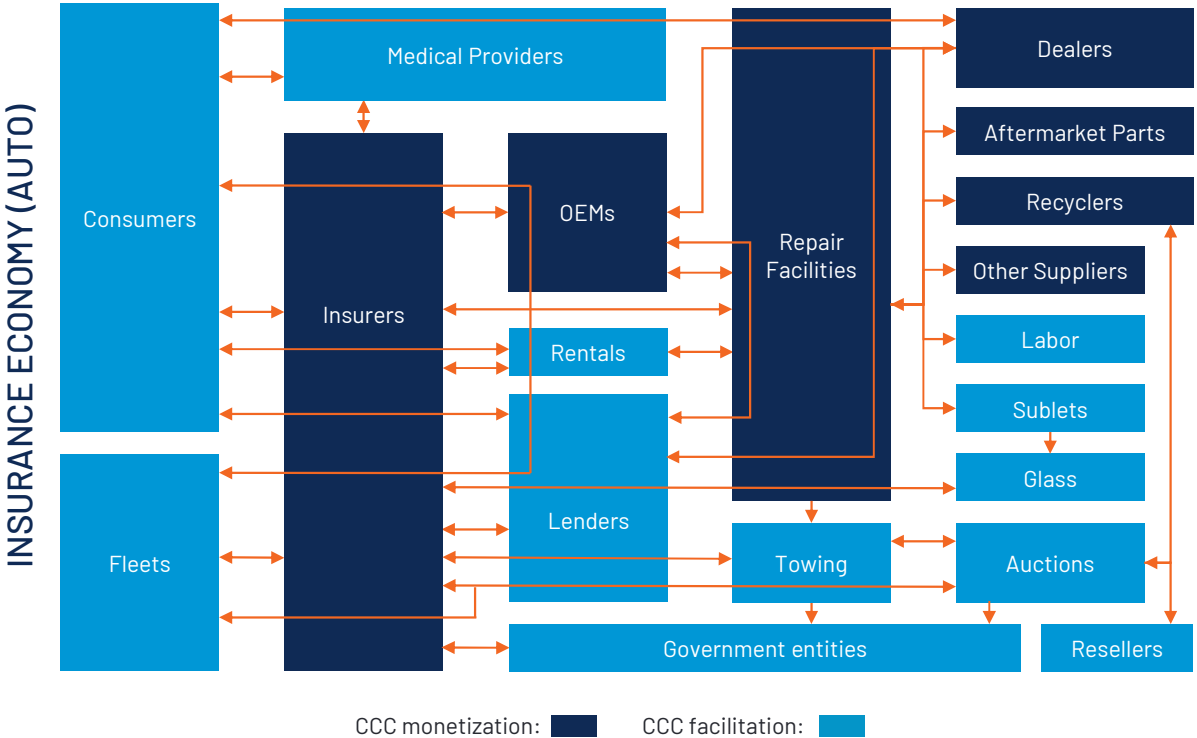
# \$10B+ MARKET OPPORTUNITY IN US AUTO<sup>(1)</sup>



1. Based on 2023 assessment  
2. Long-run target based on accelerating industry demand for digital solutions  
Source: © 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

**\$2T+**  
HISTORICAL DATA

**35K+**  
COMPANIES

- 300+ Insurers (26 of Top 30)
- 30.5k+ Repair Facilities
- 5.5k+ 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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# INSURANCE OVERVIEW: **AUTO**

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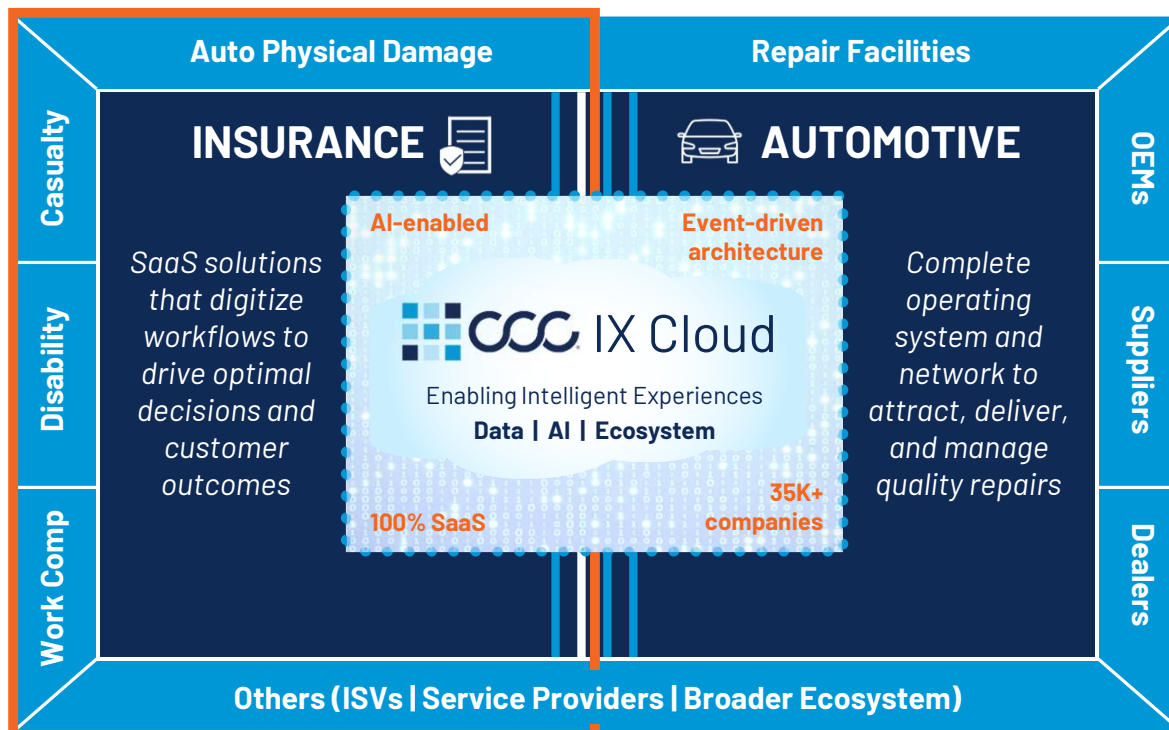
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1. Includes self-insurers and other entities processing insurance claims

2. Includes other entities that estimate damaged vehicles

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# AUTO INSURANCE: KEY CLAIMS ACTIVITIES

INDUSTRY: \$295B US AUTO CLAIM SPEND | 20M+ ANNUAL CLAIMS

DIGITAL ENGAGEMENT      DECISION ENGINES      WORKFLOW AUTOMATION

## KEY CLAIMS ACTIVITIES<sup>1</sup>

INTAKE	APD	CASUALTY	SUBROGATION	OTHER
<ul style="list-style-type: none"> <li>Start of claim</li> <li>First Notice of Loss</li> <li>Initial triage</li> </ul>	<ul style="list-style-type: none"> <li>Estimate damage</li> <li>Value totaled vehicle</li> <li>Restore asset</li> </ul>	<ul style="list-style-type: none"> <li>Assess injuries</li> <li>Review treatments</li> <li>Verify bills</li> </ul>	<ul style="list-style-type: none"> <li>Identify recoveries</li> <li>Pursue funds</li> <li>Respond to demands</li> </ul>	<ul style="list-style-type: none"> <li>Issue payments</li> <li>Investigate fraud</li> <li>And more...</li> </ul>

## CCC MARKET ADOPTION

<ul style="list-style-type: none"> <li>AI decision support</li> <li>Potential future growth adjacency</li> </ul>	<ul style="list-style-type: none"> <li>300+ client base</li> <li>Large cross-sell / up-sell white space</li> </ul>	<ul style="list-style-type: none"> <li>Robust solution set</li> <li>Growth from new logos and cross-sell</li> </ul>	<ul style="list-style-type: none"> <li>End-to-end offering</li> <li>High-growth emerging solution</li> </ul>	<ul style="list-style-type: none"> <li>Emerging solutions</li> <li>Many possible growth adjacencies</li> </ul>
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1. Not all activities apply to all claims  
 2. Based on 2023 Net Written Premium  
 Source: CCC data, A.M. Best © A.M. Best Company - used by permission

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## INDUSTRY OVERVIEW

# 1,000+

### AUTO INSURERS IN THE US

- Top 30 auto insurers represent >85% of market<sup>2</sup>
- Focused on digital customer experiences, profitable growth, and AI-driven automation

## CCC LEADERSHIP

# 300+

### AUTO INSURANCE CUSTOMERS

- 26 of top 30 US auto insurers use CCC<sup>2</sup>
- Growth via new customers, cross-sell, ecosystem expansion, and innovation

# INSURANCE PACKAGES DRIVE EXPANSION POTENTIAL



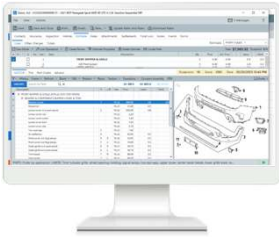
Staff completes work via software

Enhanced efficiency via digital tools

Deeply integrated AI drives automation

APD SOLUTION SUITE

ESTIMATING EXAMPLE



### Estimating

Estimate created by staff in field



### Mobile

Desk staff creates estimate via photos



### Estimate - STP

AI auto-completes initial estimate

REINSPECTION

TOTAL LOSS

CLAIM HANDLING

Ongoing advances in digitization create additive growth opportunities across CCC solution categories



# INSURANCE OVERVIEW: **EVOLUTIONIQ**

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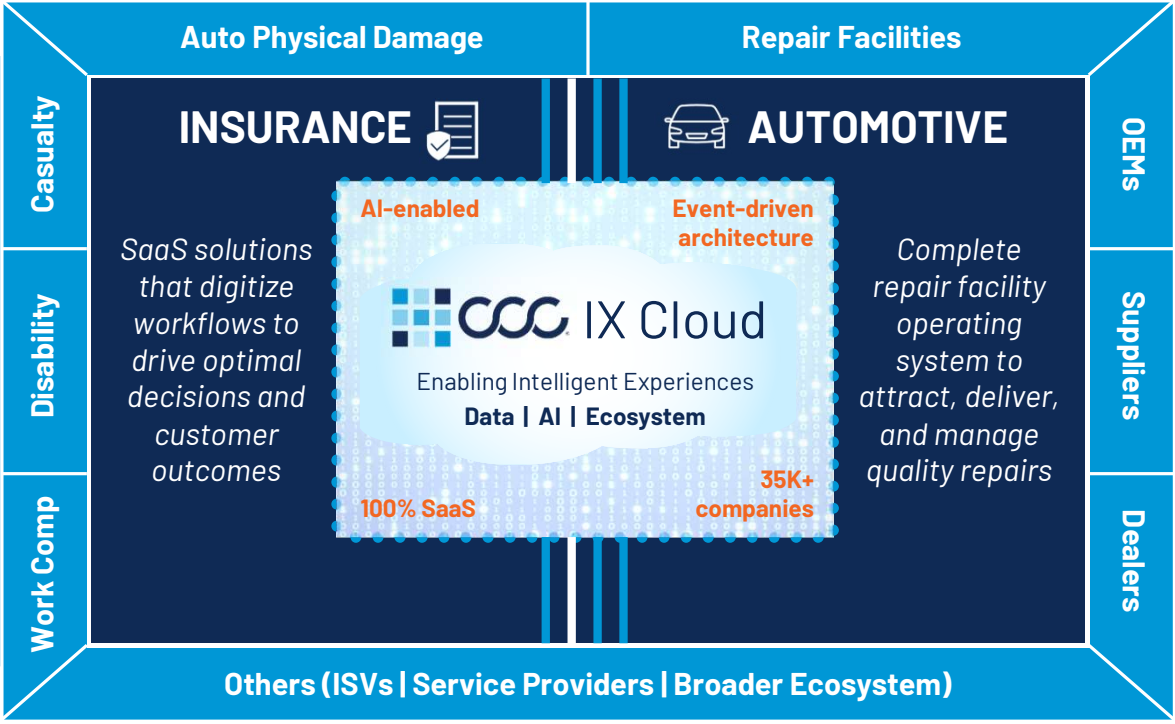


# EVOLUTIONIQ REINFORCES AND ADVANCES CCC'S VISION OF INTELLIGENT EXPERIENCES

**EvolutionIQ**

Leading AI-powered claims resolution platform for bodily injury claims

- Pioneered AI-based best next action claims guidance in **disability** and **workers' compensation**
- Extract insights from medical documents via AI for **disability, work comp, casualty, and general liability**
- Proven ROI with strong customer satisfaction



**Highly complementary, industry-leading, AI combination**

Combines two AI pioneers and leaders delivering real-world results to customers

Broadens CCC's capabilities in NLP and Generative AI

Best Next Action platform extensible across broader CCC customer base






————— Many pathways for durable, long-term growth —————

# THE PROBLEM: ACCELERATING COMPLEXITY IS CREATING CHALLENGES FOR INSURERS AND CONSUMERS

## Claims handling complexity is growing rapidly...

	<b>LABOR SHORTAGES</b>
	<b>MEDICAL INFLATION</b>
	<b>INCREASING COGNITIVE LOAD</b>

## ... Creating challenges for everyone

	<b>Staffing Limitations</b> New adjusters struggle to ramp and managers struggle to scale
	<b>Failure to Intervene Early</b> Missing the critical window where actions have the most impact
	<b>Increased STD → LTD Conversion</b> People not back to work and living productive lives
	<b>Claims Leakage</b> Errors leading insurers to pay more than what they owe
	<b>Degraded Experience</b> Delays with reduced claimant and employee satisfaction

# BODILY INJURY CLAIMS ARE RIPE FOR **INTELLIGENT EXPERIENCES**

Each Claim is an Impossible Big Data Problem:



The complexity of a single claim is often too much for humans to process real time... yet the average claims examiner is responsible for **100+** claims at a given time



# EVOLUTIONIQ IS AI-POWERED GUIDANCE FOR COMPLEX BODILY INJURY CLAIMS PROFESSIONALS

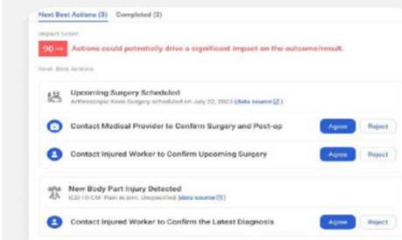
## Who is EvolutionIQ?

- Cloud-native guidance **platform powered by transformative AI**
- Pioneering **Best Next Action** solution transforms complex claims data into actionable insights and tactical guidance for claims professionals
- Proven track record of delivering significant ROI while helping injured Americans return to their productive lives sooner
- Focused on injury claims resolution, a large and growing part of the insurance economy burdened by accelerating medical complexity

## KEY SOLUTIONS

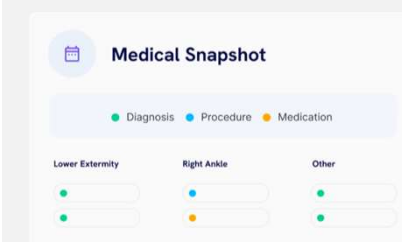
### Claims Guidance

Empower claims professionals with **Best Next Actions** to optimize claimant interactions and claim resolution



### Medical Synthesis

Decode medical documents, build claim comprehension, and accelerate decisions with AI-driven insights



<b>2019</b> Founded	<b>\$10 billion+</b> Claims Processed Annually	<b>High-Growth SaaS</b> Business Model	<b>~200</b> Employees
<b>75%+</b> Gross Margins*	<b>~95%</b> Gross Dollar Retention*	<b>150%+</b> Net Dollar Retention*	<b>7 of Top 15*</b> Disability Carriers

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\* See "Definitions" in Appendix. \*\* Based on 2023 Net Written Premium.

# EVOLUTIONIQ: PURPOSE-BUILT TO ELEVATE CLAIMS PROFESSIONALS AND RESOLVE COMPLEXITY

From an impossible data problem...

... To consistent claims excellence at scale



# EVOLUTIONIQ PIONEERED AI GUIDANCE

AI Guidance is **omni-channel, traceable, and actionable.**



# THE EVOLUTIONIQ BUSINESS



## High-growth SaaS business model delivering real AI results in claims

**EvolutionIQ** pioneered the use of AI powered **Best Next Action** recommendations in insurance claims, revolutionizing how disability and injury claims are resolved and driving hard customer ROI and consumer benefit.



## Expanding Rapidly into Adjacent Markets

Transformative solutions to address rising medical inflation and complexity are applicable to wide range of lines of insurance. **EvolutionIQ** has the potential to leverage CCC's market presence to rapidly accelerate across new P&C lines, including Auto, 3rd Party Casualty, and others.



## Rapid, Measurable ROI for Carriers Drives Commercial Expansion

**EvolutionIQ** solutions are engineered to deliver visible, measurable ROI to carriers in under a year from deployment - far faster than competing technology initiatives. As a result, **EvolutionIQ**'s modular product suite allows for rapid expansion and partnership growth within accounts.

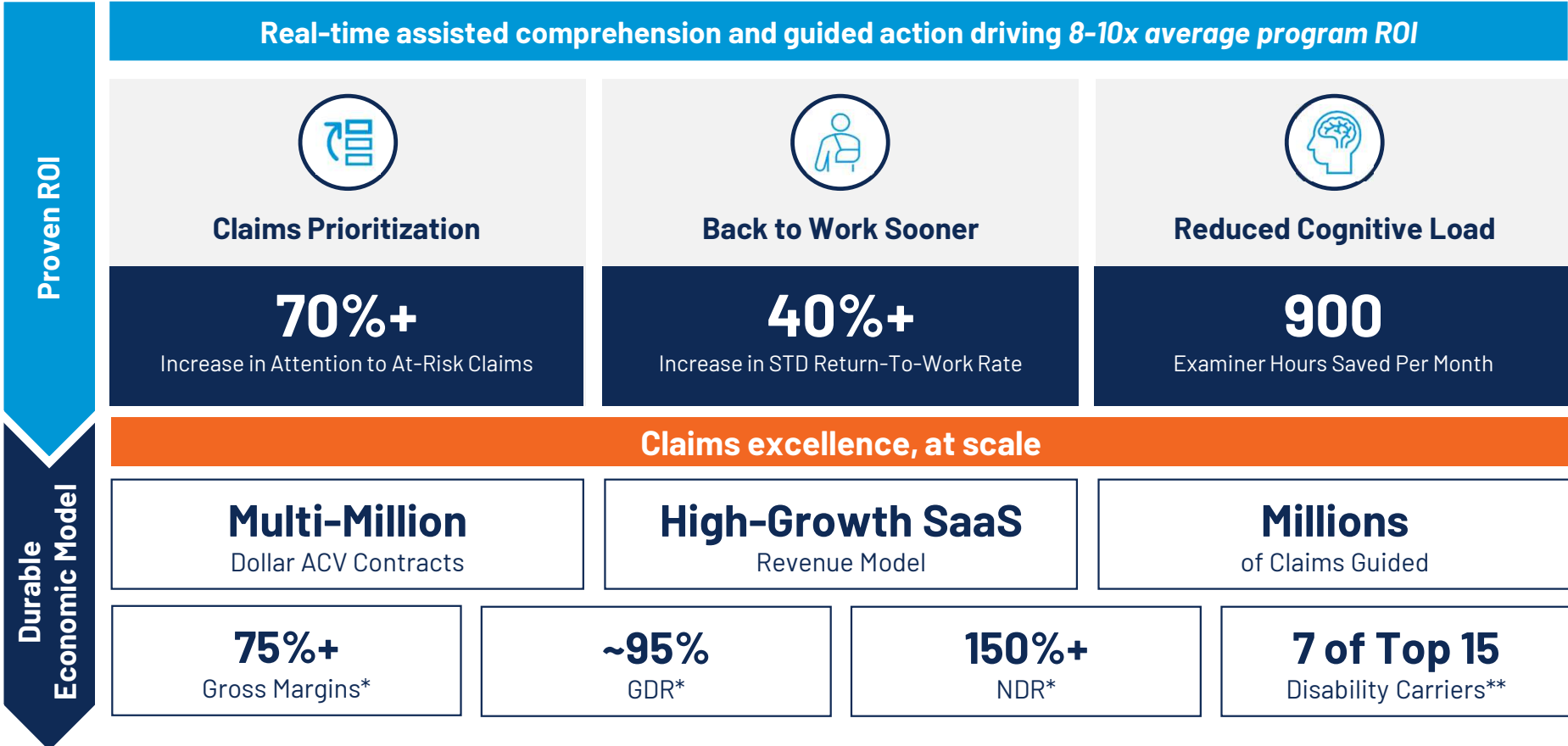


## Reinforces and accelerates CCC's strategy of Intelligent Experiences

Extends scope of CCC's multi-sided network across the insurance economy, with AI unlocking data to deliver new intelligent experiences that realize new levels of simultaneous customer, consumer, and employee value.



# EVOLUTIONIQ DELIVERS SUBSTANTIAL CUSTOMER ROI WITH ATTRACTIVE, DURABLE ECONOMIC MODEL



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\* See "Definitions" in Appendix. . \*\* Based on 2023 Net Written Premium



# LAUNCHING NEXT GENERATION OF AUTO CASUALTY OFFERINGS WITH EVOLUTIONIQ'S MARKET LEADING AI

EXPANDED AUTO CASUALTY OFFERINGS

## MEDHUB FOR CASUALTY

**Powerful claims synthesis capabilities to support Bill Review and Medical Specials evaluations**



Product configuration underway in collaboration with existing customers

## AUTO CLAIMS GUIDANCE

**Claim-specific guidance on the Right claim, at the Right time, to drive optimal outcomes**



Ongoing R&D to tailor EIQ's guidance product suite for Auto Casualty

**Transforming auto casualty claims management by enabling better-performing teams, more consistent decisions, and faster claims resolution**

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 representing road lanes.

# AUTOMOTIVE OVERVIEW: **REPAIR FACILITIES & SUPPLIERS**

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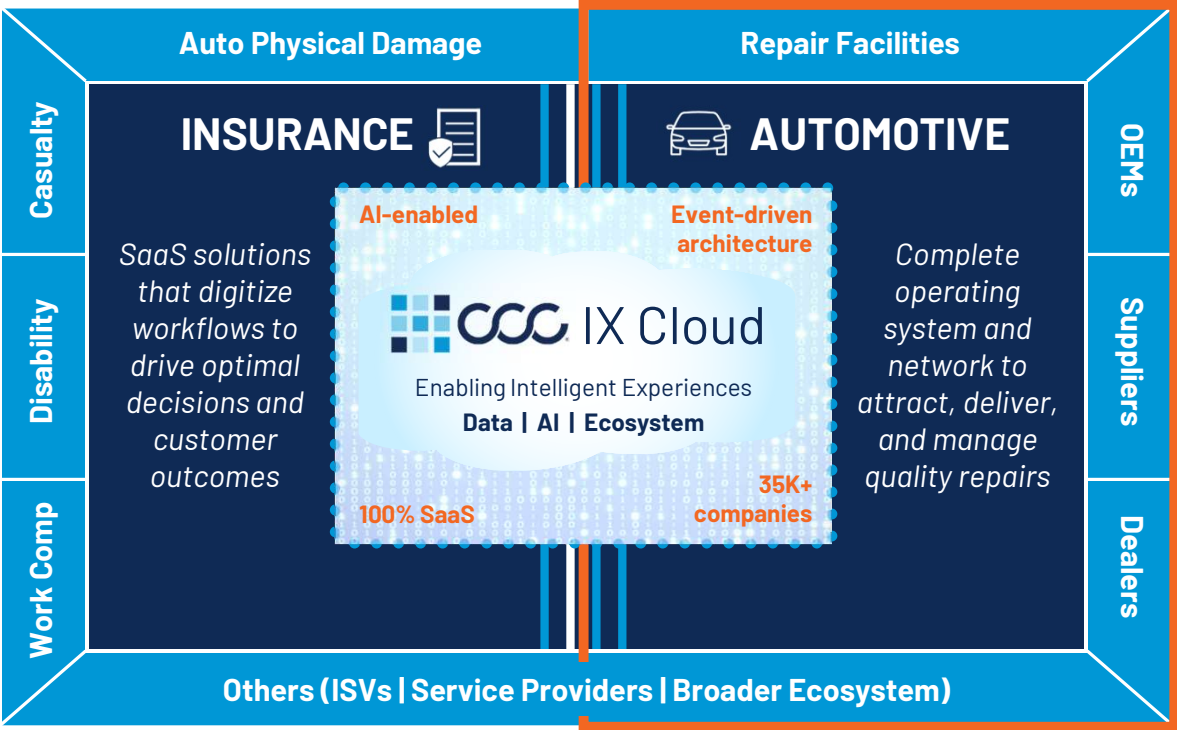
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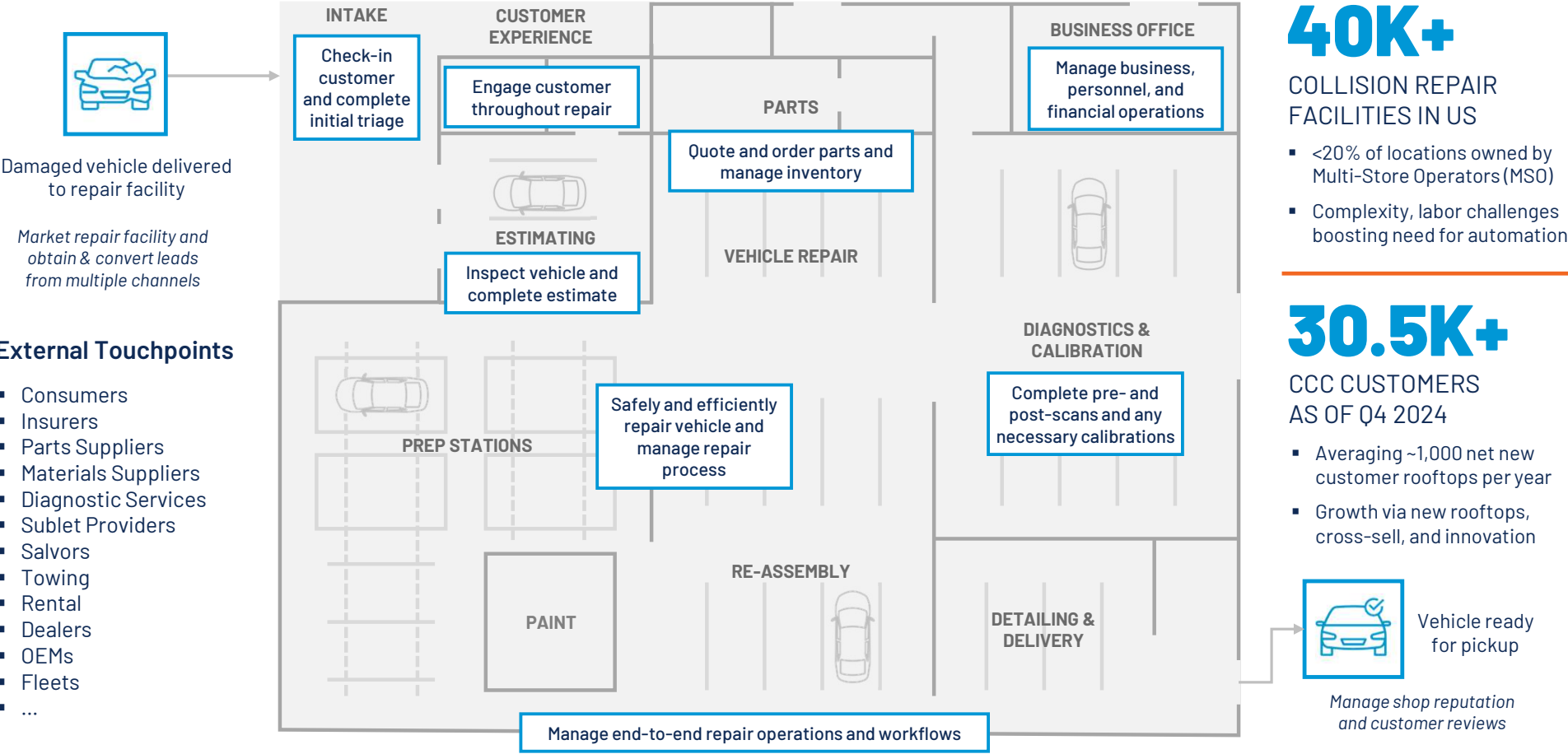
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2. Includes other entities that estimate damaged vehicles  
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# REPAIR: CCC ONE IS REPAIR FACILITY OPERATING SYSTEM



## 40K+

COLLISION REPAIR FACILITIES IN US

- <20% of locations owned by Multi-Store Operators (MSO)
- Complexity, labor challenges boosting need for automation

## 30.5K+

CCC CUSTOMERS AS OF Q4 2024

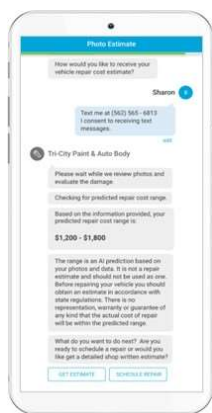
- Averaging ~1,000 net new customer rooftops per year
- Growth via new rooftops, cross-sell, and innovation

### External Touchpoints

- Consumers
- Insurers
- Parts Suppliers
- Materials Suppliers
- Diagnostic Services
- Sublet Providers
- Salvors
- Towing
- Rental
- Dealers
- OEMs
- Fleets
- ...

# AI AT SCALE IN COLLISION REPAIR: SELECT EXAMPLES

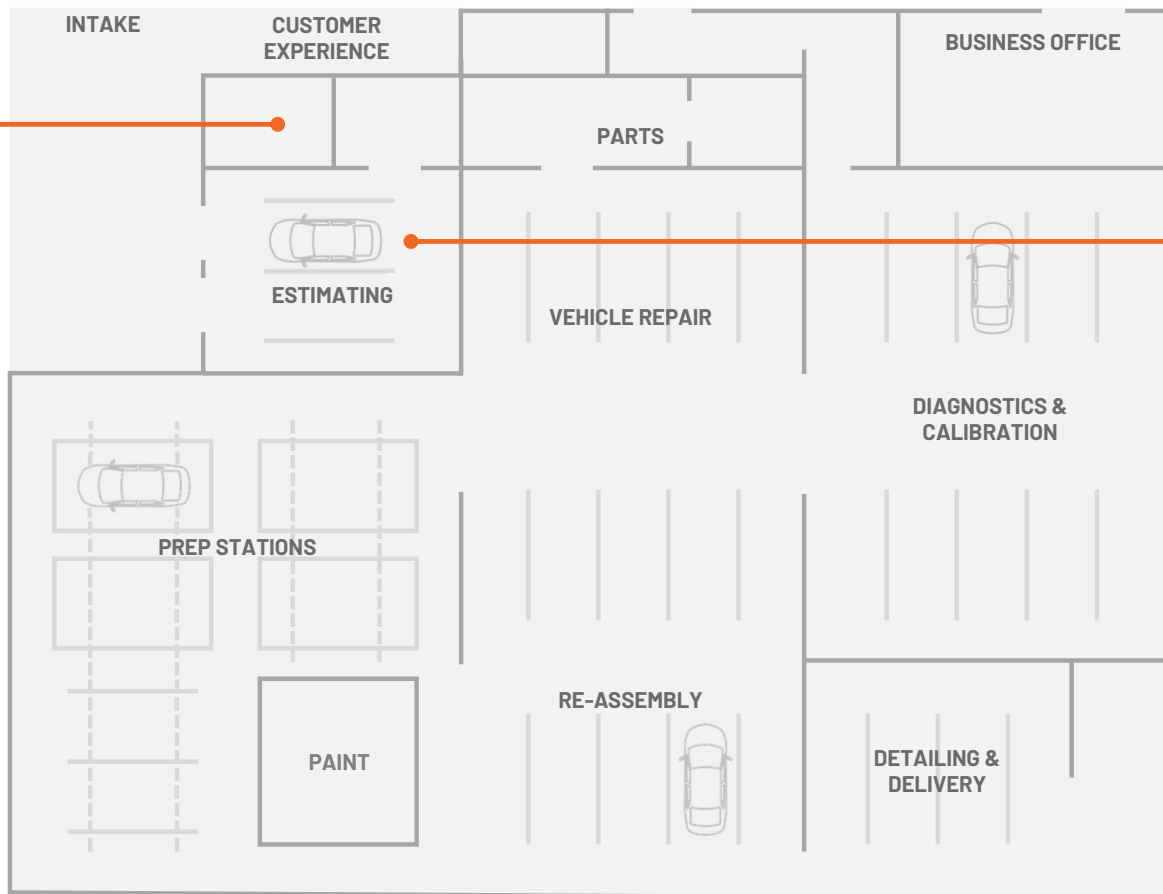
## CUSTOMER EXPERIENCE



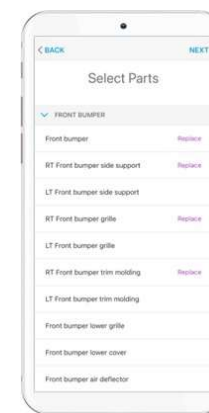
- AI-enabled CRM suite
- Consumer engagement
- Reputation management

**30M+**

Total **consumer sessions** on **Carwise** in 2024



## ESTIMATING



- AI-enabled estimating
- Powered by \$2T+ of data
- Full CCC ONE integration

**80%+**

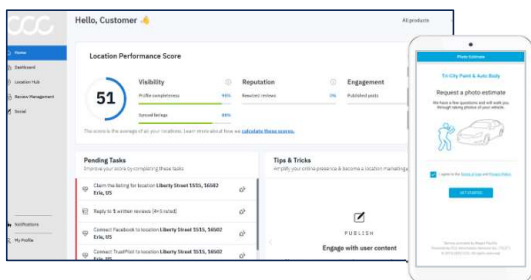
of final estimate in **<90 secs** via **Mobile Jumpstart**

# BUSINESS OFFICE DIGITIZATION IS KEY GROWTH VECTOR

Select Examples

## CCC ONE streamlines currently inefficient business office functions via single integrated platform

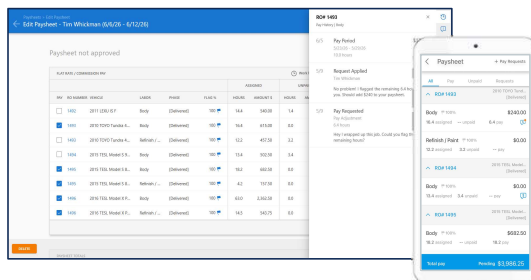
### CRM



- Complete CRM suite
- NLP text messaging engine
- Integrated website builder
- AI-powered reputation management

**90M+**  
Text messages sent via CCC ONE in 2024

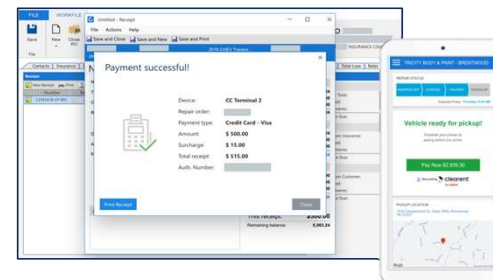
### Payroll<sup>1</sup>



- End-to-end solution
- Technician paysheet transparency
- Real-time digital pay adjustment
- Tax calculation, filing, and support

**\$8B+**  
Gross pay computed in CCC ONE annually<sup>2</sup>

### Payments



- Consumer self-pay processing
- Fully integrated into CCC ONE
- Extensible to other payments
- Extensible to other financial services

**\$1.5B+**  
Consumer payments processed since 2023<sup>3</sup>

1 - payroll processing occurs through an integrated partner  
2 - CCC Repair Workflow customers using pay periods only

3 - payments processed through third-party merchant processor

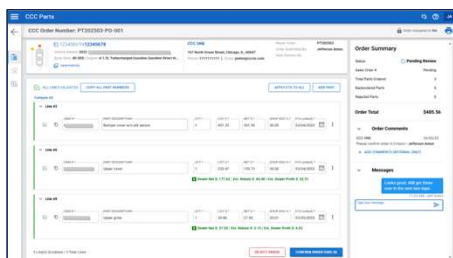


# POWERING COMMERCE ACROSS COLLISION REPAIR ECOSYSTEM

Select Examples

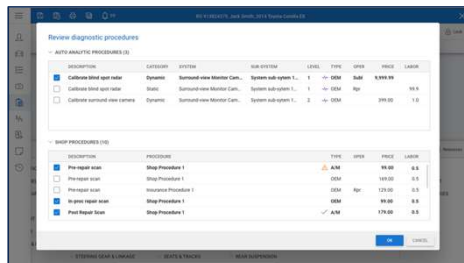
## CCC ONE is system of record facilitating connections and commerce across collision repair industry

### Parts



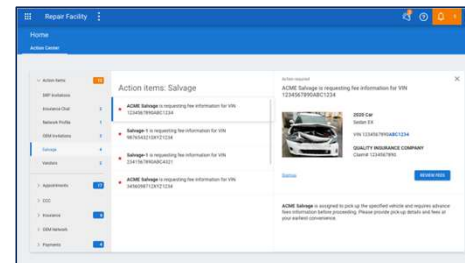
- Expansive network (5.5K+ suppliers)
- Broad OEM participation
- Fully integrated into CCC ONE
- Digital intake of invoices

### Diagnostics



- Network of top diagnostics providers
- Deeply integrated into CCC ONE
- Seamless, automated data transfer
- Increased consistency & transparency

### Salvage



- Digital intake of salvage requests
- Streamlined fee calculation in CCC ONE
- In-app chat with towers, salvors
- Integrated payments processing

**24M+**  
Real-time part quotes generated daily

**\$2.5B+**  
Total spend on diagnostic services in 2024<sup>1</sup>

**\$2B+**  
Annual total loss fees processed manually<sup>2</sup>

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1 - CCC data; repairable claims only; includes diagnostic scanning, calibration, and reprogramming events

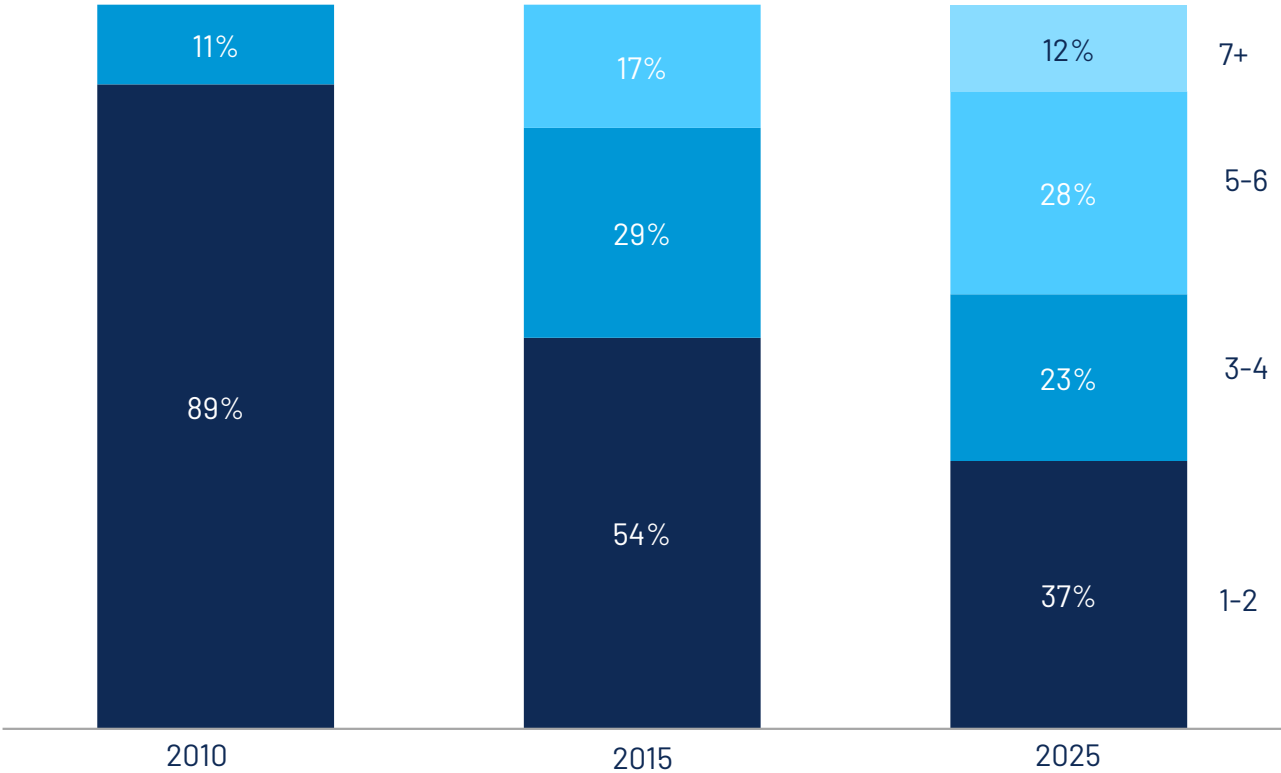
2 - industry-wide estimate for fees remitted to repair facilities for the handling and disposition of total loss vehicles



# REPAIR: PROVEN CROSS-SELL EXPANSION

## Share Of Repair Facility Customers By # Of Subscribed Solutions

SOURCE: CCC



**+40%**

REVENUE PER REPAIR FACILITY SINCE 2020

**+60%**

GROWTH IN CUSTOMERS USING 5+ SOLUTIONS SINCE 2020

# TECHNOLOGY OVERVIEW: **IX CLOUD**

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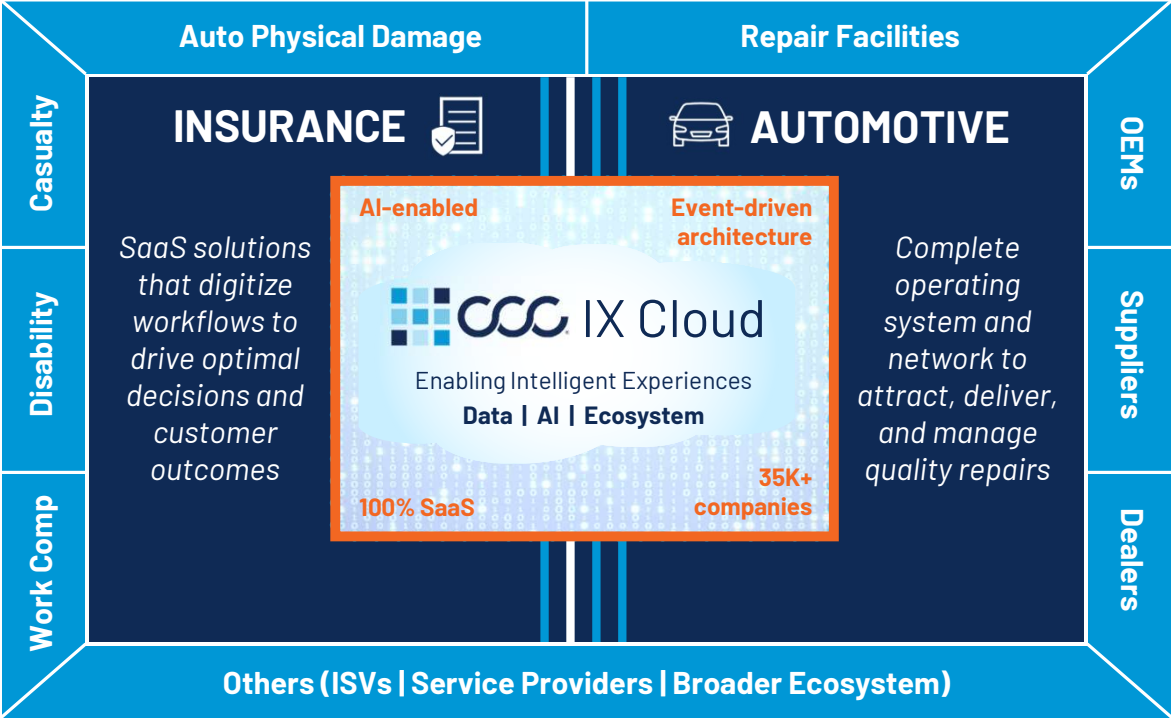
# CCC: THE SAAS PLATFORM FOR THE INSURANCE ECONOMY

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

Comprehensive suite of **Auto Physical Damage (APD)** solutions for **300+ insurers<sup>(1)</sup>**

Leading **bodily injury** claims solutions across Casualty, Disability, and Work Comp lines

Multiple **additional growth pathways** into P&C and Life & Disability insurance lines of business



Complete **operating system** to attract, deliver, and manage repairs for **30,500+ repair facilities<sup>(2)</sup>**

Network solutions to enhance **OEM value and customer experience** across vehicle lifecycle

E-commerce solutions to enable **parts sales** from more than **5,500 parts suppliers**

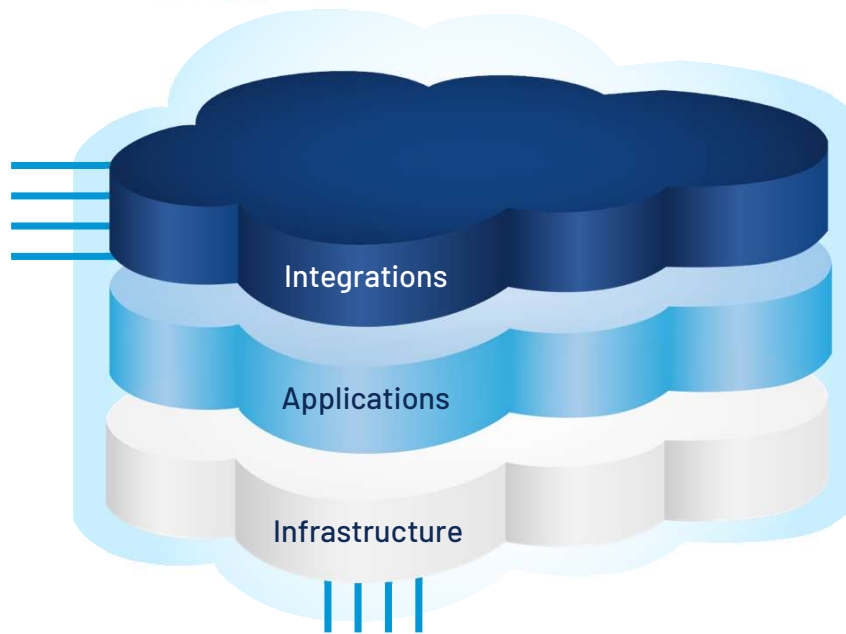
Integrations and data to connect **other participants** to CCC network

1. Includes self-insurers and other entities processing insurance claims  
2. Includes other entities that estimate damaged vehicles  
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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



# CORE TECHNOLOGY IS BUILT FOR INTELLIGENT EXPERIENCES

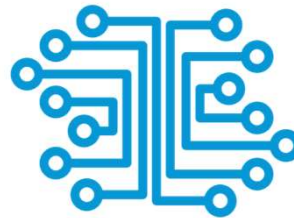
## CONTEMPORARY, SCALABLE, SECURE TECHNOLOGY



### Business Events

**2 million+**

business events processed per day by CCC, equivalent to 1 billion events per year



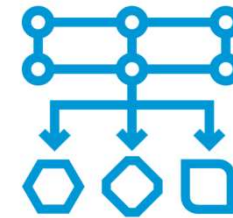
### AI

**100+**

FTEs building AI models at CCC

**15M+**

AI predictions per week, with > 1 billion predictions expected this year



### Ecosystem

**>500**

APIs enabling partner integrations across 35,000+ companies in CCC network



# CCC IX CLOUD POWERS COMPLEX, HYPER-LOCAL DECISIONS

CCC is the definitive platform on which major decisions are made throughout the auto insurance economy



## Example Auto Collision



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



# FINANCIAL OVERVIEW

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# FINANCIAL HIGHLIGHTS

1 High Recurring Revenue	2 Durable Growth Profile	3 Expanding Margins
<ul style="list-style-type: none"><li>• 96% recurring software revenue<sup>(1)</sup></li><li>• 3-5 year average contract length</li><li>• 99% Gross Dollar Retention<sup>(1)</sup></li></ul>	<ul style="list-style-type: none"><li>• 12% revenue CAGR since IPO<sup>(2)</sup></li><li>• 7-10% long-term target</li><li>• Numerous expansion opportunities</li></ul>	<ul style="list-style-type: none"><li>• 78% adjusted gross profit margin<sup>(3)</sup></li><li>• 24% free cash flow margin</li><li>• “Rule of 50” Company</li></ul>

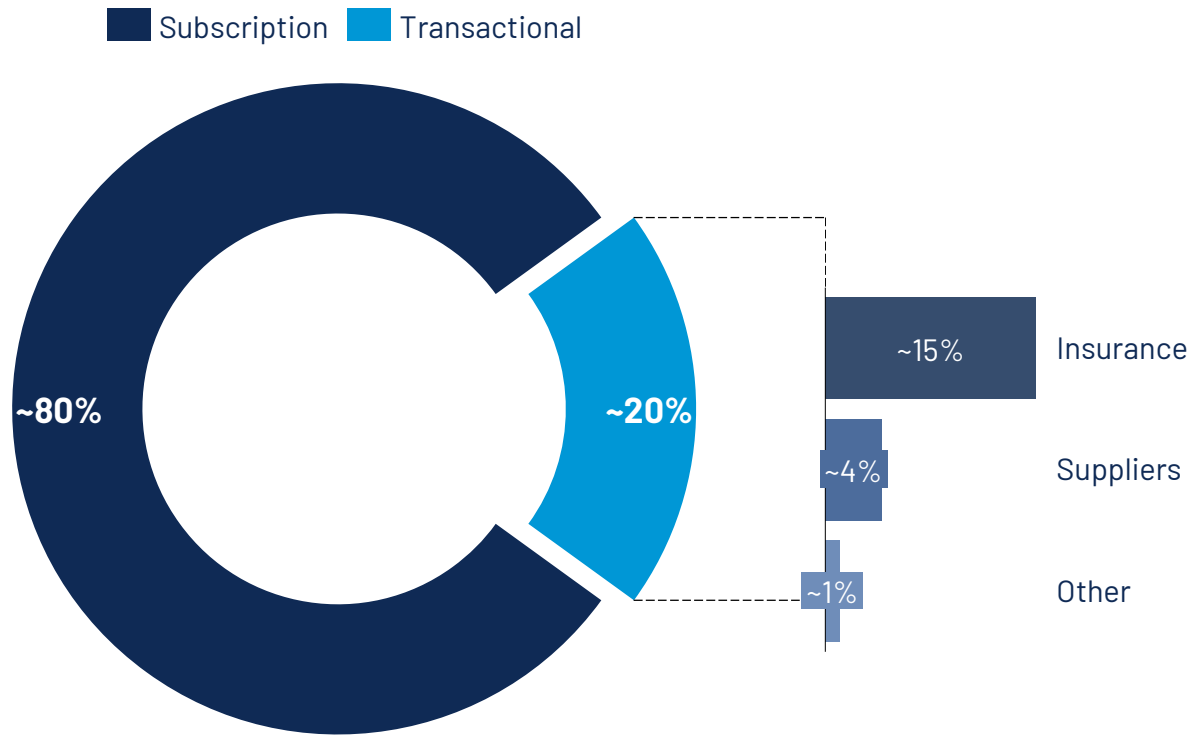
1. As of December 31, 2024. See “Definitions” in Appendix

2. Compound annual growth rate 2020-2024

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, 2024

1

# HIGH RECURRING REVENUE



**Software Subscription Revenue**

**96%**

**Gross Dollar Retention**

**99%**

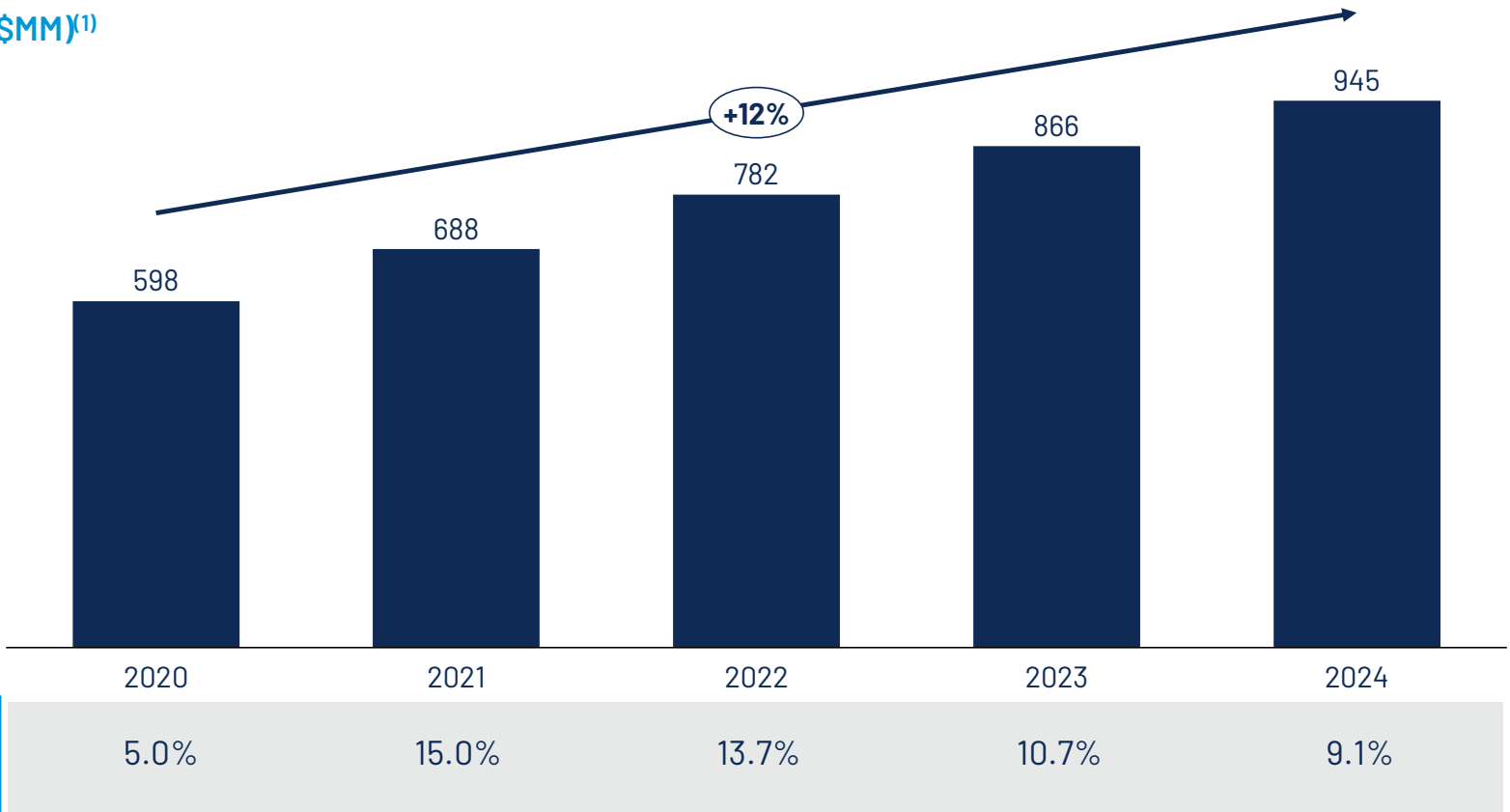
As of December 31, 2024. See "Definitions" in Appendix.  
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2



# DURABLE REVENUE GROWTH

Total Revenue (\$MM)<sup>(1)</sup>

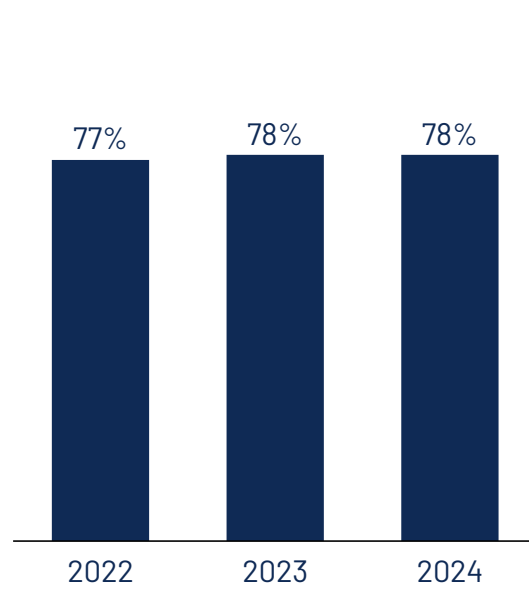


**Annual Revenue Growth %**

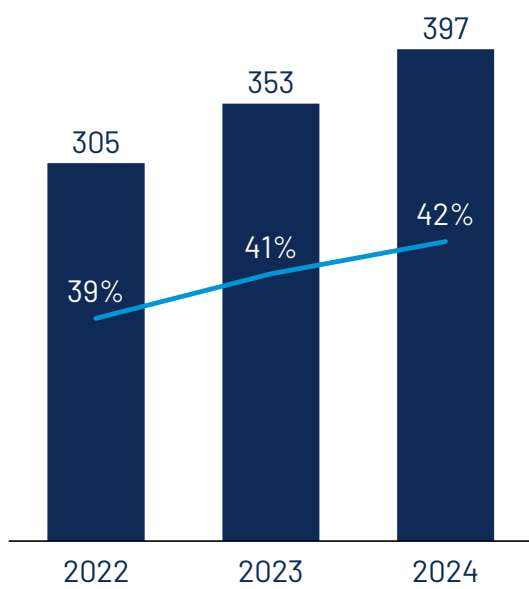
1. Revenue excludes Casualty 1st Party Clinical (divested 2020).  
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# CONSISTENT MARGIN EXPANSION

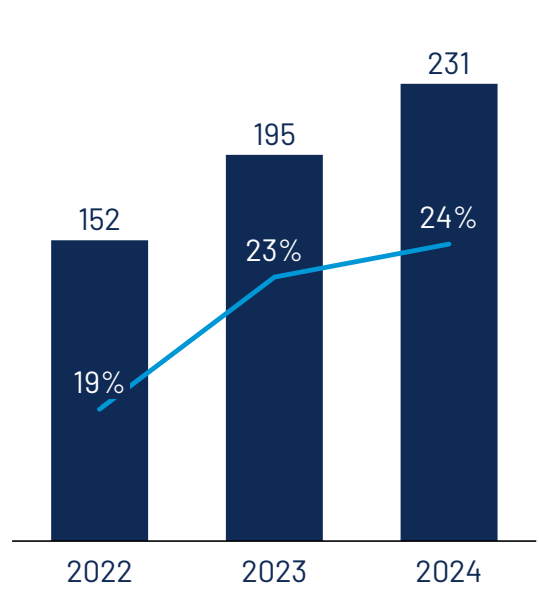
Adj. Gross Profit Margin <sup>(1)</sup>(%)



Adj. EBITDA / Margin <sup>(2)</sup>(\$MM/%)



Free Cash Flow / Margin (\$MM/%)



Adj. EBITDA Y/Y Growth (%)	2022	2023	2024
	17%	16%	12%

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. Full-year adjusted gross profit margin is as of 12/31/2023. 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. 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.



# FINANCIAL GUIDANCE

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## 2025 GUIDANCE

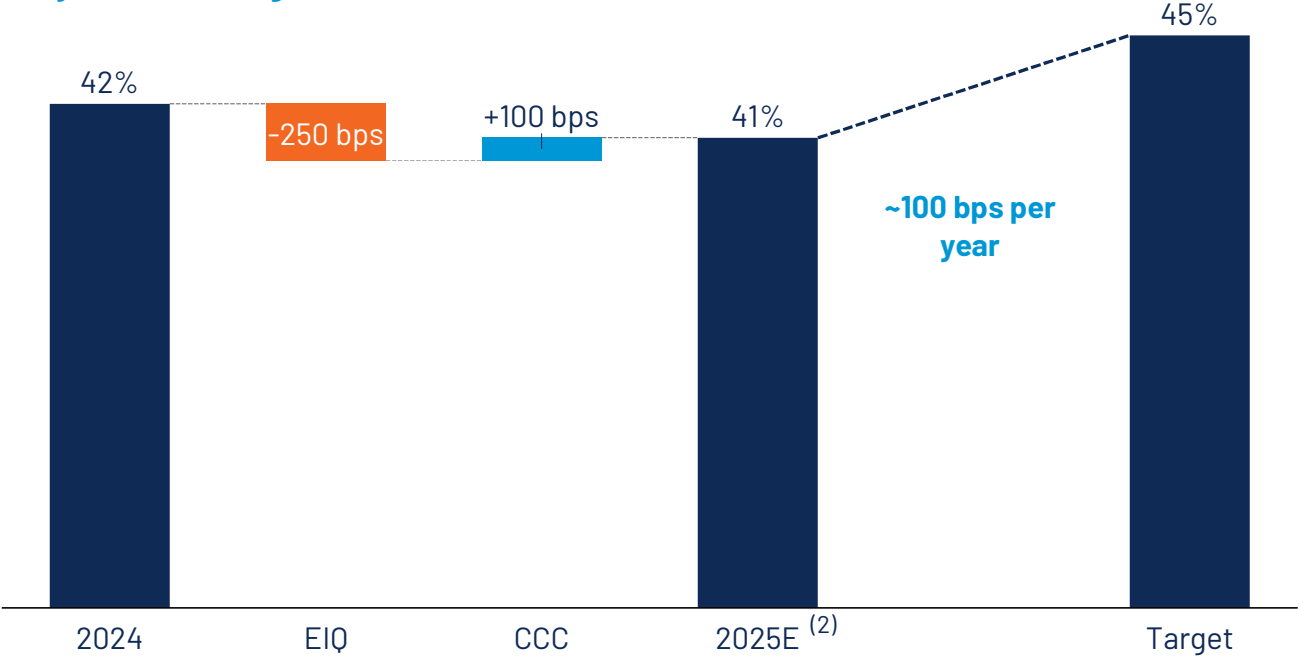
<b>Revenue</b> Growth %	<b>Adjusted EBITDA</b> Margin % <sup>(1)</sup>
<b>\$1,046M - \$1,056M</b> +11% - 12%	<b>\$420M - \$428M</b> 40% - 41%
<b>EvolutionIQ Impact</b>	
<b>\$45M - \$50M</b>	<b>Modest dilution</b>

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. See "Disclaimer-Non-GAAP Financial Measures"



# 2025 ADJUSTED EBITDA GUIDANCE

Adj. EBITDA Margin <sup>(1)</sup>(%)



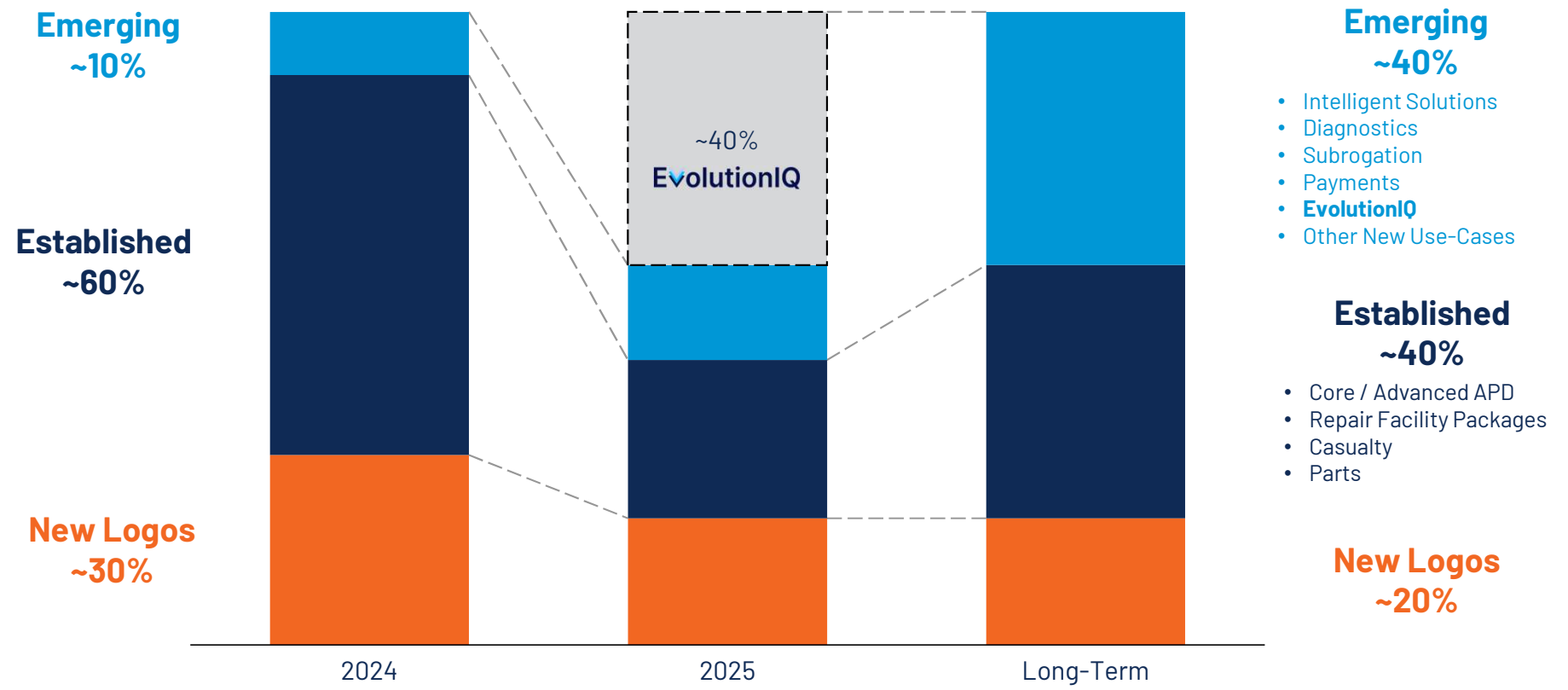
## Adjusted EBITDA Margin %

- EvolutionIQ modestly dilutive to Adjusted EBITDA with ~250 bps impact to margins in 2025
- CCC stand-alone delivering ~100 bps margin expansion
  - Scalable revenue model
  - Balanced approach to investment in innovation
  - Operational efficiency

1. Adjusted EBITDA and adjusted EBITDA margin are non-GAAP financial measures. Adjusted EBITDA margin is calculated as Adjusted EBITDA divided by Revenue. See "Disclaimer-Non-GAAP Financial Measures"  
2. High end of guidance range as of May 6, 2025

# LONG-TERM REVENUE GROWTH FRAMEWORK

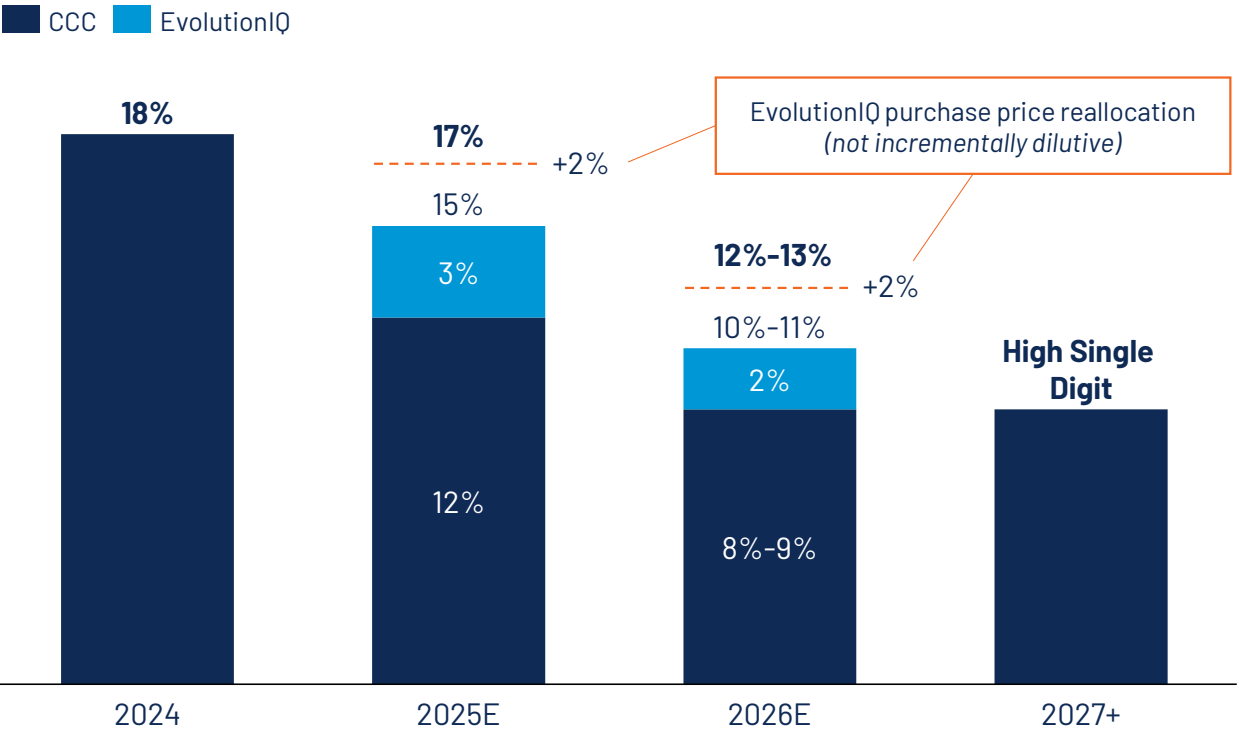
*% of Contribution to Annual Growth by Category*





# STOCK BASED COMPENSATION TARGETS

## Stock Based Compensation % Revenue<sup>(1)</sup>



**Stock Based Compensation**

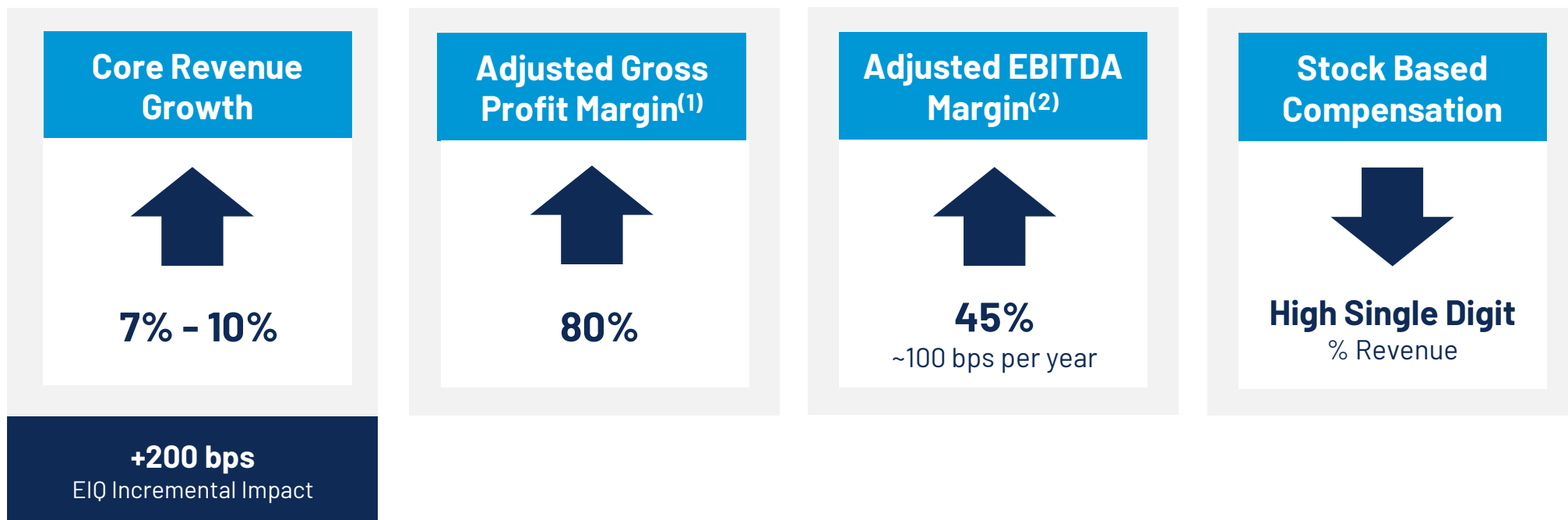
**High Single Digit**

% Revenue beginning in 2027

1. Excludes employer payroll tax  
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## 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

# Q&A

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# APPENDIX

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# RECONCILIATION

(US \$ in millions)<sup>1</sup>

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
<b>Net Income (Loss)</b>	<b>(\$17)</b>	<b>(\$249)</b>	<b>\$38</b>	<b>(\$90)</b>	<b>\$31</b>
Interest Expense	77	59	39	64	65
Interest Income	0	0	(1)	(16)	(12)
Income tax provision (benefit)	(5)	(26)	11	6	13
Depreciation and Amortization	116	123	127	135	124
<b>EBITDA</b>	<b>\$172</b>	<b>(\$93)</b>	<b>\$215</b>	<b>\$98</b>	<b>\$220</b>
Stock-based compensation expense and related employer payroll tax	11	262	112	148	178
Goodwill and intangible asset impairment charges	0	0	0	83	0
Change in fair value of warrant liabilities	0	65	(26)	15	(14)
Change in fair value of derivative instruments	13	(8)	(6)	6	5
Income from derivative instruments	0	0	0	(6)	(7)
Plaintiff litigation costs	0	0	1	5	4
M&A and integration costs	0	0	2	3	9
Business combination transaction and related costs, including secondary offering costs	1	12	1	2	2
Lease abandonment	0	3	6	0	0
Contract termination costs	0	0	3	0	0
Lease overlap costs	0	4	1	0	0
Change in fair value of contingent consideration	0	0	(0)	0	(0)
Gain on sale of cost method investment	0	0	(4)	0	0
(Income) costs related to divestiture	0	2	(1)	0	0
Loss on early extinguishment of debt	9	15	0	0	0
Private equity deal costs	0	0	0	0	0
First Party Clinical Services - Revenue	(35)	0	0	0	0
First Party Clinical Services - Cost of Revenue	31	0	0	0	0
<b>Adjusted EBITDA - Non-GAAP</b>	<b>\$203</b>	<b>\$261</b>	<b>\$305</b>	<b>\$353</b>	<b>\$397</b>
<b>Adjusted EBITDA Margin</b>	<b>34%</b>	<b>38%</b>	<b>39%</b>	<b>41%</b>	<b>42%</b>

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. See "Disclaimer-Non-GAAP Financial Measures."



## RECONCILIATION (CONTINUED)

(US \$ in millions)<sup>1</sup>

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
<b>Adjusted Gross Profit Calculation:</b>					
<b>Gross Profit</b>	<b>\$424</b>	<b>\$493</b>	<b>\$569</b>	<b>\$636</b>	<b>\$714</b>
Amortization of acquired technologies	26	26	27	26	9
Stock-based compensation and related employer payroll tax	0	14	6	9	10
Impairment of acquired technologies	0	0	0	0	0
Contract termination costs	0	0	3	0	0
Business combination transaction costs	0	1	0	0	0
First Party Clinical Services – Gross Profit	(3)	0	0	0	0
<b>Adjusted Gross Profit<sup>1</sup></b>	<b>\$448</b>	<b>\$534</b>	<b>\$605</b>	<b>\$672</b>	<b>\$733</b>
<b>Gross Profit Margin</b>	<b>67%</b>	<b>72%</b>	<b>73%</b>	<b>73%</b>	<b>76%</b>
<b>Adjusted Gross Profit Margin<sup>1</sup></b>	<b>75%</b>	<b>78%</b>	<b>77%</b>	<b>78%</b>	<b>78%</b>

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."



## DEFINITIONS

Term	Definition
<b>Net Dollar Retention</b>	Calculated by dividing (a) annualized software revenue recorded in the last month of the measurement period for unique billing accounts that generated revenue during the corresponding month of the prior year by (b) Software annualized software revenue as of the corresponding month of the prior year. The calculation includes changes for these billing accounts, such as additional solutions purchased, changes in pricing and transaction volume, but does not reflect revenue for new customer billing accounts added. The calculation excludes: 1) one-time revenue related to volume true-ups and professional services (including implementation and consulting revenue), and 2) annualized software revenue for smaller customers with annualized software revenue below the threshold of \$100,000 for carriers and \$4,000 for shops.
<b>Gross Dollar Retention</b>	Calculated by dividing (a) annualized software revenue recorded in the last month of the measurement period in the prior year, reduced by annualized software revenue for unique billing accounts that are no longer customers as of the current period end by (b) annualized software revenue as of the corresponding month of the prior year. The calculation reflects only customer losses and does not reflect customer expansion or contraction for these billing accounts and does not reflect revenue for new customer billing accounts added. The calculation excludes: 1) changes in estimates for one-time revenue related to volume true-ups and professional services (including implementation and consulting revenue), and 2) annualized software revenue for smaller customers with annualized software revenue below the threshold of \$100,000 for carriers and \$4,000 for shops.
<b>Recurring Software Revenue</b>	Software subscriptions and hosted services are recognized over time and provide customers with the right to use the hosted software over the contract period without taking possession of the software and are billed on either a subscription or transaction basis. Software revenues are billed on a subscription or transaction basis under multi-year contracts for services.
<b>Other Revenue</b>	Comprised of professional services, implementation fees and other non-software services. Implementation fee revenue is recognized ratably over the contract period while other non-software services revenue is recognized in the period the service is performed.