



April 2026

The Way We Work

Code of Business Conduct & Ethics

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A Message from Lee Shavel

Our purpose at Verisk is to build global resilience for individuals, businesses, and communities. The work that each of us does helps fulfill this purpose. While the work we do is important, how we work is also vital.

Our Code of Business Conduct and Ethics outlines the principles that guide how we operate, interact with one another, and engage with clients, partners, regulators, and other stakeholders. It ensures that our decisions and behaviors follow laws and regulations and consistently reflect Verisk's core values of caring, learning, and results, while reinforcing a culture rooted in integrity and mutual respect.

Verisk has built a strong reputation as a trusted partner in the insurance industry. Adhering to this Code supports our continued success and reinforces the trust our clients and stakeholders have placed in us.

Thank you for your commitment to living our values and continuing to work together toward our shared purpose of building resilience.



Lee M. Shavel
President and
Chief Executive Officer

Introduction

This Code of Business Conduct and Ethics (“Code”) outlines the principles and values we expect to be upheld in all business interactions. It is designed to ensure that we act in accordance with our values of Caring, Learning, and Results, while maintaining compliance with legal and regulatory requirements.

The Code, as well as all Verisk policies, standards and processes serve as a guiding framework for the employees of Verisk Analytics, Inc., and its subsidiaries (“Verisk”, “the Company”, “we”, “us”, “our”), which are made available on the **Policies & Procedures** site on Compass, or from your local Human Resources contact. While covering a wide range of business practices and procedures, the Code does not reference all Verisk policies or cover every issue that may arise or situation where ethical decisions must be made.

The Code applies to all Verisk subsidiaries, affiliates, employees (including contingent workers), directors and consultants. We also expect our vendors, suppliers and business partners to adhere to the Verisk [Supplier Code of Conduct](#), as well as the spirit of this Code and our Verisk policies.

All Verisk employees, officers, directors and consultants are expected to follow this Code as well as all applicable Verisk policies, standards and processes (collectively, “Policies”). This includes without limitation: (i) maintaining familiarity with Verisk Policies and what actions are specifically required or prohibited relative to their responsibilities; (ii) recognizing areas of operations where problems may arise; (iii) seeking guidance from their manager, Human Resources or the Law Department for general assistance or clarifications; and (iv) reporting any potential ethical or other concerns.

Corrective Action

Violating this Code, Verisk Policies, or applicable laws or regulations, encouraging others to do so, or failing to promptly report known violations may subject Verisk to

criminal or civil liability as well as putting our reputation at risk. Therefore, such violations may result in corrective action up to, and including, termination of employment.

Exceptions and Amendments

In exceptional circumstances, an exception to a provision of this Code or a Verisk Policy may be granted. All exceptions and amendments must be documented and justified, ensuring transparency and accountability. Exceptions for employees must be granted by the Executive Risk Management Committee (“ERMC”) and requested via submitting a [Policy Exception and Risk Acceptance \(“PERA”\) Form](#). Any exceptions for executive officers or directors must be granted by the Board of Directors and will be promptly disclosed to Verisk stockholders. Amendments to this Code require approval from the ERMC.



Our Commitments to Speak Up and Non-Retaliation

We are strongly committed to conducting our business affairs with honesty and integrity and in full compliance with all applicable laws, rules, and regulations. No employee, officer or director of the Company shall commit an illegal or unethical act, or instruct others to do so, for any reason.

Reporting Concerns

You may report suspected or actual violations of this Code, any Verisk Policy, any law or regulation or any ethical concerns on EthicsPoint, our ethics hotline. You may report confidentially or anonymously 24 hours a day, seven days a week. You may submit a report online or via telephone by calling one of our global hotline numbers or by discussing your concerns with your manager, Human Resources, or the Legal or Compliance teams. Any Verisk employee who receives a report of unethical or illegal conduct will report it on EthicsPoint as a proxy.

Consistent with our [Whistleblower Policy](#), Verisk encourages and expects all employees, officers and directors to promptly report any suspected or actual violations, as well as cooperate truthfully in any investigations of reported allegations.



Contact information for

EthicsPoint



Report online



Report by phone



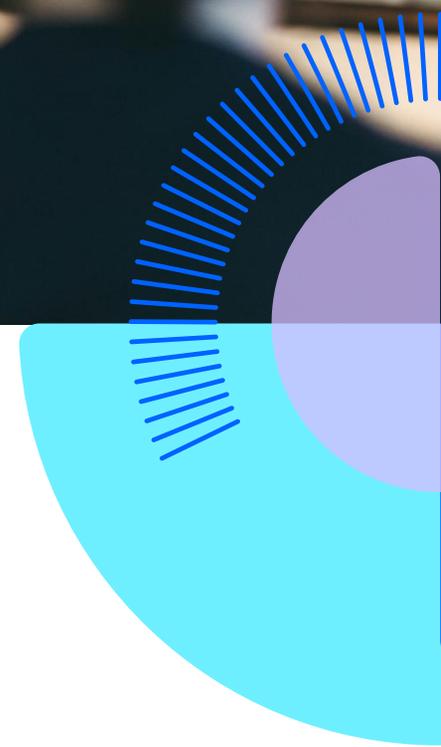
Non-Retaliation

At Verisk, we firmly stand against any form of retaliation. We support and protect those who raise concerns in good faith or assist in investigations related to potential violations of our Code, policies or the law. Retaliation, which includes (but is not limited to) targeting or treating employees unfavorably for raising concerns or engaging in protected activities, is strictly prohibited. Examples of protected activities include reporting harassment, participating in investigations, or refusing to follow instructions that would breach our Code, policies, or the law.

We are dedicated to maintaining a retaliation-free workplace and safeguarding our staff. If you suspect or know of any retaliation for raising a concern or cooperating with an investigation, report it. Those found guilty of retaliatory actions will face disciplinary measures, up to and including termination of employment for employees, and termination of work assignments or business associations for non-employees and third parties.

Our commitment to a retaliation-free environment is also outlined in our [Whistleblower Policy](#), the [Supplier Code of Conduct](#), and any applicable employee handbooks by location.





Verisk Empowers Better Tomorrows



Our Purpose

Working together to build global resilience for individuals, communities and businesses



Our Vision

To be the leading strategic data, analytics, and technology partner to the global insurance industry by delivering value to our clients through knowledge, expertise and scale



Our Values



Caring

Aware, Sincere, Connected



Learning

Open, Curious, Inventive



Results

Achievement-driven, Goal-focused, Resilient

Our Commitment to Ethical Conduct

Verisk is committed to fostering an environment of integrity, professionalism, and respect in all our internal and external business activities and expects all employees to act consistently with its values. Our success is built on trusting each other, which in turn lays a strong foundation for the trust of our clients, partners and stakeholders. Upholding the highest ethical standards by “living our values” is fundamental to our continued success and reputation, and our ability to make a positive impact on community resiliency. Employees must act with integrity in all interactions with each other, our clients and our communities.



Our Values Commitments



Conduct in Our Workplace



Conduct in Our Communities

 Caring	 Learning	 Results
<ul style="list-style-type: none"> • We endeavor to do the right thing for our clients, colleagues, and investors. • We support diversity of experience and thought and seek an inclusive culture. • We respect one another and every individual's opinion. 	<ul style="list-style-type: none"> • We are open to new ideas and new ways of doing things. • We encourage discussion and debate to support a decision. • We trust one another to be open, candid, and creative. 	<ul style="list-style-type: none"> • We guide our decisions by facts and data. • We focus on "One Verisk" as a whole and its long-term success. • We communicate a consistent message to the organization. • We support each other to achieve team success.
<ul style="list-style-type: none"> • Compliance We diligently complete core training requirements reinforcing our ethical and responsible conduct. • Professionalism We treat all colleagues, clients and stakeholders with respect, valuing their opinions and contributions. 	<ul style="list-style-type: none"> • Development We actively participate in mentoring, workshops and other training to enhance our skills and knowledge. • Feedback We continually collaborate and consider others' input to support our performance and making the best decisions for Verisk's interests. 	<ul style="list-style-type: none"> • Accountability We strive to deliver high-quality results, taking responsibility for our commitments, performance and compliance with company policies. • Collaboration We actively support and assist our team members, working together to drive Verisk's success.
<ul style="list-style-type: none"> • Act With Integrity We avoid improper behavior and conduct ourselves with exemplary professionalism at all events and activities. • Volunteering We strive to give back and make a positive impact in our global communities. 	<ul style="list-style-type: none"> • Risk Intelligence We actively engage with our clients and stakeholders to provide valuable insights on risks impacting our communities. • Thought Leadership We actively engage in a variety of forums to share industry-focused insights as well as responsible governance and corporate practices. 	<ul style="list-style-type: none"> • Client Success We ensure all client interactions focus on delivering exemplary service to help them achieve their goals. • Resilience We actively engage with our global communities to support our focus on solutions fostering long-term resilience.

Ethical Decision-Making

While we are all committed to living our values and exercising sound judgment, there may be situations in which the right course of action is not immediately clear. In these cases, it is important to take a thoughtful and principled approach. If you are faced with a difficult situation, decision, or an unusual request, consider asking yourself the following questions to help guide your actions:



Our Commitments to Leading with Integrity

All Verisk employees, officers and directors are expected to be and are accountable for acting responsibly and ethically consistent with this Code.

People leaders have special positions of trust and are expected to be role models for their teams; with senior leaders expected to be role models throughout the organization. Verisk leaders are expected to: consistently demonstrate the highest ethical standards in conducting their business activities, set expectations for their organizations and teams to do the same, and to:

- Ensure they emphasize the importance of remaining familiar with and acting in accordance with company policies;
- Timely complete, and hold their teams accountable for timely completion of required compliance training as a core component of their professional responsibilities;
- Foster a culture where all employees feel safe and comfortable raising compliance, ethics or other questions or concerns without fearing retaliation; and
- Appropriately and promptly refer any potential ethics, compliance or other concerns they become aware of for escalation by directly reporting the matter through [EthicsPoint](#).





Our Commitments to Compliance with Laws and Regulations

We are strongly committed to conducting our business affairs with honesty and integrity and in full compliance with all applicable laws, rules, and regulations in the communities in which we live, work and conduct business.

No employee, officer or director of the Company shall commit an illegal or unethical act, or instruct others to do so, for any reason. If you believe that any practice raises questions as to compliance with this Code or applicable law, rule, or regulation or if you otherwise have questions regarding any law, rule, or regulation, please contact the Law Department promptly report the matter via EthicsPoint.

Our Commitments to Ethical Workplace Conduct

We are strongly committed to conducting our business affairs with honesty and integrity and in full compliance with all applicable laws, rules, and regulations. No employee, officer or director of the Company shall commit an illegal or unethical act, or instruct others to do so, for any reason.

Anti-Harassment

Verisk has a zero-tolerance policy for harassment of any individual by another person based on any protected characteristic regardless of whether such harassment is perpetrated by a supervisor or other management personnel, clients, customers, fellow employees, visitors, or representatives of other businesses. Verisk does not tolerate and strictly prohibits such conduct.

Equal Employment Opportunities

Our policies for recruitment, advancement and retention of employees forbid discrimination based on individual characteristics, such as age, race, religion, color, sex, sexual orientation, gender, gender identity, gender expression, genetic information, national origin, disability, veteran status and any other criteria prohibited by law.

Our policies and procedures such as our Equal Employment Opportunity Policy, Zero-Tolerance for Harassment Policy and our Employee Handbook are designed to ensure that employees are treated and treat each other fairly and with respect and dignity. In keeping with this objective, conduct involving discrimination or harassment of others will not be tolerated.



What is harassment?

Harassment is unwelcome verbal, visual, or physical conduct that demeans or shows hostility or aversion toward an individual because of protected characteristics and has the purpose or effect of:

- creating an intimidating, hostile, or offensive working environment; or
- unreasonably interfering with an individual's work performance; or
- otherwise adversely affects an individual's employment opportunities.



What is discrimination?

Discrimination is the unjust or prejudicial treatment of others based on characteristics such as race, gender, age, sexual orientation, sexual identity, religion, or disability rather than individual merit.



What is a conflict of interest?

A conflict of interest occurs when a person's private interest or relationship interferes or may appear to interfere with Verisk's interests. A conflict may arise when an employee, officer or director takes an action or has an interest that may make it difficult to perform their work objectively and effectively.

Conflicts of Interest

You have a duty to act in Verisk's best interests. All employees, officers and directors are expected to endeavor to avoid situations that present an actual or potential conflict between their interests and Verisk's. This includes situations where your personal, financial or family interests compromise or may appear to compromise your ability to make decisions in Verisk's best interests. It may also arise when you (or your friends or family members) receive improper personal benefits as a result of your position with Verisk.

While not every situation involving a potential or actual conflict will be obvious, it is critical to recognize and disclose any situation that could pose a conflict. Conflicts of interest may arise in a variety of ways, such as:

- Holding a second job or engaging in outside business activities that interfere with your Verisk duties
- Holding an insurance agent, broker or solicitor's license, or maintaining a financial interest in or entering into any direct or indirect relationship with any agency or brokerage
- Owning, having an interest in or working for a competitor, client or supplier
- Competing with Verisk for purchase or sale of property, services or other interests
- Receiving a loan or guarantee due to your position with Verisk
- Having a personal or financial interest in a transaction involving Verisk or its stakeholders (other than as a Verisk employee, officer, or director and excluding routine investments in publicly traded companies)
- Directing business to suppliers, vendors or consultants that are owned or managed by, or that employ a relative, partner or friend, or with whom you have a financial interest
- Hiring, promoting or supervising relatives (immediate or otherwise), partners or personal friends

It is essential to disclose any potential or actual conflicts of interest that could raise concerns about your ability to act in Verisk's best interests. This includes conflicts involving activities concerning your relatives, partners, friends or other personal relationships that could influence your judgment or give even the perception of favoritism or improper conduct. Disclosures should be made promptly and accurately through Verisk's Conflict of Interest Disclosure Form, which can be obtained by sending a request to COIReports@verisk.com, and is provided annually during Commitments Month.

Failure to disclose is a Code violation and may result in corrective action. If you are unsure about whether a situation may constitute a conflict, please seek guidance from your manager, Compliance or Legal.



Culture and Inclusion

Verisk is committed to providing a workplace that represents our global society and where multiple perspectives are valued as a driver of innovation and excellence. As One Verisk, we continue to build a culture of inclusion and belonging that encourages, supports and celebrates the voices of our employees and builds deep, lasting connections with the clients and communities we serve. We hold ourselves accountable to act with intention, purpose, and authenticity and to take meaningful action in support of this commitment.

We fully embrace and encourage the full range of differences that define all people including, but not limited to, differences in race, ethnicity, national origin, gender, age, family or marital status, gender identity or expression, language, physical and mental ability, political affiliation, religion, sexual orientation, socio-economic status, veteran status, and all other characteristics that make our employees unique.

We aim to instill inclusion practices across Verisk and provide equal opportunity to all through our practices and policies on talent acquisition, development and management; compensation and benefits; promotions; internal mobility; employee separations; employee networks and the ongoing development of a work environment that encourages, enforces and promotes:

- Cross-cultural capabilities to instill a global mindset.
- Respectful communication and cooperation between employees.
- Teamwork and employee participation, welcoming all groups and employee perspectives.
- Contributions to the communities we serve to promote a greater understanding of and respect for the full range of differences in our global workforce and the demands of the global markets we serve.
- Engagement, fairness and compliance with all applicable laws and regulations, including those directed at discrimination and equal opportunities.



How can I create
**an inclusive
environment?**

Employees at all levels of the company can create an inclusive culture at Verisk by:

- Promoting collaboration and partnership within our teams.
- Using clear, transparent, and respectful communication.
- Thanking internal and external partners for their contributions.
- Educating ourselves about other people's experiences and how to be an ally.
- Reporting all harassment or discriminatory behaviors we see.



Ethical and Responsible Artificial Intelligence (AI)



Verisk proactively encourages leveraging AI Systems to support human processes and operate efficiently, drive innovation, propel growth, and foster creative solutions. Verisk harnesses AI's transformative potential to assist in building global resilience for individuals, communities and businesses while upholding ethical standards and respecting individual rights. Verisk has adopted and committed to follow its "FAITH" ethical AI principles in all aspects of AI development and utilization, as outlined to the right.

In addition to establishing the FAITH principles, Verisk's [Ethical AI Policy](#) sets out its AI governance lifecycle (highlighted above), and requirements for all businesses and AI System Owners to appropriately manage data and processing for their AI Systems in accordance with the policy and its supporting standards, including without limitation: obtaining AI Governance Board review and approval for certain AI Systems as defined under the standards, maintaining appropriate inventory and related AI documentation, responsibly developing and deploying AI Systems, monitoring AI Systems adequately and maintaining AI Systems appropriately to ensure continued operation in accordance with the policy.

FAITH Ethical AI Principles

F / Fairness

Verisk will strive to ensure that AI Systems do not treat individuals or groups unfairly.

A / Accountability

Verisk will identify AI owners; accountable business leaders, as well as responsible AI System use case owners and supporting resources charged with specific AI Governance duties as described in the standards, processes or procedures associated with the Ethical AI Policy.

I / Inclusivity

Verisk will design AI and AI Systems with comprehensive datasets that recognize, accept and benefit from all data subjects associated with AI systems or users of AI Systems.

T / Transparency

Verisk will maintain transparency concerning its design, implementation, and function of AI Systems. The purpose of AI algorithms will be interpretable, supported by appropriate model documentation, and made accessible in accordance with applicable laws and regulations.

H / Honoring Privacy

Verisk will operate AI Systems in compliance with applicable privacy and data protection laws, as well as its own policies and standards.

Information Security

As a leading data analytics and technology partner to the global insurance industry, we know that data is the lifeblood of our organization and protecting it is paramount. As we continue to grow with respect to our geographies, markets, scope of solutions and related technologies we provide to our clients, we are keenly aware of increased exposure to potential information risks and remain steadfast in our commitment to safeguarding the confidentiality, integrity, and availability of data.

All Verisk employees and those processing data on Verisk's behalf have a responsibility to preserve such data and Verisk's information systems. All employees are responsible and accountable for maintaining familiarity and complying with Verisk's established security policies and practices and reporting any potential security incident or policy violations.

It is equally important that our business partners, suppliers, customers, and other business associates understand their role in preserving and protecting Verisk's data and information systems. Where applicable, these responsibilities should be clearly outlined in our contracts with these entities. Our information security policies, including the [Information Security Policy Framework](#), [Acceptable Use Policy](#), [Data Principles](#), [Data Classification & Handling Policy](#), and [Clean Desk Policy](#) are available on Verisk's [Enterprise Policies & Procedures](#) intranet page.

Protecting Our Assets

Protecting Company assets against loss, theft, or other misuse is everyone's responsibility. Loss, theft and misuse of Company assets directly impact our profitability. Any suspected loss, misuse, or theft should be reported to a manager/supervisor or EthicsPoint.

The sole purpose of the Company's equipment, vehicles and supplies is the conduct of our business. They may be used only for Company business consistent with Company guidelines.



How can I protect
**company
assets?**

All employees can take steps to protect company assets by:

- Protecting confidential information from disclosure to the public or unapproved third parties.
- Ensuring the correct people approve and sign company contracts.
- Only using company approved hardware, software, apps, and websites.
- Using caution when opening emails and attachments from unknown or suspicious sources.
- Maintaining complex passwords, storing them in a secure location, and never sharing them.
- Speaking up if we see information that has been mishandled.

Protecting Confidential and Proprietary Information

Verisk's confidential or proprietary information is our asset as we developed, acquired, and/or compiled it with great effort and expense. As Verisk employees, we are responsible for reporting any potential or actual unauthorized disclosure of Verisk's or others' confidential or proprietary information. Confidential and proprietary information includes information not broadly or publicly available, which, if known, would be advantageous to competitors or highly detrimental to us, our clients or others and could result in serious financial loss.

Confidential and proprietary information generated and gathered in our business is an asset to Verisk and any other party that may entrust such information to us. Protecting it is crucial for our continued growth and competitive edge. It should be maintained in strict confidence, except when Verisk authorizes disclosure or it is required by law.

Confidential and proprietary information includes all nonpublic and other information that might, if used or disclosed without authorization, be useful to competitors or harmful to the Company, its clients, or its suppliers. This encompasses, but is not limited to, trade secrets, patents, trademarks, copyrights, business plans, code, collected data, reports, insights, research, new product plans, strategies, records, databases, salary and benefits data, employee medical information, client, employee and supplier lists, and any unpublished financial or pricing information.

What types of information are considered confidential?

Verisk confidential information includes, but is not limited to the following types of information and documents:

- Intellectual property (e.g., trade secrets, patents, trademarks, copyrights);
- Business plans or research;
- Personal data of employees, clients, suppliers, or other individuals;
- Client, employee and supplier lists;
- Audio and video recordings; and
- any unpublished financial or pricing information.



What is confidential information?

Confidential information is all nonpublic information that might, if such information is used or disclosed without authorization, be useful to competitors or harmful to Verisk, its clients, suppliers, business partners or others.

Much of our confidential and proprietary information is also known as intellectual property (“IP”) that consists of legally protected products of human intelligence and creation, protected by copyrights, patents and trademarks and also includes trade secrets and other assets, such as domain names.

The [Intellectual Property Protection Policy](#) sets forth Verisk’s commitment to appropriately protect its IP and respect others’ IP rights, and establishes expectations and responsibilities for identifying, documenting, managing, protecting and respecting various types of IP throughout the organization. Verisk protects its IP rights through processes such as: (a) asserting Copyright in its forms, publications, software and other content; (b) asserting Trademark rights over its company and product or service names and associated domains; (c) registering certain inventions that may be eligible for Patent protection; (d) protecting other confidential IP as Trade Secrets; and (e) ensuring that third-party access to and use of Verisk IP is accomplished by an appropriate license.

Your obligation to protect the Company’s proprietary and confidential information and intellectual property continues even after you leave the Company, and you must return all proprietary information in your possession upon leaving the Company and agree not to retain or distribute any copies.

Communications

At Verisk, precision and integrity are at the core of our communications—whether we’re engaging with partners, customers, shareholders, colleagues, the media, or the public. To safeguard our reputation and maintain clarity and consistency in our messaging, we rely on authorized Company spokespersons who adhere to our established protocols when addressing the public.

Internally, any official company communications must be routed through our Internal Communications team and disseminated via approved channels. This practice ensures alignment and a unified voice across all our interactions.



Recordings

Voice or video recordings of employee, Company or client meetings require senior management consent, as well as the consent of all participants being recorded to ensure compliance with varying legal requirements across multiple jurisdictions that may be reflected in meeting sessions. Any such recording is considered our confidential information. As further detailed in our [Recording Policy](#), recording meetings includes meeting transcriptions facilitated through Teams or other applications, such as virtual or AI 'note takers'.

Team members should not: enable recordings or transcriptions by default; add 'note takers' to meetings, nor allow any third parties attending demonstrations, presentations or meetings to have note-takers join the session.

Where recordings are authorized by senior management, they are to be retained for the minimum amount of time necessary to review the content – with longer retentions authorized only for special sessions such as training on a discrete topic that will be maintained as part of a department's training library for team members.

Recordkeeping and Public Disclosures

Verisk has a responsibility to provide full and accurate information in our public disclosures in all material respects, about our financial condition and results of operations. To facilitate our ability to file full, fair, accurate, timely and understandable disclosures with the Securities and Exchange Commission and to support any other communications, disclosures, filings or submissions, it is critical that Verisk maintains accurate, complete and reliable records and information to support these communications.

Verisk must maintain information relevant to its operations that is subject to business, legal or regulatory retention requirements in accordance with its Global Records Management Policy and associated standards. All Verisk data should be retained and disposed of in alignment with its retention schedules.

However, information may be required to be retained beyond its standard retention period pursuant to circumstances such as an investigation or pending legal proceeding. In these cases, a preservation notice will be issued advising the information is subject to a legal hold. Once subject to a hold, the information must be preserved – and not altered or deleted – until notice is issued that the hold is no longer in effect.

Respecting Privacy

We are committed to acting as a responsible data steward for all personal data we process – whether it pertains to our employees, officers, directors, contractors, shareholders, vendors, our clients' respective insureds, claimants or other individuals.

All employees, contractors or others processing personal data for Verisk are required and expected to comply with all applicable privacy and data protection laws and regulations, as well as our applicable policies, including without limitation our Global Privacy Policy, Supplier Code of Conduct and any corresponding standards.

These policies reflect Verisk's commitments to follow ethical and responsible data principles at all stages of the personal data lifecycle. This includes, without limitation, its commitment to using personal data in accordance with defined collection purposes – whether as a controller or a processor. Verisk also requires third parties providing data to Verisk to comply with applicable laws and regulations, including ensuring that individuals were provided appropriate collection notices detailing intended uses and sharing of their data with Verisk and any related Verisk processing purposes, and obtained appropriate consents (including any required explicit consents) from individuals for that collection, sharing and use.

Safe and Healthy Work Environment

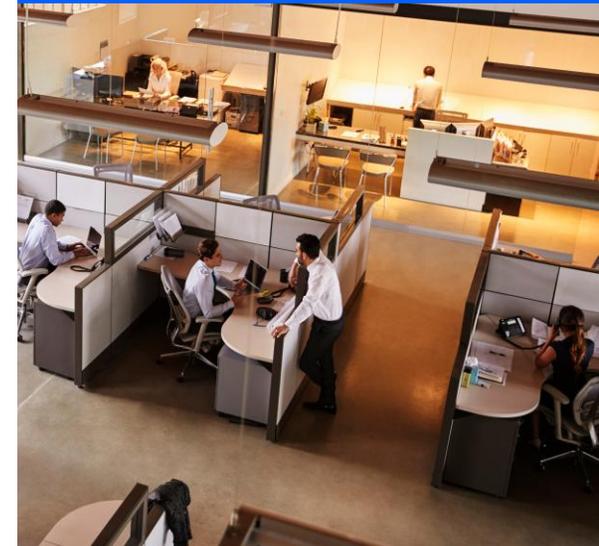
We are committed to conducting business in compliance with all applicable environmental and workplace health and safety laws and regulations. As such, Verisk has adopted an [Employee Health & Safety Policy](#) to describe our commitment and to offer programs and institute processes that promote the welfare of our workforce beyond the statutory and regulatory requirements applicable to the jurisdictions where we operate. We strive to provide a safe, healthy work environment for our employees and to avoid adverse impact and injury to the environment and communities where we conduct our business. By respecting these guidelines, we can ensure a safe, productive, and harmonious workplace for everyone.



What is personal data?

Personal Data is any data relating to an identified or *potentially identifiable* individual.

Tip: Direct identifiers are not required to make data Personal Data; if a data set contains a sufficient number of indirect data points that could potentially narrow down the set to identify individual(s) in the data set, all elements in the data set that could either *potentially identify or relate to* the identifiable individuals would be considered Personal Data.



This includes offering reasonable work hours for employees and maintaining a zero tolerance for [workplace violence](#) including possessing firearms or other weapons, making threats, threatening behavior, stalking, fighting or other acts of violence or similar conduct (verbal or physical), committed by/or directed to employees and/or the visiting public while in the workplace or engaged in company activities. Achieving this goal is the responsibility of all officers, directors and employees.

Safety Reporting

If you suspect, witness, or experience any threatening, harassing, or violent behavior, language, or words, report it immediately. If it is an emergency and an immediate threat exists, call your local emergency services or law enforcement and notify building security.

[You may also contact the 24/7 Global Protection Services Hotline at](#)

[+1.201.469.2100](#). If it is not an emergency, but, for example, there are aggressive and intimidating behaviors or other troubling situations, report to Human Resources or via EthicsPoint.

Further, we believe our employees should not be disturbed while performing their duties. For this reason, distributing advertising material,

handbills, or other literature on Verisk's premises is always prohibited.

Solicitation of a Verisk employee by another Verisk employee is prohibited while either employee is on working time. Working time is defined as any period during which an employee is scheduled to perform that employee's job duties. Working time does not include meal and/or break periods. Solicitation of any kind by third parties on Verisk's premises is always prohibited.

Securities Trading

As an employee, you may also have access to confidential, proprietary or material non-public information about Verisk or other entities. This type of information – whether positive or negative – should be considered inside information and never used for personal gain. Inside information could potentially influence the stock price of Verisk or other companies. Using such information to buy or sell stocks or to provide it to others who may use it for trading, is strictly prohibited in accordance with our [Insider Trading Policy](#). Further, employees may not provide “tips” to others by disclosing, directly or indirectly, any confidential, proprietary, or material non-public information to anyone

who could act on it by buying or selling securities.

Each employee must safeguard confidential, proprietary, or material non-public information of Verisk or third-party companies you come into contact with during your role at Verisk. Further, such information should only be shared on a strict “need to know” basis and in accordance with applicable confidentiality agreements, policies and procedures. You are required to familiarize yourself with and comply with our Insider Trading Policy and contact the Legal Department with any questions about your ability to buy or sell securities.





Selected Policy Highlights

Data Governance

Verisk's core business provides our customers with innovative analytic solutions, efficiencies and modernized products and services. To do this, Verisk must leverage data – which we commit to do responsibly and ethically, as well as compliantly and efficiently. Our [Data Governance Policy](#) requires businesses to properly manage all data it processes in alignment with its “DATA” Data Governance Principles.

The Data Governance Policy standards include the Data Use Standard for New Uses, which requires dataset owners to obtain Verisk Data Use Council approval via the Data Use Request (“DUR”) process for new dataset uses. The DUR process assesses proposed uses for factors such as contractual and regulatory restrictions, privacy and security concerns and other compliance or policy considerations.

Procurement

Verisk promotes the highest standards of integrity, with zero tolerance for bribery, corruption or fraud. Our [Procurement Policy](#) establishes requirements to ensure purchasing activities are conducted in a competitive, fair and transparent manner. Verisk’s Strategic Sourcing & Procurement (“SS&P”) department strives to provide the greatest value to the organization through responsible practices facilitating the efficient purchase of goods and services to control costs, minimize associated risks and hold suppliers accountable for delivering high quality goods and services in accordance with the [Supplier Code of Conduct](#). SS&P has established standards and processes for all employees to follow to support Verisk’s responsible procurement practices, such as the:

- [Request for Proposal \(“RFP”\) Guidance](#) and process, which invites structured bids for goods or services from prospective suppliers, and is designed to ensure a fair, consistent, transparent and competitive process is applied to all potential suppliers; and the
- [Contingent Worker Standard](#), which provides clear guidelines and designates company portals and processes for engaging and using non-employee workers such as agency staff, independent contractors or professional consultants.

DATA

Data Governance Principles

D / Documentable

Verisk will properly identify, catalog, label and otherwise maintain appropriate documentation of its data processing activities for data in its custody for the duration of the applicable data lifecycle.

A / Accountable

Verisk will identify dataset owners and accountable business leadership charged with specific data governance duties as described in the standards, processes or procedures associated with the Data Governance Policy.

T / Transparent

Verisk will use data in accordance with the: terms and conditions, permissions, contractual requirements, applicable laws and regulations, Verisk policy requirements and any other notices or specifications applicable to the data when it was provided to or obtained by Verisk.

A / Appropriate

Verisk will use the data where and as permitted appropriately across its businesses to facilitate purposes such as R&D, Commercialization, Enterprise Entity resolution and Product Enhancement work.

Travel

Verisk's [Travel Policy](#) sets forth a coordinated and consistent approach focused on cost-effectiveness, sustainability, safety and risk management for travel undertaken on Verisk's behalf. All corporate travel should be booked and conducted as set forth in the Travel Policy, with corresponding expenses documented and reviewed for alignment with its requirements. For U.S. based employees, there is an additional [Use of Privately Owned Vehicles Standard](#) under the Travel Policy, establishing eligibility, screening and reporting requirements associated with employees using their personal vehicles while conducting authorized Verisk work-related business.

Working Hours

Verisk maintains office locations around the globe; with teams collaborating across jurisdictions and time zones. Accordingly, Verisk offices may vary with respect to working hours, standard workdays/workweeks, rights to disconnect, and non-working holidays in accordance with local law and practice. Global team members are expected to be mindful and respectful of others' work arrangements when making requests, and to use any available tools as appropriate – such as 'delayed send' functionality within Outlook. Team members' rights and further relevant details for specific jurisdictions may be found in the corresponding jurisdiction's employee handbooks.



Our Commitments to Ethical Community Conduct

Verisk strives to build resilience globally for individuals, businesses and communities. We are strongly committed to engaging with our clients, suppliers and other stakeholders with honesty and integrity in all our interactions.



Anti-Bribery and Anti-Corruption

Verisk is committed to deal fairly with clients, suppliers, competitors, the public and each other at all times and in accordance with ethical business practices. No one should take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other unfair dealing practice.

We are committed to maintaining a competitive marketplace and complying with all applicable anti-bribery and corruption laws and regulations. Anti-bribery and corruption laws prohibit the making or taking of bribes and kickbacks. Such violations can expose Verisk and its employees to criminal sanctions, including fines, imprisonment and civil liability.

It is crucial to avoid even the perception of any bribes, kickbacks. We must take care to prevent inadvertent violations of anti-bribery and corruption laws by vetting sponsorships and gifts carefully and ensuring that any potential facilitation payments are in accordance with applicable laws.

In compliance with our [Anti-Bribery and Corruption Policy](#), no bribes, kickbacks, or other similar payments in any form shall be made directly or indirectly to or for anyone to obtain or retain business or gain any other favorable action. Payments or gifts to any government officials, foreign political parties (or officials), and foreign political candidates intended to influence the official's decision or provide an unfair advantage are also strictly prohibited. The Company and the employee, officer or director involved may be subject to disciplinary action as well as potential civil or criminal liability for violation of this requirement.

Verisk's [Anti-Bribery and Corruption Policy](#) also prohibits giving or receiving business gifts and hospitality items with the intent to influence a specific decision, gain an unfair advantage, encourage, or reward improper performance, or place the recipient under any obligation - currently or in the future.

As such, employees are required to record Gifts and Hospitality items, whether given or received, in the [ServiceNow Gifts and Hospitality registration system](#).



What is a bribe?

A Bribe is any offer, promise, or authorization to give money, goods, gratuities, meals, entertainment, services, jobs or job offers, travel, gifts, benefit, or other thing of value with the intent to obtain or retain business, gain any improper advantage, or induce or reward improper Performance, where the recipient is expected to:

- act in bad faith
- act in a prejudicial or unfair manner
- violate a position of trust
- violate the law or his or her lawful duty
- provide an improper advantage

It is not necessary for the Bribe to be *accepted* to be a violation – an *offer* or *promise* of a Bribe is sufficient.

Fair Competition

Verisk is committed to deal fairly with clients, suppliers, competitors, the public and each other at all times and in accordance with ethical business practices. No one should take unfair advantage of anyone through manipulation, concealment, abusing privileged information, misrepresenting material facts, or any other unfair practice.

We are committed to maintaining a competitive marketplace and complying with all applicable antitrust laws and regulations. Antitrust laws prohibit agreements among competitors that affect pricing, market allocation or other competitive practices, including, but not limited to, agreements on terms of sale, dividing markets or clients, and fixing wages or salaries. Such violations can expose Verisk and its employees to criminal sanctions, including fines, imprisonment and civil liability.

We treat others, including our competitors, the way we want to be treated – fairly and with respect. We are committed to competing vigorously but fairly, ensuring our actions align with the laws and regulations of the countries in which we operate. Competition laws are designed to foster free and open competition, efficient services, and a productive economy. Any conduct that reduces or eliminates competition is subject to scrutiny. In compliance with our [Antitrust Policy](#), the following conduct is strictly prohibited:

- Fixing prices or terms of products and services.
- Agreeing to divide markets, clients or territories.
- Agreeing not to compete for clients or in specific business lines.
- Engaging in any form of client or competitor boycott.
- Agreeing to fix salaries, wages, or engage in no-poaching agreements.
- Undermining bidding processes or engaging in anti-competitive practices.



What is fair competition?

The goal of Fair Competition (also called Antitrust) laws is to protect vigorous competition. Specifically, these laws prohibit agreements or understandings between or among competitors that undermine competition, such as:

- price fixing,
- dividing markets,
- monopolies, and
- other transactions that substantially reduce competition in the marketplace.





With respect to antitrust laws, we must immediately cease any conversation with competitors involving sensitive business information, particularly topics that might suggest improper conduct or coordination. If you suspect potential anticompetitive activities, report them immediately via EthicsPoint. For other fair competition questions, please consult the Law Department.

Our relationships with competitors, clients and other third parties are essential to our success, and it is vital that these relationships be handled in a manner that protects Verisk's legitimate business interests while preserving fair competition.

Global Compliance and Anti-Fraud

Verisk is proud to operate around the world to help facilitate global resilience. Operating globally requires careful consideration of and alignment with specific compliance requirements for each activity and jurisdiction. Verisk is committed to employing appropriate diligence processes to facilitate our compliance as well as that of our clients and other key stakeholders. All employees are expected to support these processes, including at minimum:

- Ensuring that third parties are appropriately submitted for sanctions screening to the Compliance Monitoring & Oversight team before engaging in any dealings or transactions;
- Facilitating providing any information needed for our clients' anti-money laundering processes (such as "Know Your Customer" or similar);
- Consulting Legal and senior management to ensure appropriate reviews are undertaken before expanding sales or operations into another geographic territory; and
- Consulting Privacy to verify appropriate commitments and protections are in place for global transfers of personal data.

Verisk is committed to operating ethically, honestly and with integrity. All employees globally are expected to actively work to prevent fraud and are prohibited from engaging in deceptive or dishonest acts to attempt to secure a benefit for themselves, Verisk or others. If any employees have a suspicion of fraudulent activity, they are required to report it immediately to EthicsPoint.



What is
fraud?

Fraud consists of acts of deception intended to secure an unfair or unlawful financial or other benefit.

Human Rights and Modern Slavery

In alignment with our unwavering dedication to global ethical business practices, Verisk's Board of Directors introduced a comprehensive Human Rights Policy in 2022. Our [Human Rights Policy](#) and [Statement on Modern Slavery](#) encompass a wide array of rights and explicitly prohibit the use of any form of slave, forced, bonded, indentured, involuntary labor, or human trafficking. Further, Verisk pledges to adhere to the Human Rights laws and regulations pertinent to the jurisdictions in which we operate. However, in instances where we perceive these laws and regulations to be insufficient in upholding internationally recognized human rights, we remain steadfast in our commitment to conduct our business in a manner reflecting our core values and cultural ethos. Verisk expects all employees to report incidents that may involve modern slavery to EthicsPoint.

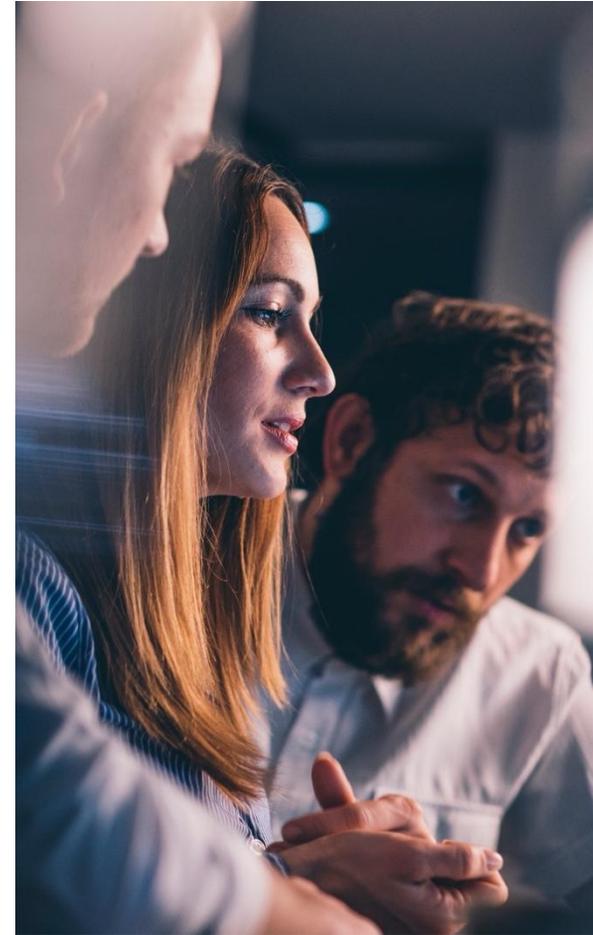
Participating in the Political Process

Individuals may not make political contributions on Verisk's behalf or use its assets to make political contributions. This is not intended to discourage or prevent individuals from making political contributions or engaging in political activities on their own behalf. No one may be reimbursed by the Company directly or indirectly for personal political contributions.

Sustainability

Verisk recognizes the profound influence our business exerts on the world. Embracing our responsibility, we meticulously monitor, measure, disclose, and reduce emissions linked to our operations. Our commitment to minimizing our environmental footprint is evident through strategic energy reduction initiatives, investments in renewable energy certificates and carbon offsets, and a steadfast focus on reducing greenhouse gas emissions.

As a company dedicated to the enduring sustainability of both our organization and the global community, we remain resolute in addressing the tangible impacts of climate change. Our efforts are geared towards safeguarding the future for generations to come.



What is **modern slavery**?

Modern slavery is a serious crime involving the exploitation of individuals through coercion, deception, or force for personal or commercial gain. It includes Human Trafficking, Forced Labor, Debt Bondage, and Domestic Servitude.

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Shaping a future of resilience

Verisk connects the global insurance industry through proprietary data and technology to deliver insights that real people depend on every day.

