

# 2015 Corporate Social Responsibility Report



## About Verisk Analytics

Verisk Analytics (Nasdaq:VRSK) is a leading data analytics provider serving customers in insurance, natural resources, healthcare, financial services, government, and risk management. Headquartered in Jersey City, New Jersey, the company operates in 23 countries and is a member of Standard & Poor's (S&P) 500® Index. Verisk Analytics is also part of the NASDAQ-100 Index, which includes the 100 largest nonfinancial securities listed on the NASDAQ stock market. In 2015, the company was ranked 18th on the *Forbes* World's Most Innovative Companies list.

Using advanced technologies to collect and analyze billions of records, Verisk Analytics draws on unique data assets and deep domain expertise to provide first-to-market innovations that are integrated into customer workflows. The company offers predictive analytics and decision support solutions to customers in rating, underwriting, claims, catastrophe and weather risk, global risk analytics, natural resources intelligence, economic forecasting, and many other fields. To meet the needs of diverse clients, Verisk Analytics employs an experienced staff of business and technical specialists, analysts, and certified professionals.

In the United States and around the world, Verisk Analytics helps customers protect people, property, and financial assets.

For more information on Verisk, visit [www.verisk.com](http://www.verisk.com).

For more information on our corporate social responsibility program, including our Code of Business Conduct and Ethics and our Managing and Protecting Data policy statement, visit [www.verisk.com/csr](http://www.verisk.com/csr).

# A Message from Our Chairman, President, and Chief Executive Officer



Reflecting on the progress we've made since launching our corporate social responsibility program in 2014, I find myself becoming an even stronger proponent of its benefits.

I'm personally inspired by the way my colleagues have embraced our initiatives. They speak passionately about how our work benefits people and society; they give generously to support organizations that serve all of us; and they welcome the challenge of helping Verisk become a more responsible corporate citizen.

The pages that follow contain many examples of what we accomplished in 2015 to advance our corporate social responsibility priorities. They range from the steps we're taking to assess our greenhouse gas footprint to the ways we're addressing feedback from a company employee engagement survey. The report describes the company's multitiered framework for corporate giving and how it complements our professional expertise, supports the needs of our local communities, and reflects the interests of our employees.

We achieved a significant milestone when *Forbes* named Verisk the eighteenth most innovative company in the world. This achievement supports one of the core principles of The Verisk Way—innovation—being passionate about visualizing the future and being thought leaders to achieve a better tomorrow. Those are the same principles that underlie our commitment to corporate social responsibility.

Our conduct has consequences. Sometimes it's hard to assess how smaller actions can affect the world around us. But all our actions add up and ripple outward in ways that reflect continuous improvement and result in steady progress.

As our corporate social responsibility efforts continue to mature and our programs become an integral part of our culture, I expect those ripples to become more profound and create meaningful outcomes for our company and our people, the environment, and society as a whole.

Sincerely,

A handwritten signature in blue ink that reads "Scott G. Stephenson". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Scott G. Stephenson  
Chairman, President, and Chief Executive Officer

# 2015 Corporate Social Responsibility Highlights

## Company PAGE 6

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*Forbes* ranked Verisk number 18 on its list of the **World's Most Innovative Companies**.

**NASA** presented an award to AER scientists for their help developing a new instrument for measuring carbon and climate change.



S&P

Verisk was named to join the **S&P 500 Index**.



UNICEF, Global Child Forum, and Verisk Maplecroft launched the **Children's Rights and Business Atlas** to help companies identify risks to children's rights and mitigate them in their global supply chains.

**Environmental Business Journal** honored 3E for launching the first mobile site to offer instant access to chemical regulatory compliance reference data through smartphone and tablet devices.



## Environment PAGE 16



Verisk launched its **Greenhouse Gas (GHG) Measurement Initiative** to calculate our global GHG footprint using the Greenhouse Gas Protocol.

Verisk relocated its national processing center for commercial property to an **ENERGY STAR-certified building** in Mount Laurel, New Jersey—one of 15 Verisk properties to receive such designation.

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The company completed the transition of its main data center operations to **LEED Gold-certified facilities** in Lehi, Utah, and Somerset, New Jersey.

Verisk's automobile fleet achieved improved **aggregate mile-per-gallon performance** for the sixth consecutive year.



## People PAGE 22



The company addressed findings from our 2014 **Employee Engagement Survey**, implementing action plans in 2015 to enrich the workplace experience.



Verisk increased spending on **training and professional development** by 30 percent over the prior year.



Verisk implemented a new employee recognition program—**The Verisk Way to Go**—acknowledging superior performance with expedited cash bonuses.

Verisk welcomed another class to its **Leadership Excellence Program**, which includes a one-week data analytics boot camp at the University of Virginia.



 **\$500,000**

Together, the company and employees contributed nearly \$500,000 to the **Verisk Nepal Relief and Recovery Fund**, helping our Nepalese colleagues following the devastating earthquake in April 2015.

## Society PAGE 30



Verisk became a major sponsor of **GeoHazards International**, funding a feasibility project in Bhutan to install “earthquake-protective desks” in the most vulnerable schools.



Verisk is sponsoring **Girl Stats**, a public online platform providing data, analytics, and maps illuminating the challenges faced by adolescent girls and young women.



Verisk employees worldwide volunteered for our **2015 Community Service Week**, helping many charitable organizations.

The company awarded **community grants** to many local and national organizations that advance the sciences, assist wounded veterans, promote clean water initiatives, enrich the lives of disadvantaged children, and serve the homeless.



Verisk partnered with **Year Up**—an organization dedicated to helping urban young adults acquire the education, skills, and experience to become successful in the workforce.



# Company

Verisk has demonstrated an unqualified commitment to business integrity for nearly 45 years and conducts our activities within a responsible economic, environmental, and societal framework.

We again achieved peer-leading levels of organic revenue growth and high levels of profitability. We maintained our disciplined capital management strategy and invested in growing our business while also returning capital to shareholders.

Consolidated Revenues: \$2.1 billion

Employees: 7,700+

Global Presence: 60+ locations around the world\*



\*Some data points represent multiple offices in the same region.

Please visit our investor site at <http://investor.verisk.com> to download the *Verisk Analytics 2015 Annual Report*, read our corporate overview, and view stock and financial information.



*Forbes* magazine ranked Verisk Analytics 18 out of 100 on its list of the **World's Most Innovative Companies**. The list recognizes companies that investors expect to be innovative now and in the future. We joined notable companies such as Tesla, Salesforce, Amazon, and Netflix among the top 25 on the list and also ranked first ahead of our industry counterparts in the Research & Consulting Services category. *Forbes* acknowledged Verisk's innovative approach to providing data analytics to professionals in insurance, energy, healthcare, financial services, and risk management.



Verisk achieved another significant milestone when Standard & Poor's named the company to join the S&P 500 Index, effective at the close of trading on October 7, 2015. The S&P 500 is an index of 500 stocks chosen for market size, liquidity, and industry grouping, among other factors, and is a leading indicator of U.S. equities meant to reflect the risk/return characteristics of the large cap universe. Companies included in the index are selected by the S&P Index Committee, a team of analysts and economists at Standard & Poor's.

**“We remain focused on ensuring that Verisk continues to be an innovative data analytics provider helping our customers protect people, property, and financial assets.”**

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Scott G. Stephenson  
Chairman, President, and Chief Executive Officer  
Verisk Analytics

# Impact on Society

MUCH OF VERISK'S WORK HAS BENEFICIAL EFFECTS THAT HELP BUSINESSES, COMMUNITIES, AND PEOPLE.



The company that was formed in 1971 and the Verisk doing business today are remarkably similar in one significant aspect: our work continues to impact society in meaningful ways.

Since our founding, we've been aggregating data as the basis for predictive analytics in the property/casualty insurance industry and developing insurance coverage programs for personal and commercial lines of business. By performing essential functions that many insurers are unable to do on their own, our work helps lower costs. And it provides customers with the tools to build new products and enter new markets—thus promoting competition and solvency in the process.

Our insurance analytics measure the value of technological advances that help reduce risk. When customers reflect those advances in pricing discounts, they not only reward individual policyholders, but they also motivate builders and manufacturers to make buildings and products safer.

Studies have confirmed that the municipal fire protection evaluations we conduct on behalf of the insurance industry in nearly 48,000 fire protection areas in the United States ultimately help local communities plan for, budget, and justify improvements in their fire protection.

## Beyond Essentials

By understanding the needs of our customers, we've evolved in exciting ways. For example, our work today influences the buying experience for millions of consumers looking to protect their families and their assets. For homes and commercial buildings, we help determine how much insurance to purchase by estimating the cost to repair or replace property. And when a loss occurs, our solutions make the adjuster more efficient, the insurer more confident, and the policyholder more likely to recover.

Customers use Verisk's database of insurance claims—the largest claims database in the world—to help expedite the payment of legitimate claims and detect suspect claims. When a severely damaged vehicle has been declared a total loss, we report that information to the appropriate government agencies so the vehicle can't be resold to an unsuspecting buyer. Through our equipment registry, we help law enforcement retrieve stolen construction and farm machinery and return it to the rightful owners. And our information helps the Child Support Lien Network, which has assisted states in recovering millions of dollars in unpaid child support payments on behalf of the children and families entitled to them.

### The Science of Risk

Today, Verisk's innovative work in understanding the effects of natural catastrophes, atmospheric changes, environmental exposures, and healthcare outcomes adds a significant dimension to how we make a difference.

When we conduct scientific research, analyze data, and provide tools that promote greater understanding of the likelihood and consequences of an earthquake or hurricane, we're enabling the private and public sectors to prepare for natural disasters—work that ultimately saves lives and mitigates property loss.

When we're identifying small atmospheric changes that have major ramifications for agriculture and hydrology or assessing where a storm will hit and its effect on the power grid, professionals at Verisk are helping transform leading-edge research to operational uses that benefit society.

We provide environmental services to the world's top retailers and global leaders in the chemical and pharmaceutical industries—helping them produce environmentally sensitive products, improve user and worker safety, and reduce the risks inherent in storing and transporting hazardous materials and substances. We believe those endeavors make the world safer for everyone.

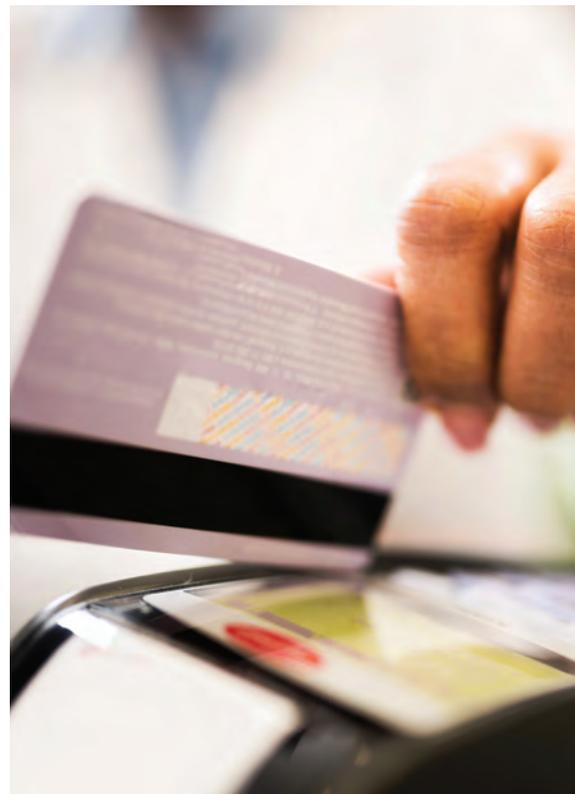
Our healthcare analytics help health plans, employers, providers, and other risk-bearing organizations improve the quality of healthcare delivery, understand inefficiencies that affect care and cost, and support compliance. We also help healthcare payers detect and prevent fraud and abuse—a problem that costs the American healthcare system billions annually.

### A Greater Presence

The extent of Verisk's risk assessment and predictive analytics capabilities exceeds what our founders could have imagined. One example is our work with the largest global banks and across some of the largest markets to collect and aggregate granular financial account and transaction data and provide a comprehensive understanding of the trends associated with consumer borrowing and its risks. That approach helps keep banks safe, sound, and profitable. Because a healthy banking system is essential to a strong economy, our work with financial institutions directly benefits government, business, and consumers—all stakeholders in the bigger economic picture.

We provide objective analysis and advice on assets, companies, and markets to organizations in the energy, chemicals, and metals and mining industries. That independent insight informs all levels of strategic decision making, ranging from capital allocation in the private sector to policy initiatives by national governments.

And we've extended our reach to global risk analytics, providing new ways for companies to assess and mitigate risk associated with such issues as corruption, human trafficking, child labor, and civil unrest. We feature one of the by-products of this investment on the next page: the recent publication of the *Children's Rights and Business Atlas*.



## Children's Rights and Business Atlas: A Partnership of UNICEF, Global Child Forum, and Verisk Maplecroft



Credit: Neil Palmer/CIAT for Center for International Forestry Research (CIFOR)

The children of the Sao Felix community in the Brazilian Amazon

With the help of Verisk Maplecroft's expertise in building global indices and interactive maps, UNICEF and Global Child Forum have launched a new web-based platform enabling organizations worldwide to harness the power of data to positively affect children's rights.

The *Children's Rights and Business Atlas* uses data drawn from research by Verisk Maplecroft that will allow organizations to understand risks to children in 198 countries and territories, including issues such as child labor, marketing and product safety, land and environmental rights, and conflicts and emergencies. Companies seeking to expand their business operations or supply chain links can use the Atlas to examine risks in new business locations while assessing risks associated with current operations or investments. The Atlas assists companies with their human rights due-diligence processes and risk assessments, with a focus on children's rights. That mission empowers companies to prevent and/or remedy breaches of children's rights.

The Atlas uses the United Nations "Protect, Respect and Remedy" framework for business and human rights to assess businesses' risks of infringing on children's rights. The framework rests on three pillars: the primary duty of the state to protect human rights, the responsibility of business to respect human rights, and the provision of effective remedies for victims of human rights violations.

To support this framework, Verisk Maplecroft independently researched and evaluated data to measure state protection of children's rights and industry respect for children's rights in 198 countries across ten business sectors.

To access the *Children's Rights and Business Atlas*, please visit [www.childrensrightsatlas.org](http://www.childrensrightsatlas.org).



The *Children's Rights and Business Atlas* launch event

The *Children's Rights and Business Atlas* was launched at the 2015 Global Child Forum on November 26, 2015. The Forum was hosted by His Majesty King Carl XVI Gustaf of Sweden at the Stockholm Royal Palace. Speakers included Swedish Prime Minister Stefan Löfven, UN High Commissioner for Human Rights Zeid Ra'ad Al Hussein, UNESCO Director-General Irina Bokova, and Plan International CEO Anne-Birgitte Albrechtsen. More than 400 influential international decision makers from business, government, civil society, and academia convened to discuss children's rights within the corporate sustainability agenda.

“This is the first comprehensive public-domain resource that enables companies to evaluate children’s rights risks. The Atlas and its interactive mapping capabilities support leading businesses and investors to implement effective due-diligence systems for their operations, supply chains, and assets.”

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Dr. Kevin Franklin  
Chief Operating Officer  
Verisk Maplecroft

## NASA Award Recognizes AER for Help Developing New Instrument for Measuring Carbon and Climate Change

Scientists at Atmospheric and Environmental Research (AER) are among the recipients of a prestigious 2015 National Aeronautics and Space Administration (NASA) Group Achievement Award for their contributions to the NASA Langley ASCENDS CarbonHawk Experiment Simulator (ACES) program. The ASCENDS (Active Sensing of CO<sub>2</sub> Emissions over Nights, Days, and Seasons) mission will give scientists enhanced data to study atmospheric carbon sources, sinks, and transport—key factors in assessing changes in carbon emissions—and better understand, predict, and model climate change.

Unlike current global satellite-based observations of CO<sub>2</sub>, which rely on measurements from passive instruments that use reflected sunlight to measure CO<sub>2</sub> concentrations, the ASCENDS mission will employ laser-based technologies enabling continuous measurements both day and night in high latitudes, such as northern Europe during winter and over the poles.

To pave the way for this eventual space-borne instrument, engineers are developing airborne instrumentation that helps advance the systems needed for the mission. ACES is one such instrument, and AER researchers have participated in the ACES design analysis and retrievals of CO<sub>2</sub> amounts from flight data.



Credit: NASA/David C. Bowman

The ACES instrument is shown here installed in NASA aircraft before flight testing. It senses CO<sub>2</sub> emissions over nights, days, and seasons.

## 3E Company Honored with Business Achievement Award for Regulatory Compliance

*Environmental Business Journal* recognized 3E for a number of significant achievements in the area of chemical regulatory compliance:

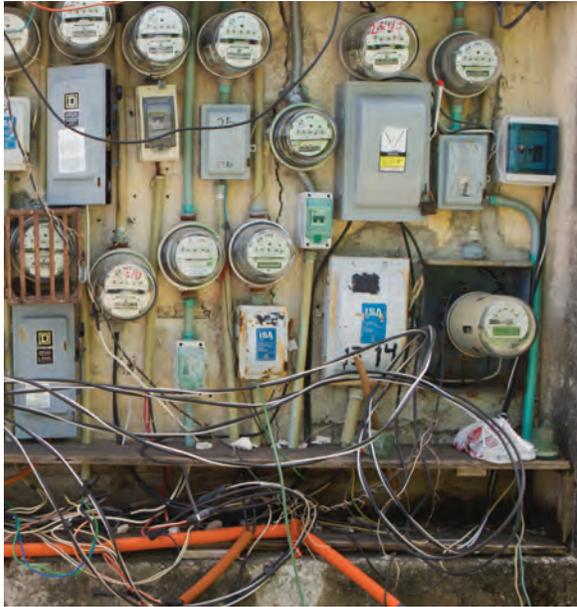
- For providing the first mobile site to offer instant access to chemical regulatory compliance reference data through smartphone and tablet devices, streamlining conformance with product safety and stewardship obligations
- For its supply chain regulatory alert system, which ensures that manufacturers are aware of changes to regulatory requirements for a specific material

- For its expanded regulatory content and data in the cosmetics, food, food contact, personal care, and pharmaceutical industries

As an award winner for the tenth consecutive year, 3E remains an industry leader of environmental health and safety compliance and information management services, supporting customer compliance efforts around the world.



## Celebrating a 150-Year Legacy of Public Safety



We trace part of Verisk's history back 150 years to 1866, when a devastating fire in Portland, Maine, left 10,000 people homeless and destroyed 1,800 buildings. That tragedy highlighted the vulnerability of the public and the insurance industry to the effects of catastrophic fire losses. And from that tragedy, the National Board of Fire Underwriters (NBFU) was created.

In the late 1800s and early 1900s, the NBFU focused its activities on the application of engineering principles and loss prevention programs. The organization was part of a group that developed the first National Electrical Code to address fire hazards arising from the use of electricity. They also recommended the first national building code for fire prevention construction standards and developed the first municipal fire protection grading schedule to rate municipalities on their fire protection activities.

After a century of service, the NBFU began splitting its activities, including its Engineering and Safety Service (E&S™) and municipal fire protection grading schedule. Ultimately, both found homes at ISO and are now part of the Verisk family. Since 1965, E&S has been at the forefront of addressing workplace hazards and promoting risk reduction. Building on its historical roots, E&S has tackled the hazards of chemical plant disasters and contributed significantly to standards informing emergency

responders of hazards they could encounter in the workplace. Since becoming part of ISO in 1997, E&S continues its critical work—providing technical, legislative, and regulatory information for risk management and loss control for insurers, agents, and customers in many other industries.

NBFU's municipal fire protection grading schedule became the forerunner of ISO's Public Protection Classification (PPC™) program, which evaluates fire protection services for nearly 48,000 fire response jurisdictions in the United States. By classifying communities' ability to suppress fires through the PPC program, ISO provides an objective, countrywide standard for the industry. The program helps insurers underwrite and price policies commensurate with the risk, ensures that policyholders pay fair premiums, and provides incentives to communities to improve their fire-fighting services. Better fire protection—as measured by PPC grades—results in lower fire losses.

E&S and ISO now play leading roles in the important 150-year history of promoting public safety and welfare, managing risk, and evaluating municipal fire protection. Both continue to support fire safety and loss prevention efforts and improve the way we protect people, property, and financial assets. Our strong legacy continues.

# Customer Engagement

Verisk engages our customers throughout the year at a variety of conferences and user meetings on a wide array of topics, including catastrophe modeling and management, insurance fraud, healthcare risk and effectiveness, claims processing, and supply chain risk. Our many user groups also meet regularly to discuss key issues affecting products, services, and processes.



Xactware employees and customers in the Xperience Lab

In 2015, we held many notable events. Here's a sampling:

### **Verisk Risk Symposium, London, England** —

We returned to London for the third year, bringing together our customers and other U.K. insurance executives and offering a variety of sessions on emerging trends and issues in the London and European markets.

### **Xactware User Conference, Salt Lake City, Utah** —

Our sixth annual user conference offered customers educational, training, and strategy sessions. Attendees also experienced our latest innovations in the Xperience Lab, an interactive, hands-on event.

**AIR Envision, Boston, Massachusetts** — We hosted a conference for the catastrophe modeling industry that gave our customers insights into the best strategies for risk management.

**Regulatory and Advisory Panels** — We held many forums throughout the year addressing a wide variety of topics in areas of interest to insurance regulators and customers, including coverages and rating, claims, emerging issues, and enterprise risk management.

**ISO User Conferences** — ISO hosted a series of user conferences for insurance executives around the country in locations including Atlanta, Georgia; Columbus, Ohio; Milwaukee, Wisconsin; and Philadelphia, Pennsylvania. We discussed critical issues facing the property/casualty insurance industry and shared visions for the future. Our Product Showcase gave attendees an opportunity for hands-on demos and interaction.



Kiran Chinnayakanahalli, senior scientist in AIR Worldwide's flood group, presents at the 2015 Envision conference.

## Net Promoter Score®

Using the Net Promoter Score® methodology, Verisk completed nearly 3,000 additional customer surveys in 2015, bringing the total number of conducted surveys to almost 13,000 since the program's inception in 2014.

The surveys provide feedback and help us understand how we can do better. The goal is to gain insight into our customers' experiences and requirements, address areas for improvement, and drive innovation.

## Diversity in the Supply Chain



During 2015, the company advanced efforts to ensure that minority-, women-, and veteran-owned businesses, as well as small and disadvantaged businesses, are given the opportunity to participate in Verisk's procurement process.

By year-end, staff had consolidated purchasing information across the enterprise and accelerated its analysis from semiannually to quarterly, using the services of an independent business information company.

Verisk joined the Women's Business Enterprise National Council as a first step in ultimately expanding procurement opportunities for women-owned businesses.

After analyzing spending trends and forecasts, Verisk expects to establish supplier diversity targets applicable to 2017 and beyond. The company also intends to implement a supplier code of conduct for our procurement activities worldwide.

## Governance

At the company's 2015 annual meeting, the Board unanimously recommended—and shareholders approved—an amendment to the bylaws that implements a majority voting standard for uncontested director elections. This amendment will strengthen the Board nomination process and enhance director accountability.



# Environment

As a data analytics company, we don't use or consume natural materials in any type of industrial process. Our products and services are largely automated and, in many cases, promote economies of scale and provide opportunities for shared services among customers. Those outcomes minimize environmental stress and save resources for everyone.

However, we recognize the environmental impacts we create each day—ranging from the electricity we use that powers our offices to the gasoline we consume to power our automobile fleet. We've already taken meaningful steps to rightsize by incorporating LEED and ENERGY STAR® properties into our office inventory and managing our fleet to improve gas mileage. During 2015, we began measuring our greenhouse gas footprint—the first step in a process that will help us implement long-term practical strategies to reduce energy consumption.



**Increased MPG in Verisk Fleet**

## Greenhouse Gas Measurement Initiative



During 2015, a team representing Verisk businesses worldwide began the process of measuring the organization's greenhouse gas (GHG) footprint to establish an emissions baseline and recommend long-term strategies and objectives to help Verisk responsibly manage its future environmental impact.

Verisk is conducting the measurement effort in accordance with the Greenhouse Gas Protocol, a globally recognized standard developed by the World Resources

Institute and the World Business Council for Sustainable Development. For a company such as Verisk, the Greenhouse Gas Protocol covers emissions associated with purchased energy for our portfolio of offices, gasoline used to power our automobile fleet, and fuel consumed during airline and related business travel.

Once the measurement phase concludes, the team will consider enterprisewide initiatives to help Verisk rightsize its environmental footprint.

### RIGHTSIZING OUR ENVIRONMENTAL FOOTPRINT

- Reduced and/or more efficient energy consumption in business operations and travel
- A combination of reduced waste and more expansive recycling efforts
- Increases in purchases of environmentally sensible goods, such as paper and office products
- Acknowledging greater sustainability expectations for Verisk and our suppliers

LEED-certified properties save money and resources, positively affect building occupants, and promote renewable clean energy.

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## LEED and ENERGY STAR Properties

Verisk leases office space where we conduct business in the United States and around the world. The company seeks facilities best suited to meet the needs of the business functions performed, along with locations and amenities required for our employees, at costs and terms competitive with the surrounding market. When identifying potential sites that might qualify, we seek to include properties that are LEED-certified (Leadership in Energy & Environmental Design) or have achieved an ENERGY STAR designation.

The United States Green Building Council (USGBC) LEED program is a green building certification that recognizes best-in-class building strategies and practices. To receive LEED certification, building projects satisfy prerequisites and earn points to achieve different levels of certification. Several Verisk offices are located in LEED-certified buildings.

In 2015, we added Xactware headquarters and our data center in Lehi, Utah, as well as our data center in

Somerset, New Jersey, to our inventory of LEED Gold-certified properties. Our data centers collectively store approximately ten petabytes of data and imagery on-site.

When relocating the data centers to these new state-of-the-art facilities, we eliminated approximately 800 physical servers and transferred their functionality to our own virtual compute infrastructure, bringing the total to about 2,000 servers virtualized so far. Efforts such as those help reduce our carbon footprint.

In addition, we added the Argus White Plains, New York, office as a LEED Silver-certified property. We also achieved a gold rating through the Indian Green Building Council's LEED rating system for our AIR Worldwide office in Hyderabad, India.

Other LEED-certified properties include the Argus San Francisco, California, office (Gold-certified) and Verisk Health's headquarters in Waltham, Massachusetts (Silver-certified).



ENERGY STAR is the simple choice for energy efficiency. For more than 20 years, people across America have looked to EPA's ENERGY STAR program for guidance on saving energy, saving money, and protecting the environment. Behind each blue label is a product, building, or home that's independently certified to use less energy and cause fewer of the emissions that contribute to climate change.

In 2015, we added the Verisk National Processing Center in Mount Laurel, New Jersey, to our 14 existing ENERGY STAR-certified properties located around the country, including California, Maryland, Massachusetts, Minnesota, New York, Ohio, South Carolina, Texas, Utah, and Virginia.



Xactware headquarters and data center in Lehi, Utah



Verisk data center in Somerset, New Jersey

#### LEED-Certified Properties

- AIR Worldwide, Hyderabad, India
- Argus, San Francisco, California
- Argus, White Plains, New York
- Verisk Analytics, Somerset, New Jersey
- Verisk Health, Waltham, Massachusetts
- Xactware, Lehi, Utah

#### ENERGY STAR Properties

- Argus, San Francisco, California
- Argus, White Plains, New York
- Atmospheric and Environmental Research (AER), Hampton, Virginia

- IntelliCorp, Beachwood, Ohio
- ISO Claims Outcome Advisor, Columbia, South Carolina
- ISO Claims Partners, North Reading, Massachusetts
- 3E Company, Bethesda, Maryland
- Verisk Crime Analytics, Bloomington, Minnesota
- Verisk Health, Waltham, Massachusetts
- Verisk Health, South Jordan, Utah
- Verisk Health, Richmond, Virginia
- Verisk Insurance Solutions, San Francisco, California
- Verisk Insurance Solutions, Mount Laurel, New Jersey
- Wood Mackenzie, Lexington, Massachusetts
- Wood Mackenzie, Houston, Texas

## Responsible Fleet Management



A Verisk field analyst in Southern California uses the new company Ford hybrid to complete commercial surveys.

Verisk's automobile fleet supports more than 600 field analysts across the United States. Our professionals conduct hundreds of thousands of on-site visits annually, including surveys of individual commercial buildings for rating and underwriting purposes, evaluations of fire departments and their fire suppression capabilities, and assessments of municipal building code enforcement efforts.

The fleet is composed exclusively of 4-cylinder vehicles, including two dozen hybrids that we added during 2015. In the aggregate, the fleet covered more than 8.8 million miles last year, achieving a fuel ratio of 26.9 miles per gallon—an improvement in our mpg average for the sixth consecutive year. By performing these activities on behalf of hundreds of property insurers, Verisk helps the industry reduce its gasoline emissions many times over.

## Electric Charging Stations

As part of the company's ongoing commitment to eco-friendly practices, Xactware has added Level 2 electric charging stations at its corporate headquarters in Lehi, Utah. The stations are complimentary for employees and visitors and contribute to the building's LEED Gold-certified status, which recognizes best-in-class building strategies and practices. The stations encourage employees to be environmentally friendly. And with gasoline and diesel-run vehicles being a main source of smog, they contribute to reduced emissions in the community.



Electric charging station at Xactware headquarters

## Verisk Maplecroft Raises International Awareness of Heat Stress on Global Workforces

As a leading provider of specialist research into some of the key issues affecting populations and business, Verisk Maplecroft is in a unique position to raise awareness of some of the most pressing emerging global risks.

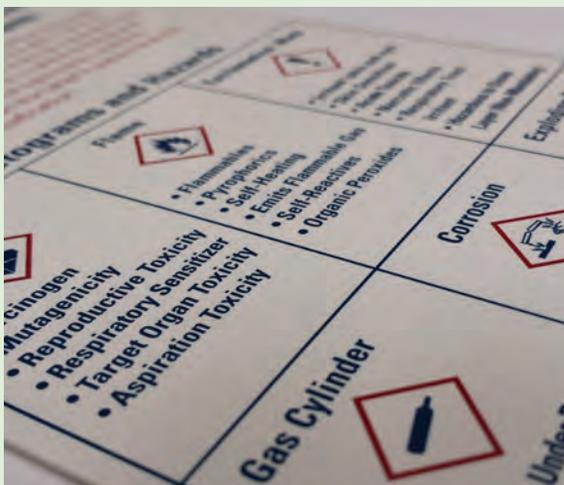
With climate change now at the forefront of global consciousness, the company released research to media worldwide explaining the potential impact of future heat stress on workforces and economic growth—an issue that hadn't been covered in the press before.

Verisk Maplecroft's Heat Stress Index revealed that global manufacturing hubs in Southeast Asia are likely to experience significant declines in productivity over the next 30 years due to rising temperatures and extreme heat stress affecting labor forces.



Global manufacturing hubs in Southeast Asia are likely to experience significant productivity declines over the next 30 years due to extreme heat stress.

The issues raised by the research included ramifications not just for workers but also for the companies that employ them. The increased awareness in more than 30 high-profile media, including *CNBC*, *The Guardian*, *CNN*, *Financial Times*, and *Foreign Policy*, provided valuable information for relevant stakeholders on how they can mitigate the effects of heat stress as the consequences of climate change become more pronounced.

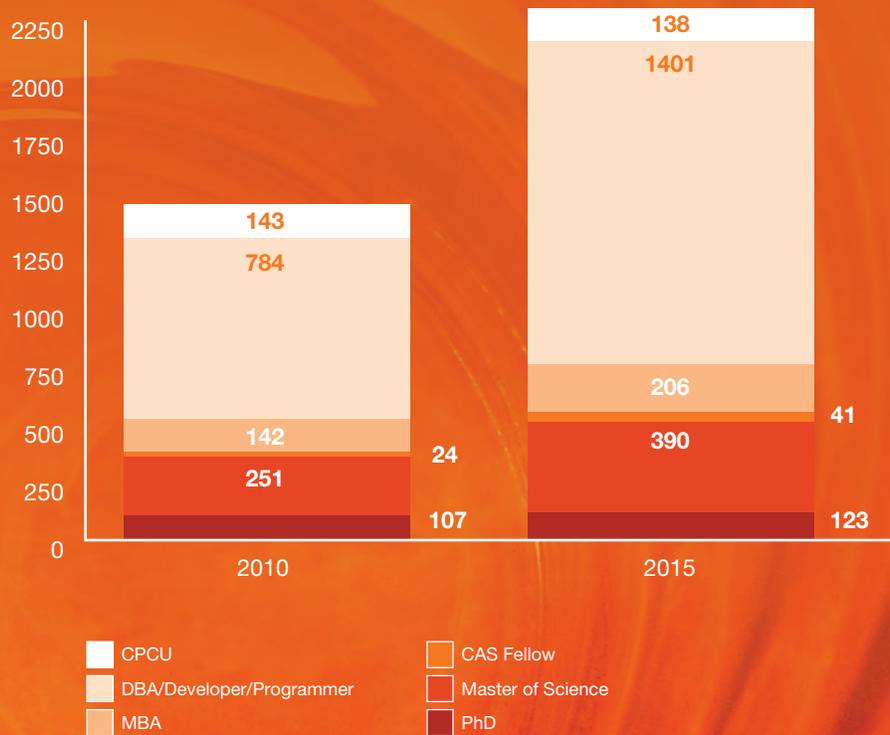


## 3E Company Recognized as Best in SDS Management with *ISHN* Readers' Choice Award

3E Company won an *ISHN* (*Industrial Safety & Hygiene News*) Readers' Choice Award in the SDS management category for its 3E Online®-SDS 9.0 safety data sheet (SDS) management platform. The award highlights 3E's ongoing commitment to developing innovative and user-friendly solutions for enhancing environmental regulatory compliance and reducing risk.

# People

Verisk is a knowledge business, carefully integrating the skills and talents of employees worldwide in areas including predictive analytics, statistical modeling, chemistry, engineering, economics, information technology, data management, and insurance. The principles embodied in The Verisk Way, along with our shared values—commitment to excellence and professional growth, enthusiasm for challenging work, and a desire to contribute individually to a successful team—reflect who we are.



Many of Verisk's more than 7,700 employees hold doctorates, other advanced degrees, and professional certifications. Over the past five years, we've seen significant growth in the technical talent and qualifications of our employees. We have comparative data for many of those designations.

## Employee Engagement



In 2015, we developed action plans and implemented strategies to respond to the issues and suggestions from our first companywide Employee Engagement Survey. We achieved overall survey results that, when compared with a group of peers globally, rank Verisk at the global norm.

Employees and management throughout Verisk have engaged in open dialogue about survey results. This year, we implemented a number of new initiatives to strengthen workplace culture and further our goal to be a welcoming workplace where every employee feels valued and engaged in meaningful work.

### WORKPLACE INITIATIVES

- More frequent and diverse communication channels, such as town halls, roundtable meetings, Lunch and Learn product update sessions, and team-building events
- The Yammer platform, where employees can collaborate locally and across the company on a wide variety of topics
- Use of social media for posting technology updates and open positions
- Expanded career development discussions
- Recognition events, such as service award luncheons, and awards for innovative ideas that create value



A new program introduced in October 2015, The Verisk Way to Go recognizes outstanding achievement with immediate cash awards. Verisk recognized nearly 400 of our colleagues around the world in 2015.

## Professional Development

“Senior leaders from across the company meet annually to share the successful professional development experiences of their colleagues. We focus on how to enhance the naturally occurring ripple effect of such successes throughout the company.”

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Eva Huston  
Senior Vice President,  
Treasurer, and Chief  
Knowledge Officer  
Verisk Analytics



Employees accepting the Verisk Actuarial Society Cup for the highest passing ratio of the exam period

Verisk believes that investment in the professional development of our employees is an essential prerequisite for operational excellence. We offer many programs that actively promote learning and growth.

- Employees can access an extensive array of course offerings that meet diverse areas of interest through the Verisk Learning Center. We've also designed career path frameworks for many disciplines and are developing others.
- We developed coaching training for company management as part of the Verisk Leadership Institute and shared our approach with more than 800 managers across the company.

- Verisk management asked for perspective on its leadership through our enterprisewide 360 Feedback program, a valuable learning tool. In 2015, the program drew constructive comments from more than 3,500 respondents who participated anonymously.

During 2015, the company increased its investment in training and education by more than 30 percent over the prior year. Activities included professional certification and continuing professional education in multiple disciplines, tuition reimbursement for a range of eligible courses, and participation in numerous job-related seminars and conferences.

## Data Science Certification

Through Coursera and its partnership with Johns Hopkins University, Verisk introduced support for a certification program in data science, available to all employees regardless of job function or professional background. Employees can manage their

participation level—beginning with The Data Scientist's Toolbox. After completing the initial course, participants can elect to continue through to full Data Science Certification. Attendees who participate in the program are eligible to receive a series of incentives, as well as bonuses upon completion.

## Leadership Excellence Program

Verisk's Leadership Excellence Program, founded in 2014, graduated its inaugural class and welcomed approximately 30 new nominees. The program is part of Verisk's broader commitment to promote leadership excellence across the enterprise—making it part of our DNA, fueling who we are at our best individually and collectively, and ultimately driving our business success.

The nine-month curriculum involves classroom training and virtual training modules, a one-week data analytics boot camp conducted at the University of Virginia, one-on-one mentoring partnerships with senior leaders who serve as stewards of the program, and completion of team-based business impact projects of importance to the company.



The Verisk Leadership Institute class

## SPOTLIGHT: 2015 VERISK CITIZENSHIP AWARD WINNERS

The company confers the Verisk Citizenship Award annually to a select group of employees who model the exceptional character and behavior we strive for at Verisk. The award celebrates those who demonstrate the core values of The Verisk Way—respect for the individual, integrity, passion, persistence, confidence/humility, excellence, and teamwork—and its mission to serve, add value, and innovate. They also display characteristics that enhance their personal performance, influence the work of their colleagues, and help move the company forward.

Here's a look at our 2015 Verisk Citizenship Award winners as described by their colleagues:



### **Nalini Chandan**

Senior Technical Accountant, Corporate Finance, Verisk Analytics

Nellie understands the importance of accomplishing tasks on or before schedule. She's one of the Finance department's most reliable associates for getting high-quality work done on time. As a team player, she's recognized by her colleagues for her extra efforts on projects, often volunteering to work late to help others accomplish their assignments.



### **Cal Fotheringham**

Data Management Analyst, Payment Accuracy, Verisk Health

Cal engages with anyone who can add perspective and insight to an issue and integrates that knowledge to improve processes. He's passionate about his job and provides outstanding customer service. Cal's ability to work with new and potential customers reflects well on Verisk's mission.



### **Mike Fulton**

President, Xactware

At the time of Mike's nomination, he was senior vice president of Quality and Support. Mike respects all team members, coaches them at their level of competence, affirms their value, and is continually dedicated to their success. He consistently demonstrates the highest level of honesty and integrity.



### **Frank Jablonski**

Senior Director, Software Development, 3E Company

Frank is a driving force behind 3E's award-winning suite of products. He was a key contributor of ideas in the development of 3Eonline.com—a software platform now used by thousands of professionals in the environmental health and safety (EH&S) industry.



### **Gayatri Natarajan**

Assistant Vice President, Product Management, AIR Worldwide

Gayatri approaches each project with enthusiasm and passion. As product manager for CLASIC/2™ and Touchstone®, she delivers product releases on time every year, including updates to AIR's industry-leading catastrophe models. She also helps clients smoothly integrate AIR models and products into their workflow.



**Tom Norelli**

Principal, Data Applications and Support, Argus

Tom excels at managing and coaching his direct reports. He acts with the highest level of integrity and is a passionate and engaged motivational leader. Tom takes complete ownership of the processes and projects he oversees, ensuring that Argus meets or beats client deliverable dates.



**Chris Petersen**

Account Manager, Xactware

Chris manages several key client relationships and receives praise regarding his high degree of responsiveness and ownership. As a veteran, Chris knows the difficulty veterans encounter coming back from active duty to civilian life. He volunteers with the University of Phoenix and participates in job fairs, helping veterans transition into educational and employment opportunities.



**Karl Reinbold**

Manager, Survey Services, Verisk Insurance Solutions

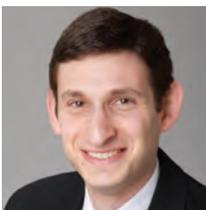
Karl is professional and passionate about every aspect of his relationship with field analysts. His dedication, organizational abilities, and pursuit of excellence—as well as his willingness to “go to bat” for his employees, keep them well informed, and encourage them to grow their skills—have earned him his team’s respect.



**Lynn Roberts**

Director, ISO ClaimSearch® Operations, Verisk Insurance Solutions

Lynn was part of the team that worked on the development of ISO ClaimSearch®, the consolidation of three industry databases into one single system to better serve our customers. Her team was directly responsible for the adoption of our Universal Format—a capability instrumental in increasing database size, which reached 1 billion claims in 2015.



**Jared Smollik**

Product Director, Personal Auto, ISO

Jared is committed to helping ISO ensure the best experience for our customers. His work philosophy is that his job is not actuarial, but rather customer service. By collaborating on many significant projects outside his immediate area, Jared has contributed to the development of valuable and innovative business products and services.



**Thang Ta**

Director of Finance, Verisk Insurance Solutions

Thang wears many hats. He’s responsible for the finance and accounting area in the Underwriting business. He’s also the human resources contact for our San Francisco office and the point person for Verisk initiatives such as community service, general office administration, and management. Thang puts the interests of customers first and delivers exceptional service.



**Gerhard Zuba**

Senior Principal Scientist, AIR Worldwide

Gerhard led AIR’s development in risk modeling for the crop and agriculture space. Under his direction, the crop team built the first-ever commercially available crop risk model, now a \$4 million business. Gerhard’s work supported a number of crop insurance companies, but farmers are the ultimate beneficiaries because insurers are able to protect them against bad harvests.

*In Gerhard’s memory, we’ve established the Gerhard Zuba Modeler of the Year Award, given to a researcher with excellent model development abilities.*

## The Verisk Family Comes Together for Our Colleagues in Nepal

The earthquakes that struck Nepal in April 2015 caused massive destruction and thousands of lost lives. For the Verisk family, the effect on our Kathmandu office and its 354 employees brought this tragedy particularly close to home. Verisk created the Verisk Nepal Relief and Recovery Fund, funding it with nearly \$300,000. Verisk employees around the world pitched in as well, raising close to \$200,000, just about doubling our initial goal. Through payroll deductions and fund-raisers such as walkathons, raffles, auctions, golf tournaments, and more, the entire Verisk team—at all locations and at all levels—came to help.

“The Verisk family rallied to assist our Nepalese colleagues through on-the-ground medical and disaster relief efforts, fund-raising initiatives, walks of remembrance, and notes of encouragement. The support affirmed that Nepal isn’t alone.”

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Nadine Hays  
President  
Verisk Health



The combined total—nearly half a million dollars or approximately 50 million Nepalese rupees—provided financial and medical assistance for employees and their families in Nepal and helped purchase emergency relief supplies and critical necessities, including food, water, and medicine. The funds are also helping our colleagues who lost their homes begin the long process of rebuilding.

Immediately following the earthquake, key members of Verisk’s executive team traveled to Nepal to assess the damage and offer support to our colleagues. They carried food, sleeping bags, tents, ponchos, water purification systems and tablets, and as much water as they could. Kathmandu employees worked around the clock to restore normal business operations. They also packaged whatever rations they could find locally and delivered them to their families and friends in the remote villages of Nepal where aid was needed most.

“Our employees have said that there are very few companies that would go to the lengths Verisk did. That caring culture is part of Verisk’s DNA.”

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Kumar Talluri  
President of Nepal Operations,  
Kathmandu, Nepal  
Verisk Health



Above: Verisk Health executives, including Nadine Hays, president, and Dr. Richard Wheeler, chief medical officer, speak with our Kathmandu employees outside the Verisk building.



Left: Anthony Canale (center), vice president of operations for claims and crime analytics, Verisk Insurance Solutions, spends time with orphans from the Baal Mandir Orphanage. The building was badly damaged, and most of the children were moved to a temporary shelter.

# Society

Our commitment to corporate citizenship extends to alliances that advance issues of global and national importance. Verisk also provides financial support to organizations with missions and activities that complement our expertise and brand and to nonprofits that serve the communities where our businesses are located. We encourage employees to volunteer, and we match their monetary giving to worthy causes.

## 2015 Charitable Giving

Verisk and our employees gave generously to hundreds of organizations in 2015. Here's a sampling of the recipients of our Matching Gifts Program.

Case Western Reserve University Wellesley College Haverford College Hunter College Foundation  
Barnard College Boston University Georgetown University The Ohio State University WNET.org  
Columbia University California State University U.S. Merchant Marine Academy Foundation  
Carnegie Mellon University Massachusetts Institute of Technology U.S. Naval Academy Foundation  
Spelman College Virginia Tech Foundation, Inc. Manhattan College We Care Animal Rescue  
Texas Tech University Foundation Cornell University Habitat for Humanity University of Utah  
National Wildlife Federation World Wildlife Fund Best Friends Animal Society March of Dimes  
Lustgarten Foundation Leukemia & Lymphoma Society National Multiple Sclerosis Society  
American Heart Association ALS Association Epilepsy Foundation National Brain Tumor Society  
Dana-Farber Cancer Institute Alzheimers Association Smile Train Cystic Fibrosis Foundation  
American Diabetes Association Oxfam America Gay Men's Health Crisis Catholic Relief Services  
Memorial Sloan Kettering Cancer Center CARE American Cancer Society Doctors Without Borders  
Heifer Project International American Red Cross Women for Women International United Way  
International Rescue Committee Environmental Defense Fund YMCA of Greater Indianapolis  
New York City Rescue Mission WGBH Educational Foundation Chinese Cultural Foundation  
God's Love We Deliver Animal Adoption and Rescue Center Community Foundation of New Jersey

## Global and National Alliances

Verisk collaborates with many organizations and agencies to work for a better world.

**Insurance Institute for Business & Home Safety (IBHS)** — conducts research and educational programs to strengthen homes, businesses, and communities against the threat of natural disasters and other causes of loss

**Federal Alliance for Safe Homes (FLASH)** — a leading consumer advocate for strengthening homes and protecting families from natural and man-made disasters

**Global Earthquake Model (GEM)** — a project led by the Organisation for Economic Co-operation and Development that represents the collaborative efforts of global scientists and stakeholders to increase earthquake resilience and reduce losses worldwide

**Human Rights and Business Dilemmas Forum** — in partnership with the United Nations Global Compact, an online platform that

helps companies and other human rights stakeholders understand real-world challenges relating to the protection of human rights

**National Oceanic and Atmospheric Administration Weather-Ready National Ambassador** — a program recognizing companies that improve the country's readiness, responsiveness, and resilience against extreme weather, water, and climate events

Read more about our most recent partnership with 100 Resilient Cities.

### 100 Resilient Cities

100 Resilient Cities (100RC)—Pioneered by The Rockefeller Foundation—is dedicated to helping cities around the world become more resilient to the physical, social, and economic challenges that are a growing part of the 21st century. 100RC supports the adoption and incorporation of a view of resilience that includes not just the shocks—earthquakes, fires, floods, and other disasters—but also the stresses that weaken the fabric of a city on a day-to-day or cyclical basis. Financially supported by The Rockefeller Foundation, the 100RC Network will serve as a vanguard of knowledge and experience to inspire cities around the globe. Member cities represent a diverse economic and geographic group, ranging from Accra (Ghana), Juarez (Mexico), and Phnom Penh (Cambodia) to Boston (U.S.) and London (U.K.).

AIR Worldwide became a 100RC “Platform Partner” to provide tools, expertise, and services to



[www.100ResilientCities.org](http://www.100ResilientCities.org)



Credit: Creative Commons IMG\_6775/Brazil/Rio De Janeiro/ Favéla des Plaisirs/Favéla Do Prazeres/Empliment/Stacking

100RC Network members, and the company participated in the 100RC Chief Resilience Officer Summit in October 2015, hosted in Mexico City. Platform Partners represent best-in-class organizations selected from the private, public, academic, and nonprofit sectors. The partners help member cities address their resilience challenges by providing access to and innovating with tools, services, and expertise. Individual cities that work with AIR can improve their resilience to physical, financial, and social challenges by leveraging the latest developments in catastrophe modeling and associated research.

## Corporate Giving

During 2015, Verisk adopted a three-tiered approach to reinforce the company's commitment to social responsibility through philanthropy: major sponsorships, community grants, and our Matching Gifts Program.

### Major Sponsorships

Verisk seeks unique philanthropic opportunities with leading organizations whose mission and activities complement Verisk's expertise and brand. The company awarded two such gifts this year to GeoHazards International (GHI) and Girl Stats.

“Not only does philanthropy and volunteerism reinforce our commitment to corporate social responsibility, but it reflects the values embedded in The Verisk Way.”

Patrick McLaughlin  
Senior Vice President,  
Corporate Social Responsibility  
Verisk Analytics



Credit: Solly Baba

Bhutan furniture makers assemble earthquake-protective desk frames, with training from designers Arthur Brutter and Ido Bruno (shown kneeling in the middle row).

### GeoHazards International

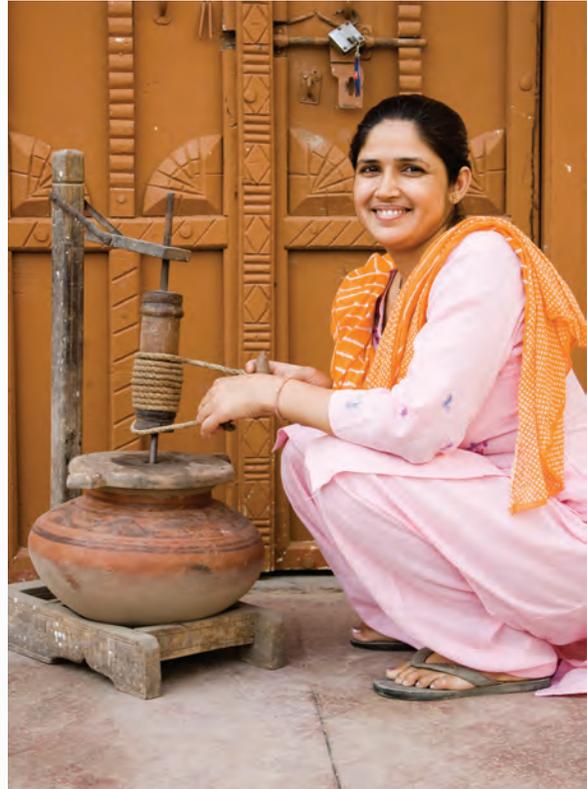
Verisk became a major sponsor for GHI, which promotes the adoption of modern building codes, land use planning, science and engineering education, and innovative risk reduction techniques among the world's poor and underserved communities.

The organization is using an initial portion of Verisk's two-year gift to fund an innovative project in Bhutan, a small, earthquake-vulnerable country in the eastern Himalayas between China and India. The project seeks to determine the feasibility of manufacturing and installing “earthquake-protective desks” in Bhutan's schools. The goal is to improve the level of protection for children in the largely adobe and unreinforced masonry structures that will take decades (and millions

of dollars) to retrofit to modern protective standards. Prototypes of earthquake-protective desks—each sheltering two children—have proven to withstand exceptionally heavy loads while still being light enough for children to move as needed. GHI is partnering with the designers of the award-winning desk to work with the government of Bhutan, its Ministry of Education, and small and medium-sized Bhutanese businesses that may be able to manufacture the desks locally.

In addition to Verisk's funding, engineers and scientists from AIR Worldwide will help assess the vulnerability of Bhutan's existing school buildings and provide probable damage and casualty estimates to quantify the benefits of the desks and prioritize their placement.

## Girl Stats



Verisk’s three-year sponsorship will enable the complete rebranding and innovative strategic redesign of the public online platform currently known as Girls Discovered. First created in 2009 through collaboration between the United Nations Foundation, Verisk Maplecroft, and a private foundation, the platform provides comprehensive data, analytics, and maps illuminating the challenges faced by adolescent girls and young women—an issue of global consequence affecting governments, policy makers, and businesses. Moreover, leading companies, especially those doing business worldwide, recognize the correlation between the status of women and economic development and consider women’s and girls’ rights to be an important factor in supply chain risk.

Verisk’s support, coupled with project management leadership from subject matter experts at Verisk Maplecroft and skilled volunteers elsewhere in the company, will help develop new data and indicators for topics including:

- access to education and employment
- legal and social status
- the effects of environmental and humanitarian emergencies on adolescent girls and young women

Girl Stats will be launching the new platform and website ([www.girl-stats.org](http://www.girl-stats.org)) in the second quarter of 2016.

### Community Grants

Verisk awarded financial grants to a variety of local and national organizations, either serving communities where our businesses are located or otherwise addressing important challenges of interest to our employees. Recipients include:

- **Museum of Science**, Boston, Massachusetts, where AIR Worldwide sponsored 18 scholarships for teachers to participate in professional development training associated with the “Engineering is Elementary” program, a middle school STEM curriculum reaching approximately 450 students
- **WaterAid America**, where a grant from 3E will help WaterAid advance its clean water initiatives in poor countries
- **Fisher House**, where a grant from Verisk will contribute to the organization’s programs that assist wounded and disabled servicemen and -women and their families
- **Liberty Science Center**, Jersey City, New Jersey, where the grant will underwrite teacher training workshops in subjects with a data analytics orientation, such as energy, engineering, and weather science, for ten school districts

Verisk also awarded grants and/or provided funds to help programs including:

- organizations that train current and future firefighters and support the children of firefighters fallen in the line of duty
- a major medical center specializing in treatment for burn victims
- a local homeless shelter to cover the entire cost of purchasing and installing a replacement air-conditioning system for the shelter’s combination dining/training/sleeping quarters
- a local community organization, where we sponsored a reading specialist, helping youngsters who perform below grade level
- a nonprofit organization, where we covered the cost of devices and software to better serve its speech therapy clients
- a local chapter of Habitat for Humanity
- food pantry services
- city parks maintenance
- violence prevention and domestic abuse programs
- programs for athletes with disabilities

### Matching Gifts Program

Under this long-standing program, Verisk matched qualified individual gifts made by employees and their spouse/partner (up to \$5,000) and retirees and directors (up to \$2,500). The Matching Gifts Program matched contributions employees made to charities of their choice—hundreds of them—helping schools, hospitals, social service agencies, and other cultural and environmental causes. The program also matched aggregate amounts contributed by employees through their participation in group fund-raising events, such as the “Jeans Friday” program. Those events helped numerous organizations, including the **International Rescue Committee**, **Boys and Girls Clubs of America**, and **United Way**.



WaterAid America works in countries such as Ethiopia.

Credit: WaterAid/Behailu Shiferaw



## AER and Verisk Canoe the Charles

Every year, AER and Verisk sponsor a team for the 24-mile canoe relay race Run of the Charles, the Charles River Watershed Association's signature event in Greater Boston. The fund-raising event helps develop sustainable solutions for protecting and restoring the Charles River and its watershed. Donations help transform the way water resources are managed for the betterment of all communities in Massachusetts and beyond.



## Wood Mackenzie in the Community

Wood Mackenzie's commitment to our communities includes supporting employee fund-raising and volunteering worldwide. The company helped a variety of employee-driven efforts benefiting organizations in Australia, Canada, Singapore, the United Kingdom, the United States, and other locations. They included London's Air Ambulance, The Sick Kids Foundation, Association for Persons with Special Needs, the Streetwork homeless crisis center, Children's Hospice Association, the Sabah Earthquake Fund, and the Movember Foundation for men's health initiatives.



## Xactware Founders Week

Xactware Founders Week is a shining example of our community service efforts. Every spring, Xactware dedicates a week to help various local causes. Employees build homes and perform construction projects for Habitat for Humanity, volunteer at local schools, and give of their time in a variety of other ways. The year 2015 was no exception.



Verisk initiated a relationship with Year Up, a nonprofit organization with a mission to close the opportunity divide by providing urban young adults with the skills, experience, and support that will empower them to reach their potential through higher education and professional careers. Verisk provided six-month internships in information technology and corporate finance for two students. Both later accepted our offer of full-time employment.

## Community Service Week

In 2015, we sponsored our second annual Verisk Community Service Week—a resounding success across the company and around the world—in places as diverse as Canada, China, Germany, India, Israel, and the United Kingdom as well as virtually all of our locations in the United States. The week provided an outstanding way to encourage teamwork and promote workplace volunteerism and employee engagement. Employees helped in food pantries, homeless shelters, parks, hospitals, schools, and animal shelters.

### 3E Company, Bethesda, Maryland

Our Bethesda colleagues volunteered at the Habitat for Humanity ReStore®, a nonprofit retail outlet specializing in the resale of quality new and gently used furniture, antiques, appliances, and building supplies. We assisted with construction, organized sections of the ReStore, painted, loaded and unloaded trucks, and greeted customers.



### AER, Lexington, Massachusetts Verisk Health, Waltham, Massachusetts

Our colleagues from AER and Verisk Health volunteered at Cradles to Crayons, an organization that provides clothing, school supplies, toys, and other needed items to children. Volunteers worked in “Triage” at the Giving Factory to inspect and sort donated clothing.



### Verisk Insurance Solutions, Tel Aviv, Israel

The staff of the Verisk Telematics Innovation Center and ISO ClaimSearch® volunteered for Project Leket, an initiative that benefits those in need by sending volunteers into fields and orchards to salvage thousands of tons of surplus produce annually. In a logistics center, volunteers sorted produce and packed food parcels to be delivered to senior centers, homeless shelters, and soup kitchens.



### Argus Information and Advisory Services, White Plains, New York

Employees partnered with Habitat for Humanity to renovate two homes in Yonkers, New York.





### ISO/NetMap Analytics, Worthington, Ohio

To help local families in need, the NetMap® team organized a drive to collect diapers, baby food, and personal care items for distribution through the Worthington Resource Pantry, a volunteer, community-based, non-profit organization created to provide emergency assistance to Worthington neighbors in need. We collected 3,800 diapers, 150 containers of baby food, and more than 200 adult and baby personal care items.



### Wood Mackenzie

What a difference a week makes. Employees in Beijing, Edinburgh, Houston, Singapore, Tokyo, and every other Wood Mackenzie office around the globe filled backpacks for disadvantaged children, volunteered at local food banks and nursing homes, donated blood, and contributed clothing and books to the needy. Several other offices raised much-needed funds for local charities of their choice.



### Verisk Retail, Minneapolis, Minnesota

Employees volunteered at Open Arms, an organization that brings nutrition, comfort, and support to community members and their families living with HIV/AIDS, cancer, multiple sclerosis, and ALS. They packed 244 kale and beet salads, 70 green salads, 120 yogurt chicken entrees, 228 park loin entrees, 219 apple sauces, and countless blueberry coffee cakes.



### Verisk Maplecroft, Bath, England

Volunteers went to Bath City Farm, a 37-acre nonprofit community farm that's home to many varieties of animals. Volunteers helped build a chicken coop, fed the animals, and contributed to the upkeep of the farm.

# Community Service Week

## Verisk Analytics, Jersey City, New Jersey

Employees from our headquarters volunteered at a number of organizations, including:

### United Way

Volunteers made peanut butter and jelly sandwiches to benefit United Way, a community-based nonprofit that provides services to the area's most vulnerable residents. Our sandwiches were packaged and distributed to homeless shelters throughout Jersey City.



### Liberty Humane Society

Employees helped at the Liberty Humane Society animal shelter. Volunteers cleaned out dog pens and cat cages and fed and bathed the animals.



### Liberty State Park

Employees worked at Jersey City's Liberty State Park, where they met with the park's horticulturist to plant bulbs that will bloom in the spring.





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