

Planting the seeds of progress



verisk
Analytics



About Verisk Analytics

Verisk Analytics (Nasdaq:VRSK) provides information, analytical tools, and research about risk to professionals in many fields, including insurance, healthcare, financial services, supply chain, and others. The company has delivered data, analytics, and decision support services to its customers for more than 40 years. The Verisk family has grown significantly and includes industry-leading businesses AIR Worldwide, Argus, ISO, Verisk Health, and Xactware.

Using advanced technologies to collect, analyze, develop, and deliver information, Verisk Analytics helps customers evaluate and manage risk. The company draws on vast expertise in predictive modeling, data management, fraud prevention, insurance coverages, fire protection, catastrophe and weather risk, economic forecasting, actuarial science, social and technological trends, 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**.

For more information on our corporate social responsibility program, visit **www.verisk.com/csr**.



A Message from Our President and Chief Executive Officer

Verisk is committed to serving the long-term interests of our stakeholders by building a brand that's recognized for its excellence and integrity, distinguished by its profitability and growth, and respected for its contribution to the greater good.

To further that commitment, our Board of Directors appointed a Senior Vice President for Corporate Social Responsibility in 2014, a position that reports directly to me. Our mission is to engage leadership and employees throughout Verisk in developing strategies aligning corporate social responsibility aspirations with operational objectives and resources in ways that will optimize the effect of both. We've begun taking the first steps in that process — assessing the scope and depth of current operations and defining future CSR expectations.

Our *2014 Corporate Social Responsibility Report* and our website at **www.verisk.com/csr** highlight our commitment to business integrity, encompassing not only our compliance obligations but also the associated responsibilities of a company entrusted with the data assets of its customers.

Both the report and website restate the obligation we acknowledge as a responsible employer committed to fairness, professional development, reward, wellness, and safety. They outline the steps we're taking to minimize our impact on the environment and describe how Verisk uses its expertise and resources to advance issues of global and national importance.

We're pleased to present the key findings from our 2014 assessment in Verisk's first-ever report on corporate social responsibility and share how we're planting the seeds of progress in 2015 and beyond.

I'm looking forward to the next chapter at Verisk — one of commitment and action for our business, our people, our environment, and our community.

Sincerely,

Scott G. Stephenson
President and Chief Executive Officer





Cultivating Our Company

Our unqualified commitment to business integrity has been the foundation of our reputation for more than 40 years. We pursue our mission and conduct our activities within a responsible economic, environmental, and societal framework.

Code of Business Conduct and Ethics

Our Code of Business Conduct and Ethics sets the tone for a culture of honesty and accountability. Adopted in August 2009 and reviewed regularly, the Code covers a wide range of business practices and procedures and summarizes the standards that guide our employee actions. The code discusses compliance with laws and regulations, insider trading, protection of confidential information, conflicts of interest, use of company assets, fair employment, health and safety, and more.

Employee Covenants

Our Employee Covenants define expectations for individual and workplace behavior. At the time of hire and every year thereafter, we require every employee, including our senior management, to acknowledge the Verisk Employee Covenants. The covenants include policies for equal employment opportunity, zero tolerance for harassment, obligation of confidentiality, intellectual property rights, antitrust compliance, computer and information security, personal information privacy, a smoke-free workplace, and more.

Managing and Protecting Data

Throughout our history, Verisk has been committed to responsible data stewardship. That legacy — which continues today — originated in ISO's role as statistical agent for the property/casualty insurance industry. We're appointed as such by regulators in each of the 50 states, the District of Columbia, and the Commonwealth of Puerto Rico.

Today, thousands of insurers rely on Verisk data and analytics to write property/casualty insurance policies and pay claims. For example, ISO ClaimSearch®, the world's largest data-base of claims information, serves more than 90 percent of the U.S. property/casualty insurance industry by premium volume, in addition to 27 state workers compensation funds and many law enforcement agencies involved in investigating and prosecuting insurance fraud. Helping customers use data to analyze and manage risk is at the core of our business in healthcare and financial services and throughout the supply chain.

Verisk's policy statement "Data Is Our Business" acknowledges our stewardship responsibilities; describes a risk management framework that ensures confidentiality, integrity, and availability; and outlines the third-party certifications we've earned.

To meet legal and regulatory requirements and our customers' expectations, all employees complete mandatory security training courses. Our security incident response training covers data privacy legislation, data breaches, and our information security incident response plan. Training also addresses data and resource protection, remote and mobile computing practices, and general privacy practices.

External audits, certifications, and attestations

- AICPA Service Organization Control (SOC) 2 Report
- Verizon Cybertrust Security Certification
- U.S.-EU Safe Harbor Certification



Customer Engagement

Verisk engages our customers throughout the year in 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. We engage claims and underwriting professionals for all insurance lines, risk managers, state insurance regulators, enterprise risk managers, and agents and brokers.



2014 Accomplishments

- We appointed a senior executive responsible for working with leadership across the enterprise to set the expectations for a corporate social responsibility program unique to Verisk. The position reports directly to Verisk's president and chief executive officer. We've already begun executing a collaborative strategy that aligns our interests, aspirations, activities, and resources to create a program that embraces positive change.
- Acting on perspectives and recommendations from management and employees, we restated The Verisk Way, our company philosophy and guidelines on how we serve customers and what we should expect of ourselves. The Verisk Way serves as the framework to create value for our stakeholders and lead us into the future — confidently and profitably.
- We upgraded the Verisk whistleblower hotline. The hotline — maintained and operated by a leading company independent of Verisk — gives employees and third parties (for example, vendors) a way to anonymously report alleged financial misconduct relating to Verisk, such as manipulation of financial books and records, benefits fraud, or theft of company assets.
- Using the Net Promoter Score® methodology, Verisk has completed almost 10,000 surveys with customers to obtain feedback and help us understand how we can do better. The goal is to identify customer concerns and requirements, address problems and processes as necessary, and develop new products and innovations as customer needs dictate.



SERVE | ADD VALUE | INNOVATE

The Verisk Way principles are Serve. Add Value. Innovate. We serve by anticipating the needs of our customers and colleagues and exceeding their expectations. We add value by improving quality, productivity, and timeliness. And we innovate by visualizing the future and being thought leaders. The Verisk Way underscores our core values, such as excellence, passion, and teamwork, and highlights the leadership qualities to which we aspire, such as customer-centered product innovation and a data/analytics mindset. And it emphasizes our competitive advantages, such as our unique data assets and deep domain expertise.

2015 Directions

Commitment to CSR

We began work last year on a comprehensive website designed to reinforce our commitment to corporate social responsibility and give stakeholders greater visibility into our initiatives and progress. The website met its targeted launch date of first-quarter 2015.

Supplier Diversity

We've engaged a leading business information company to help analyze our spending for goods and services, quantifying how much we spend with minority-, women-, and veteran-owned businesses as well as other diverse suppliers and small businesses.

We view this exercise as a prerequisite for considering supplier diversity standards for Verisk that meet the needs of our shareholders and stakeholders, including our customers.

During 2015, we're committed to establishing the necessary processes and objectives for a supplier diversity program that the company will phase in during 2016. Our long-term plans acknowledge the need for a supplier code of conduct that encourages responsibility and sustainability throughout our supplier base.



WORKING FOR A BETTER WORLD

The solutions we offer help insurers protect their customers — individuals and businesses of all sizes — from the risks associated with what they own, what they do, and the goods and services they provide. Our work promotes the economic stability necessary for investment and growth and assures people that their assets are protected.



WORKING FOR A BETTER WORLD

We partner with the leading players in the banking industry to study financial transactions and provide the deep analytical insights that help keep banks safe, sound, and profitable. Because a healthy banking system is essential to a strong economy, what we do for its customers directly benefits government, business, and consumers.





Nurturing Our People



Our shared values — commitment to excellence and professional growth, enthusiasm for challenging work, and a desire to contribute individual capabilities to a successful team — reflect who we are.

A Professional Team

We employ nearly 6,500 individuals around the world with a mix of skills and talents in areas including statistical modeling, engineering, economics, marketing, information technology, data management, and predictive analytics. Many of our employees hold advanced degrees, certifications, and professional designations in fields as diverse as actuarial science, mathematics, physics, risk management, fire protection and safety, meteorology, and medicine.

Compensation and Benefits

Verisk offers a robust and highly competitive compensation and benefits program. Our comprehensive benefits package generally includes health insurance, a savings plan (with an employer match provision), basic and supplemental life insurance, short- and long-term disability plans, and a discounted stock purchase plan. Employees can avail themselves of flexible spending accounts for mass transit and parking, healthcare, and dependent care. We also offer an employee assistance plan that addresses legal, financial, health, and wellness concerns. And employees may be eligible for special discount programs associated with auto and homeowners insurance, fitness, auto purchases, and cell phone plans.

Wellness and Safety

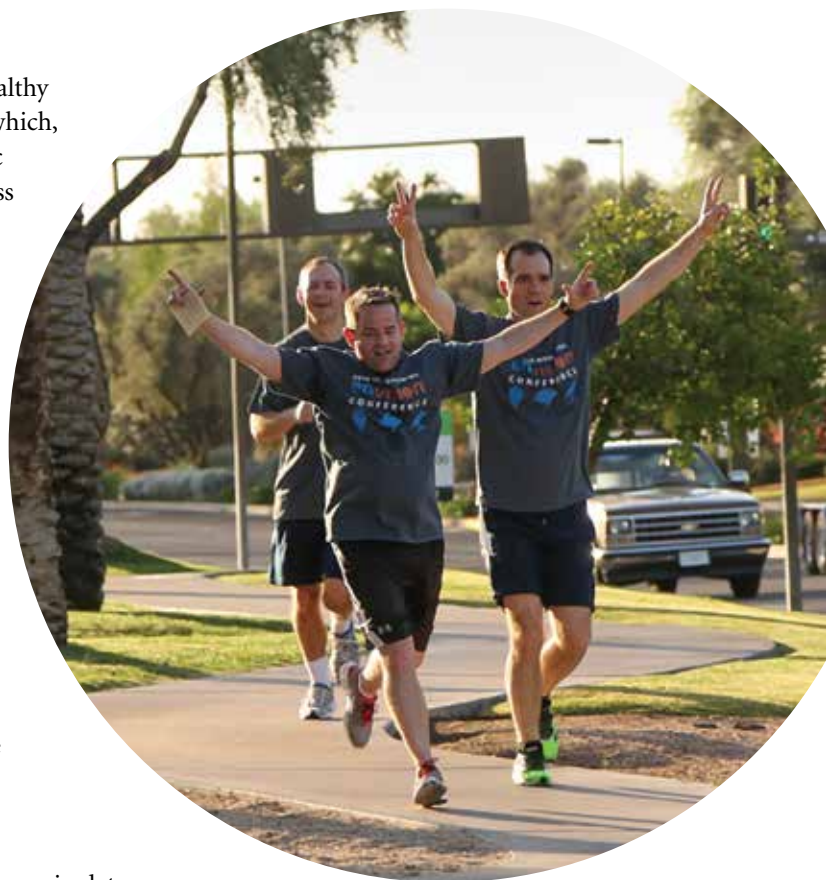
To promote the well-being of employees and ensure a healthy lifestyle, Verisk provides an array of wellness programs, which, depending on location, include skin cancer and biometric screenings; flu shots; yoga and exercise activities; and stress management, weight management, and smoking cessation programs. Our smoke-free workplace extends to a large area outside of our buildings as well.

Verisk makes employee safety a priority by providing field analysts with safety equipment, such as protective headgear and eyewear, and defensive driver training for employees with company vehicles. Employees operating company vehicles must follow our stringent cell phone safety policy even when it's more restrictive than state or local laws.

Professional Development and Education

Verisk offers tuition reimbursement for qualified job-related courses. We also provide a variety of educational courses, including in-house workshops, to nurture professional and personal development for employees at all levels.

We encourage employees to pursue master's degree programs in data science, predictive analytics, statistics, business administration, and other areas of study, as well as the Casualty Actuarial Society (CAS) Fellowship, Chartered Property Casualty Underwriter (CPCU), and Insurance Data Management Association (IDMA) designations. We also support and offer reimbursement for designations in the areas of safety, fire protection, floodplain management, liability underwriting, workers compensation, and actuarial training.



The Verisk Citizenship Award

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 and its mission to serve, add value, and innovate. Nominees demonstrate respect for the individual, integrity, passion, persistence, confidence/humility, excellence, and teamwork. They also display characteristics that enhance their personal performance, influence the work of their colleagues, and help move the company forward.

2014 Highlights

- In addition to the benefits provided by the Family and Medical Leave Act, we implemented a new parental leave policy that provides up to two weeks of paid leave for employees after the birth or adoption of a child.
- We adopted a new disaster relief policy. The policy provides low-cost loans to employees to help rebuild their damaged personal property in the event of a federal- or state-declared national disaster.
- We formed The Verisk Leadership Institute to help promote consistent leadership excellence and best practices across the company. At the heart of the Institute is our Leadership Excellence Program, an almost-year-long program of development activities and training.

“ WORKING FOR A BETTER WORLD

The healthcare system is like an iceberg of inefficiencies. The iceberg is large, but the majority of its mass is hidden. We get beneath the surface and understand the inefficiencies that affect the quality of care and its cost.”



2014 Verisk Citizenship Award Winners

We announced our 2014 Verisk Citizenship Award winners, a group of dedicated colleagues who demonstrate passion, discipline, integrity, collaboration, service orientation, and forward thinking. Here's a look at our awardees as described by their colleagues:



Laxmi Balcha

Director, Software Development
AIR Worldwide Corporation
Boston, Massachusetts

"Laxmi is very good at making sure the team understands the big picture and always promotes teamwork," according to one coworker. "Laxmi has delivered on all of her projects ahead of time for every single release on our road map. She excels at getting work done before anyone else has it on his or her radar — and approaches her job with longer-term strategic and shorter-term operational aspects in mind. She's also one of the best mentors of young talent. She strives to automate complex processes wherever possible and have her team work smarter and better."



Michael Begonia

Director, Analytics
Verisk Insurance Solutions
San Francisco, California

"Michael is the glue that enables collaboration, not only among the people within the analytics/production department but also between different departments, such as product development, R&D, and client services," according to his management. "Michael is very perceptive and ensures that the teams are working closely together to enhance systems and improve customer experiences. Rather than take credit for his efforts, he says, 'The team got it done.'"



Arthur Chapa

Field Representative
Verisk Insurance Solutions
Detroit, Michigan

"Arthur has given me confidence and backed it up with sound reasoning that's priceless," says one coworker. "In addition to providing help and training that we in turn can pass along, Arthur has given us access to his knowledge and extensive experiences by making himself available at all hours. His consistent care over all his trainees, family, and everyone in his path has been the most notable of all of Arthur's traits. No matter the scenario, he consistently maintains that his dealings with the public, with or without his ISO badge, are of the highest regard."



Rebecca Colley

Director, Human Resources
Verisk Health
South Jordan, Utah

"Rebecca is truly passionate about her role in giving great service to employees and management," says one colleague. "She's disciplined in her work and one of the most trustworthy people I know. Her high integrity shows through every time she must help resolve a dispute and does it in a way not to offend but to salvage relationships. She's systematic, stays on task with projects, and doesn't put off tough priorities. Rebecca is collaborative with the full Payment and Accuracy Division team as well as all the divisions of Verisk Health."



Courtney Oser

Contract Administrator, Knowledge Management
Verisk Analytics
Jersey City, New Jersey

"Courtney is an overachiever who puts her customers first, many times even in front of her personal needs," according to her coworkers. "Courtney doesn't hesitate to work countless hours on nights and weekends to see that the goals and objectives of the Verisk organization and customers are met. We trust Courtney. She's highly regarded, works by key Verisk Way virtues, and is one of our finest citizens. Courtney produces the work of two people and does it with a smile."



Barbara Sohn

Assistant Vice President, Corporate Marketing
Verisk Analytics
Jersey City, New Jersey

"When Barbara commits to doing something, she does it on time, within budget, and with excellent quality," according to those who work with her. Her nomination form also highlights Barbara's attitude toward learning. "To execute projects, Barbara talks to people, does the research, and involves the best talent available. That's the essence of how you learn new and important things. And it's the kind of forward- and outward-looking behavior that will help Verisk continue in the years to come."



Christina Widodo

Director, Regulatory Research
3E Company
Bethesda, Maryland

"Christina is always open to new ideas," according to her coworkers. "She makes everyone feel that their ideas matter. She helps the team learn and produce work in a collaborative and mutually respectful environment. She's really good at seeing the big picture and making sure our team is always in front of the curve. Everything she does is with high integrity. Christina is a wise and caring leader, humane and understanding, firm and logical about her decisions. She represents our business globally every day and holds herself to a very high standard."

2015 Directions

Employee Engagement

We completed our first companywide Employee Engagement Survey during 2014, achieving overall results that, when compared with a group of global peers, would rank Verisk at the global norm.

Our priority for 2015 is for each unit to develop action plans and implement strategies responsive to the issues and suggestions put forward by its respective employees. Now that the company has established a baseline, we intend to repeat the survey in 2016 and at regular intervals thereafter. Over time, we expect that deeper commitment and greater attention to areas where employees believe we need to improve will result in survey scores more representative of global excellence.

Professional Development

Verisk is often distinguished by the integrity, qualifications, skills, and experience of its employees and is committed to do more to further their professional development.

During 2015, we intend to aggressively support broader employee participation in professional development activities, which traditionally include certification and credentialing programs, professional seminars and conferences, specialized training and skill enhancement workshops, job-based college and graduate courses, and computer-based learning.



WORKING FOR A BETTER WORLD

We help insurers and employers make our roads safer by identifying vehicle operators, such as truck drivers, who have a history of speeding, reckless driving, or DUIs. Everyone benefits when a dangerous driver is removed from the road.





Sustaining Our Environment

We're committed to right-sizing the organization's environmental footprint by implementing practical strategies that reduce energy consumption and benefit the planet.

Responsible Operations

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 — outcomes that minimize environmental stress and save resources.

LEED and ENERGY STAR Properties

Verisk leases office space where it conducts business in the United States and around the world. The company seeks facilities best suited to meet the needs of the business functions performed, the location and amenities required for its employees, and at costs and terms competitive with the surrounding market. When identifying potential locations that might qualify, we seek to include properties that are LEED-certified (Leadership in Energy and 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. The Argus San Francisco, California, office is LEED Gold-certified (2011) and Verisk Health's headquarters in Waltham, Massachusetts, is LEED Silver-certified (2009).

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. Twelve Verisk offices with ENERGY STAR certification are located in California, Maryland, Massachusetts, Minnesota, New York, Ohio, South Carolina, Utah, and Virginia.

Responsible Fleet Management

As the insurance industry leader providing site-verified information and specific property analytics, Verisk relies on the mobility — and efficiency — of more than 600 field analysts across the country, strategically located and electronically connected. Together, they 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 of vehicles supporting our national field operation is leased, assigned, operated, and maintained according to strict standards that maximize performance and fuel efficiency.

The major components of the company's fleet management program include the use of 4-cylinder vehicles; driver education related to acceleration, speeding, and braking; proactive vehicle maintenance; scheduling and routing oversight; and monitoring and reporting of annual mileage and emission performance — all conducted by an independent fleet manager.

On an aggregate basis, Verisk's fleet has outperformed national mile-per-gallon (mpg) averages for each of the last five years. When the current average mpg of the Verisk fleet is compared with U.S. EPA SmartWay standards for greenhouse gas and smog thresholds, it scores a favorable 7 (out of 10) rating.



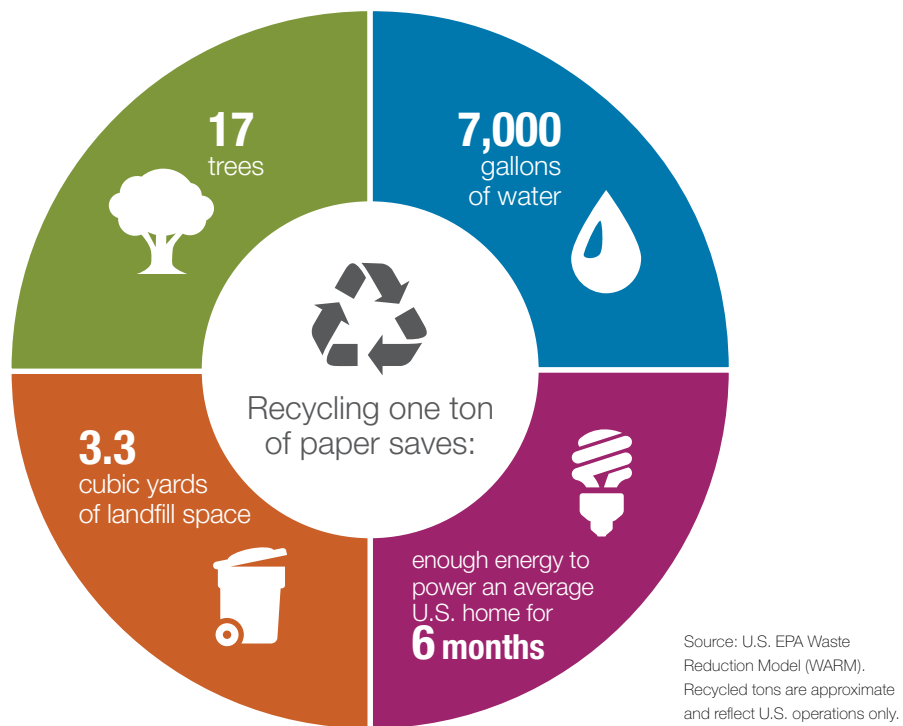
Verisk Health headquarters
in Waltham, Massachusetts



2014 Highlights

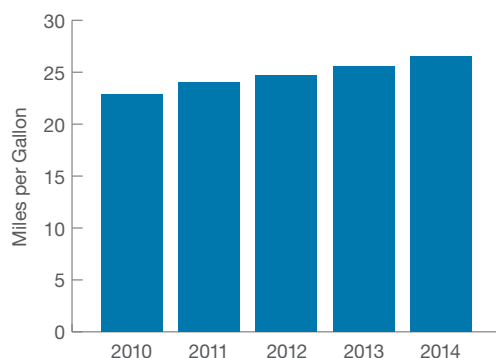
- Verisk offices around the country engaged the services of various shredding contractors. Processing waste paper in an environmentally sensitive way helps preserve landfill space and save trees, water, and energy resources. Here's how we did:

Verisk recycled **360 tons of paper** in 2014.

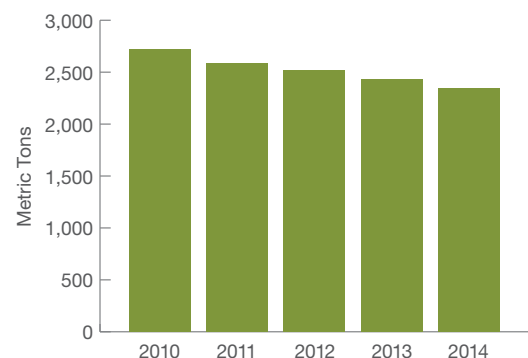


- We received ENERGY STAR certification for three additional properties in our growing portfolio — Argus in White Plains, New York; Verisk Crime Analytics in Bloomington, Minnesota; and Verisk Health in Waltham, Massachusetts — bringing the total to 12.
- We continued to reduce our fleet emissions and increase mpg, achieving numbers above the EPA national average of 21.6 mpg and well below 2,877 metric tons.

Verisk Increased MPG



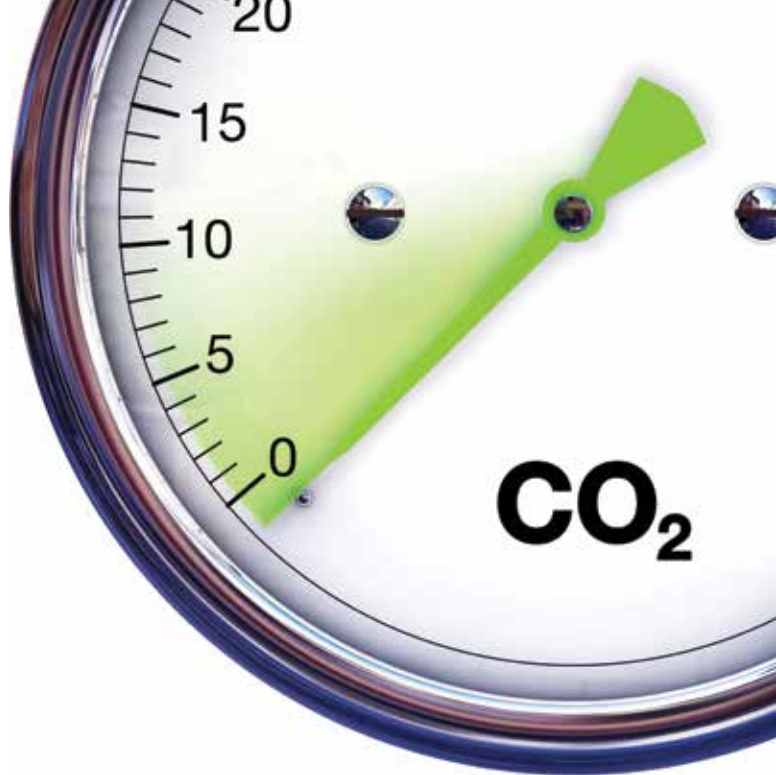
Verisk Reduced CO₂ Emissions





WORKING FOR A BETTER WORLD

We perform research on topics that range from measuring greenhouse gas emissions to studying how snowfall in Siberia affects winter weather in the eastern United States. We also work with scientists to transition leading-edge research to operational uses that benefit society and help people.



2015 Directions

Buildings

During 2015, we'll complete the relocation of our Eastern Data Center to a LEED Gold-certified facility in Somerset, New Jersey, and the relocation of our Commercial Property National Processing Center to an ENERGY STAR facility in Mt. Laurel, New Jersey.

We also expect to receive final confirmation of LEED certification for Xactware's headquarters and data center in Lehi, Utah.

Auto Fleet

During 2015 and beyond, we expect to improve our performance against the EPA's SmartWay program metrics even further by introducing hybrids and other fuel-efficient models to replace current vehicles as they're retired from service.

Environmental Initiatives

During 2015 and 2016, Verisk will undertake a comprehensive assessment of its overall environmental impact for the purpose of identifying, implementing, and measuring progress on long-term initiatives that make sense for a business of our nature and size.



WORKING FOR A BETTER WORLD

We conduct scientific research, analyze data, and provide tools that help others understand the likelihood and consequences of a catastrophic event, such as an earthquake or hurricane. Our work enables the public and private sectors to plan properly and often leads to incentives that help businessowners and homeowners become better prepared.





Nourishing Our Communities

Verisk helps sponsor several leading organizations that advance issues of global and national importance, encourages employee participation in the neighborhoods where we operate, and raises funds for worthy causes. Our culture emphasizes community service and supports those efforts around the world.

Global and National Alliances

We collaborate with many organizations and agencies to work for a better world. AIR Worldwide is a founding sponsor of the Global Earthquake Model, a project led by the Organisation for Economic Co-operation and Development (OECD) that represents the collaborative efforts of global scientists and stakeholders to increase earthquake resilience and reduce earthquake losses worldwide.



Verisk is a member of the Insurance Institute for Business & Home Safety (IBHS), which conducts research and educational programs to strengthen homes, businesses, and communities against the threat of natural disasters and other causes of loss.



ISO is a member of the Federal Alliance for Safe Homes (FLASH), the country's leading consumer advocate for strengthening homes and protecting families from natural and man-made disasters. As a FLASH partner, we encourage communities to build disaster-resistant buildings to help minimize the effect of hurricanes, tornadoes, earthquakes, and other catastrophes.



Verisk Maplecroft, in partnership with the United Nations Global Compact, has implemented the Human Rights and Business Dilemmas Forum, with funding from the GE Foundation. The forum is a multi-stakeholder online platform aimed at helping companies and other human rights stakeholders understand and share real-world challenges relating to the protection of human rights — particularly in emerging economies. Forum users propose, explore, and discuss a wide range of dilemmas and potential good practices in such areas as conflict minerals, forced labor, freedom of religion and speech, HIV/AIDS, human trafficking, migrant workers, and security forces.



Dr. Zainab Hawa Bangura (third from left), United Nations Special Representative of the Secretary-General on Sexual Violence in Conflict, meets with Verisk Maplecroft's Human Rights and Societal Risk team in its offices in Bath, U.K.

The group discussed ways in which we can more broadly support her work and that of the United Nations in the specific area of sexual violence in conflict and in human rights.





Community Engagement

We value our roles as good corporate citizens by providing support for communities where we work and live. Whether contributing time, talent, or dollars, we give back in many ways to a variety of civic, charitable, and other organizations. Employees have volunteered as readers, mentors, builders, and painters; collected food, coats, and toys; and worked for family and animal shelters. We've sent care packages to American troops overseas; donated blood; and run, walked, and eaten for charity. And many of our headquarters' employees contribute \$5.00 each Friday for the opportunity to wear jeans, helping raise tens of thousands of dollars for local charities.

Xactware Founders Week is a prime example of our community service efforts. Every spring, the Xactware team dedicates a workweek to various community projects. Employees perform construction projects for Habitat for Humanity, volunteer at local schools, and give of their time for a variety of other service projects.

2014 Highlights

- The National Oceanic and Atmospheric Administration (NOAA) named Verisk a Weather-Ready Nation Ambassador. The program recognizes companies that are improving the country's readiness, responsiveness, and resilience against extreme weather, water, and climate events. NOAA based its selection on Verisk's message for the insurance industry that educates the public about disaster preparedness and response — offering lifesaving information on extreme weather events and environmental hazards.
- We inaugurated 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. Employees had the opportunity to increase their involvement in local communities and charitable organizations and demonstrate their commitment to corporate social responsibility. 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.



- ✿ We joined together with our customers in several notable events to make a difference in communities across the country. At the Verisk Insurance Solutions Client Summit in Orlando, almost 150 volunteers packed more than 37,000 meals for Feeding Children Everywhere, a national nonprofit organization that distributed the meals to local crisis food pantries. Attendees also participated in a 5K run/walk to benefit Wounded Warrior Project, whose mission is to honor and empower returning military personnel wounded while serving. Verisk Health organized an event for attendees of the Health Information Management System Society Conference to help the local community through the Hi-Five Kids Pack Program. The program provides nutritious meals to children who don't have access to school cafeterias during the weekend. Participants prepared about 4,000 food packs containing child-friendly, shelf-stable items. And at the AIR Envision 2014 customer conference, attendees assembled comfort kits for children served by the American Red Cross area chapter. The kits contained personal toiletry items that the Red Cross distributes to people displaced by catastrophic events.



- ✿ In our Nepal office, Verisk Information Technologies responded to the floods and landslides in fall 2014 that left thousands of people homeless and in despair and hundreds dead or missing. Employees developed the Fill the Bucket initiative to assemble and donate buckets of food and emergency supplies for the needy. The volunteers prepared several hundred buckets, which could help save lives during the crisis.
- ✿ For our Matching Gifts Program, Verisk, its employees, and retirees, contributed approximately \$700,000 to more than 400 recipient organizations serving educational, medical, civic, social, cultural, environmental, and catastrophe-related causes.

“WORKING FOR A BETTER WORLD

Fire departments across the country acknowledge that they rely on our fire protection evaluation to plan for, budget, and justify improvements in their communities. That's a great example of good business intersecting with good public policy.

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2015 Directions

Corporate Giving

During 2015, we'll begin empowering individual operating units to provide financial and volunteer assistance to qualifying charitable organizations in the communities where our businesses are located.

We expect to finalize one or more major sponsorships with national or global not-for-profit organizations that have a mission, strategy, and performance consistent with Verisk's businesses and brand.

We'll redouble efforts to promote our Matching Gifts Program, which matches employee and retiree giving to qualifying organizations, up to \$5,000 and \$2,500, respectively.

Community Service Week

Based on the positive feedback received from the employees and community organizations that were part of our inaugural event last year, we'll again sponsor Verisk Community Service Week in conjunction with our offices and employees throughout the world.

Relationship with YearUp

We're beginning a relationship with YearUp/New York, a national not-for-profit organization with an intensive training program that provides low-income young adults, ages 18 to 24, with a combination of hands-on skill development, college credits, and corporate internships. Verisk will place its two assigned interns during 2015 in our Information Technology and Finance departments.





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SERVE | ADD VALUE | INNOVATE