

2016 Corporate Social Responsibility Report



About Verisk Analytics

Verisk Analytics (Nasdaq:VRSK) is a leading data analytics provider serving customers in insurance, natural resources, and financial services. Headquartered in Jersey City, New Jersey, the company operates in 27 countries and is a member of Standard & Poor's S&P 500® Index. Verisk is also part of the Nasdaq-100 Index, which includes the 100 largest nonfinancial securities listed on The Nasdaq Stock Market. In 2016, *Forbes* magazine named Verisk to its World's Most Innovative Companies and America's Best Large Employers lists—one of only 14 companies to appear on both lists. Verisk also earned the Great Place to Work® Certification for an outstanding workplace culture.

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 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 employs an experienced staff of business and technical specialists, analysts, scientists, 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.

Corporate Leadership

Scott G. Stephenson

Chairman, President, and
Chief Executive Officer

Mark V. Anquillare

Chief Operating Officer

Kenneth E. Thompson

General Counsel and
Corporate Secretary

Eva F. Huston

Chief Financial Officer

Nana Banerjee

Group President

Stephen J. Halliday

Group President

Nicholas Daffan

Chief Information Officer

Laurie Lovett

Chief Human Resources Officer

Mark S. Magath

Risk and Compliance

Glenn McConnell

Controller

Vincent de P. McCarthy

Corporate Development
and Strategy

Patrick McLaughlin

Corporate Social Responsibility

Christopher H. Perini

Chief Marketing Officer

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



Whether we're forecasting the impact of hurricanes or the spending habits of consumers, Verisk distinguishes itself by the passion of our people, the integrity of our data and predictive models, and the excellence of our solutions.

The same principles—passion, integrity, and excellence—described our mindset in 2014 as we organized a formal corporate social responsibility program. Those principles inform our strategy for addressing the three pillars of CSR—environmental, social, and governance—now and as we move forward.

During 2016, dozens of our colleagues from across the company collaborated on Verisk's first-ever inventory of greenhouse gas emissions, a predicate to achieving the delicate economic and environmental balance benefiting our wide range of stakeholders.

Our efforts to become a more responsive employer continued to be driven by a continuous loop of employee feedback and management action. We're proud that we achieved certification during 2016 as a Great Place to Work and celebrate an accomplishment that now transitions from aspiration to recurring goal.

In the world community, we've sought innovative opportunities to use philanthropy in ways that reflect our core values and competencies and involve Verisk professionals as leaders and learners. We've empowered our business units and our employees to make meaningful contributions to their respective communities.

We've strengthened Verisk's governance as well, increasing the diversity of our Board, adopting a more comprehensive Anti-Bribery and Corruption Policy, and engaging all of Verisk in determined efforts to increase data security through investment, awareness, and action.

Our CSR journey is still in its early stages, but our focus on passion, integrity, and excellence assures me that we've chosen the right path.

Sincerely,

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

6
page

Governance



Forbes magazine named Verisk to its **World's Most Innovative Companies 2016** list for the second consecutive year, ranking the company in the top 20.



Verisk increased diversity on its **Board of Directors**, electing Annell R. Bay and Kathleen Hogenson.



Verisk updated its **Anti-Bribery and Corruption Policy**, providing expanded guidance on conducting business in compliance with the U.S. Foreign Corrupt Practices Act, the U.K. Bribery Act, and local anti-bribery laws and regulations.

16
page

Environmental



Verisk completed its first-ever **greenhouse gas (GHG) emissions inventory**, measuring global GHG emissions in accordance with the Greenhouse Gas Protocol.



For the seventh consecutive year, Verisk's automobile fleet achieved improved **aggregate mile-per-gallon performance** of 27.2 mpg.



Verisk completed the transfer of core IT operations to **LEED Gold-certified facilities**.

26
page

Social



Verisk achieved the **Great Place to Work® Certification**, recognizing the company for its outstanding workplace culture.



Forbes magazine named Verisk to its **America's Best Large Employers 2016** list.



Verisk helped nearly 600 employees earn business qualifications and reach **professional and educational milestones** in a variety of disciplines and subject areas.



ISO released its first-ever **National Building Code Assessment Report** on the status of the nation's building codes in 20,800 communities representing nearly 87 percent of the U.S. population.



Verisk Maplecroft developed the **Modern Slavery Index** to help companies perform risk assessments of their exposure to modern slavery.



AIR Worldwide expanded its **terrorism risk model** to support scenario testing for the United States and 27 other countries, incorporating updated and detailed operational threat assessments made by counterterrorism experts.



3E Company received a **Business Achievement Award** from *Environmental Business Journal* for its development of several new intelligent compliance solutions for regulated substances and OSHA incident notification and reporting.



AER assisted in deploying **GreenLITE** in Paris, confirming its potential to monitor CO₂ emissions from complex open-air urban and industrial environments.



The Verisk Maplecroft **Climate Change Exposure Index** indicated that 85 percent of the world's most agriculturally dependent countries are at high or extreme risk due to climate change, leaving their economies and supply chains vulnerable to disruption.



Verisk launched **Lynda.com**—a world-class online video learning platform from LinkedIn—with more than 1,800 employees completing 5,000-plus hours of training and development courses.



JUST Capital and *Forbes* magazine included Verisk on their inaugural **JUST 100 List**, which ranks publicly traded companies in the United States on corporate behavior.



Verisk employees worldwide volunteered for our annual **Community Service Week**, providing numerous charitable organizations with hands-on help.

A man and a woman in business attire are shown in profile, looking out at a city skyline at night. The man is in the foreground, slightly behind the woman. They are both looking towards the left. The background is a dense grid of city lights, with many windows illuminated. In the foreground, there is a blurred light trail, possibly from a car or a train, moving from right to left. The overall color palette is dominated by blues and purples, with warm yellow and orange lights from the city buildings.

GOVERNANCE

2016 revenues were \$2.0 billion, and adjusted EBITDA was \$1.0 billion.

From 2012 to 2016, Verisk revenues from continuing operations increased at a compound annual growth rate (CAGR) of 13.9 percent. Adjusted EBITDA (earnings before interest, tax, depreciation, and amortization) from continuing operations increased at a CAGR of 14.2 percent.

Financial Highlights

Revenues



Adjusted EBITDA





Forbes Again Ranks Verisk in the Top 20 on Its World's Most Innovative Companies List

For the second consecutive year, Verisk ranked in the top 20 of 100 companies on *Forbes* magazine's list of the World's Most Innovative Companies. Firms are ranked by their "innovation premium"—the additional value investors place on the company above its enterprise value. *Forbes'* method for creating the list relies on investors' ability to identify firms they expect to be innovative now and in the future.

Verisk joined notable companies such as Tesla Motors, Salesforce.com, Netflix, Monster Beverage, Amazon, and LG, among others on the list.



Please visit our investor site at <http://investor.verisk.com> to download the *Verisk Analytics 2016 Annual Report*, read our corporate overview, and view stock and financial information.



Verisk Named to Nasdaq-100 Index for the Fifth Consecutive Year

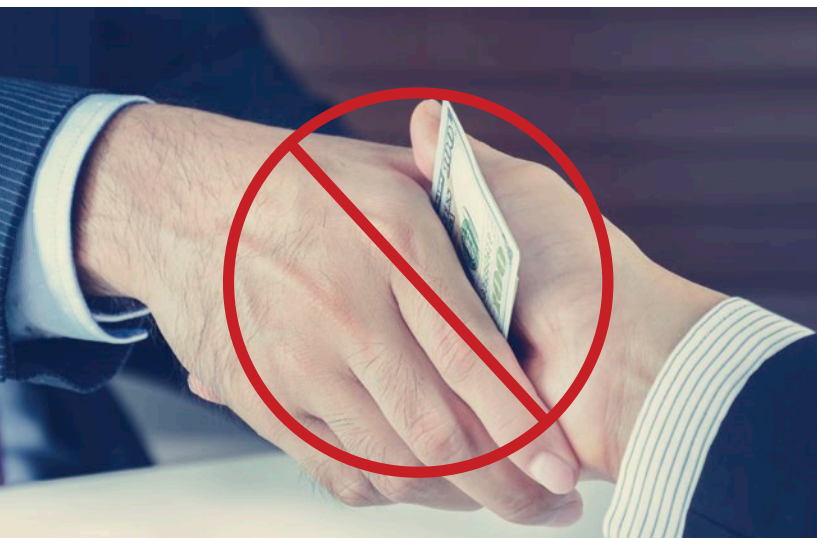
In 2016, Verisk Analytics was named to the Nasdaq-100 Index for the fifth consecutive year.

The Nasdaq-100 Index includes 100 of the largest U.S. domestic and international nonfinancial securities listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups, including computer hardware and software, telecommunications, retail and wholesale trade, and biotechnology.

Verisk Elects New Directors to Our Board

During 2016, Verisk increased diversity on our Board of Directors, electing Annell R. Bay and Kathleen Hogenson. With their election, 3 of the current 14 directors are women.

The Board includes an independent lead director and five committees: Audit, Compensation, Executive, Finance and Investment, and Nominating and Corporate Governance. With the exception of the Board chair—Scott Stephenson, chairman, president, and CEO—all directors meet the Nasdaq definition of independence.



Verisk Releases Updated Anti-Bribery and Corruption Policy

Reflecting the company's growing global presence, Verisk updated our Anti-Bribery and Corruption Policy in 2016, providing expanded guidance on conducting business in compliance with the U.S. Foreign Corrupt Practices Act, the U.K. Bribery Act, and local anti-bribery laws and regulations.

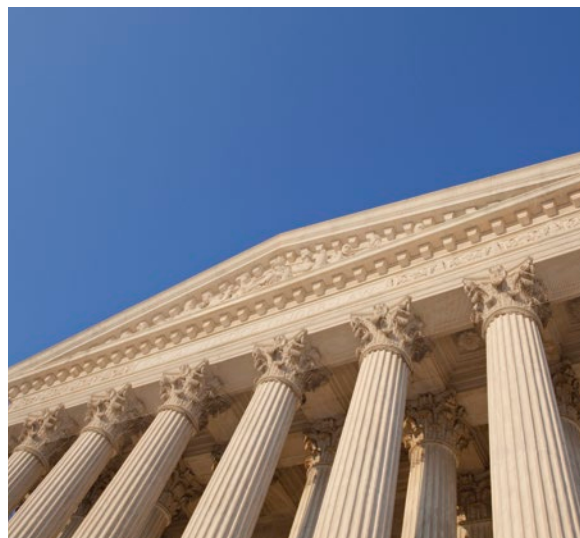
Among other items, the policy sets due diligence requirements before and after engaging third parties in countries judged by Transparency International to be at higher risk for corruption.

The policy also introduces a formal register to document hospitality and gifts not expressly prohibited, provides sample contract language governing the business relationship, and strengthens financial record-keeping requirements.

Verisk requires Anti-Bribery and Corruption Policy training of all employees and "associated persons," including third-party vendors, agents, and contractors. Employees are required to undergo anti-bribery and corruption training at hire and at least annually thereafter.

Employees may report violations anonymously using a whistleblower hotline maintained for Verisk by an independent third party. Penalties vary by nature of the breach but may include immediate dismissal or contract termination.

View Verisk's complete policy on our investor website at <http://investor.verisk.com/corporate-governance/governance-documents/default.aspx>.



Verisk Clarifies Non-Discrimination Policy

Verisk has amended Section 12 of our Code of Business Conduct and Ethics—*Equal Opportunity, Non-Discrimination and Fair Employment*—to expressly forbid discrimination on the basis of gender identity. The Code now mirrors the policy previously reflected in Verisk's internal employee manual, providing that *"the Company's policies for recruitment, advancement, and retention of employees forbid discrimination on the basis of race, religion, color, national origin, citizenship, sex, gender identity and/or expression, sexual orientation, veteran's status, age, or disability and any other criteria prohibited by law."*

Managing Risk: Security and Compliance

Due to the nature of our business and the extent of our global presence, Verisk addresses security and compliance risk through a combination of technology, internal policies, mandatory training, testing, monitoring and auditing, and external certifications. The following chart summarizes key components:

Policies	Training	Monitoring and Auditing
Corporate Governance and Compliance Antitrust Anti-Bribery and Corruption Policy Insider Trading Social Media Related-Person Transaction Risk Policy	New-Hire Orientation Sexual Harassment Anti-Bribery and Corruption Safety and Physical Security Global Privacy Privacy Shield Workforce Information Handling HIPAA Phishing Security Awareness Incident Reporting	Privacy Impact Assessments HIPAA Risk Assessments Compliance Maturity Assessments SANS Top 20 Assessment Phishing Assessment Vulnerability Testing Penetration Testing Data Loss Protection Monitoring Compliance and Privacy Regulatory Monitoring Third-Party Vendor Management
Ethics Code of Business Conduct and Ethics Whistleblower Employee Covenants		
Privacy Global Privacy Workforce Information Handling Privacy Shield		
Security Enterprise Information Security Policy Framework Data Classification and Handling Information Privacy and Security Incident Response Plan		

The Verisk regional data centers have successfully taken part in annual American Institute of CPAs (AICPA) Service Organization Control (SOC 2 Type 2) Attestation examinations each year since 2011. We've also earned Verizon Cybertrust Security Certification, after having had our security controls, policies, and procedures examined, measured, and validated against a stringent set of essential practices as defined by Verizon.

Note: Not all policies, training, and activities apply companywide.



Lisa Sotto, managing partner and chairperson of Hunton & Williams Global Privacy and Cybersecurity Practice, addresses Summit attendees on privacy issues in a global environment.



Chairman, President, and CEO Scott Stephenson addresses Summit attendees on Verisk's commitment to security and compliance.

Verisk Holds Annual Security and Compliance Summit

More than 75 Verisk security and compliance leaders, representing more than 20 business and functional units from across the enterprise, gathered at our corporate headquarters to attend the fourth annual Verisk Analytics Security & Compliance Summit. This year's theme, "Managing Risk in a Global Environment," highlighted the challenges Verisk faces as we expand our global footprint and evolve our business in an ever-changing domestic and international landscape.

The day-and-a-half Summit featured joint sessions that addressed issues pertinent to both security and compliance audiences, such as Managing Risk in an Interconnected Workplace, Data Privacy in a Global Era, Vulnerability Management, Cloud Strategy, Application Security, Anti-Bribery and Corruption, and Corporate Social Responsibility. The Summit is a valuable and much-anticipated exchange of information for our business security and compliance leaders.

Verisk Surveys with Net Promoter Score®

Using the Net Promoter Score® methodology, Verisk continued to survey our customer base. 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.

We completed nearly 10,000 customer surveys in 2016, bringing the total number of conducted surveys to about 30,000 since the program's inception. Continuing to enhance the customer experience remains a priority for us.

***Our work** helps customers make better decisions about risk and opportunities with greater precision, efficiency, and discipline.*



ISO's National Building Code Program Marks 20th Year Helping Stakeholders Assess Community Resilience Efforts

In February 2016, Verisk's ISO business released its first-ever *National Building Code Assessment Report* on the status of the nation's building codes, including individual assessments of the 45 participating states. The report provides a comprehensive examination of codes and their enforcement in 20,800 communities representing 87 percent of the U.S. population.

The issuance of the report marks the 20th anniversary of the Building Code Effectiveness Grading Schedule (BCEGS®), which assesses the building codes in effect and grades communities on code adoption and enforcement.

As weather patterns and other factors continue to change the impact zones of hurricanes, tornadoes, wildfires, and earthquakes, building codes have taken on more importance for property owners, insurers, builders, government agencies, and emergency response teams. Effective adoption and enforcement of building codes help reduce financial losses and the social impact of natural disasters on communities.

Adoption and enforcement practices can vary widely from community to community, even within individual states. In an October 2016 follow-up to the national report, ISO's analysis covering the period 2005 to 2015 revealed that building code adoption and enforcement have improved in more than 70 percent of the U.S. states participating in the program.

During 2016, ISO also engaged in efforts to help increase public awareness and reinforce the need for adoption and effective enforcement of building codes, sponsoring Week Four of the International Code Council's Building Safety Month. Then President Barack Obama designated May as National Building Safety Month and included Verisk among the organizations whose efforts increase community resilience through building codes and standards.



Verisk Maplecroft Index Helps Customers Measure Risk of Modern Slavery

Verisk Maplecroft developed a new index to help companies perform a top-level risk assessment of their exposure to modern slavery, an important step in navigating new legislation on supply chain disclosure.

The Modern Slavery Index, which follows the definitions of slavery prescribed in the U.K. Modern Slavery Act, combines multiple data sources to benchmark the risk presented in 198 countries. Among the key factors underlying the by-country analysis are the breadth of national legislation; the quality of law enforcement; and reported evidence of trafficking, forced labor, servitude, and slavery.

While most multinational companies have robust systems in place to ensure slavery doesn't occur among their Tier 1 suppliers, key numbers emerging from the research expose the extent of the challenges they face lower down the supply chain, at the commodity level and from subcontractors. For example, the index categorizes the world's 28 cocoa bean-producing countries and the top nine producers of rice as "high risk" or "extreme risk." More than two-thirds of the 26 largest producers of tin, tantalum, tungsten, and gold, essential to the manufacture of information and communications technologies and auto parts, are among the 100 highest-risk nations. And with the exception of the United States and the European Union, the index rates the world's top 12 garment exporters, including China, India, and Pakistan, as "high risk" or "extreme risk" for modern slavery.



Conflict Minerals Reporting Template Helps Customers Address Supply Chain Risks

Verisk's 3E Company enhanced its compliance platform to facilitate the efficient exchange of conflict minerals data across the global supply chain. Conflict minerals include tin, tantalum, tungsten, and gold originating from the Democratic Republic of the Congo, any of the nine adjoining countries, or funded-conflict or armed groups.

The compliance platform provides tools to assess the presence, origin, and use of conflict minerals at both the supplier and product level. The new enhancement—an automated template for reporting conflict minerals—gives clients greater insight into materials and suppliers within their supply chains and makes it easier and more efficient to comply with disclosure requirements.



AIR Worldwide Forms New Global Resilience Practice

Verisk business AIR Worldwide formed a new global resilience practice to help governments and nongovernmental organizations better understand, prepare for, and recover from natural disasters, such as hurricanes, tornadoes, floods, and wildfires, as well as the increasing threat of terrorism, pandemics, and cyber attacks.

The practice builds on AIR's three decades of catastrophe modeling experience—quantifying risk to populations and infrastructure, evaluating mitigation strategies, and informing disaster finance programs. It also leverages AIR's already strong collaborations with the United Nations, the World Bank, the U.S. National Flood Insurance Program, insurance regulatory bodies across the globe, and distinguished research groups.



Attendees gather at the Verisk Risk Symposium at Clothworkers' Hall in London.

Global Challenges and Cybersecurity Threat Highlight Verisk Risk Symposium in London

Verisk Analytics hosted our fourth annual Verisk Risk Symposium in June 2016, an event that brought together more than 100 industry leaders to discuss major issues facing the London and global risk markets. Executives shared their perspectives on market challenges and opportunities, the use of data and analytics, and the adoption of the new cyber exposure data standard. In a special session on cyber risk, experts discussed the legal consequences of cyber events, data, and methodologies for measuring global cybersecurity performance, as well as the construction of cyber models and scenarios for cyber risk evaluation and management.

ISO Helps Insurance Industry Understand Cyber Risk

Complementing existing data collection efforts, ISO issued a special cyber insurance data call in 2016. Collecting this critical premium and loss information from participating insurers will allow for analysis of cyber risk and provide insights on cyber coverages to insurers.

AIR Worldwide, in collaboration with other Verisk businesses, introduced the industry's first cyber exposure data standard, with plans to apply the standard to our cyber risk model and assess a company's risk from cyber attacks. Companies can use the guide to help them collect and store the necessary cyber exposure data in a format suitable for modeling. AIR also released the industry's first open-source cyber scenario to help model an insurer's or reinsurer's book of business, providing insights into the loss potential from cyber breaches and the aggregated risk from large-scale cyber attacks that could lead to catastrophic losses.



3E Online® Recognized with Readers' Choice Award in Canada and as Product of the Year in the United States

The 3E Online®-SDS Safety Data Sheet (SDS) management platform won a *Canadian Occupational Safety (COS)* Readers' Choice Award and an *Occupational Health & Safety (OH&S)* magazine New Product of the Year Award in the SDS management category. 3E Online offers new capabilities that streamline hazard communication processes, enabling users to improve workplace safety, enhance product stewardship, strengthen regulatory compliance, and increase operational efficiency.

COS is Canada's leading magazine for health and safety professionals, covering a wide range of topics, from office to heavy industry and from general safety management to specific workplace hazards. *OH&S* has been an industry leader for more than 84 years serving the health, safety, security, environment, and government sectors.

AIR Worldwide Expands Its Terrorism Model Globally

AIR Worldwide expanded the capabilities of its terrorism risk model to support scenario testing for the United States and 27 other select countries. The model helps companies assess the impact of different conventional weapons attack scenarios on their portfolios and better manage their global terrorism risk.

To estimate attack frequencies, the probabilistic model incorporates newly updated and detailed operational threat assessments made by counterterrorism experts with decades of experience working for the FBI, CIA, U.S. Department of Defense, and other government bodies. AIR updated its comprehensive database of potential targets to include additional U.S. corporate headquarters, professional sports stadiums, prominent buildings, and hotels. The database of more than 64,000 targets includes approximately 100 trophy targets associated with a higher probability of attack.

AIR also integrated terrorism risk index maps from Verisk Maplecroft as a hazard layer for its user platform. The indices provide an assessment of terrorism risk at a subnational level, enabling organizations to pinpoint hot spots within countries and monitor risks to employees and assets such as factories, refineries, and pipelines.



ENVIRONMENTAL

Verisk Analytics Greenhouse Gas Inventory

Measuring 2015 consumption*

(CO₂e, in metric tons)

Scope 1 Total: **3,800**



Mobile
combustion



Stationary
combustion



Fugitive
emissions

Scope 2 Total: **12,496**



Purchased
electricity



Purchased
steam



Purchased
chilled water

Scope 3 Total: **8,401**



Business air travel



Downstream leases

Grand Total: **24,698**

**External assurance of results provided by PricewaterhouseCoopers LLP*

Notes:

- Organizational boundary covers 100 percent of the units conducting business within the Verisk family of companies for the year ended December 31, 2015. The 2015 emissions of Verisk Health, divested by Verisk during 2016, aren't included in the inventory. The emissions of two companies acquired by Verisk during November 2015—Infield and PCI—were added to the inventory for the months of November and December 2015.
- Totals are rounded.



Verisk Completes First-Ever Greenhouse Gas Emissions Inventory

Verisk completed our first-ever inventory of greenhouse gas emissions, measuring 2015 emissions in accordance with the Greenhouse Gas Protocol, a globally recognized standard developed by the World Resources Institute and the World Business Council on Sustainable Development. The inventory covered all Verisk businesses at year-end December 31, 2015, with the exception of the former Verisk Health.

Carbon and carbon-equivalent emissions from Verisk's worldwide operations totaled 24,698 metric tons (see chart on page 17). These emissions were generated largely by the consumption of electricity and other fuels and refrigerants used to power offices and data centers, the gasoline used for Verisk's U.S. commercial property automobile fleet, and emissions associated with business air travel.

Carbon dioxide is the largest component of the emissions. Methane and nitrous oxide, along with emissions associated with refrigerants in cooling systems, are lower in volume but represent more significant global warming potential.

The information in the inventory was subject to internal reviews and, for select content, external reviews. We engaged PricewaterhouseCoopers LLP, an independent firm, externally to assure the 2015 emissions data. The firm conducted the review in accordance with attestation standards established by the American Institute of Certified Public Accountants.

Verisk is preparing to participate during 2017 in the Carbon Disclosure Project (CDP), a worldwide engagement effort to collect and analyze emissions data as the basis for strategic planning by policymakers and others in the future.



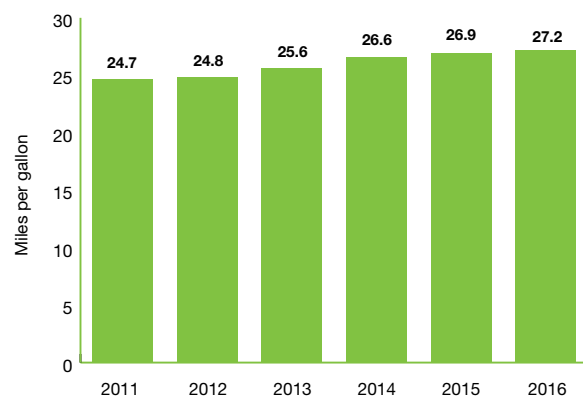
Verisk Improves Fleet Fuel Performance for Seventh Consecutive Year

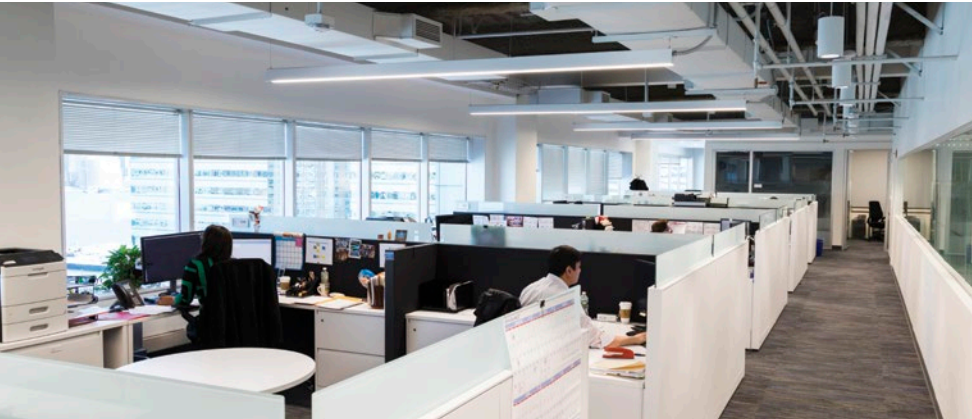
Verisk's automobile fleet supports more than 600 field analysts across the United States—professionals who conduct hundreds of thousands of on-site visits annually, including rating and underwriting surveys of individual commercial buildings and operations, evaluations of fire departments and their fire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

The fleet is composed exclusively of 4-cylinder vehicles, including several dozen hybrids. In the aggregate, the fleet covered nearly 8.9 million miles during 2016, achieving a fuel ratio of 27.2 miles per gallon—an improvement in average mpg for the seventh consecutive year.

By strategically locating our field team, coordinating appointments and routes to maximize efficiency, and performing these activities as shared services for hundreds of property insurers and other customers, Verisk helps reduce gasoline emissions many times over.

Increased MPG in Verisk Fleet





Environmentally friendly features are located throughout Verisk's newly renovated corporate headquarters.

IT Consolidations and Headquarters Renovation Help Lighten Environmental Footprint

Verisk Completes Transfer of Core IT Operations to LEED-Certified Facilities

Completing a transition that began during 2014, Verisk has now transferred our core IT operations from the company's Jersey City headquarters to two LEED-certified (Gold) facilities. The facilities collectively store approximately 11 petabytes of data and imagery. A smaller IT center in Hyderabad, India, occupies a building recognized by the Indian Green Building Council's LEED rating system as a Gold property.

Verisk leases office space where we conduct business in the United States and around the world. When identifying potential U.S. locations, the company seeks to include properties that are LEED-certified or have achieved an ENERGY STAR® designation. Two additional Verisk offices are in LEED-certified buildings, and 12 Verisk offices are in buildings with ENERGY STAR certification.

All Green Recycling



During the renovation, All Green Recycling, a nationally certified woman-owned electronic waste recycling firm, helped us recycle or repurpose nearly 131,000 pounds of electronics, diverting it from local landfills.

Headquarters Renovation Incorporates Environmentally Friendly Features

A major renovation of Verisk's New Jersey headquarters commenced during 2016. The plans include the installation of motion detection and daylight-harvesting LED lighting, the recalibration and recommissioning of HVAC systems, installation of water-saving fixtures, procurement of new ENERGY STAR-rated equipment and appliances, and the use of recycled content and low-emitting materials, among other items. The floor plan significantly increases the amount of natural light in work areas. We expect to complete the renovation in 2018.

At this time, Verisk's headquarters represent approximately 25 percent of the company's total leased space around the world. The office is located in a public transportation hub, and employees can access it by multiple train lines, as well by light rail, ferry, and bus. An increasing number of employees are choosing to live locally, in some cases walking or bicycling to work.



Verisk Expands Presence in Next-Generation Energy Sector

Verisk acquired Greentech Media, Inc., an industry-leading information services provider for the next-generation electricity and renewables sector.

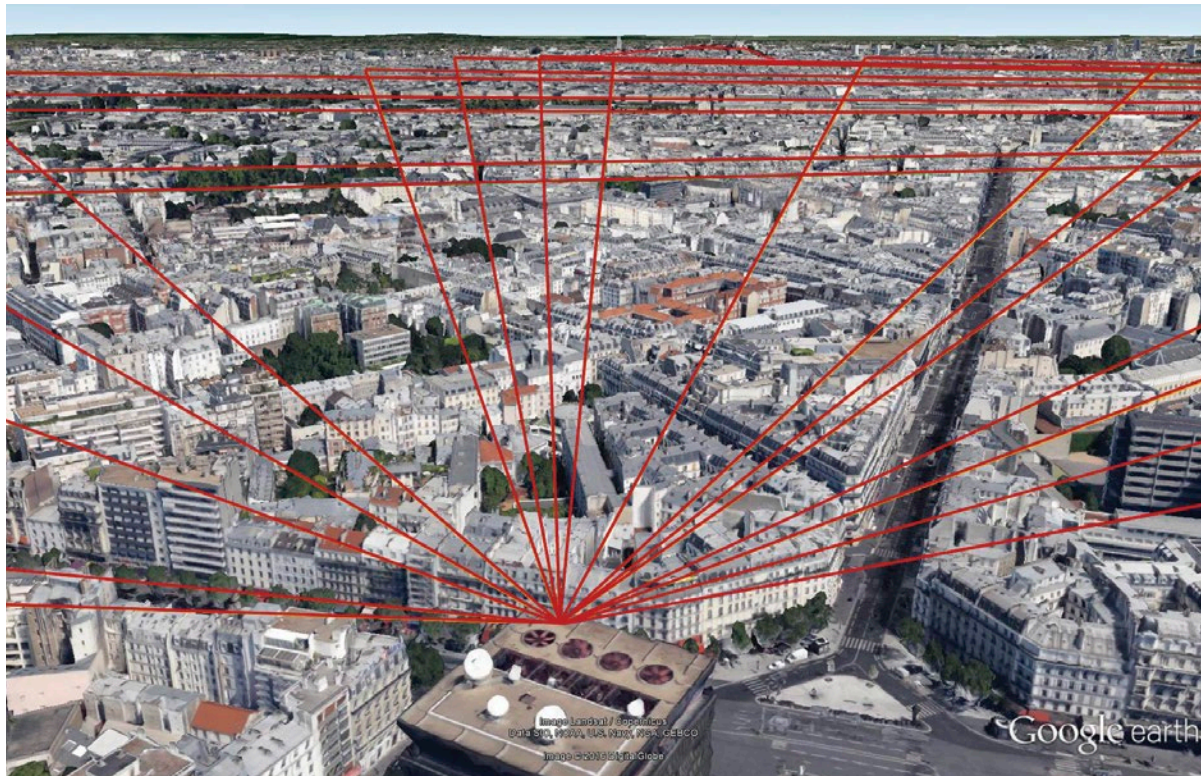
With its unique knowledge of supply chains and investment trends in areas including solar power, energy storage, and smart grids, Greentech will help position Verisk business Wood Mackenzie as a market-leading provider of analysis and insight across the entire energy landscape.

3E Company Celebrates More Than a Decade of Innovation with EBJ Award

For the 11th consecutive year, 3E Company received a Business Achievement Award in the information technology category from *Environmental Business Journal*® (EBJ).

The award recognized 3E for its continued expansion into new industries and the development of several new intelligent compliance solutions, including a library of updated regulatory classifications for chemical substances, a label-generation tool for regulated substances, OSHA incident notification and reporting services, and extended supply chain compliance capabilities.

Our work addresses key environmental challenges facing the private and public sectors.



The red lines indicate the integrated paths over which the GreenLITE instrument measures CO₂ concentrations in Paris.

AER Scientists Help Advance Technology to Measure Carbon Dioxide Concentrations in Paris

Scientists at Verisk's AER business have contributed to the successful implementation of an innovative environmental monitoring experiment in Paris, helping to deploy and operate a laser-based technology for real-time measurement and analysis of carbon dioxide (CO₂) concentrations on regional scales.

AER and the Harris Corporation, under cooperative agreements with the U.S. Department of Energy's National Energy Technology Laboratory and the U.S. Department of Commerce National Institute of Standards and Technology, initially developed the

Greenhouse Gas Laser Imaging Tomography Experiment (GreenLITE™) to detect surface leaks at ground-based carbon sequestration sites. However, with its potential as a cost-effective, globally accessible measurement tool for monitoring emissions from complex open-air urban and industrial environments, we demonstrated GreenLITE at the 2015 Paris Climate Conference—commonly referred to as COP21. With the cooperation of several universities in the greater Paris area, the system was operational throughout 2016, producing analyses that demonstrated its value. In addition to municipal uses, GreenLITE is currently being considered for health and safety and emission-monitoring applications in the oil and gas sector.



**Verisk Maplecroft Climate Change
Exposure Index: Agricultural Economies
Face Greatest Risk**

In December 2016, Verisk Maplecroft published new research indicating that the physical risks posed by climate change are “high” or “extreme” in 85 percent of the world’s most agriculturally dependent countries, leaving their economies vulnerable to shocks and their company supply chains open to disruption.

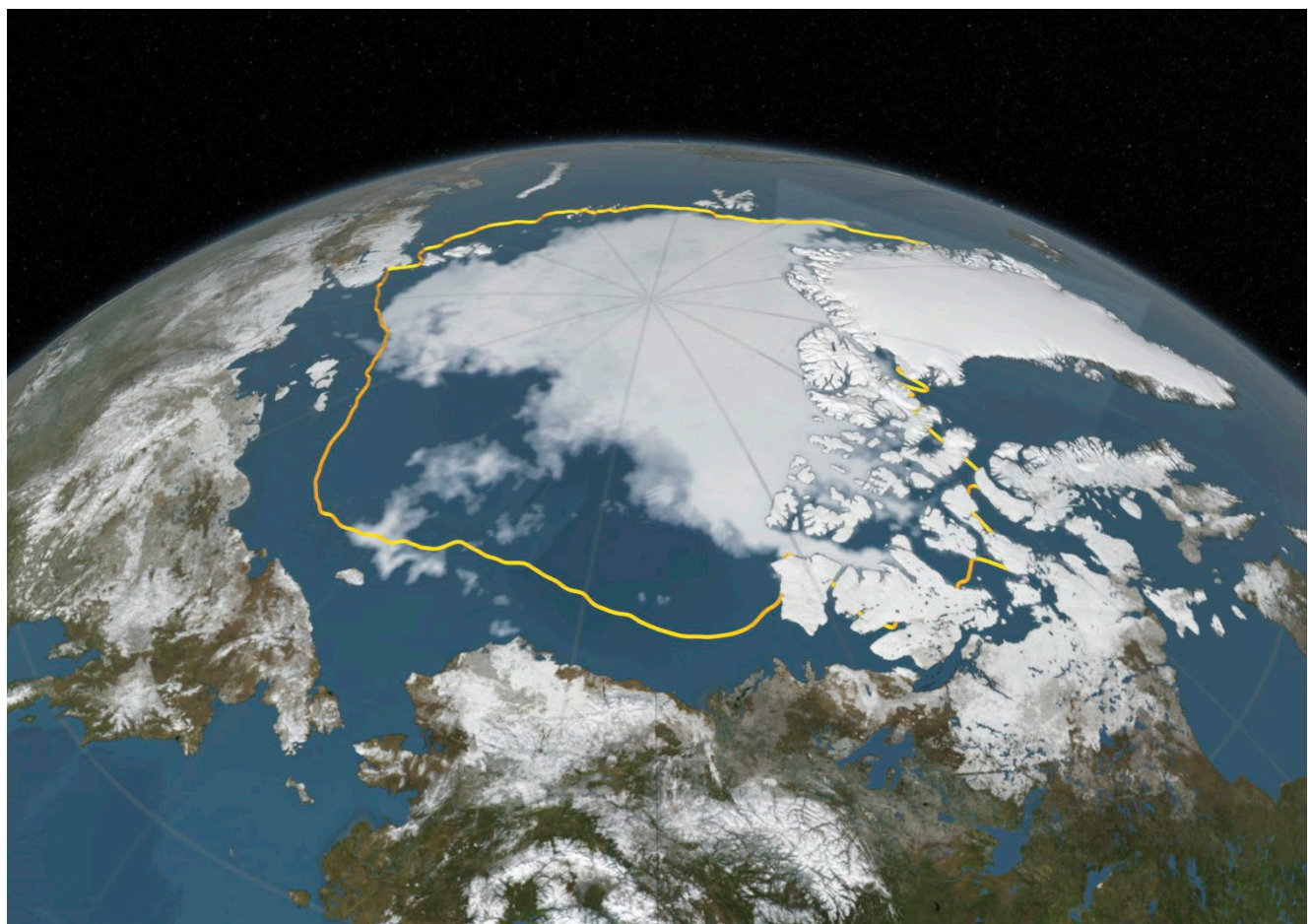
Crops in “high risk” and “extreme risk” countries are likely to suffer more variable yields as temperature and rainfall patterns shift or as more extreme climate changes occur, such as drought. The threat is most severe in countries whose economies rely heavily on the export of agri-commodities. These include Ethiopia, where coffee is the biggest export and represents

19 percent of total export value; Kenya, where tea constitutes 22 percent of the nation’s total exports; and Mali, where cotton is the biggest export, comprising 43 percent of its total exports.

Fluctuations in agricultural output would have significant implications for local and regional economies and millions of small farmers. It would also create significant sourcing challenges for western manufacturers and retailers. Countries considered “high risk” or “extreme risk” produce significant portions of key commodities, including coffee, where 94 percent of global production is located in such countries; sugar (63 percent); palm oil (99 percent); cassava (90 percent); and bananas (56 percent).



The AIR team visited China to exchange information and deepen China's understanding of the U.S. crop insurance program, with an eye toward streamlining the country's own program.



Credit: NASA/Goddard Scientific Visualization Studio

Minimum coverage of Arctic sea ice in 2016 was 911,000 square miles below the 1981 to 2010 average, shown here as a gold line.

AIR Worldwide Selected for U.S.-China Scientific Exchange to Improve Agricultural Models

As part of a scientific exchange program cosponsored by the U.S. Department of Agriculture and China's Ministry of Agriculture, a team representing AIR Worldwide met in China with representatives of various government agencies, universities, and scientific organizations. The collaboration seeks to improve agricultural models that account for the effect of weather on crop yields during the growing season and accurately forecast yields based on accumulated weather experience. Using such knowledge within the context of AIR's insurance, financial, and commodity-based services could lead to a better understanding of risk in the Chinese market, as well as the development of new insurance products for domestic clients and their customers.

AER Study Holds Promise for Improving Seasonal Forecasting

AER published a 2016 study in *Geophysical Research Letters*, a journal of the American Geophysical Union, which shows that the influence of Arctic change on recent trends in mid-latitude winter weather (December to February) has likely been greater than the influence of the El Niño–Southern Oscillation (ENSO).

Over the past three decades, the Arctic has experienced the greatest climate changes anywhere on Earth, including rapidly rising temperatures, melting sea ice, and increasing autumn snow cover. The extent to which these rapid changes in the Arctic are influencing mid-latitude weather has become a much-debated topic in the climate community.

The new analysis, funded by grants from the National Science Foundation, compares recently observed trends in weather patterns to atmospheric variability associated with both Arctic change and ENSO. The study demonstrates that recently observed weather pattern trends are strikingly similar to the variability associated with Arctic change rather than the variability associated with ENSO.

This work also demonstrates that temperature variability—a phenomenon popularly referred to as “weather whiplash”—has become more extreme in Northern Hemisphere population centers over the past three decades, a time period that has seen the Arctic warm faster than any other region on Earth.



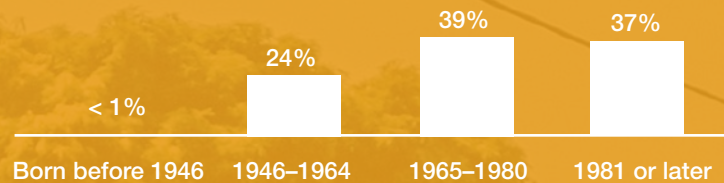
SOCIAL

Here's a sample of statistics on Verisk's workforce and culture, featured on the Great Place to Work website.

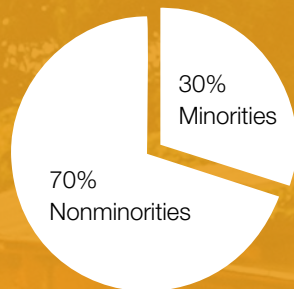
Please visit <http://reviews.greatplacetowork.com/verisk-analytics> to learn more.

Demographics

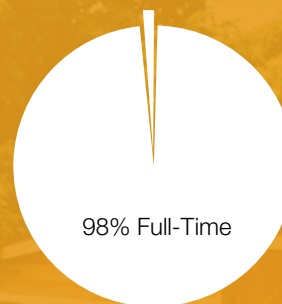
Generation



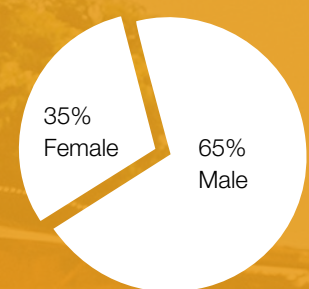
Workplace Diversity



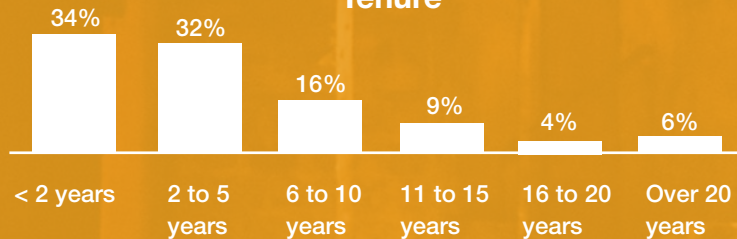
Full/Part-Time



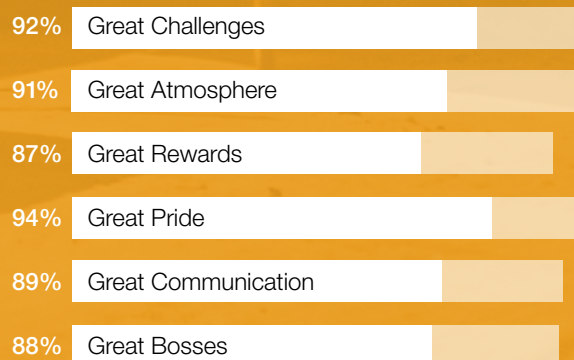
Gender



Tenure



How Employees Rate Verisk



Often or Almost Always

Sometimes

Percentages are rounded.



Verisk Earns Great Place to Work® Certification

In 2016, the Great Place to Work® Institute—the global authority on high-trust, high-performance workplace cultures—awarded the Great Place to Work Certification to Verisk. The certification was based on the results of the Great Place to Work survey, through which a random selection of more than 1,100 employees shared their opinions about working at Verisk.

Employees cited the vast array of wellness, recognition, and special programs offered by the company and gave high marks to Verisk's on-site activities, community involvement, and philanthropy.

Employee responses on several key measures:



83% are proud to tell others they work here.



83% believe management is honest and ethical in its business practices.



82% feel good about the ways we contribute to the community.



95% take advantage of flexible schedules.



92% telecommute one or more days per week.



AIR Worldwide employees participated in a Fun Run in Philadelphia. They ran across the city and climbed the steps to the Philadelphia Museum of Art.



Wood Mackenzie employees participated in the five-kilometer Great City Race around London to aid Seeing is Believing, Standard Chartered Bank's global community program to tackle avoidable blindness.



Verisk employees participated in our annual "Walk on the Hudson."



Forbes Recognizes Verisk as One of America's Best Large Employers

Forbes magazine named Verisk Analytics to its 2016 list of America's Best Large Employers. The magazine chose the top 500 employers based on the results of an independent survey conducted among 30,000 American employees working at companies with headcounts of 5,000 or more. We joined notable companies such as Google, Costco Worldwide, SAS, JetBlue Airways, and Facebook among those on the list.

Employee Survey Shows Improved Results

During 2016, Verisk completed a biennial corporatewide employee engagement survey. Overall results, when compared with those of a group of peers globally, rank Verisk at or above the global norm benchmark in all categories. Some of the areas in which Verisk exceeded the global norm include employees' belief in the organization's values, confidence in the decisions made by senior leadership, and pride in the organization's reputation and products. Employees also agreed that the organization is making a sincere effort to become a more responsible corporate citizen.

The results are an improvement over the 2014 survey and speak favorably to our continuing efforts to strengthen workplace culture and increase personal and professional development opportunities. Beginning in 2017, Verisk will administer the survey annually.



Verisk recognizes employees reaching educational milestones.

Professional Development and Education

Maintaining a strong and talented global team is a top priority at Verisk. During 2016, we continued to make significant investments in the professional and personal growth of our employees. Here's a summary of what we accomplished:

Verisk Helps Nearly 600 Employees Earn Business Qualifications and Reach Professional Milestones

Taking advantage of various Verisk incentives and reimbursements, nearly 600 employees completed external development offerings and reached professional and educational milestones in a variety of disciplines and subject areas. That included degree program courses, seminars and conferences, and certification and designation programs.

Through our relationship with Coursera and Johns Hopkins University, 34 employees completed the full Data Science Specialization Certificate program. More than 85 employees achieved certifications from the Casualty Actuarial Society, the Insurance Institute of America, and the Insurance Data Management Association or became Chartered Property Casualty Underwriter designees. Many more earned the Certified Fire Protection Specialist designation; and other employees completed the Certified Meeting Professional program, earned the Lean Six Sigma Yellow Belt, or completed master's and doctoral degree programs.

The ongoing development of our people drives our growth and success. We celebrate their accomplishments and welcome them to our world-class team.



Verisk honors Erin Davidson, our newest CAS Fellow, seen with ISO Solutions President Beth Fitzgerald.



The Verisk Leadership Excellence class

Verisk Leadership Excellence Program Graduates Its Second Class

In 2016, the Verisk Leadership Institute graduated its second class of the Leadership Excellence Program and welcomed approximately 30 new nominees to its class of 2017. The program is part of Verisk's broader commitment to promoting leadership excellence across the enterprise. The comprehensive curriculum involves classroom training, virtual training modules designed by Harvard Business School instructors, 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 important to the company.

Upon completion of the nine-month training and development program, graduates become stewards of the Institute, committed to creating a culture in which they mentor others and inspire them to lead in a manner reflecting our corporate values.

Vast Video Library Rollout Enhances Employee Learning

Verisk launched Lynda.com, a world-class online video learning platform from LinkedIn, and added it to many other development opportunities in the Verisk Learning Center. Lynda.com provides employees with an extensive selection of tutorials, ranging from topics that include public speaking, balancing work and personal life, motivating and engaging employees, data science fundamentals, and software quality assurance.

During 2016, more than 1,800 employees completed Lynda.com courses, totaling 5,000-plus hours of training and development.

Verisk Expands Matching Gifts Program

Since 2001, Verisk's Matching Gifts Program has helped support thousands of qualifying U.S.-based charitable and educational organizations by matching gifts made by our employees and directors, their spouses and domestic partners, and retirees. During 2016, Verisk expanded eligibility to include organizations registered with various charity regulators in the United Kingdom.

Many of the organizations registered in the United States or U.K. work worldwide, including such well-known organizations as Doctors Without Borders, Global Giving, and Save the Children.

Eligible gifts are matched 100 percent, subject to an aggregate gift limit per employee of 5,000 USD/3,500 GBP, up to the program maximum.

Verisk Employees Can Now Give the Gift of Time

In 2016, Verisk introduced a new voluntary program, Hours to Give, through which employees can donate their unused paid time off (PTO) to help coworkers dealing with medical or catastrophic emergencies who have exhausted their PTO allocation.

Spotlight: 2016 Verisk Citizenship Award Winners

Verisk confers the Verisk Citizenship Award annually to a select group of employees who demonstrate the core values of The Verisk Way—respect for the individual, integrity, passion, persistence, confidence/humility, excellence, and teamwork—and our mission to serve, add value, and innovate. The winners also display characteristics that enhance their personal performance, influence the work of their colleagues, and help move the company forward.

Here's a snapshot of the 2016 winners as their colleagues described them:

Eric Abbott

Field Representative, Verisk Insurance Solutions

Eric's passion for delivering the most accurate risk information to customers and his eagerness to lead by example and share his knowledge cause others to gravitate toward him. Eric also "walks the walk" as a volunteer in his local fire department.

Helena Martinez Cornell

Director, Corporate Development and Strategy, Verisk Analytics

Helena is recognized as a thought leader and key contributor to her team's most important projects. Her creative, personable, effective, and impactful approach exemplifies the values of The Verisk Way. Helena is a true role model for others in the organization.

Randall Day

Vice President, Business Strategy, ISO Claims Partners

Randall is an outstanding coach, helping teammates grow professionally, achieve their true potential, and work together to meet shared objectives. His contributions led one nominator to remark, "I've never worked for or with someone who embodies leadership as he does."

Kunal Joarder

Senior Manager, Client Relations, AIR Worldwide

Kunal understands what his colleagues bring to the table, using that knowledge to develop a cohesive team and build successful solutions, often in close consultation with clients. Kunal's personal dedication and persistence are matched only by the quality of his work.

Ken Lowery

Technical Trainer, Verisk Insurance Solutions

Ken is recognized as a knowledgeable, diligent, and gracious team player, making himself available wherever help is needed. Many new field representatives spend significant amounts of time under Ken's tutelage, quickly seeing the values of The Verisk Way in action.

Hans Plugge

Senior Toxicologist, 3E Company

Hans's colleagues unanimously praise his honesty, integrity, leadership, and interpersonal skills. Whether he's engaged in developing a product, helping a customer, or sharing his technical expertise with a colleague, Hans is passionate about his work and patient in his approach.

Deirdre Russell

IT Operations Team Lead, Information Systems and Technology, Verisk Analytics

Deirdre is always available to share her expertise and mentor her colleagues. She cheers on her team when they tackle new challenges, and she's quick to recognize their professional and personal accomplishments. Deirdre exemplifies Verisk's core values each and every day.

Kumar Talluri

President, Verisk Information Technologies

Within an hour of the 2015 Nepal earthquake, Kumar alerted the U.S. team, commenced efforts to confirm the whereabouts and safety of staff, and mobilized resources to restore operations. Throughout the crisis, his leadership, compassion, and personal example were inspirational.

Vinodh Vivekananda

Associate Managing Director, Argus

Vinodh's passion is contagious, and his honest, forthright approach has earned him enormous trust from his colleagues. He's confident, humble, and approachable. He respects his team members and values their unique contributions—and always shares credit for success.



Left to right: Hans Plugge, Ken Lowery, Kunal Joarder, Deirdre Russell, Scott Stephenson (Chairman, President, and CEO), Helena Martinez Cornell, Vinodh Vivekananda, Randall Day, Eric Abbott

Our work extends to issues of significant social consequence.

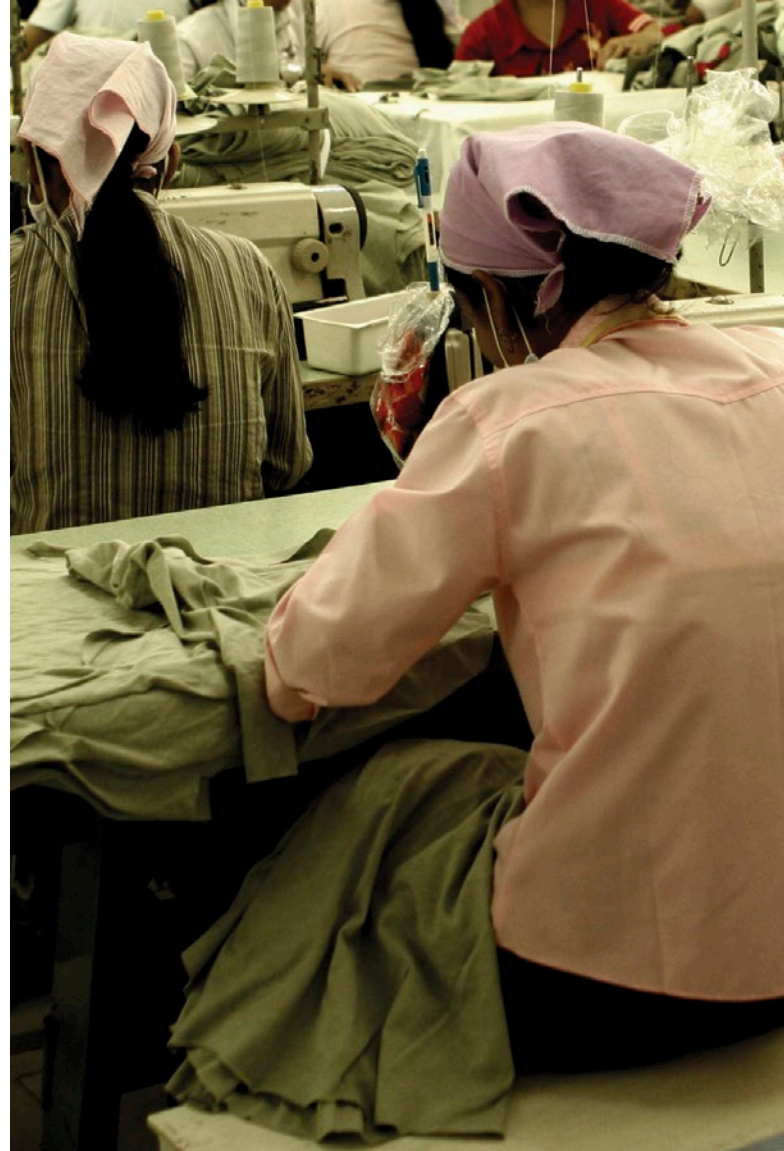
AIR Worldwide Helps World Bank Launch Pandemic Emergency Financing Facility

AIR Worldwide collaborated with the World Bank on the launch of the Pandemic Emergency Financing Facility (PEF), an innovative, fast-disbursing global financing mechanism that helps government and nongovernmental agencies, along with the private sector, respond quickly to the threat of pandemics.

In the event of an infectious disease outbreak, the PEF—using insurance backed by reinsurance and insurance-linked securities structures and capacity—will release funds quickly to countries and qualified international response agencies.

Underpinning the PEF, AIR's pandemic model provides a comprehensive understanding of potential morbidity, mortality, and insurance losses to facilitate optimal risk management, risk transfer, and risk mitigation decisions to help better prepare for such outbreaks.





Verisk Maplecroft Enhances Human Rights and Business Dilemmas Forum

In 2016, Verisk Maplecroft expanded and enhanced content in the Human Rights and Business Dilemmas Forum. The Forum is an online platform that helps multinational companies explore a wide range of real-world dilemmas and potential good practices in situations involving conflict minerals, forced labor, freedom of religion and speech, HIV/AIDS, human trafficking, migrant workers, and security forces. The Forum, developed in partnership with the UN Global Compact with funding from the GE Foundation, also provides opportunities for nongovernmental organizations and other stakeholders to contribute and comment.

Responsible Citizenship



Verisk Named to JUST 100 List

JUST Capital and *Forbes* magazine included Verisk on their inaugural JUST 100 List, which ranks publicly traded companies in the United States on corporate behavior, including factors such as leadership and ethics, job creation, customer treatment, supply chains, and environmental performance. Verisk also ranked first among its industry counterparts in the Commercial and Professional Services Industry category.



Verisk Continues Collaboration with Year Up

Verisk began a relationship in 2015 with Year Up New York, part of a national grassroots 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. Through the end of 2016, our company provided six-month internships in information technology, corporate finance, and marketing for five students; four of the five interns were offered (and accepted) full-time employment with Verisk at the conclusion of their internships. Verisk is expecting four new interns during 2017.



Verisk Cosponsors Local Living Economies Summit

Verisk cosponsored the 3rd Local Living Economies Summit in Jersey City, home to our headquarters. The event brings together the city's stakeholders to share ideas and discuss innovative strategies that help build a more inclusive local economy.

Corporate Giving



The standard desk (left) is crushed, while the earthquake desk (right) withstands nearly half a ton of weight.

Verisk and GeoHazards International Help Protect Bhutan's Children

GeoHazards International (GHI) helps the world's most vulnerable communities prepare for natural disasters and improve safety *before* disasters strike. During 2016, Verisk's continuing support of GHI advanced efforts to place earthquake-protective desks in Bhutan's schools by training local manufacturers to produce them. The desks are an interim measure to improve safety until the government can strengthen or replace at-risk buildings.

Bhutan is an earthquake-vulnerable country in the eastern Himalayas. The earthquake desks—each sheltering two children—have proven to be much stronger than Bhutan's standard desks while still being light enough for children to move as needed. During a public demonstration before officials from Bhutan's Ministry of

Education, one of the prototype desks made in Bhutan withstood a vertical drop of rock and concrete weighing nearly half a ton, the maximum amount that could be hoisted at the demonstration site; a standard desk collapsed under a much lighter load. The desk's Israeli industrial designers, Arthur Brutter and Ido Bruno, worked hands-on with manufacturers in Bhutan to produce the prototype desks.

As part of the project, volunteer engineers and scientists from AIR Worldwide are helping document Bhutan's existing school buildings and providing probable damage and casualty estimates. Their work will quantify the benefits of the desks and help the government prioritize where to install them.

Please visit www.geohaz.org to learn more.

Corporate Giving



Verisk Helps Promote Sustainable Energy in Developing Countries

During 2016, Verisk made a two-year commitment in support of Energy 4 Impact's efforts to provide sustainable energy in developing countries.

The organization's work promotes the development and growth of enterprises that deliver energy services to the poor and to areas where national utilities are unable or unwilling to operate. It also helps early-stage businesses that advance technology for energy-efficient cooking stoves and briquettes, solar lighting systems, biogas, and mini-grid electrification.

Energy 4 Impact's initiatives have provided access to clean energy for more than 12.5 million people and helped create more than 8,100 jobs in Africa. Through the use of low-carbon technologies, Energy 4 Impact has also contributed to reducing carbon dioxide emissions into the atmosphere by an estimated 9.1 million tons.

Professionals from Wood Mackenzie are collaborating with Energy 4 Impact to share expertise and data in support of Energy 4 Impact's initiatives.

Please visit www.energy4impact.org to learn more.



Girl Stats: Empowering Business to Empower Girls

Funded by Verisk and powered by Verisk Maplecroft, Girl Stats is an online platform providing data and insights that enable companies to better understand the barriers facing girls and young women globally, as well as the key factors affecting the ability to achieve their full potential. With data and insights on issues such as education, health, employment, and migration, the platform also provides companies with vital intelligence to inform responsible investment and business decisions. In addition, by promoting collaboration between business and NGOs, Girl Stats helps companies understand how their actions can affect the lives of girls and young women in positive ways.

Girl Stats was initially organized as "Girls Discovered" by the United Nations Foundation, Maplecroft, and a private foundation. Verisk's support during 2015–2016 has enabled a strategic redesign of the platform, complete with a new name, attractive branding, and sharper focus on mission and objectives.

Today, Girl Stats has more than 50 data sets covering six themes—health and well-being, education, legal status, employment, migration, and conflict and security—across 198 countries. The platform also features compelling examples of how companies are making a difference, as well as links to NGOs actively working to improve the lives of girls and young women around the world. Throughout 2017, the Girl Stats team will conduct further research to power the launch of a new Adolescent Girls Index.

Please visit www.girl-stats.org to learn more.



A grant from AIR Worldwide helps Boston Public Schools teachers bring the fundamentals of engineering to their classrooms through training and resources provided by Engineering is Elementary® at the Museum of Science, Boston.



Our National Processing Center in New Jersey raised money for Ronald McDonald House, a donation increased with Verisk matching funds.

Serving Communities Everywhere

Verisk empowers our individual businesses to support organizations that serve communities where our offices are located and address challenges of importance to our employees. We selected dozens of recipients during 2016, benefiting STEM (science, technology, engineering, and mathematics) education and reading programs, homeless shelters and food pantries, violence and domestic abuse centers, first responders, and more. Here's a partial listing of recipient organizations:

- Akron-Canton Regional Foodbank
- Alzheimer's Association
- Boston After School & Beyond
- Governing Council of The Salvation Army (Canada)
- Legacy Oregon Burn Center
- Liberty Science Center
- Museum of Science, Boston
- National Volunteer Fire Council
- Special Olympics of Northern California
- United Way of Utah County

Verisk also matched group fund-raising initiatives for deserving organizations such as:

- Adoption Network Cleveland
- The National Multiple Sclerosis Society
- Ronald McDonald House Southern New Jersey
- The Sick Kids Friends Foundation (Edinburgh, Scotland)
- WomenRising
- YMCA of Greater Houston

Corporate Giving



Xactware Marks 30-Year Anniversary with Community Service

Each spring since its founding in 1986, Verisk's Xactware business has celebrated the occasion with a week devoted to community service.

During this year's special Founders Week marking Xactware's 30th anniversary, 375 Xactware volunteers participated in 1,287 hours of community service. The team helped with projects benefiting Habitat for Humanity, Courage Reins Therapeutic Riding Center, Traverse Mountain Elementary School, and conservation efforts in the city of Lehi, Utah, home to the company's headquarters. Volunteers also assisted a former colleague now battling cancer. On campus, employees stuffed toy monsters for youngsters at Primary Children's Hospital and participated in a Red Cross Blood Drive.



3E Company Gives the Gift of a Bedtime Story to Sick Children

During one of its annual conferences, 3E Company employees organized and participated in Project Read N.I.C.E., a book drive for the Akron Children's Hospital in Ohio.

Each year, the children's hospital draws more than 800,000 patient visits from across the country. The hospital's Good Night Cart offers children suffering from cancer, burns, and cerebral palsy their choice of storybooks to read each night before bed. Reflecting the global diversity of its team, 3E employees attending the conference collected and donated 187 new books— 150 in English, 17 in Danish, 16 in French, and 4 in Chinese.



Individual Journey Sparks Gift to Women's Health Programs

During 2016, Wood Mackenzie contributed to three organizations—Ovarian Cancer Action, Jo's Cervical Cancer Trust, and Breast Cancer Care—in honor of our Edinburgh, Scotland-based colleague Kirsty Chisholm. Kirsty, a cancer survivor herself, took part in a 450-kilometer (280 mile) "Women V Cancer" cycling expedition through Vietnam and Cambodia to raise funds for those organizations. Kirsty's story is one of individual courage and commitment that inspires us all.



Xactware Helps Nurture Budding Computer Programmers

Xactware teamed up with Mountainland Applied Technology College in spring 2016 to host the Mountainland Code Camp—a free, 24-hour programming, design, and entrepreneurship competition for high school students. The camp's goal is to provide students with an opportunity to collaborate, solve problems, and create as a team—all while bringing an awareness and excitement to the opportunities surrounding computer programming.

At the Xactware office in Lehi, Utah, participants from three local school districts competed in teams to build the best web or mobile app. Employee mentors were available to assist teams and provide feedback; and a panel of expert judges provided the teams with a composite score based on complexity, completeness, design, uniqueness, and viability.

Community Service Week 2016

In 2016, we sponsored our third annual Verisk Community Service Week—a resounding success across the company and around the world—in places as diverse as Australia, Canada, China, 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, orphanages, schools, hospices, wildlife reserves, and animal shelters.



3E Company Carlsbad, California

Our Carlsbad colleagues volunteered with Interfaith Community Services, a nonprofit organization offering comprehensive programs and services to address the needs of low-income, homeless, and underserved people in northern San Diego County. They helped with weeding, planting, and mulching at Interfaith's family housing garden in Escondido, California. Employees also repaved the walkway around the garden gazebo.



AER and Verisk Insurance Solutions Lexington, Massachusetts

Our colleagues from AER and Verisk Insurance Solutions volunteered at Drumlin Farms, harvesting turnips, beets, and potatoes. Operated by the Massachusetts Audubon Society, Drumlin Farms serves as a working farm, wildlife sanctuary, and environmental education center.



AIR Worldwide London, United Kingdom

Employees in AIR Worldwide's London office volunteered at Greenwich and Bexley Community Hospice, lending a hand in the gardens, weeding and digging, and replacing an old wooden handrail with a new steel railing. Volunteers also laid the foundation and built the structure for a new greenhouse where the hospice can grow vegetables for its kitchen.



Argus Information and Advisory Services White Plains, New York

Employees from Argus in White Plains volunteered at the Food Bank for Westchester, packaging 600 bags of produce for senior citizens and preparing 300 backpacks of food for schoolchildren to ensure they had healthy meals. Employees also volunteered with Habitat for Humanity, helping rebuild properties for less fortunate families. In addition, staff helped at an arts and crafts festival for the Maker Education Initiative, a national nonprofit that helps educators facilitate learning experiences for youth, particularly in underserved communities.



ISO Claims Partners North Reading, Massachusetts

Volunteers helped sort and organize clothing donations for The Wish Project, a nonprofit that provides families in need throughout Massachusetts' Greater Lowell and Merrimack Valley with basic furniture, household goods, and baby items.

Employees helped sort and distribute groceries at the North Reading Food Pantry, a member of the Greater Boston Food Bank. They also held a food drive for the pantry and donated boxes of canned goods, paper products, and toiletries.

Wood Mackenzie

Our Wood Mackenzie colleagues in Annapolis, Edinburgh, New York, Perth, Singapore, and other offices around the world distributed food and donated clothing to the needy, planted shrubs and bulbs with a local restoration project, picked up marine debris and rubbish at area beaches and rivers, and raised funds for local charities and organizations serving disadvantaged children and adults. Here's more detail on two of their many charitable activities:



Dubai

Volunteers from the Dubai office spent the day at the Dubai Center for Special Needs, teaching math, reading, writing, art, physical education, and gardening. Largely dependent on the generosity of the local community and corporations, the Dubai Center for Special Needs provides specialized education and therapy for children and young adults with disabilities.



Beijing

The Beijing staff volunteered with Bethel China, a charity that provides foster care, education, and therapy to Chinese orphans who are blind or visually impaired. Volunteers visited one of Bethel China's centers about an hour's drive from Beijing, playing with the children and preparing and serving lunch.

Community Service Week 2016

Verisk Retail **Minneapolis, Minnesota**

Verisk Retail volunteers prepared meals at Open Arms of Minnesota, a nonprofit that cooks and delivers meals to area residents battling cancer, HIV, and other life-threatening illnesses. Employees also served ice cream at a senior center and packed nutritious meals for the hungry at Feed My Starving Children.



Verisk Maplecroft **Bath, England**

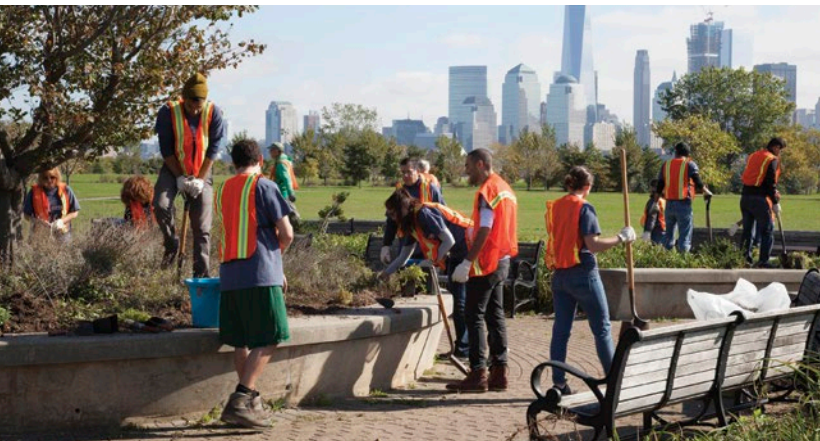
Verisk Maplecroft employees volunteered at the Avon Wildlife Trust's Folly Farm, a 250-acre wildlife reserve in England's Chew Valley. They cleared woodland scrub to create a feeding corridor for endangered bats.



ISO **Tel Aviv, Israel**

ISO employees in Tel Aviv volunteered at a local education advancement organization that provides educational opportunities and safe houses to underprivileged youth from low socio-economic backgrounds or with special needs. Volunteers also packed and delivered food donations to youth centers around the city.





Verisk Analytics Jersey City, New Jersey

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

Boys & Girls Clubs of Hudson County

At the local Boys & Girls Club, volunteers helped students with a variety of after-school activities, including helping with homework, creating resumes, and learning how to cook.

Jersey City Parks Coalition

Employees helped clean up and maintain a number of local parks, including Pershing Field, the Historic Jersey City and Harsimus Cemetery, and Riverside Park. They helped plant and beautify the parks just in time for fall.

Liberty Humane Society

Employees volunteered at the Liberty Humane Society animal shelter, cleaning out dog pens and cat cages and feeding and bathing the animals.

United Way of Hudson County

Volunteers made more than 6,000 peanut butter and jelly sandwiches to benefit United Way. The nonprofit organization packaged and distributed the sandwiches to homeless shelters throughout Jersey City.

Global and National Alliances



During 2016, Verisk provided expertise and financial support to organizations and agencies working for a better world.

American Red Cross
Ready When the Time Comes
www.redcross.org



Federal Alliance for Safe Homes
www.flash.org



Global Earthquake Model (GEM)
www.globalquakemodel.org



Human Rights and Business Dilemmas Forum
<http://hrbdf.org>



Insurance Development Forum
www.theidf.org



Insurance Institute for Business & Home Safety
<http://disastersafety.org>



National Oceanic and Atmospheric Administration (NOAA)
Weather-Ready Nation Ambassador Initiative
www.nws.noaa.gov/com/weatherreadynation/ambassadors.html



100 Resilient Cities
www.100resilientcities.org



Risk Prediction Initiative (RPI)
<http://rpi.bios.edu>



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