Verisk provides **data analytic insights** to customers in insurance, energy and specialized markets, and financial services.

These insights help them make better, faster, and more focused decisions that **minimize risk** and **maximize value**.
The Verisk Way: Our Guiding Principles

We’re committed to serving our customers with the highest level of quality, service, and innovation in all we do. That’s The Verisk Way™.

Three powerful principles guide the way we approach our work:

SERVE
We take great satisfaction anticipating the needs of our customers and colleagues and exceeding their expectations.

ADD VALUE
We see each day as an opportunity to add value by continually improving quality, productivity, and timeliness.

INNOVATE
We’re passionate about visualizing the future and being thought leaders to achieve a better tomorrow.

We do things The Verisk Way because we want our customers, colleagues, shareholders, and communities to flourish.
Our vision is to be the world’s most effective and responsible data analytics company in pursuit of our customers’ most strategic opportunities.

Using advanced technologies to collect and analyze billions of records, Verisk draws on unique data assets and deep domain expertise to provide first-to-market innovations integrated into customer workflows.

We offer 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. We help customers make better decisions about risk, investments, and operations with greater precision, efficiency, and discipline. In the United States and around the world, Verisk helps customers protect people, property, and financial assets.

We serve customers in these markets:

- **PROPERTY/CASUALTY INSURANCE**
- **ENERGY AND SPECIALIZED MARKETS**
- **FINANCIAL SERVICES**

Our Distinctives: What Sets Us Apart

**Unique Data Assets**

- to develop predictive analytics and transformative models

**Deep Domain Expertise**

- in the markets we serve

**Deep Integration into Customer Workflows**

- to help our customers better manage risk and optimize their bottom line

**Steady Stream of First-to-Market Innovations**

- by forming strong relationships with our customers as development partners
## Our Markets, Our Advantages

### Property/Casualty Insurance

We offer risk assessment services and decision analytics to the property/casualty insurance industry. Our solutions offer a powerful mix of capabilities to help customers assess and price risk with more accuracy, grow profitably, and improve operational efficiency.

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>21B+</td>
<td>Policy transactions in commercial and personal lines statistical databases</td>
</tr>
<tr>
<td>100+</td>
<td>Countries covered across property, casualty, life and health, and marine lines in an advanced software platform for extreme event modeling</td>
</tr>
</tbody>
</table>

### Energy and Specialized Markets

We provide unique insights on the world’s energy and natural resources, intelligent compliance, and supply chain risk management, empowering customers to make better strategic decisions.

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>14K+</td>
<td>Reports and forecasts at the asset, company, and market level for online purchase through e-commerce</td>
</tr>
<tr>
<td>150+</td>
<td>Political, economic, human rights, and environmental risk indices covering 198 countries; and environmental, social, and governance exposure analytics for 74 industries and 150+ commodities globally</td>
</tr>
</tbody>
</table>

### Financial Services

We combine one of the industry’s largest data sets with predictive analytics to provide lending, credit, fraud, and spend analytics and insights to help banks, financial regulators, retailers, and media companies grow their business.

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.8B</td>
<td>Account-level records for consumer credit, debit, and savings accounts covering 10+ years, with syndicated benchmarking studies in 7 countries</td>
</tr>
<tr>
<td>125+</td>
<td>Worldwide clients given unique views, such as customer usage of banking and credit products as well as purchasing behaviors</td>
</tr>
</tbody>
</table>
No other firm provides the same breadth and depth of data and analytics.

| 1.3B+ | Safety data sheets covering hazardous chemicals in the supply chain for Intel-\n| 6M | 
| 60+ | Claims in the industry’s leading database for claims adjudication and fraud detection.
| 500+ | Commercial properties and details on licensing, violations, sales volumes, and employee count for 27.5M businesses.
| 85B+ | Trip miles of analyzed driving data in an Internet of Things exchange growing at more than 150K vehicles every month.
| 150M+ | Structural estimation price points and an integrated network for property damage claims estimation.
| 60+ | Tools and models providing insight and analysis across the entire natural resources value chain.
| 500+ | Subject matter experts accessible around the world, including 115 solar, energy storage, wind energy, and grid edge experts across 15 countries.
| $3.3T | Models of consumer behavior across the customer life cycle for prospecting, acquisition, and customer management.
| $6.7T | Total consumer spend tracked each year on 140B unique transactions, with innovative delivery mechanisms to inform retail partners and merchants.
| 100+ | Tools and models providing insight and analysis across the entire natural resources value chain.
| $5T | In assets analyzed for loss forecasting, capital modeling, and regulatory submissions for global banks across 30+ countries.
| 125M | Consumers targeted with custom digital solutions covering $2.0T of annualized spend for media effectiveness.

No other firm provides the same breadth and depth of data and analytics.
Work with Purpose

Our People

At Verisk, we believe in:

- strengthening our global team with people of diverse backgrounds, experiences, talents, and points of view
- nurturing a culture of innovation and collaboration
- fostering an environment in which every employee can experience a true sense of belonging

8,300+ employees

Core Values

- Respect for the Individual
- Integrity
- Teamwork
- Passion
- Excellence
- Confidence/Humility
- Persistence

Our highly credentialed team with advanced degrees and professional certifications creates value for our customers—helping them remain competitive and improve their business in markets across the globe.

Specialists in:

- Actuarial Science
- Chemistry and Physics
- Commercial Banking and Finance
- Commodity Analytics
- Data Science and Artificial Intelligence
- Economics
- Engineering
- GIS Mapping
- Insurance
- Meteorology
- Natural Resources
- Predictive Analytics
- Supply Chain
Our employees share Verisk’s drive to succeed and its commitment to the world around us by contributing to society through meaningful work.

Corporate Social Responsibility

We act with resolve to promote environmental responsibility, support humanitarian causes across the globe, and achieve uncompromising operational integrity.

<table>
<thead>
<tr>
<th>Environmental</th>
<th>Social</th>
<th>Governance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our Statement on Climate Change describes our position, reaffirms our support for the scientific community, and commits Verisk to addressing environmental challenges within our sphere of influence.</td>
<td>We support Verisk Employee Networks, employee support groups that enhance our culture of inclusion, diversity, and belonging.</td>
<td>We aligned our executive compensation programs with best practices that make executive pay decisions more quantitative, transparent, and performance-based.</td>
</tr>
<tr>
<td>We balanced 100 percent of our carbon emissions through a combination of purposeful energy reduction initiatives and investments in renewable energy certificates and carbon offsets.</td>
<td>Our expertise and funding support leading global and local charitable organizations.</td>
<td>We continue to strengthen our data security through investment, awareness, and training.</td>
</tr>
<tr>
<td>Among our U.S. locations, we have 19 properties that are LEED-certified or have achieved an ENERGY STAR® designation, or both.</td>
<td>Our culture of volunteerism helps in the communities where we work and live.</td>
<td>More than 1,300 business unit, procurement, and human resources employees completed a mandatory modern slavery awareness and training program.</td>
</tr>
</tbody>
</table>

What our employees are saying*

“Verisk provides me with opportunities for meaningful innovation.”

“Verisk has a great atmosphere.”

“I feel great pride working for Verisk.”

“I feel good about the ways we contribute to the community.”

“People here are treated fairly regardless of their sexual orientation or race.”

“I’m able to take time off from work when I think it’s necessary.”

*According to a 2018 Great Place to Work® survey of Verisk employees
For More Information

For information on our company, visit www.verisk.com
To learn about our commitment to corporate social responsibility, visit www.verisk.com/csr
For investor information, visit http://investor.verisk.com