

# 2025 Corporate Responsibility Report



# About Verisk

## About this Report

Verisk (Nasdaq: VRSK) is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud, and make informed decisions about global risks, including climate change, catastrophic events, sustainability, and political issues. Through advanced data analytics, software, scientific research, and deep industry knowledge, Verisk helps build global resilience for individuals, communities, and businesses. With teams across more than 20 countries, Verisk consistently earns certification by [Great Place To Work](#) and fosters an [inclusive culture](#) where all team members feel they belong. For more, visit [Verisk.com](#).

For more information on Verisk's Corporate Sustainability program, please visit our [website](#).

To access Verisk's policies, governance documents, and annual financial and sustainability reports, please visit the [Resources and Reporting Hub](#).

For additional details about Verisk's business, including risks that may significantly impact operations, financial health, and performance, please refer to the latest [Form 10-K](#).

This report covers activities by Verisk Analytics, Inc. and all subsidiaries from January 1 to December 31, 2025, unless otherwise noted.



# A Message to Our Stakeholders

**At a time when risks are becoming more interconnected and the pace of change is accelerating, our purpose of building resilience has never been more essential.**



**Lee M. Shavel**  
President and  
Chief Executive Officer

Today, this resilience requires meaningful ties across communities and effective connections between data, people, and technology to understand and manage evolving risks. In our 2025 Corporate Responsibility Report, we highlight how we're strengthening these connections and creating lasting value for all of our stakeholders.

In 2025, our people and partnerships helped communities rebuild after devastating disasters, protected against fraud and theft, and delivered new tools that made our clients' work easier and more efficient. Our strategic engagement initiatives and educational events helped businesses, governments, and regulators prepare for a changing world.

Supporting our clients and communities begins with the strength of our own foundations, including disciplined governance and thoughtful risk oversight. We continue to invest in responsible governance practices, with rigorous oversight by our senior leadership and Board of

Directors. Our methodical approach to risk management and business continuity ensured we maintained resilience and contributed to the safety and well-being of our people. The Government Affairs team was also created in 2025. This team advocates for preserving public policies that are vital not just to our business but also to the clients and communities we serve.



**The strength and impact of our culture is evidenced by the several workplace honors and awards we received, including being recognized as a Great Place To Work® once again across multiple regions.**

Our employees shape who we are and the meaningful work we do. They are driven by a culture built on the core values of caring, learning, and results. The strength and impact of our culture is evidenced by the several workplace honors and awards we received, including being recognized as a Great Place To Work® once again across multiple regions.

Our employees have access to leading health, financial, and wellness benefits, and we support their careers with an array of professional development and training opportunities. This includes several programs that are new or greatly expanded, such as our six-month Executive Leadership Lab and our Enterprise Coaching Program.

As we support our teams, we're also advancing our long-term commitments to environmental responsibility. Toward the end of 2025, Verisk completed a refreshed Taskforce on Climate-related Financial Disclosures (TCFD) report. The assessment concluded that Verisk faces



**Verisk operates under ISO-27001 standards and considers cybersecurity incidents as part of our formal risk management and mitigation process each year, with transparency and trust front and center.**

relatively low risk across its operations from both physical and transition climate risks, due in part to our leased office model and ongoing climate mitigation efforts. But we know resilience requires diligence, so we continue to pursue carbon footprint reduction efforts through office consolidations and smarter data management.

With data and technology at the heart of our mission, our commitment to data security is vital and remains as integral to our work today as it has been for more than five decades. We operate under ISO-27001 standards and consider cybersecurity incidents as part of our formal risk management and mitigation process each year, with transparency and trust front and center.

We continued to build on our [Commitment to Ethical and Responsible AI](#) by launching multiple artificial intelligence (AI) educational resources for our employees. We will continue along this path in 2026, incorporating AI safely into our operations where appropriate and with robust governance and oversight.

Finally, we continued to connect with our community by giving back, donating to over 400 global charitable organizations through corporate giving, business unit giving, and our employee match program. Our annual Volunteer Week highlights why caring is a core value, with teams around the world packing and delivering

meals, cleaning up parks and beaches, and volunteering at local schools. We were once again privileged to celebrate Exceptional Volunteer Award winners, 10 colleagues whose spirit of generosity and positive impact in their communities stood out as inspiring examples of caring and resilience.

As we continue working closely with our stakeholders, we remain committed to strengthening the connections that help the insurance industry—and the communities it serves—navigate evolving challenges with confidence. We look forward to deepening this shared work in 2026 and beyond, building a more connected and resilient foundation for the years ahead.

**Lee M. Shavel**  
President and  
Chief Executive Officer

**Verisk connects with our community by giving back, donating to over 400 global charitable organizations through corporate giving, business unit giving, and our employee match program.**



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Our 2025 Corporate Responsibility Report highlights how we're connecting communities, data, and technology to manage risks and create stakeholder value.

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Verisk serves as a trusted partner to our community, positioned at the forefront where people, data, and advanced technology converge.

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Verisk's people are at the heart of what we do. Our global workforce is united by our mission to serve, add value, and innovate for our customers.

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Verisk has a small footprint, but we recognize the financial, reputational, and regulatory importance of minimizing our climate impacts and risks while enhancing efficiencies.

## [Data Stewardship](#) 31

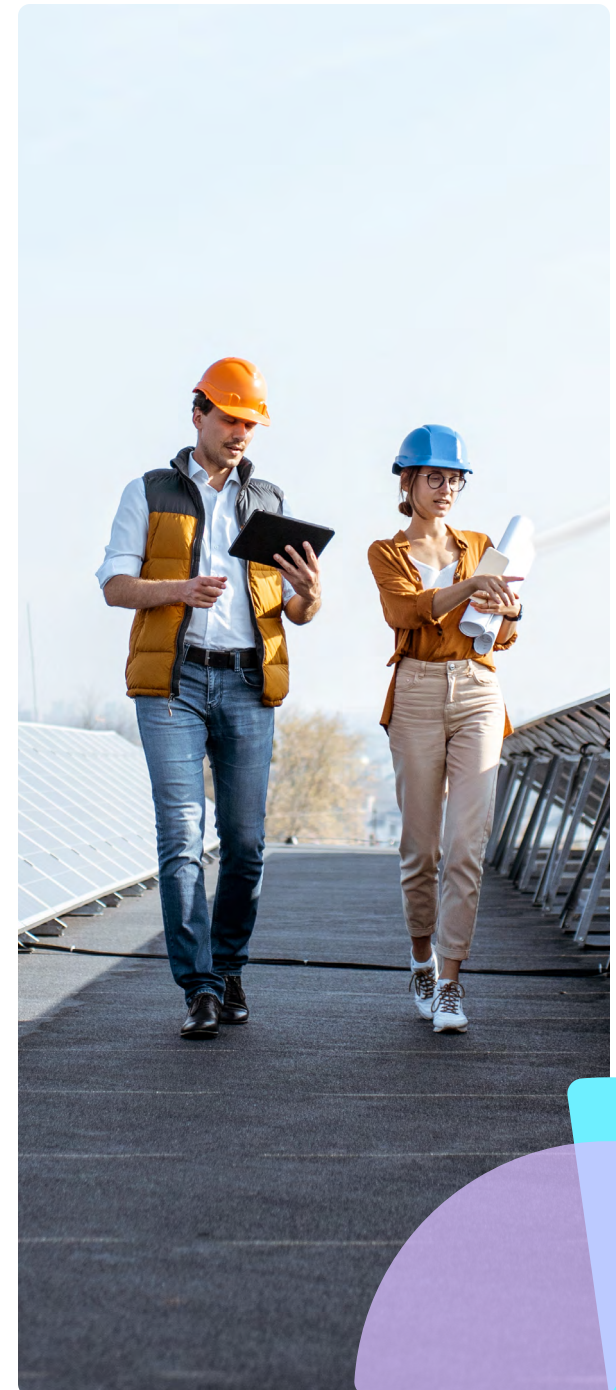
Verisk remains steadfast in our commitment to safeguarding the confidentiality, integrity, availability, and responsible use of data.

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Verisk's approach to charitable giving reflects our mission to help people, communities, and businesses become stronger, more resilient, and more sustainable.

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This report is in accordance with the SASB Professional & Commercial Services standards. Meet Verisk's executive leadership and Board of Directors.



# Working with Purpose

**Building resilience isn't one single action, but rather a network of interconnected, sustainable choices—threads of resilience that, together, form something much stronger. At its core, Verisk's corporate responsibility strategy is one of constant progress, connection, and accountability as we look to shape tomorrow.**

## Verisk's Approach to Impact

Verisk is a leading data, analytics, and technology provider. We are shaping a future of resilience by partnering with the global insurance industry to deliver strategic insights into existing and emerging risks. Using advanced technologies to collect and analyze billions of records, we draw on unique data assets, insurance industry knowledge, and technological expertise to provide valuable solutions for our clients to protect individuals, communities, and businesses. We offer predictive analytics and decision support solutions to clients in rating, underwriting, claims, catastrophe, weather risk, and many other fields.

Much of our work helps people, communities, and businesses become stronger, more resilient, and more sustainable. Over the past year, we have continued to show how our products and solutions can both generate revenue and make a positive impact on the community.

## Verisk's Climate and Weather Services



### Sustainability and Resilience

Provides unparalleled insight into the global environmental, political, and human rights risks that are key to the future sustainability and resilience of our clients' business, through industry-leading datasets and predictive models.



### Catastrophe and Risk Solutions

Helps clients understand and quantify the risk they face from catastrophic events with sophisticated risk modeling, global loss indexes, and advanced analytics.



### Claims Solutions – Weather Response and Analytics

Keeps clients prepared for extreme weather events and accelerates their claims process with comprehensive data insights. Provides access to real-time national catastrophe loss data and empowers clients to proactively manage their weather-related risks.



### Emerging Issues

Provides original analysis, curated newsfeeds, webinars, and more to clients to help them stay ahead of the competition on a range of emerging risks, including generative AI, 3D printing, electric vehicles, climate change, cannabis, PFAS, robotics, and cybersecurity.

# Building an insurance ecosystem that works for everyone

For more than 50 years, Verisk has worked with insurers, insurance partners, and regulators to support competition and consumer choice. From fighting fraud to promoting fairness and affordability, Verisk's solutions help insurance work better for consumers and business owners. Our technology, data analytics, and people help create a more transparent, affordable, and consumer-friendly insurance system. Learn more [here](#).



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## Leveraging Efficiency to Reduce Costs

Verisk's actuaries, data scientists, and data-driven solutions encourage competition, help customers compare prices and coverage, and speed claims resolution. By helping insurers operate more efficiently, Verisk reduces unnecessary cost and complexity across the insurance process, resulting in lower prices for consumers.



## Reducing Insurance Fraud

Insurance fraud is estimated to cost the U.S. economy over \$300 billion annually, or roughly \$932 per person and up to \$3,800 per family. Using unique data and analytical models, Verisk helps insurers detect fraud quickly, speeding up the processing of validating claims and reducing financial leakage. Regulators then use this intelligence to strengthen antifraud enforcement, protect consumers, and maintain fair market behavior.



## Promoting Fair and Consistent Outcomes

Verisk's analytical models are built and tested to minimize unintended bias and reduce unnecessary differences in outcomes. This allows for consistent, objective insurance decisions that are supported by data and easy for consumers to understand.



## Understanding Risk to Speed Recovery

Verisk's property estimating tools analyze millions of data points from thousands of contractors to help insurers fairly and accurately value repairs. This supports consistent claim decisions and helps homeowners and businesses recover faster after damage or disasters. Verisk also administers a [program](#) through the Federal Emergency Management Agency (FEMA) that rewards communities for taking steps to increase their local flood resilience.



**Verisk's Wildfire model incorporates advanced science and data, and accounts for both property-level and community-level mitigation efforts, encouraging insurers to return to underserved or wildfire-prone areas.**

## Mapping Climate Risks

Verisk continues to push the boundaries of modeling climate risk and understanding the financial impact of a changing world. Our [Climate Hazard and Vulnerability Index](#) (CHVI) incorporates not just the physical threats of climate change, but also second-order climate risks such as economic and political instability, poverty, migration, and food insecurity, to assess the socio-economic impacts of our changing climate. When considered alongside the application of our Asset Risk Exposure Analytics (AREA) tool to the global assets of 50,000 public companies, it paints a grim picture of the corporate assets at risk due to climate change.

Currently, just \$34.8 billion in market capitalization across companies making up the five major global stock markets is situated in countries facing a “very high” risk of exposure. That figure skyrockets to \$1.14 trillion by mid-century in an intermediate emissions scenario (global temperature increase of 2.7 °C). This analysis reminds leading organizations that, in a globally connected world, no one is safe from the impacts of a warming planet.

Verisk has also [expanded its global risk data](#) with the development of new and updated sub-national risk indices covering key aspects of biodiversity and deforestation. These new indices include deforestation rates, deforestation vulnerability, forest loss, presence of significant biodiversity, and proximity to protected areas. The data has been specifically developed to

help clients align with standards and regulations such as the Taskforce on Nature-related Financial Disclosures (TNFD) and the EU Deforestation Regulation (EUDR).

## Supporting California Wildfire Recovery

Verisk provided proactive access to our tools and data, and direct assistance from our experienced teams, to support clients and communities impacted by the California wildfires in early 2025.

Our property estimating solutions, enhanced with AI for speed and efficiency, supported claims adjusters and restoration contractors in the rebuilding process. Our PCS® business provided catastrophe loss information to clients, and our Catastrophe and Risk Solutions business provided loss estimates for the fires (between \$28 billion and \$35 billion). These estimates helped the industry better understand the disaster's impact, informing resilience and mitigation efforts and helping refine catastrophe models.

## Advancing Wildfire and Flood Models

In 2025, Verisk's Wildfire model was certified by regulators in both Nevada and California. Our robust, forward-looking model incorporates advanced science and data, and accounts for both property-level and community-level mitigation efforts. By providing an accurate and unbiased assessment of wildfire risk, it supports sound financial outcomes, creates a more resilient insurance market, and encourages insurers to return to underserved or wildfire-prone areas.

Verisk also released Future Climate Projected Flood Models for the United Kingdom, the Republic of Ireland, Malaysia, and Indonesia. This included guidance materials to help clients use the Malaysia flood model to respond to the Bank Negara Malaysia Climate Risk Stress Test.

We've continued to host educational events to spread awareness of how best to use catastrophe models to assess, manage, and mitigate risk. This included a two-day workshop for Doctoral Training Students at Imperial University, the University of Reading, the University of Southampton, and visiting students from Keio University to explore how stakeholders within the insurance sector use these models and flood risk projections to support real-world decision-making.

We also hosted an industry event in which panelists from companies including Verisk and Flood Re discussed property flood resilience (PFR) measures and how Verisk flood models could be used for cost/benefit analyses and as a means of identifying which properties to prioritize based on their risk exposure.

### Navigating Human Rights

Verisk Maplecroft continues to host, maintain, and update the Business & Human Rights Navigator (BHR Navigator) in partnership with the United Nations Global Compact (UNGC) and the German government's Helpdesk on Business and Human Rights. The BHR Navigator is a comprehensive online resource for companies to better

understand and address human rights impacts in their global operations and supply chains. It provides users with clear, actionable guidance from internationally recognized experts. The website currently features in-depth analyses of several issues, ranging from child labor to freedom of association, migrant workers, occupational health and safety, forced labor, and the right to a healthy environment.

Each topic is accompanied by due diligence recommendations as well as impactful case studies illustrating how other businesses have responsibly addressed human rights impacts. The Business & Human Rights Navigator can be found [here](#).

Additionally, Verisk Maplecroft's [Asset Risk Exposure Analytics \(AREA\)](#) was shortlisted for the [Recognition for Action – Human Rights](#) award by the Principles for Responsible Investment (PRI). Launched in July 2024, AREA provides equity and fixed-income investors in listed companies with a comprehensive, bird's-eye view of company risk exposure, including 30 human rights issues, spanning civil, political and labor rights and human security risks. The tool incorporates the UN's "Protect, Respect and Remedy" framework into its methodology, helping companies measure the strength of a country's laws, the implementation of those laws, and the number and severity of breaches of human rights.

Finally, Verisk's emerging issues team complemented Maplecroft's human rights work by building on its [human trafficking research](#), providing

insights to customers on potential human trafficking risks across different lines of business and industry segments.



**Verisk Maplecroft's Asset Risk Exposure Analytics was shortlisted for the Recognition for Action – Human Rights award by the Principles for Responsible Investment.**

## Tracking Emerging Environmental Trends

Verisk's emerging issues team continues to research and analyze emerging climate and environmental trends that may influence the property/casualty industry and Verisk's product offerings. In 2025, the team produced a dataset enabling insurers to track the spread of [3D-printed construction](#) across the U.S. and supplemented the tracker with [qualitative](#) analysis on the spread of both 3D concrete printing and alternative, climate-friendly building materials like hemp, straw, and mycelium.



**From 3D-printed concrete to mycelium: Our 2025 analysis provides insurers with a comprehensive map of the U.S. sustainable building landscape.**

Initial research indicates that 3D-printed concrete construction may offer superior resistance to wildfires and pests like termites, improved performance during earthquakes, and more durability during severe convective weather, relative to traditional construction techniques.

Verisk also highlighted the rise of [novel forms of solar panels](#) that homeowners and renters can install themselves to help lower their carbon footprint. These plug-in or balcony solar panels were originally popularized in Europe and are slowly making their way into the U.S. Finally, we examined some of the potential advantages and challenges of new alternative energy developments such as [small nuclear reactors](#) and [hydrogen fuel cells](#).

## Launching a New Carbon Calculator

In 2025, Verisk introduced a first-of-its-kind carbon calculator for UK property claims, offering insurers a new level of accuracy in measuring and managing their environmental impact. Developed in collaboration with The Carbon Trust, the tool enables insurers, managing general agents (MGAs), third-party administrators (TPAs), and supply chain partners to track and benchmark claim-level emissions, identify carbon reduction opportunities, and benchmark performance across suppliers and time periods.

The calculator, which is available as a stand-alone solution, integrates over 2,000 construction-related emission factors and Environmental Product Declarations with Verisk's claims intel-

ligence and property repair pricing data. Because it meets global sustainability standards, including ISO 14064-3:2019, PAS 2050, and the GHG Protocol, it is a vital tool for the industry to comply with Scope 3 emissions reporting and other sustainability goals.



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## Leveraging Virtual Tools to Reduce Environmental Impacts

Verisk's Third-Party Risk and Credentialing team began leveraging a new tool, Truepic Vision, to perform virtual visits when credentialing customers. Truepic Vision is a digital inspection platform that leverages 30+ security factors to provide a quick, convenient, and secure way to send verified, trustworthy images and videos directly to Verisk. This is more flexible for the company undergoing the credentialing process, reduces the average turnaround time of the service from months to days, and limits the need for environmentally costly travel.

Additionally, Verisk launched [Commercial Rebuild](#), an underwriting solution that provides U.K. commercial property insurance specialists with a customized and adaptable model for accurately assessing the rebuild value of small-to mid-market commercial buildings. With just an address, the Commercial Rebuild model can utilize a unique set of property data to help calculate restoration costs for a wide range of commercial premises. By allowing for remote estimation of these costs, the solution eliminates the expense, delay, and environmental impact of a site visit.

### Combating Fraud and Theft

Verisk has [partnered with FRISS](#), the world's leading provider of Trust Automation for P&C insurers, to help insurers in the European market tackle the escalating threat of photo and document (digital media) fraud head-on. With Verisk's Digital Media Forensics service incorporated with FRISS Media Check, insurers can detect manipulated media evidence more reliably, trace the origin of files, and identify inconsistencies that could signal fraud. This enables insurers to make better-informed decisions and protect both their operations and honest policyholders.

To combat increasing cargo theft, Verisk [launched CargoNet® RouteScore API](#), which uses a proprietary algorithm to generate a cargo theft route risk score that provides a relative measure of probability that crime and loss will occur along any route in the U.S. and Canada.

RouteScore leverages critical factors such as cargo type, value, length of haul, origin, destination, day of the week, and theft history of truck stops. In addition to generating a score, the model identifies the key variables that most influenced the score and provides a list of the riskiest truck stops along the route.

Verisk has also [partnered with Legentic](#), a fraud and financial crime detection and prevention company, to launch two advanced fraud detection and asset location tools into its ClaimSearch® platform.



**By integrating Verisk's Digital Media Forensics with FRISS Media Check, insurers can now trace file origins and catch manipulated evidence with pinpoint accuracy.**

Available for the first time in the U.S., Digital Commerce Detector and Digital Asset Finder help insurers automate the identification of suspicious activity on online marketplaces and streamline the location and recovery efforts of legitimately stolen property post claim payout.

### Expanding Regulator Engagement and Education

State legislatures and regulators continue to focus on the availability and affordability of insurance in the face of inflation, litigation pressure, and shifting market dynamics. Severe convective storms and catastrophes also remain a top concern for the industry, consumers, and regulators. In 2025, Verisk's Government Relations team closely collaborated with regulators and key stakeholders, through both individual state discussions and national NAIC meetings, to provide education and information to help manage the shifting market environment.

The team expanded regulator engagement in 2025 to support education initiatives and product demonstrations through a webinar series. Example topics included Exploring Replacement Cost, Verisk's Severe Thunderstorm Catastrophe Model, and Statistical Reporting 101. As part of the Reimagine Regulatory Strategy Initiative, Verisk supported regulators with education and demonstrations on RegTech solutions such as Regulatory Data Exchange (RDeX), SAVI-R, SAVI-R CAT, and Mozart for Regulators. We also discussed disaster resiliency, anti-fraud, and Verisk solutions such as Roof Age, 360Value®, and FireLine®, which use imagery and analytics to help insurers make better-informed decisions.

# Responsible Business

Verisk serves as a trusted partner to our community, positioned at the forefront where people, data, and advanced technology converge. Strong governance policies and practices are vital to our long-term success, ensuring we operate with stability, consistency, and ethicality.

## Highlights of Our Governance Practices

- Fully declassified board with annual election of directors
- Annual Say-on-Pay vote
- Majority voting in uncontested director elections
- Mandatory director retirement age of 75
- Proxy access for qualifying shareholders to nominate directors
- Separate roles of Independent Chair and CEO
- No poison pill
- Annual Board and Committee evaluations
- Board refreshment with nine new directors nominated since 2022
- Mandatory “clawback” policy for accounting restatements and executive misconduct
- No hedging or pledging of Verisk securities permitted
- Regular succession planning for the Board, Committee Chairs, the Independent Board Chair, and the Chief Executive Officer
- Periodic reviews of Committee Charters, Corporate Governance Guidelines, and Code of Business Conduct and Ethics
- Creation of a stand-alone Risk Committee
- Right for shareholders as a group owning 25% stock to call special shareholder meetings

## Board Committees

Verisk is proud to maintain a Board of Directors with the broad range of skills, expertise, and industry knowledge that is needed for our business to succeed. The Board currently operates with six committees, each designed to oversee distinct elements crucial to Verisk’s success. For more information, review our [2025 Proxy Statement](#).

- Executive Committee
- Audit Committee
- Talent Management and Compensation Committee
- Finance and Investment Committee
- Governance, Corporate Sustainability, and Nominating Committee
- Risk Committee

## Internal Audit

Verisk's Internal Audit Department evaluates whether our risk management, control, and governance processes are adequate and functioning as expected. The team adheres to The Institute of Internal Auditors (IIA) Global Internal Audit Standards and Code of Ethics, and is led by the Chief Internal Auditor, who reports administratively to Verisk's General Counsel and functionally to the Audit Committee of the Board.

The Audit Committee approves the Internal Audit Department's charter and its annual risk-based audit plan, monitors performance relative to the plan, and engages with management and the Chief Internal Auditor to determine whether the scope of its activities is appropriate and adequately resourced.

## Risk Management

Verisk Enterprise Risk Management (ERM) collaborates with senior management and corporate functions to identify Verisk's most critical risks. It then conducts an annual Risk Survey, engaging senior management and other stakeholders to assess the risks with the highest likelihood and potential impact. The results of the survey are used to facilitate risk discussions between the Enterprise Risk Management Committee and Risk Committee of the Board of Directors. Risks that are deemed mission-critical by management, external risk landscape, trends, and risk indicators are reported to the Risk Committee.

In addition to the annual Risk Survey, Verisk also conducts periodic topical risk assessments. In 2025, Verisk conducted a refreshed climate risk scenario analysis in line with Taskforce for Climate-related Financial Disclosures (TCFD) guidance. The results are outlined in the [Environmental Journey](#) section of this report and can be read in full in our [2025 Climate Risk Report](#).



**Verisk has a robust Business Continuity Program, designed to ensure the continuity of critical business processes in the event of an incident rendering facilities inaccessible, computer systems inoperable, and/or employees unavailable.**

## Business Continuity

Verisk has a robust Business Continuity Program (BCP), designed to ensure the continuity of critical business processes in the event of an incident rendering facilities inaccessible, computer systems inoperable, and/or employees unavailable. The BCP is enacted immediately upon the reporting of an incident, initiating an evaluation and escalation process to assess the severity and potential impact of the crisis.

If the crisis requires action, a Crisis Management team comprising senior executives will oversee and coordinate the deployment of all firm resources for emergency management, work with local crisis teams to understand current business impacts and priorities, and ensure the appropriate funding and resources are available for recovery. Verisk also conducts regular exercises to assess and continually enhance response plans.

## Policies and Commitments

Verisk knows that effective governance rests on clear, publicly available policies and codes of conduct to transparently communicate our ethical expectations and ensure the safety of our people. For this reason, Verisk regularly reviews and updates several policies, available in our [Resources and Reporting Hub](#).

These include our Anti-Bribery and Corruption Policy, Code of Business Conduct and Ethics, Employee Health and Safety Policy, Human

Rights Policy, Supplier Code of Conduct, and Whistleblower Policy. The Resources and Reporting Hub also collects our company-wide statements on Climate Change and Modern Slavery, among other governance documents.

Verisk's suppliers are vital partners for our business, and we expect them to operate with the same ethics and integrity as Verisk. Our [Supplier Code of Conduct](#) outlines these expectations, which mirror our own internal policies. All active suppliers are subject to continuous screening, with all risk alerts researched and resolved.

## Commitments Month

Commitments Month is an extensive, mandatory training initiative designed to promote risk awareness and compliance. Held annually, it includes a variety of courses that are tailored to specific roles and locations under the themes of General & Regulatory Compliance, Data Privacy & Information Security, and Employee Safety & Relations. Additionally, all Verisk workforce members are required to complete policy acknowledgments.

To ensure accessibility, most training courses and policy acknowledgments are available in multiple languages, including English, German, French Canadian, Chinese, Spanish, and Polish. The training requirements apply to all levels of the company, including Verisk's CEO and senior business leaders. As of the end of 2025, more than 7,000 employees and 700 contractors

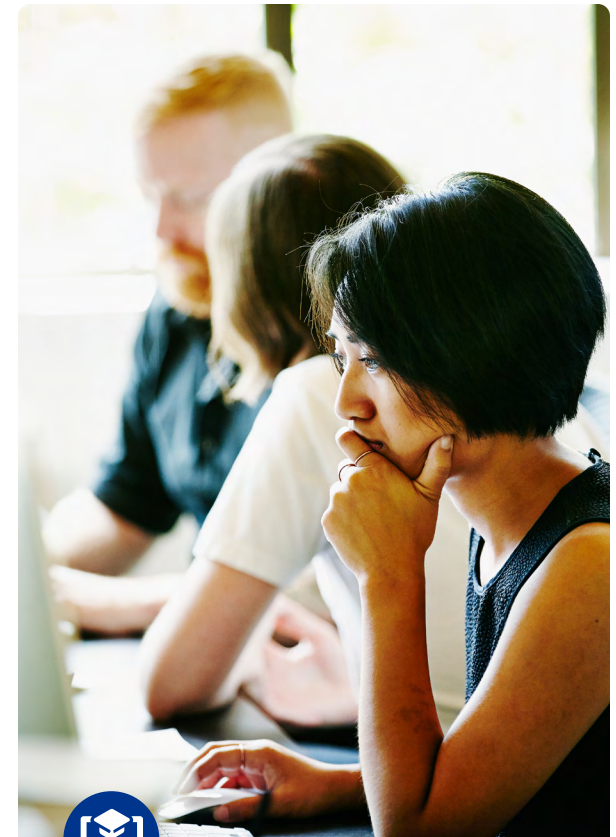
successfully completed the training, achieving an impressive completion rate of 100% for the assigned Commitments Month audience.

## Advocating for What We Believe

In 2025, Verisk created a Government Affairs team to oversee policy consultation, legitimate lobbying, and civic engagement. As the team ramps up, Verisk is building a new lobbying disclosure regulatory compliance process to ensure transparency and proper registration at the federal and state levels. Verisk does not have a political action committee, nor do we donate directly to any political candidates. We have updated our [Political Contributions Report](#) to reflect 2024 data.

In its first year, the Government Affairs team joined the Republican Attorneys General Association and Democratic Attorneys General Association, the Consumer Data Industry Association, and the U.S. Chamber of Commerce, and is a founding member of the [Responsible Data Alliance](#). The focus of our efforts thus far has been to advocate for public policy that plays a vital role both in our business and in keeping the communities we serve safe.

One such public policy program is FEMA's Community Rating System (CRS). Our subsidiary Insurance Services Office Inc. developed the CRS with FEMA to help local governments reduce flood losses, strengthen community safety, lower flood insurance premiums for residents, and



**As of the end of 2025, more than 7,000 employees and 700 contractors successfully completed risk and compliance training, achieving an impressive completion rate of 100% for the assigned Commitments Month audience.**

reduce taxpayer burden for recovery costs. The program provides premium discounts of up to 45% for communities that have invested in flood resilience measures. It also offers free technical support and training to local officials, helping under-resourced and rural communities that may not otherwise engage in flood mitigation.

Over 1,500 U.S. communities participate in the program, impacting over 4.7 million policyholders and reducing premiums by over \$100 million each year. As federal government budget priorities are under constant re-evaluation, Verisk is advocating for the CRS's preservation.

In addition to lobbying in support of the CRS, Verisk's Government Affairs team has also engaged with FEMA's Reform Advisory Group on the potential benefits of parametric insurance; the U.S. Department of the Treasury to support extending the Terrorism Risk Insurance Program to 2027; state attorneys general to discuss how Verisk can help with anti-fraud detection for the benefit of policyholders; and industry leaders to support efforts to preserve publicly available national weather data sources.

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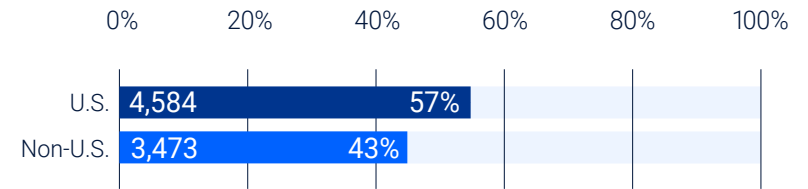
# Our People

Verisk's people are at the heart of what we do. Our global workforce is united by our mission to serve, add value, and innovate for our customers.

We continue to invest in our people worldwide by providing competitive total compensation and benefits packages and fostering a culture anchored by our purpose-driven values of learning, caring, and results.

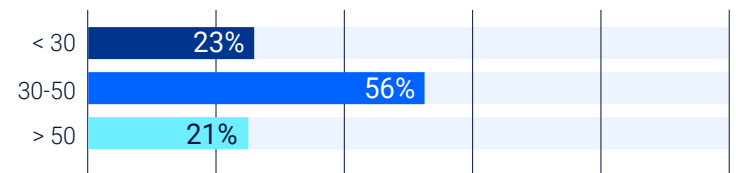


## Headcount (# & %)

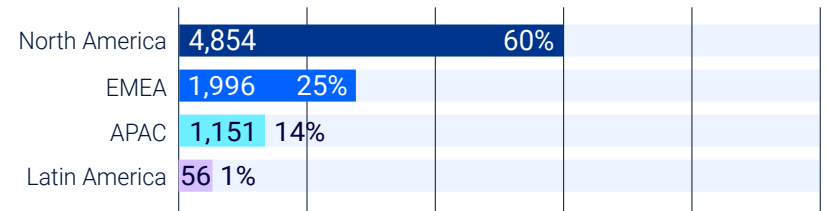


## Employee Age Groups (%)

11 employees declined to share age

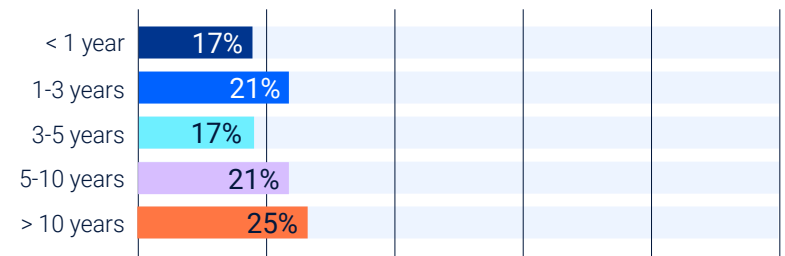


## Employees by Region (# & %)



## Tenure (%)

For employees who join Verisk through an acquisition, their tenure calculation starts from the date of acquisition



Note: Percentages are based on the total employee population of 8,057 as of 12/31/25, are rounded to nearest whole value, and may not total 100%

# Talent Attraction and Engagement

By prioritizing a positive workplace experience, Verisk creates a culture that attracts and retains top talent, driving innovation and excellence across the business. Verisk’s culture of learning, caring, and results is sustained and strengthened by people with diverse experiences, backgrounds, and perspectives working together toward common goals.

We offer exciting and rewarding early career opportunities for summer interns, co-op students, and entry-level job candidates. Our [programs](#), which vary by business and location and last from ten weeks to a year, help candidates learn and grow and showcase their knowledge and skills.

Verisk gathers employee feedback at key stages: during onboarding, after 90 days, through an annual engagement survey, and in exit interviews. This feedback loop drives continuous engagement, action, and improvement. The annual engagement survey, conducted by an independent third party, assesses employee sentiment on past events, present experiences, and future expectations, across multiple dimensions. The survey’s insights guide our annual action planning to enhance employee experience.

The survey results are buttressed by external awards, which have repeatedly recognized Verisk as a company with a strong culture and positive working environment, and as an inspiration for its peers.

# 80%

## 2025 Engagement Score

Verisk’s employee engagement score has steadily increased while external benchmarks have flattened or declined in recent years. Our 2025 engagement score was 80%, a two-point increase from 2024.



### Key Milestones

Highlights of our progress

## +5%

Investing in Our People score

2024 TO 2025

## +4%

Employee confidence in building a career at Verisk

2024 TO 2025

## +4%

Employee confidence in Verisk’s future


2024 TO 2025


## +2%

Employee confidence in leadership

2024 TO 2025

For the tenth consecutive year, Verisk received certification from Great Place To Work® for outstanding workplace culture in the United States. Verisk also received sixth-time certification in the United Kingdom, Spain, and India, and fourth-time certification in Poland. Collectively, these countries represent approximately 87.3% of our global workforce.

Number of years certification received 

First year receiving certification 



Country	Great Place To Work Certified (Years)	Best Workplaces (Years)	Other Awards (Years)
United States	10	-	-
United Kingdom	6	5 (Large Organisations), 5 (In Tech), 5 (for Women), 2 (for Development), 5 (for Wellbeing)	-
Spain	6	5 (Large Organisations), 5 (Malaga), 5 (en Tecnologia)	-
India	6	2 (Great Mid-size Workplaces), 1 (for Millennials), 1 (Best Workplaces in IT & IT-BPM)	-
Poland	4	3 (Best Workplaces), 1 (Best Workplaces for Women)	-

# Employee Benefits

Verisk provides employees with a wide range of benefits to support their physical, mental, and financial health. We offer competitive salaries, short and long-term incentives, and opportunities for advancement and internal mobility. Our comprehensive benefits package is highly competitive and flexible, allowing employees to choose options that best meet their needs. Specifics may vary by business unit and country.



## Healthcare & Family

- Prescription drug coverage included with all medical plan options
- **Health Savings Account (HSA):** Consumer Driven Health Plan participants are eligible to open an HSA and receive employer funding.
- FSA programs to set aside pretax dollars for healthcare and childcare
- **Family Forming benefits:** Adoption/surrogacy support program
- Parental leave policies that reflect local legal requirements and best practices in each region: For our U.S. employees, we provide up to 10 weeks of 100% paid leave for the birth or adoption of a child
- **Employee Assistance Program (EAP):** A global program offering mental health counseling, crisis support, grief counseling, and assistance with workplace challenges
- Access to a global digital health and wellness coaching platform
- Wellness and lactation rooms at all locations
- Discounted gym memberships in many locations
- **Supplemental Health Insurance:** Accident insurance, critical illness, and hospital insurance to complement medical insurance



## Time Off & Flexibility

- Paid time off covering vacation, illness (short- and long-term disability), compassionate leave, military service, jury duty, and more
- Two companywide well-being days
- Continuing hybrid work program and flexible schedule
- Early Friday dismissals in the summer
- Up to eight hours of paid volunteer time



## Professional Development & Support

- Ongoing and annual performance evaluations
- Tuition support for job-related continuing education
- Opportunities for learning, development, and mentoring
- **Charitable Giving:** Matching gifts program



## Financial Planning

- 401(k) with up to 6% matching company contributions on eligible compensation
- Financial planning tools available through our 401(k) platform (for U.S. employees)
- **Employee Stock Purchase Plan:** Employees have the option to purchase company shares at a 5% discount.
- **Basic Life and AD&D Insurance:** Employees automatically receive basic life and accidental death and dismemberment (AD&D) insurance to protect from the unexpected and can also choose Supplemental Life Insurance for themselves and eligible dependents.
- Pet insurance reimburses participants for vet bills.
- **Auto and home insurance:** Participants receive exclusive employee-only rates on home and auto insurance coverage.
- **Prepaid legal:** Offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues
- Commuter benefits for parking and transit
- **Verisk's Disaster Relief Global Program:** Offers interest-free loans to support employees facing a financial loss due to natural disasters

## Health, Safety, and Well-being

Verisk is deeply committed to the health, safety, and well-being of its employees. In addition to offering comprehensive health and wellness benefits, Verisk has a team dedicated to ensuring employee safety. Verisk's Global Protection Team (GPS) oversees all employee safety policies and procedures, covering building and workplace safety, travel and vehicle safety, physical security, and crisis management.

GPS conducts annual physical security assessments for current and proposed Verisk offices to enhance employee safety and build office resiliency. Recent office upgrades include state-of-the-art security cameras, more sophisticated CCTV and access controls, and enhanced visitor management. The team also regularly provides guidance, training, and awareness campaigns related to office health and safety and emergency preparedness.

GPS is also responsible for overseeing geopolitical and environmental risks as part of enterprise [risk management](#). Utilizing intelligence tools, they evaluate environmental concerns, determine if employees are impacted, and perform safety check-ins when warranted.

In the event of a safety or security incident, such as a natural disaster or civil unrest, GPS combines intelligence feeds from private and public sources to assist in timely and holistic



### 2025 GPS Campaigns

- GPS launched a 24/7 global hotline enabling all Verisk employees to have direct and immediate communication with the team in the event of an emergency.
- GPS partners with Verisk's Experiential Marketing team to assess physical security risks and potential vulnerabilities for externally hosted events, whether hosted by Verisk directly or attended by Verisk employees.
- GPS worked with corporate communications on an "Emergency Preparedness Month" email campaign to provide essential tips for Verisk employees to keep themselves and their families safe in the event of an emergency.
- GPS collaborated with the Verisk Parents Network to educate employees on financial sextortion, sharing commonly used tactics and strategies to safeguard themselves and their families.



Anthony Canale, the VP of Global Protection Services, was recently recognized by Security Magazine as one of Security's 2025 "Most Influential People in Security."

Canale offered the following advice for future security professionals in his profile:



Approach things with an open mind. Understand that people are inherently diverse in background, education, and culture. Recognizing we all start and finish in different places, be curious, ask questions, immerse yourself in others' cultures, and most importantly, do the right thing even when no one's watching.



His advice for young professionals and approach emulate the key Verisk values of curiosity, integrity, teamwork, and persistence.

preparation, response, and mitigation efforts. Their mass communication system enables robust administration and rapid communication with employee populations during an emergency.

Finally, GPS monitors and notifies employees of risks that may be associated with their business travel, including comprehensive security briefings for Verisk travelers heading to high-risk destinations. By providing Verisk employees with essential geopolitical and cultural sensitivity considerations, GPS empowers them to make well-informed decisions while representing Verisk internationally.

## Learning and Development

Verisk takes a multi-tiered approach to help employees grow as people and professionals, with programs encompassing leadership development, mentorship, career mobility, on-demand learning, organized learning breaks, and support for professional certification and continuing professional education across multiple disciplines.

The foundation of our performance management approach is built on three core principles: feedback, coaching, and continuous conversations. Employees and managers participate in quarterly check-ins to review and discuss goals, progress, and ways to grow and develop.

In 2025, we continued to prioritize career development across the company based on feedback from employees and managers. We advanced our Career Framework by aligning foundational and functional skills to each job function and grade, and educated employees and managers on how to use these skills to support a consistent approach to career development.



**The foundation of our performance management approach is built on three core principles: feedback, coaching, and continuous conversations.**

With the roll-out of our new Oracle platform, employees can now view skills connected to their current roles, explore skills for other roles, and identify targeted development opportunities—all in one place. These enhancements reflect our commitment to building a shared language for

development. Looking ahead to 2026, we will continue to help employees understand the skills model and how to use it for skill assessment, feedback, and targeted development.

Verisk also conducts formal leadership development programs for rising professionals, first-time managers, experienced leaders, and—new for 2025—rising executives. Each is targeted to the specific development needs of professionals at that stage of their career journey.

Our newly launched Executive Leadership Lab is a six-month intensive experience for our most senior learners. This program develops Verisk's rising executive leaders through virtual and immersive in-person sessions, blending off-site experiences, industry experts, external speakers, executive coaching, and hands-on activities centered on three key skills: strategic thinking, invention, and talent multiplication. The 2025 inaugural cohort consisted of 25 senior leaders from across the organization, and 100% reported satisfaction with their experience. Across all other development programs, participant feedback is exceptionally strong, averaging 4.7 out of 5 stars.

Verisk also hosts an annual leadership meeting for senior leaders across the company to foster an understanding of business strategy, visibility, and alignment on the year's key priorities. In addition to formal leadership programs, Verisk supports a range of programs for employees interested in developing professional expertise and advancing their careers.

Verisk’s support differs by program but can include payment for courses, study aids, and exam fees; paid time off for study and exam days; bonuses for passing exams; incremental adjustments in salary; recognition for milestones; and payment of fees associated with memberships in professional societies. Our two leading programs focus on actuarial science in the property/casualty insurance industry and insurance education.



## Verisk’s Leadership Development Programs



### Accelerate Your Leadership

#### Target Audience

Individual contributors

#### Learning objectives

- Develop more self-awareness and understand motivational drivers to establish personal leadership style.
- Strengthen the ability to give and receive feedback.
- Learn decision-making strategies.
- Effectively manage change.
- Bring a stronger understanding of inclusion and biases to professional experiences.



### Leading With Impact

#### Target Audience

New managers

#### Learning objectives

- Understand leadership style through self-awareness, social motivators, and uncovering blind spots.
- Leverage different communication styles, foster trust, provide feedback.
- Lead and motivate the team through change and connect the work to the Verisk strategy.
- Practice goal-setting and performance alignment using coaching conversations.



### Experienced Leader Program

#### Target Audience

Mid-level, experienced managers

#### Learning objectives

- Understand leadership fundamentals to drive team engagement and performance.
- Understand the role of neuroscience in perception and conflict management.
- Develop feedback, listening, coaching, and recognition skills to support development and drive engagement.
- Drive change by articulating clear vision.



### Executive Leadership Lab

#### Target Audience

Senior leaders

#### Learning objectives

- Develop core capabilities in strategic thinking, driving profitable growth, leading talent, and emotional intelligence.
- Deepen understanding of strengths as a leader.
- Demonstrate a broader understanding of enterprise-wide goals and how you can contribute to these goals.

Verisk's *Actuarial Program* is designed for employees wishing to gain a thorough understanding of actuarial science and the property/casualty insurance industry. The program offers an actuarial career path structured to lead to a potential fellowship in the Casualty Actuarial Society, as well as a business analyst career path, which includes much of the same training.

For its part, Verisk offers participating employees a variety of incentives and resources to assist analysts on their actuarial journey and invest in their future. At year-end 2025, 130 employees were part of the Actuarial Program, including 34 Fellows and 45 Associates of the Casualty Actuarial Society, and approximately 80 employees were engaged as actuarial and business analysts.

Verisk's *Insurance Education Program* is designed for employees wishing to increase their insurance knowledge by pursuing a course of study leading to one of the industry's professional designations such as those offered by the Insurance Institute of America, as well as Chartered Property Casualty Underwriter (CPCU), Insurance Data Management Associate, Project Management Professional, Registered Professional Liability Underwriter, and Workers' Compensation Professional. At close of 2025, Verisk was represented by 137 employees who had earned such designations.



**At year-end 2025, 130 employees were part of the Actuarial Program, including 34 Fellows and 45 Associates of the Casualty Actuarial Society, and approximately 80 employees were engaged as actuarial and business analysts.**

Verisk also maintains several additional training and education programs available to employees, including Mentoring, Learning Break, LinkedIn Learning, Insight City, Enterprise Coaching, Rising Stars, and Lean Six Sigma.



LinkedIn Learning hosts Verisk's On-Demand Learning Program, with courses that are self-selected and self-paced.



Our Mentoring Program pairs experienced individuals with less-experienced team members to build networks across Verisk. In 2025, we had over 325 employees participating across the organization, with 125 first-time mentees.



Learning Break provides all employees with the opportunity to learn new habits or refine existing skills through 30-minute, Verisk-led live webinars each month. In 2025, we attracted over 3,000 attendees globally, marking a significant increase of approximately 22% compared to 2024.



Verisk's Lean Six Sigma (LSS) program is designed to promote greater efficiency, better service, and increased satisfaction for both internal and external clients. Since the program was launched in 2017, more than 2,400 current employees have earned "yellow belt" certifications, while 190 employees have earned "green belt" certifications. Over the years, certified employees have completed more than 1,600 successful projects, large and small, that save time, reduce costs, improve quality, and enhance employee and customer experience. This includes more than 69,600 hours saved last year alone. In 2025, the team expanded into Canada, Poland, and Germany, building on their existing network of locations worldwide.



Our Rising Stars initiative provides a select group of high-potential employees with opportunities to network across business lines, access to Verisk's senior leaders and Board of Directors, and other targeted coaching. The 2025 cohort consisted of 37 strong performers from across the organization.



Our new Enterprise Coaching program, in partnership with EZRA and their global roster of International Coaching Federation certified coaches, offers personalized coaching journeys for nominated employees. Participants select a coach, set development goals, and engage in unlimited one-on-one coaching sessions that are designed to drive performance and build lasting leadership capabilities. Over 115 participants engaged in the program during 2025, our inaugural year.



Insight City is our new-for-2025 immersive learning experience designed to help employees navigate Verisk's businesses, culture, and ways of working. This initiative responds to a growing appetite for modern, experiential learning and reinforces our commitment to equipping employees with the knowledge they need to thrive at Verisk. Since its launch, the program has gained strong traction across the organization, with over 590 employees voluntarily completing the course.



# Environmental Journey

Reducing our environmental impact is an ongoing journey. As a professional services company, we have a small footprint, but we recognize the financial, reputational, and regulatory importance of minimizing our climate impacts and risks while enhancing efficiencies. This commitment aligns with our vision of shaping a more resilient future and adding value to our clients and communities.

## 2025 Climate Risk Analysis

In 2025, Verisk conducted a refreshed climate risk analysis in line with the Taskforce on Climate-related Financial Disclosures (TCFD). The results were published in our [Climate Risk Report](#), which also outlines our climate governance structure and our key climate-related metrics and targets. The risk analysis, conducted in partnership with our Verisk Maplecroft business, assessed Verisk’s exposure to the physical risks associated with our office locations and the transition risks associated with the global movement toward a lower-carbon economy.

For each risk type, a shortlist of specific risk factors was developed (e.g., sea level rise, heat stress, emissions regulations) based on the specifics of Verisk’s business model and in consultation with relevant internal stakeholders. Each risk factor was then evaluated on its likelihood, severity, and Verisk’s resilience across multiple time horizons and potential future scenarios. The resulting potential business impacts were calculated using these factors and are shown below.

Physical risk assessment outcomes		SSP1-2.6		SSP2-4.5		SSP5-8.5	
Hazard	Baseline	Medium	Long	Medium	Long	Medium	Long
Sea level rise	Minor	Minor	Minor	Minor	Minor	Minor	Minor
Heat stress	Minor	Minor	Incidental	Minor	Incidental	Minor	Incidental
Cooling degree days	Minor	Minor	Minor	Minor	Minor	Minor	Minor
Flooding	Minor	Minor	Minor	Minor	Minor	Minor	Minor
Hurricane/cyclone*	Minor	Minor	Minor	Minor	Minor	Minor	Minor
Wildfire	Minor	Minor	Minor	Minor	Minor	Minor	Minor
Water stress	Incidental	Incidental	Incidental	Incidental	Incidental	Incidental	Incidental

Transition risk assessment outcomes		NDC			NZ50		
Transition Risk		Short	Medium	Long	Short	Medium	Long
Policy and legal technology	Emissions regulations	Minor	Minor	Minor	Minor	Minor	Incidental
	Enhanced climate-related reporting obligations	Minor	Minor	Minor	Minor	Minor	Minor
Technology	Cost to transition to low emissions technologies	Minor	Minor	Minor	Minor	Minor	Minor
Market	Shift in consumer preferences	Minor	Minor	Minor	Minor	Minor	Minor
Reputational	Increasing pressure from stakeholders	Minor	Minor	Incidental	Incidental	Moderate	Significant
	Failure to meet climate-related targets	Minor	Minor	Minor	Minor	Incidental	Moderate

The assessment concluded that Verisk faces relatively low risk across its operations from both physical and transition risks. Water stress emerged as the only non-minor physical risk in the near term, while reputational risks stood out as the most significant transition risks for Verisk's business. The intrinsic nature of Verisk's leased office model, coupled with already underway climate mitigation efforts, kept most other risks minor. Nonetheless, we plan to revisit this assessment regularly to ensure our strategy and risk management approach remain resilient and up to date as climate science, regulations, and business conditions evolve.

Additionally, Verisk's business model empowers us to work with our clients to mitigate their own climate risk. We provide our clients with a host of tools ranging from catastrophe models to post-event claims management platforms and from global risk indices to location-specific underwriting analytics. For examples of this work in action, check the [Working with Purpose](#) section above.

**We provide our clients with a host of tools ranging from catastrophe models to post-event claims management platforms and from global risk indices to location-specific underwriting analytics.**

## Data and Targets

Given Verisk's low exposure to most physical and transition climate risks, the main metrics we track are Scope 1, 2, and 3 emissions and company-wide energy usage. Verisk's Scope 1 and 2 data include electricity, heating, and fugitive emissions from the company's office locations, as well as our vehicle fleet. Verisk's Scope 3 data includes only the categories we have screened as material to our business, namely categories 1 through 7, 13, and 15.

As a professional services firm with leased office space and few owned assets, Scope 3 is by far the biggest driver of our company-wide emissions. A more detailed breakout of Scope 3 emissions sources can be found in our [full inventory](#). Verisk's emissions are calculated using the principles and guidance of the GHG Protocol. An external third party has performed limited assurance on certain of our 2024 GHG emissions – full details and data methodology can be found [here](#).



Emissions Profile	2022		2023		2024	
	Location-based	Market-based	Location-based	Market-based	Location-based	Market-based
Scope 1 (MT CO2e)	2,594.7	2,594.7	2,332.0	2,332.0	2,387.6	2,387.6
Scope 2 (MT CO2e)	6,555.1	413.6	4,750.3	406.3	2,983.5	317.7
Scope 3 (MT CO2e)	72,648.7	70,766.32	75,446.4	75,421.9	59,321.7	59,360.5
Scope 1,2,3 Total	81,798.5	73,774.5	82,528.7	78,160.2	64,692.8	62,065.8
Emissions Intensity (MT CO2e per \$M Revenue)	27.0	24.3	30.3	28.6	22.4	21.5
Emissions Intensity (MT CO2e per average FTE)	9.1	8.2	10.8	10.2	8.5	8.2

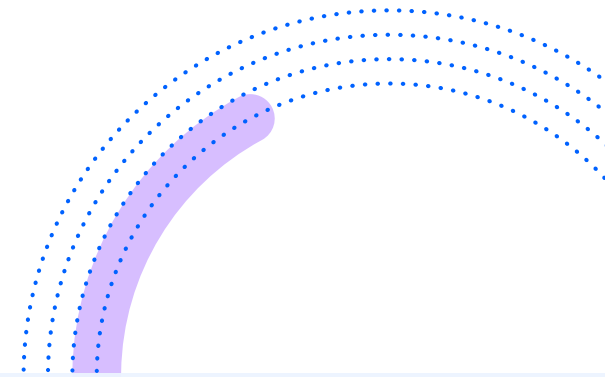
\* All of Scopes 1 & 2 and portions of Scope 3 (Category 6 Air Travel and Category 13) have undergone third-party assurance for years 2022-2024

Scope 2 Energy Use	2022	2023	2024
Total Energy (MWh)	21,202.34	15,375.39	9,184.64
Renewable Energy	95.4%	94.8%	94.5%

Verisk also continues to invest in renewable energy certificates (RECs) and carbon offsets to mitigate the impact of our energy usage while we work to reduce our absolute emissions over time. Since we do not own the buildings where we operate, we have limited ability to produce or purchase direct renewable energy, making RECs the most practical option. In 2024, we covered 94.5% of our Scope 2 energy use with renewable instruments certified by either Green-e or EKOenergy.

Verisk additionally purchases carbon offsets to cover the balance of our energy use across Scopes 1, 2, 3.6 (business travel), and 3.13. In 2022, 2023, and 2024, Verisk retired offsets from landfill gas combustion in Rockingham County, VA, and a wind energy project in Devbhumi Dwarka in India.

In January 2025, the Science-Based Targets Initiative (SBTi) validated Verisk’s GHG emissions reduction targets, which are outlined below. We are proud to share that our emissions reduction efforts are trending ahead of our annual targets. Our absolute Scope 1 and 2 emissions, and our Scope 3 emissions from purchased goods and services and capital goods, were down over 30% in 2024 as compared to our 2022 baseline.



**Near-Term SBTi Targets**

- Reduce absolute Scope 1 and 2 GHG emissions 58.8% by 2034 from 2022 base year
- Reduce absolute Scope 3 GHG emissions from purchased goods and services and capital goods 58.8% within the same timeframe
- Reduce Scope 3 GHG emissions from business travel 63.8% per FTE within the same timeframe



**Long-Term Net-Zero Target**

- Reduce absolute Scope 1, 2, and 3 GHG emissions 90% by 2050 from 2022 base year.

## Earth Day Tree Planting

For the ninth consecutive year, Verisk celebrated Earth Day by partnering with The Canopy Project®, an initiative sponsored by EARTHDAY.ORG (EDO).

In 2025, Verisk's donation supported the planting of 10,000 mangrove trees in the Sundarbans region of India, part of a larger project that has planted over 3 million mangroves since 2021. EDO estimates the trees planted with Verisk's support will sequester nearly 500,000 pounds of CO2 per year once they reach maturity.

Mangroves have a remarkable ability to preserve carbon beneath the soil and in woody biomass, making them one of the world's largest biomes that remove atmospheric carbon. They also contribute to overall climate resilience by helping to prevent severe floods and storms, preventing soil erosion, and providing a nurturing ground for many aquatic species. They also shelter coastal communities that directly and indirectly rely on this ecosystem for their livelihoods, including fishing and aquaculture farming.

This is the fourth project Verisk has sponsored in India. Previous donations have gone to supporting projects in Brazil, California, Cameroon, and Puerto Rico. Additional information on the project can be found [here](#).

In 2025, Verisk also launched our first Earth Week education and awareness campaign for our employees. This included a panel of Verisk employees discussing the impact of their work on climate resilience, the development of a plant-based cookbook made with recipes from employees around the world, and multiple educational events on recycling and reuse for children of employees in our Jersey City Office on Take Your Child to Work Day.



## Emissions Reduction Efforts

In addition to RECs, offsets, and tree planting efforts, Verisk continues its multi-year strategy to increase operational efficiency and lower costs while delivering meaningful emissions reductions.

Verisk has accelerated efforts to transition data management and processing to cloud-based platforms. Nearly all of Verisk's data is now managed by cloud-based services, with our leading provider using 100% renewable energy. Steps our employees take daily to reduce computing costs in turn reduce the amount of energy we consume from our cloud partners, resulting in a clearly aligned incentive structure. We also use proactive monitoring services to identify anomalies in usage patterns and hold monthly efficiency checkups to ensure we capitalize on the latest technological benefits and best practices.

For our endpoint equipment, Verisk has developed an IT lifecycle management process that includes single-sourcing all employee hardware from Dell and the eco-friendly disposal of outdated devices through recycling or certified destruction. This process covers the proper handling of equipment at end-of-life, including inspection, labeling, and preparation for recycling pickup or transport, emphasizing safety, sustainability, and access controls.

Verisk has aggressively managed its office footprint by closing or consolidating offices, reducing office square footage under lease, and taking advantage of environmentally friendly features associated with new properties. Between 2022 and 2024, approximately 40 offices were closed and/or consolidated, exclusive of divestments. Additionally, as of 2024, approximately 60% of our employees are assigned to an office with a green building certification. The ability to reduce Verisk's office footprint and optimize the usage of smaller spaces relies in part on our significant investments in the technologies and associated infrastructure needed to ensure a stable hybrid work environment for its global workforce.

## As we look forward to 2026, Verisk plans to focus on five key areas for continued emissions reduction:



### Smarter Data Management

Continue to enhance the quality of the data we rely on to calculate our annual footprint, focusing on key Scope 3 categories such as purchased goods and services and employee commuting.



### Leased Offices

Starting with our largest offices, partner with facilities teams to understand key environmental metrics and pilot improvements. Continue to vet any new potential offices for exposure to physical climate risk prior to leasing.



### Air Travel

Create a formalized and comprehensive business air travel management plan, accounting for changing in-person expectations and identifying where efficiencies can be built in. Verisk already requires employees to book nonstop flights to reduce flight emissions.



### Supply Chain Strategy

Work with procurement to enhance our sustainable supply chain strategy, including building closer relationships with our largest suppliers to capture more specific data and drive sustainable practices adoption.



### Computing and AI

Understand the environmental impact of growing AI usage, project how this will affect our emissions footprint, and make informed choices (provider, region, renewable energy sourcing) accordingly.

# Data Stewardship

Verisk remains steadfast in our commitment to safeguarding the confidentiality, integrity, availability, and responsible use of data by investing in strong internal governance processes and building a culture that's strongly aware of the critical need to safeguard data.

## Cybersecurity

Our rigorous [Approach to Cybersecurity](#) is a comprehensive framework comprising cyber risk governance, risk identification and management, risk prevention and protection, monitoring and detection, and response and recovery planning. The approach also maintains globally recognized security certifications and contains policies and procedures for all facets of the company and its workforce, including leadership, employees, and third parties conducting business with Verisk.

Verisk's Board and Risk Committee, in collaboration with the Enterprise Risk Management (ERM) team, oversee cybersecurity policies and procedures as part of overall [risk management](#). Verisk recognizes that employees play an important role in cyber risk management. All employees are required to familiarize themselves with our policies and understand how to report and escalate cybersecurity concerns as part of formal training during our annual [Commitments Month](#).

The ERM team has also developed a comprehensive Incident Response Program (IRP) and incorporated cybersecurity into our [Business Continuity Plan](#). This ensures Verisk can respond rapidly and appropriately to any concerns, issues, or breaches. We maintain a robust document retention policy with retention periods determined by content and compliant with applicable laws, ensuring any retained information is properly catalogued or deleted.

Verisk relies on certain partners to help us store, manage, and process data. Our [Supplier Code of Conduct](#) requires all suppliers to protect the privacy and security of the data we share. Verisk has also implemented a Cloud Computing Monitoring program designed to identify, report, and track activity associated with configuration rules and vulnerabilities within Verisk's cloud-based data processing platforms.



## Cybersecurity Certifications and Policies

- **AICPA Service Organization Control (SOC) 2 Report:** The SOC 2 type II examination process includes a detailed description and independent attestation and testing of the controls and services adopted by Verisk management. We have successfully completed it annually since 2011.
- **ISO 27001 Certification:** Verisk's Information Security Management System (ISMS) operates in accordance with ISO 27001 standards, as certified by an independent audit process. Our ISMS is an overarching management framework through which we identify, analyze, and address information risks, ensuring we keep pace with evolving security threats, vulnerabilities, and business impacts.
- **International Data Transfers:** Verisk complies with all laws, conventions, and guidelines governing international data transfers.

## Ethical and Responsible Artificial Intelligence (AI)

As a global data, analytics, and technology company, Verisk responsibly leverages AI to drive innovation, complement human capabilities, and enhance efficiency internally and for our clients. In 2024, Verisk publicly issued its [Commitment to Ethical and Responsible AI](#), which details our comprehensive and consistent governance framework that empowers our teams to capitalize on opportunities AI offers while maintaining our commitment to ethical conduct, fairness, and transparency in a rapidly transforming space.

The Commitment details our human-centered values and approach to AI development, our ethical AI principles, AI governance structure, AI standards, and the AI review processes, among other items. The framework is consistent with our core corporate governance processes to implement strategy, operations, and risk management practices throughout the organization. In 2025, Verisk built on its Commitment by launching multiple AI educational resources, including a foundational responsible AI course completed by all employees during Commitments Month, as well as an internal AI Literacy Hub offering additional governance guidance as well as AI fluency and other resources corresponding to AI-focused learning paths.

**Verisk's Commitment to an Ethical and Responsible AI framework is consistent with our core corporate governance processes to implement strategy, operations, and risk management practices throughout the organization.**





# Community Impact

Verisk's approach to charitable giving reflects our mission to help people, communities, and businesses become stronger, more resilient, and more sustainable. We donate at the corporate level, at the business unit level, through an employee match program, and by empowering our employees to volunteer.

## Corporate and Business Unit Giving

Verisk partners with organizations addressing issues of global and local significance, whose missions and activities complement our professional expertise and brand, and where a combination of our unique data analytics, tools, professional expertise, and financial assistance can help recipients maximize the impact and reach of their efforts. Corporate gifts are typically made to support specific projects or purposes.

Part of these corporate gifts include our Good Neighbor Awards, which support local organizations within the Jersey City community, where our headquarters is based. Verisk also provides pro bono access to its Country Risk Data to inform the International Rescue Committee's Emergency Watchlist. The report employs a quantitative measure to assess the 20 countries most likely to face a worsening humanitarian crisis in the coming year and enables the IRC to better plan for, and respond to, emerging and ongoing disasters.

Additionally, a percentage of Verisk's charitable funds are allocated to its business units to support organizations that serve the communities where we live and work or are of special interest to our employees.

## Employee Match Program

Verisk's Matching Gifts program is another way we strengthen employee engagement and support our communities. Verisk matches the giving preferences of employees and retirees who make donations to recognized 501(c)(3) organizations in the U.S. and registered charitable organizations in the UK and Spain. Matches are made at 100% of the donation amount, subject to program limits, with an annual cap of \$5,000 per employee. Employee contributions have supported a diverse range of causes, including disaster relief, environmental protection, animal welfare, poverty alleviation, and education.



**In 2025, Verisk and its business units donated to over 430 charitable organizations around the world, some of which are highlighted below. This list is not exhaustive.**

- Alzheimer's Society
- American Heart Association
- Casa Ronald McDonald
- Covenant House
- Cruz Roja (Spain)
- Dartmouth Hitchcock Health
- Earth Day Network
- Fisher House Foundation
- GeoHazards International
- Habitat for Humanity of Utah County
- Hoboken Shelter
- Insurance Industry Charitable Foundation
- Women in Fire
- International Rescue Committee
- Kids Chance of America
- Liberty Science Center
- National Fallen Fire Fighters Foundation
- New City Kids
- NJ Battered Women's Services
- NY Police and Fire Widows' & Children's Benefit Fund
- Red Cross
- SEEDS
- St. Columba's Hospice
- St. Jude's
- Team Rubicon
- The American Red Cross
- United Way of Central and Southern Utah
- Women Rising
- YearUp

## Volunteering

Verisk employees receive eight hours of paid time annually to participate in our global Volunteer Week event or support a cause of their own choosing. In 2025, our 12th consecutive Volunteer Week, over 650 Verisk employees across 20 locations and 8 countries registered volunteer hours. Global efforts included a Rise Against Hunger event with over 91,000 meals packed across the US and UK, donation drives, and local community cleanup activities. Some regional highlights begin below.

Verisk also highlights employees that continue to give back through our exceptional volunteer award program. In 2025, Verisk selected 10 employees who were deemed exceptional volunteers in their communities measured by time, tenure with the organization, and impact. Verisk recognized their efforts by making a \$2,500 donation to the organizations they serve.



**This year's class included employees across the globe who volunteered for the following:**

**María Hernández Arias**  
Galgos en Familia

**Terry Berggren**  
Circle of Hope NICU Foundation

**Jennifer Brienza**  
The Friends of the Shelter Inc.

**Stacey Davis**  
American Foundation  
for Suicide Prevention

**Kathleen Gavala**  
West End Fire & Rescue Dive Team  
c/o West End Fire & Rescue

**Sandhya Jacob**  
Heritage Camps for Adoptive Families

**Melissa Ledesma**  
Boys and Girls Club  
of Lower Bergen County

**Michael Siebert**  
Every Meal/The Sheridan Story

**Juan Villamil Ramil**  
ADRA España

**Kimberly Woodson**  
Girls of Excellence



### Costa Rica

Volunteers supported local environmental conservation efforts by participating in a beach clean-up at Guacalillo Beach, collecting 235 kg (over 500 pounds) of single-use plastic waste.



### Germany

Team members found different ways to give back to their local communities. They sorted and distributed food to those in need in Cologne, built the foundation for a wooden "Townhall" at a children's and youth farm in Saarwellingen, and collected donations as part of the Munich Food Bank's "Buy One More" campaign.



### India

Over 100 employees across Verisk’s Hyderabad & Gurugram offices volunteered for a diverse range of planned activities to make a meaningful impact in the community. They distributed food at the Nachiketa Tapovan School, donated blood in Hyderabad, volunteered with students at the Blind Relief Association in Delhi, helped out at AASRA Animal Shelter, and participated in a home visit to children with disabilities.



### Nepal

Volunteers partnered with the Community-Based Rehabilitation Organization (CBR) in Lalitpur to support students at the Special School for Children with Multiple Disabilities, distributed school supplies at Shree Indreshwor Secondary School, and donated blood through Hamro Life Bank in Patan.



### Poland

Volunteers supported local communities through animal welfare volunteering with Przytul Sierściucha, environmental clean-up and gardening at a children’s home and welfare facility, meal preparation for people experiencing homelessness with Zupa na Plantach, community engagement with seniors at CAS Zabłocie, and forest conservation activities.



### Spain

Volunteers supported the Málaga community during Verisk Volunteer Week 2025 through blood donation, volunteering with Ángeles Malagueños de la Noche, and assisting at local animal shelters, including Málaga Cat and Dog World.








### United Kingdom

Volunteers participated in activities at the Cambridge UK Woodland Volunteering Center, provided Bath Food Bank Donations, cleaned up Norwich beachfronts, and packed lunches in London, Bishopsgate.








### United States

Volunteers supported communities across multiple regions through a range of service activities.

-  Partnered with Lifting Hands International and Tabitha's Way in Lehi, Utah
-  Provided hot meals through Trinity café in Bradenton, Florida
-  Supported the Community Giving Tree in Woburn, Massachusetts
-  Painted fences at Mitey Riders in Charlotte, North Carolina
-  Distributed winter clothes at Cayce Elementary in Columbia, South Carolina.

Volunteers also...

-  Participated in tree planting efforts in Asheville, North Carolina
-  Helped grow produce at Red Hook Farm in Brooklyn, New York
-  Supported the Animal Welfare Association in Voorhees Township, New Jersey
-  Spruced up the Ronald McDonald House in Austin, Texas
-  Helped clear rubbish along the Norfolk coastline in Virginia.

# Appendices

# 2025 SASB Disclosure

## Sustainability Accounting Standards Board (SASB) Professional & Commercial Services

### About this Report

The information presented in this report follows guidance from the SASB Industry Standard: Professional & Commercial Services. The report covers the period from January 1 to December 31, 2025, for Verisk Analytics and its companies, unless otherwise noted.

### About Verisk

Verisk (Nasdaq: VRSK) is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud, and make informed decisions about global risks, including climate change, catastrophic events, sustainability, and political issues. Through advanced data analytics, software, scientific research, and deep industry knowledge, Verisk helps build global resilience for individuals, communities, and businesses. With teams across more than 20 countries, Verisk consistently earns certification by [Great Place To Work](#) and fosters an [inclusive culture](#) where all team members feel they belong. For more, visit [Verisk.com](#).

For more information on Verisk’s Corporate Sustainability program, please visit our [website](#).

To access Verisk’s policies, governance documents, and annual financial and sustainability reports, please visit the [Resources and Reporting Hub](#).

For additional details about Verisk’s business, including risks that may significantly impact operations, financial health, and performance, please refer to the latest [Form 10-K](#).

Data Security	
SASB Code and Accounting Metric	Response
<p><b>SV-PS-230a.1</b>  <i>Description of approach to identifying and addressing data security risks</i></p>	<p>See the <a href="#">Data Stewardship</a> section of our 2025 Corporate Responsibility Report for an overview, and consult <a href="#">Verisk’s Approach to Cybersecurity</a> for more details on our approach to identifying and addressing data security risks.</p>
<p><b>SV-PS-230a.2</b>  <i>Description of policies and practices relating to collection, usage, and retention of customer information</i></p>	<p>See the <a href="#">Data Stewardship</a> section of our 2025 Corporate Responsibility Report above for an overview, and consult <a href="#">Verisk’s Approach to Cybersecurity</a> and our <a href="#">privacy notices</a> for more details on our policies and practices relating to the collection, usage, and retention of customer information.</p>
<p><b>SV-PS-230a.3</b>  <i>(1) Number of data breaches, (2) percentage that (a) involve customers’ confidential business information and (b) are personal data breaches, (3) number of (a) customers and (b) individuals affected</i></p>	<p>Verisk complies with legal, regulatory, and applicable industry requirements involving customers’ confidential business information, personal data breaches, and the number of customers and individuals affected. Except as a matter of public record, Verisk does not disclose this information.</p>

## Employee Engagement, Diversity, &amp; Inclusion

SASB Code and Accounting Metric	Response
<b>SV-PS-330a.1</b> <i>Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, and (c) all other employees</i>	Verisk does not currently disclose data on our employees' race or gender identity.
<b>SV-PS-330a.2</b> <i>(1) Voluntary and (2) involuntary turnover rate for employees</i>	1. Voluntary Turnover Rate: 8.3 % 2. Involuntary Turnover Rate: 2.7%*  *Does not include turnover as a result of divestiture
<b>SV-PS-330a.3</b> <i>Employee engagement as a percentage</i>	In 2025, our employee engagement was 80%. For more information, see the <a href="#">Our People</a> section of our 2025 Corporate Responsibility Report.

## Activity Metrics

SASB Code and Accounting Metric	Response
<b>SV-PS-000.A</b> <i>Number of employees by (1) full-time and part-time (2) temporary, and (3) contract</i>	Full-time Employees: 7,798 Part-time Employees: 193 Temporary Employees: 66 Contractors: 1,086
<b>SV-PS-000.B</b> <i>Employee hours worked, percentage billable</i>	Not applicable

## Business Ethics

SASB Code and Accounting Metric	Response
<p><b>SV-PS-510a.1</b>  <i>Description of approach to ensuring professional integrity</i></p>	<p>Verisk sets a high and uniform standard of fair and ethical behavior for its management, employees, and suppliers. The following policies and documents outline these standards:</p> <ul style="list-style-type: none"> <li>• <a href="#">Anti-Bribery and Corruption Policy</a></li> <li>• <a href="#">Code of Business Conduct and Ethics</a></li> <li>• <a href="#">Statement of Policy Concerning Trading Policies</a></li> <li>• <a href="#">Statement on Modern Slavery</a></li> <li>• <a href="#">Supplier Code of Conduct</a></li> <li>• <a href="#">Whistleblower Policy</a></li> <li>• <a href="#">Human Rights Policy</a></li> </ul> <p>These and other policies and guidelines can be found in our <a href="#">Resources and Reporting Hub</a>.</p> <p>Additionally, Verisk employees acknowledge covenants covering various topics including insider trading and tipping, conflicts of interest, an obligation of confidentiality, and computer and information security.</p> <p>Verisk also supports our commitment to business integrity with mandatory training for our employees across a wide range of topics.</p> <p>For more information, see the <a href="#">Responsible Business</a> section of our 2025 Corporate Responsibility Report.</p>
<p><b>SV-PS-510a.2</b>  <i>Total amount of monetary losses as a result of legal proceedings associated with professional integrity</i></p>	<p>In accordance with Securities and Exchange Commission (SEC) requirements, Verisk discloses all material legal proceedings in its annual reports on Form 10-K and quarterly reports on Form 10-Q filed with the SEC.</p> <p>See our <a href="#">SEC Filings</a> page for additional information.</p>

# Corporate Leadership



**Lee M. Shavel**  
President and  
Chief Executive Officer



**Kathlyn Card Beckles**  
Chief Legal Officer



**Yang Chen**  
Head of Corporate  
Development and Strategy



**Nick Daffan**  
Chief Information Officer



**Melissa Hendricks**  
Chief Marketing Officer



**Sunita Holzer**  
Chief Human  
Relations Officer



**Steven Kauderer**  
President,  
Claims Solutions



**Saurabh Khemka**  
President,  
Underwriting Solutions



**Elizabeth Mann**  
Chief Financial Officer



**Rob Newbold**  
President, Catastrophe  
and Risk Solutions



**Tim Rayner**  
CEO, General Insurance  
for UK & Ireland, and  
Specialty Business Solutions

# Board of Directors

## **Bruce Hansen** Independent Chair

Retired Chairman and  
Chief Executive Officer, ID Analytics  
*Executive Committee (Chair)*

## **Jeffrey Dailey**

Retired Chief Executive Officer,  
Farmers Group, Inc.  
*Talent Management and Compensation  
Committee (Chair); Executive Committee;  
Finance and Investment Committee*

## **Gregory Hendrick**

Chief Executive Officer, Vantage Group  
*Talent Management and Compensation Committee;  
Finance and Investment Committee*

## **Kathleen A. Hogenson**

President and Chief Executive Officer,  
Zone Oil & Gas, LLC  
*Audit Committee (Chair); Executive Committee;  
Risk Committee*

## **Samuel G. Liss**

Principal, WhiteGate Partners LLC  
*Governance, Corporate Sustainability,  
and Nominating Committee (Chair);  
Executive Committee; Audit Committee*

## **Christopher J. Perry**

President,  
Broadridge Financial Solutions, Inc  
*Finance and Investment Committee;  
Talent Management and Compensation Committee*

## **Sabra R. Purtill**

Retired Chief Financial Officer,  
American International Group, Inc.  
*Audit Committee; Finance and Investment Committee*

## **Lee M. Shavel**

President and Chief Executive Officer,  
Verisk Analytics

## **Olumide Soroye**

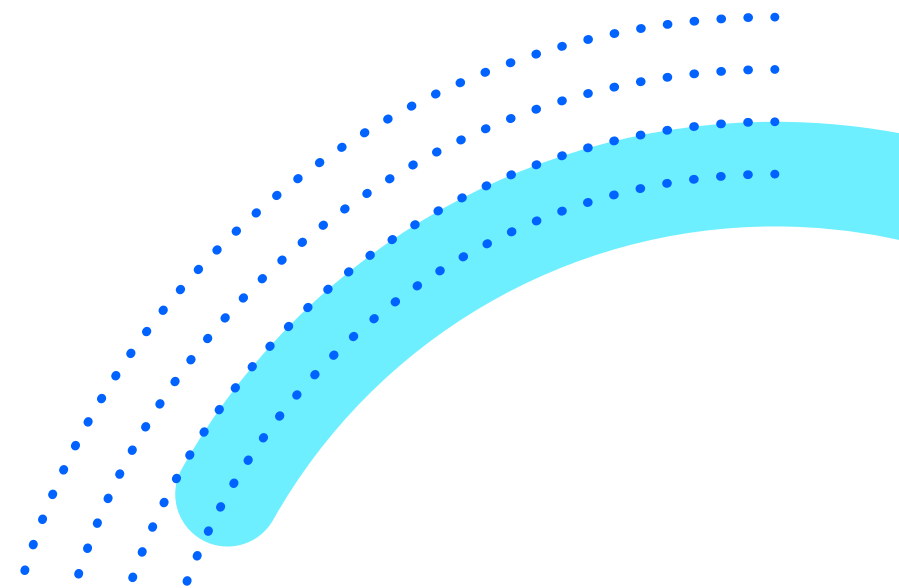
President and Chief Executive Officer,  
Intelligent Operating Solutions, Fortive Corporation  
*Finance and Investment Committee (Chair);  
Executive Committee; Risk Committee*

## **Kimberly S. Stevenson**

Retired Executive, Technology and  
Global Information Services Industries  
*Risk Committee (Chair); Executive Committee;  
Governance, Corporate Sustainability, and Nominating*

## **Therese M. Vaughan**

Retired Chief Executive Officer, National  
Association of Insurance Commissioners  
*Audit Committee; Governance, Corporate Sustainability,  
and Nominating Committee*





**Verisk Analytics, Inc.**

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