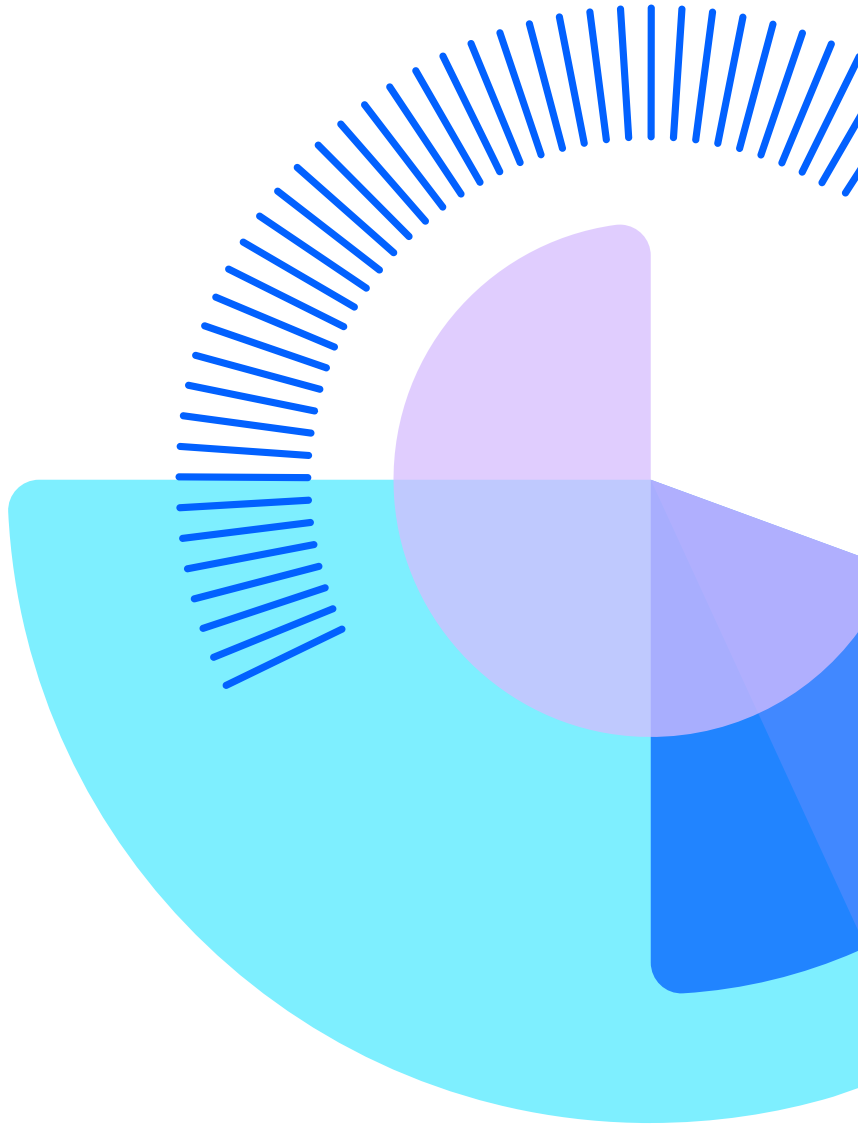
3Q 2026 Earnings Presentation

November 5, 2026



verisk.com

© Verisk Analytics, Inc. All rights reserved.

Forward-Looking Statements, Safe Harbor, and Non-GAAP Financial Measures

Forward-Looking Statements

This release contains forward-looking statements about Verisk's future performance, including those related to our financial guidance. These statements relate to future events or to future financial performance and involve known and unknown risks, uncertainties, and other factors that may cause our actual results, levels of activity, performance, or achievements to be materially different from any future results, levels of activity, performance, or achievements expressed or implied by these forward-looking statements. This includes, but is not limited to, our expectation and ability to pay a cash dividend on our common stock in the future, subject to the determination by our Board of Directors and based on an evaluation of our earnings, financial condition and requirements, business conditions, capital allocation determinations, and other factors, risks, and uncertainties. In some cases, you can identify forward-looking statements by the use of words such as "may," "could," "expect," "intend," "plan," "target," "seek," "anticipate," "believe," "estimate," "predict," "potential," or "continue" or the negative of these terms or other comparable terminology. You should not place undue reliance on forward-looking statements, because they involve known and unknown risks, uncertainties, and other factors that are, in some cases, beyond our control and that could materially affect actual results, levels of activity, performance, or achievements.

Other factors that could materially affect actual results, levels of activity, performance, or achievements can be found in our quarterly reports on Form 10-Q, annual reports on Form 10-K, and current reports on Form 8-K filed with the Securities and Exchange Commission. If any of these risks or uncertainties materialize or if our underlying assumptions prove to be incorrect, actual results may vary significantly from what we projected. Any forward-looking statement in this release reflects our current views with respect to future events and is subject to these and other risks, uncertainties, and assumptions relating to our operations, results of operations, growth strategy, and liquidity. We assume no obligation to publicly update or revise these forward-looking statements, whether as a result of new information, future events, or otherwise except as required by applicable securities laws.

Notes Regarding the Use of Non-GAAP Financial Measures

We have provided certain non-GAAP financial information as supplemental information regarding our operating results. These measures are not in accordance with, or an alternative for, U.S. GAAP and may be different from non-GAAP measures reported by other companies. We believe that our presentation of non-GAAP measures provides useful information to management and investors regarding certain financial and business trends relating to our financial condition and results of operations. In addition, our management uses these measures for reviewing our financial results, for budgeting and planning purposes, and for evaluating the performance of senior management.

© Verisk Analytics, Inc. All rights reserved.

3Q 2026 Highlights

Financial Highlights

- Delivered OCC revenue growth of 7.4%
  - Underwriting OCC growth of 7.7%
  - Claims OCC growth of 6.7%
- Grew subscription revenue 8.2% on an OCC basis
- Drove 7.5% OCC adjusted EBITDA growth
- Expanded adjusted EBITDA margins by 90 bps to 56.7%
- Returned ~$2.1B to shareholders YTD through dividends and repurchases
  - Completed a $100M accelerated share repurchase program
  - Repurchased 10.5M shares YTD

Strategic Highlights

- Hosted key client events during the quarter:
  - Verisk Insurance Conference London
  - Core Lines User Conference
  - Emerging Issues workshops
- Released 2026 Global Modeled Catastrophe Losses Report
- Added 21 new data contributors to E&S dataset and grew image library in Digital Media Forensics by 200m images
- Launched 5 new modules across Core Lines Reimagine
- Released our first quarterly update for Verisk Synergy Studio in October
- Launched MCP Connectors with Microsoft and Amazon as well as further content available via Claude in October

1. See Appendix and our SEC filings for reconciliation of Non-GAAP measures
2. OCC is organic constant currency

© Verisk Analytics, Inc. All rights reserved.

3Q 2026 Financial Summary

Revenue	Adj EBITDA	Adj EBITDA Margin	Diluted Adj EPS	Free Cash Flow
$809M	$459M	56.7%	$1.96	$200M
+7.4% (OCC)	+7.5% (OCC)	+90 bps	+14.0%	-40.5%

Underwriting	Claims
+7.7%	+6.7%
OCC Revenue Growth	OCC Revenue Growth

Subscription	Transactional
+8.2%	+3.2%
OCC Revenue Growth	OCC Revenue Growth

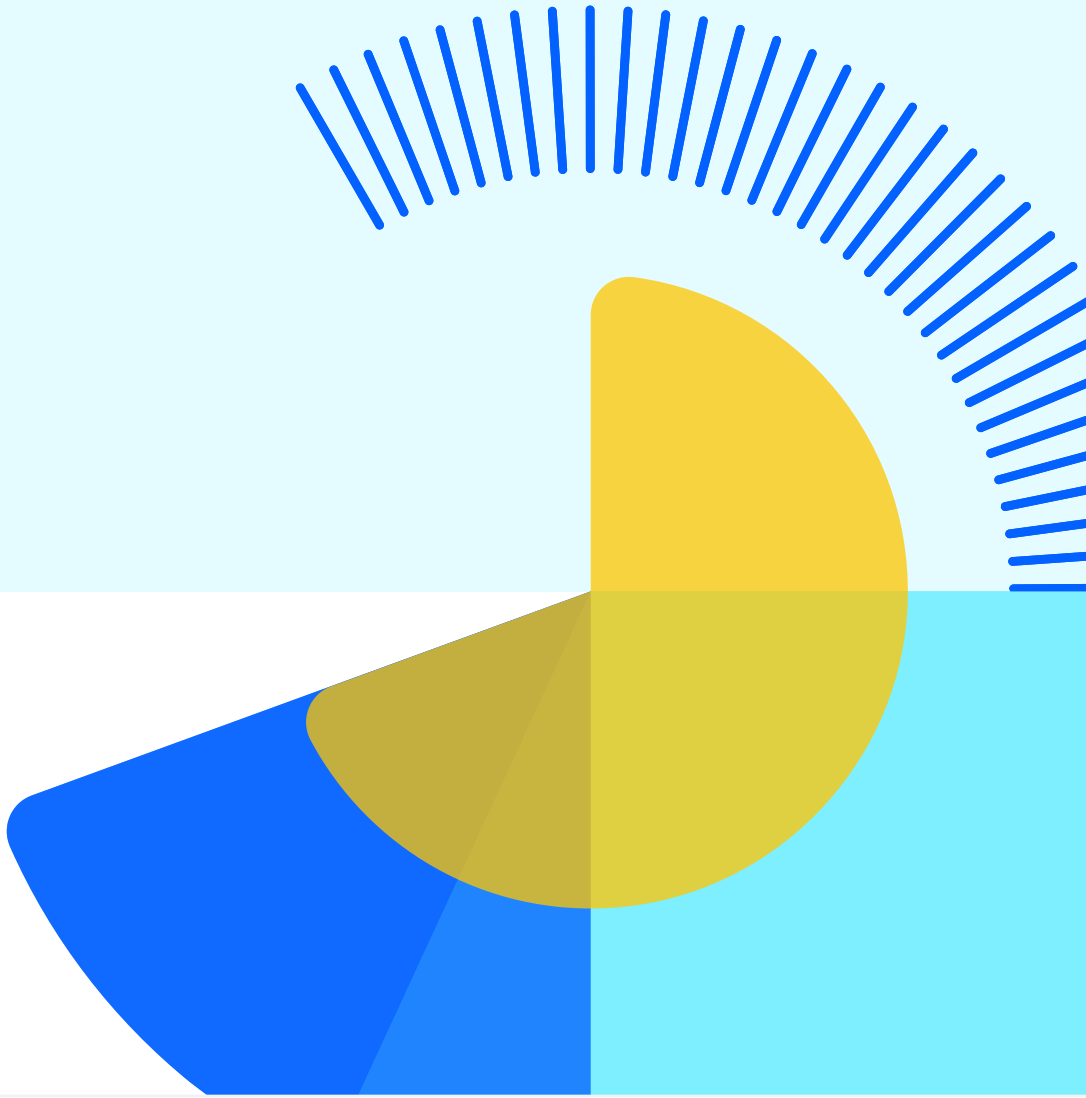
Domestic	International
81%	19%
of Total Revenue	of Total Revenue

Subscription	Transactional
84%	16%
of Total Revenue	of Total Revenue

1. See Appendix and our SEC filings for reconciliation of Non-GAAP measures

© Verisk Analytics, Inc. All rights reserved.

Financial Results



© Verisk Analytics, Inc. All rights reserved.

Financial Results

($ in millions except per share amounts)

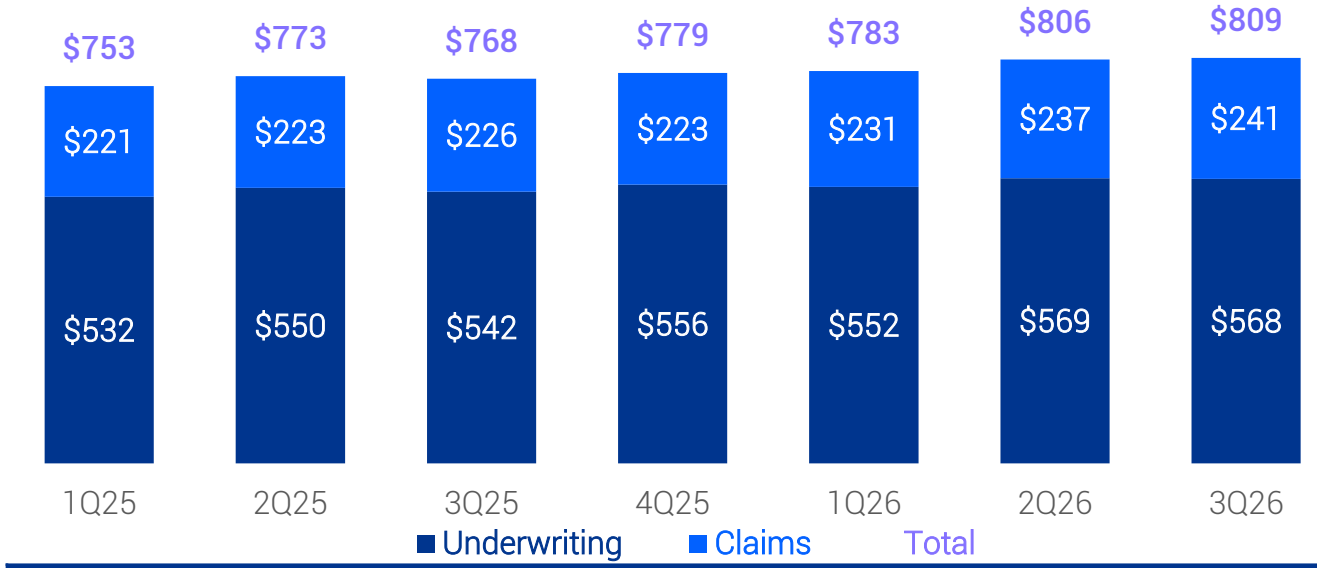
	3Q26	3Q25	YoY Change	OCC Growth
Revenue	$809M	$768M	5.3%	7.4%
Adjusted EBITDA	459	429	7.0%	7.5%
Adjusted EBITDA Margin	56.7%	55.8%	90 bps	-
Diluted GAAP EPS	$1.70	$1.61	5.6%	-
Diluted Adj EPS	$1.96	$1.72	14.0%	-
Free Cash Flow	$200M	$336M	-40.5%	-

1. See Appendix and our SEC filings for reconciliation of Non-GAAP measures
2. 2025 reported results include the results from recently disposed VMS.

© Verisk Analytics, Inc. All rights reserved.

Revenue Breakdown

($ in millions)



OCC Growth Rates							
	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
Underwriting	7.2%	7.7%	5.8%	7.2%	5.3%	5.6%	7.7%
Claims	9.6%	8.3%	5.0%	0.5%	3.4%	6.1%	6.7%
Total	7.9%	7.9%	5.5%	5.2%	4.7%	5.8%	7.4%

1. See Appendix and our SEC filings for reconciliation of Non-GAAP measures

© Verisk Analytics, Inc. All rights reserved.

Subscription vs. Transactional Growth

Organic Constant Currency (OCC)

OCC Growth	Subscription	Transactional	Total
3Q24	9.1%	(2.5)%	6.8%
4Q24	11.0%	(1.1)%	8.6%
FY24	9.1%	(1.0)%	7.1%
1Q25	10.6%	(4.0)%	7.9%
2Q25	9.3%	1.8%	7.9%
3Q25	8.7%	(8.8)%	5.5%
4Q25	7.7%	(6.5)%	5.2%
FY25	9.1%	(4.3)%	6.6%
1Q26	7.0%	(6.1)%	4.7%
2Q26	8.0%	(4.2)%	5.8%
3Q26	8.2%	3.2%	7.4%

3Q26 Highlights

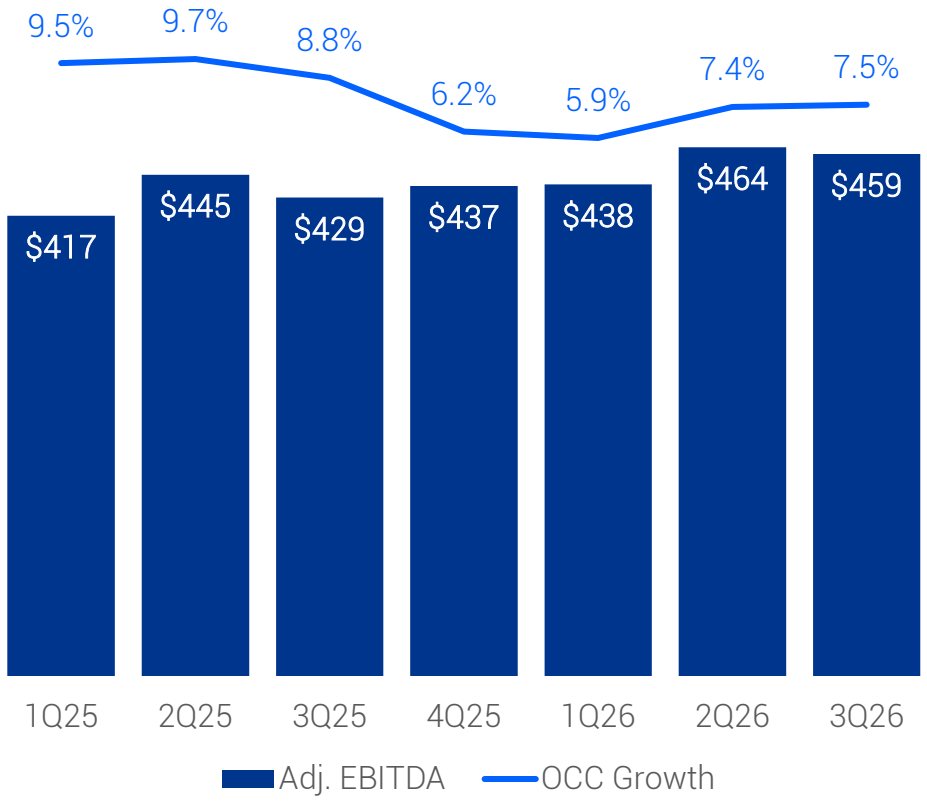
- Total revenue OCC growth of 7.4%
  - Sequential improvement in growth across Underwriting & Claims
- Subscription revenue growth of 8.2%
  - Clients expanding and extending relationships across Forms, Rules & Loss Costs and Catastrophe Risk Solutions as they adopt new solutions
  - Strong renewals and addition of new logos in Anti-Fraud
- Transactional revenue growth of 3.2%
  - Stronger services revenue in Life Solutions
  - Continued pressure from below average weather-related volumes in Property and Restoration Solutions
  - Softer transactional activity in the U.S. and Canada across property lines

© Verisk Analytics, Inc. All rights reserved.

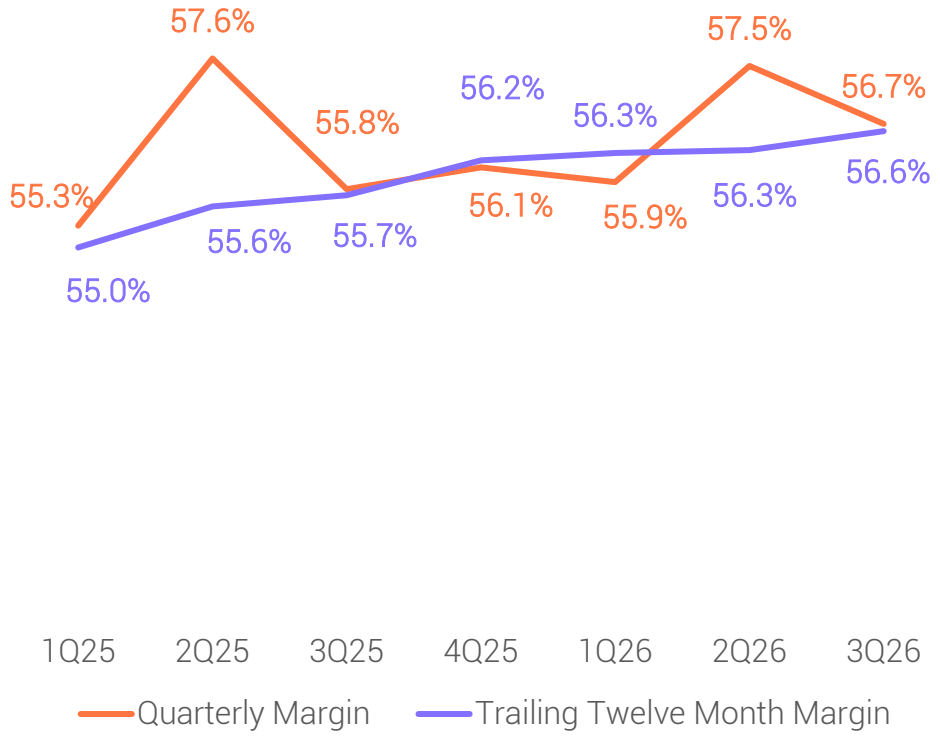
Adjusted EBITDA & Adjusted EBITDA Margin

($ in millions)

Adjusted EBITDA



Total Adjusted EBITDA Margin



1. See Appendix and our SEC filings for reconciliation of Non-GAAP measures

© Verisk Analytics, Inc. All rights reserved.

2026 Outlook

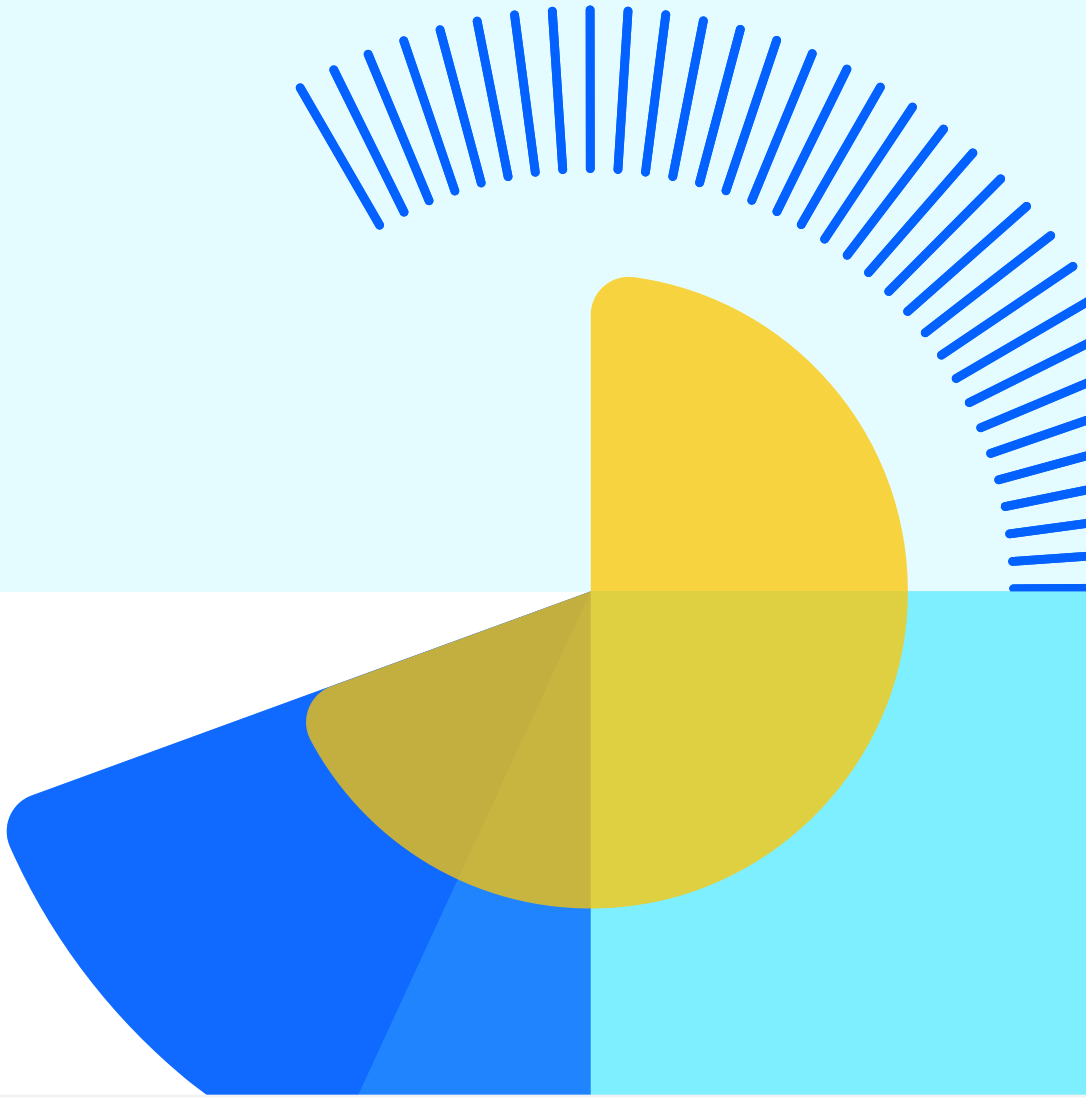
Metric	2025 Results[1]	2026 Guidance
Total Revenue	$3,073M	$3,190 – $3,240M
Adjusted EBITDA	$1,727M	$1,790 – $1,830M
Adjusted EBITDA Margin	56.2%	56.0% – 56.5%
Diluted Adjusted EPS	$7.16	$7.45 – $7.75
Tax Rate	22.5%	23% – 26%
Capex	$244M	$260 – $280M
Fixed Asset D&A	$259M	$270 – $290M
Intangible Amortization	$68M	$60M
Interest Expense	$171M	$190 – $200M
Dividend Per Share	$1.80	$2.00

1. Our 2025 results include $68M in revenue from Verisk Marketing Solutions, which was divested in December 2025.

Note: See Appendix and our SEC filings for reconciliation of Non-GAAP measures

© Verisk Analytics, Inc. All rights reserved.

Cash Flow and Capital



© Verisk Analytics, Inc. All rights reserved.

Recent Capital Actions

Share Repurchase

- Executed a $100M ASR in September
  - Incremental to the $1.5B ASR executed in the first quarter and the $200M ASR executed in the second quarter
- Repurchased 10.5 million shares during the first three quarters of 2026
- $700M remaining under share repurchase authorization

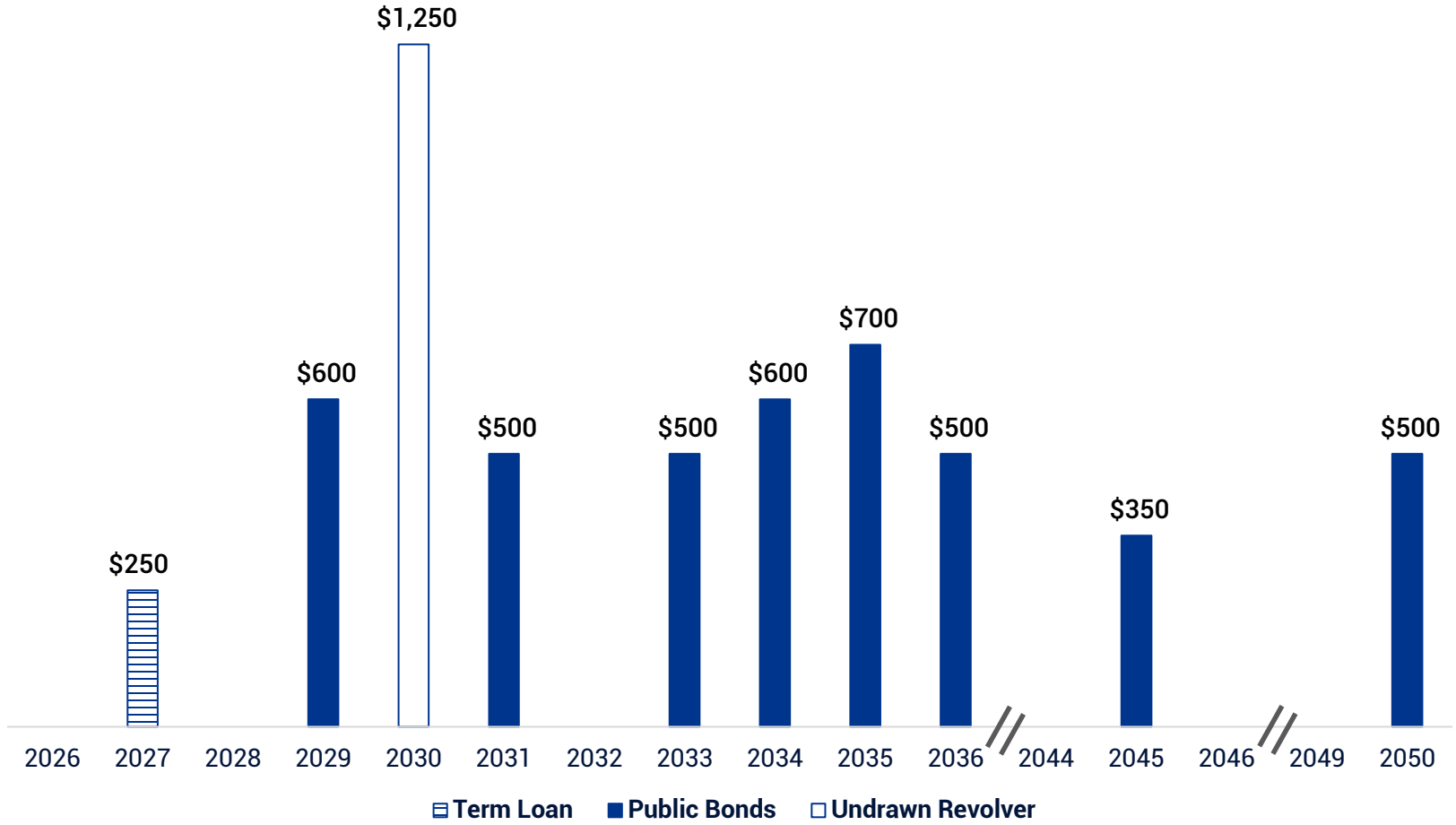
Dividend

- Paid dividend of $0.50 a share on September 30, 2026, totaling $64M
- Board approved dividend of $0.50 per share for 4Q26

© Verisk Analytics, Inc. All rights reserved.

Capital Structure

(in $ millions)	as of Sep 30, 2026
Bonds	**$4,250M**
364-Day Term Loan Facility	**$250M**
Revolver Drawn	**—**
Total Debt[1]	**$4,500M**
Debt/EBITDA[2]	**2.5x**
Investment Grade Ratings	
Moody's	**Baa1**
S&P	**BBB**



1. Total debt excludes finance lease liabilities, any issued letters of credit, and issued surety bonds and is the balance as of 9/30/2026.
2. Debt/EBITDA is based on debt level as of 9/30/2026 and LTM Adjusted EBITDA.

© Verisk Analytics, Inc. All rights reserved.

Commitment to Returning Capital

Dividends & Share Buybacks since Dividend Initiation

Dividends

Year	Dividend Per Share[1]	YoY Growth (%)	Payout Ratio[2] (%)
2019	$1.00	--	23%
2020	1.08	8%	21
2021	1.16	7	22
2022[3]	1.24	7	25
2023[4]	1.36	10	24
2024	1.56	15	23
2025	1.80	15	25
2026E[5]	$2.00	11%	26%

Share Repurchase

Year	Share Repurchase ($M)	% of Shares Outstanding	Free Cash Flow
2019	$300M	1.3%	$740M
2020	349	1.3	821
2021	475	1.5	887
2022[3]	1,663	5.3	784
2023[4]	2,800	8.1	831
2024	1,050	2.7	920
2025	624	1.8	1,192
2026YTD[6]	$1,927M	7.5%	$824M

1. Dividend per share is the annual dividend amount paid quarterly.
2. Dividend payout ratio is calculated as dividend per share divided by diluted adjusted earnings per share.
3. 2022 includes the cash proceeds from the disposition of 3E and Verisk Financial Services.
4. 2023 includes the cash proceeds from the disposition of the Energy business.
5. 2026E dividend payout ratio is calculated using the FY guided dividend and the midpoint of 2026 Diluted Adjusted EPS guidance range.

© Verisk Analytics, Inc. All rights reserved.

Cash Flow Utilization

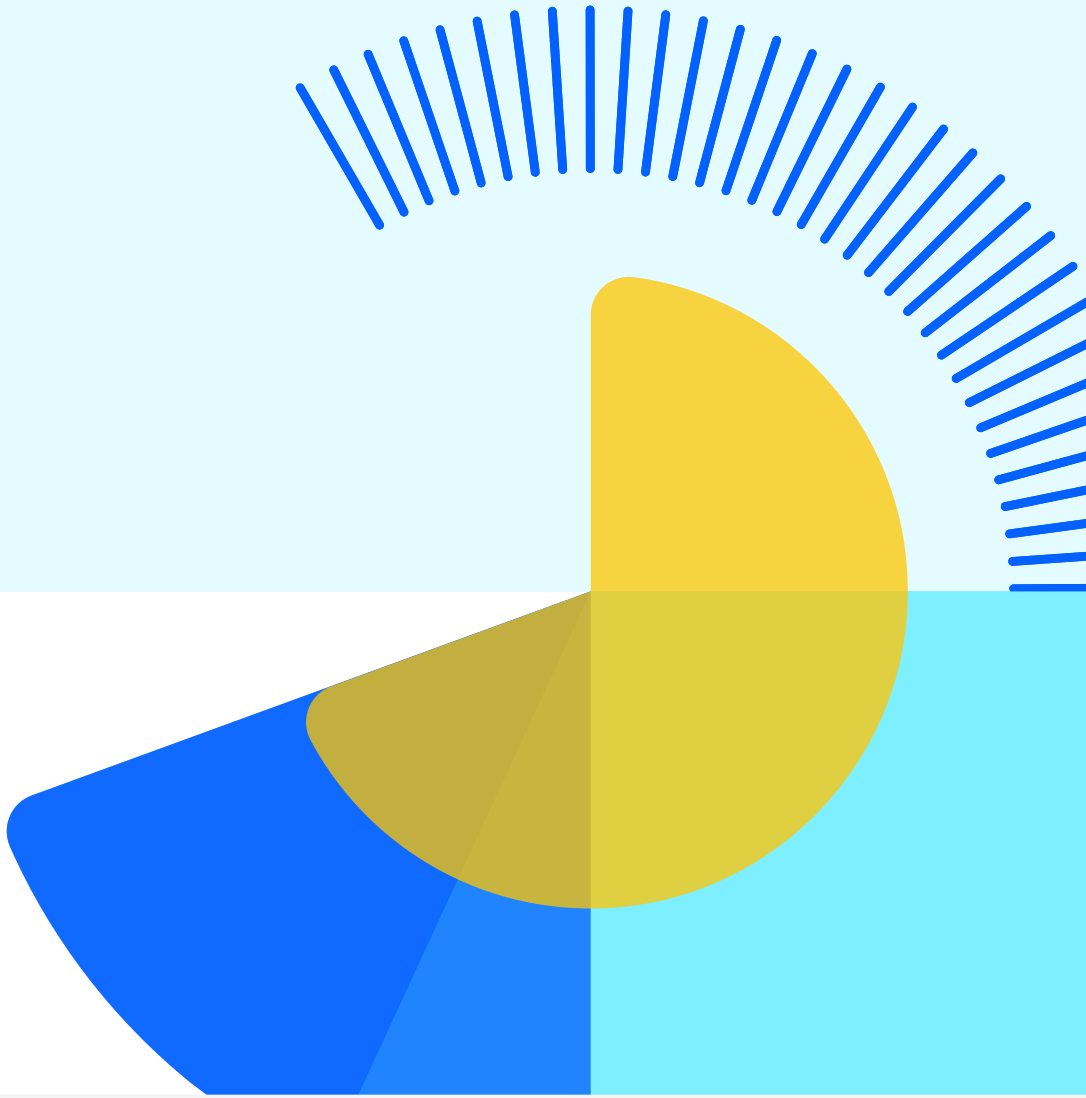
(in $ millions)	2024	2025	3Q25	3Q26
Net cash provided by operating activities[1,2]	$1,144M	$1,436M	$404M	$267M
Capital expenditures	(224)	(244)	(67)	(67)
Free cash flow (FCF)	920	1,192	336	200
Acquisitions and divestitures[3]	95	(111)	(164)	(25)
Net debt borrowings	189	1,671	1479	—
Repurchases of common stock[4]	(1,050)	(624)	(100)	(100)
Dividends paid	(221)	(251)	(63)	(64)
Cash and cash equivalents	291	2,178	2,108	557

1. Includes acquisition-related earnout payments from operating activities
2. Cash flow measures follow GAAP view and includes the impact from recent dispositions, including discontinued operations
3. Includes acquisitions and purchase of controlling interest, proceeds from sale of businesses, investments in nonpublic companies, and proceeds received upon settlement of investment in non-public companies
4. Includes shares repurchased but not yet settled.

© Verisk Analytics, Inc. All rights reserved.

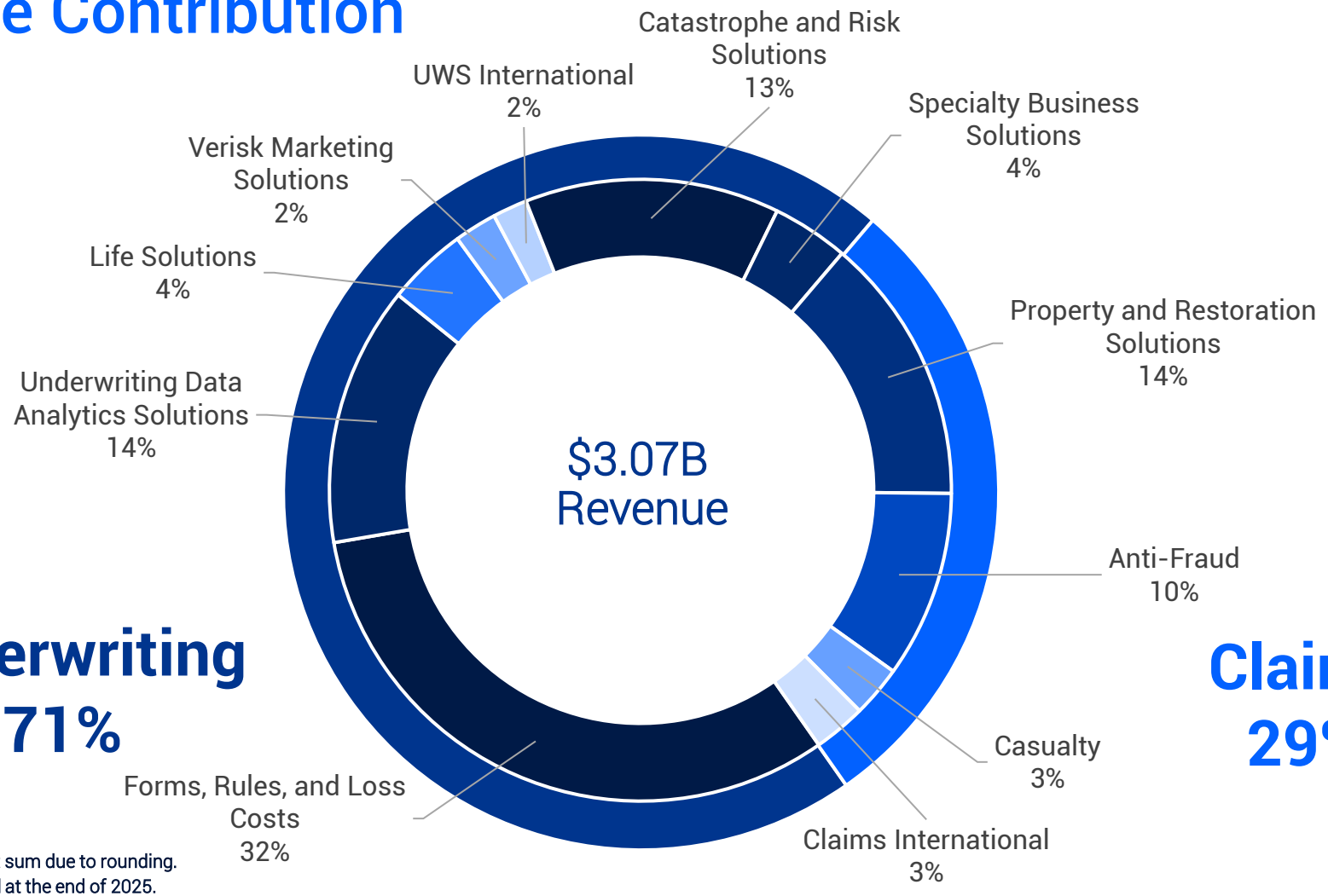
Appendix

Supplemental Slides and Non-GAAP Reconciliations



© Verisk Analytics, Inc. All rights reserved.

2025 Revenue Contribution



Underwriting 71%

Claims 29%

Percentage totals in this presentation may not sum due to rounding.
Note: Verisk Marketing Solutions was divested at the end of 2025.

© Verisk Analytics, Inc. All rights reserved.

Non-GAAP Reconciliations

Specified Metrics

We have provided certain non-GAAP financial information as supplemental information regarding our operating results. These measures are not in accordance with, or an alternative for, U.S. GAAP and may be different from non-GAAP measures reported by other companies. We believe that our presentation of non-GAAP measures provides useful information to management and investors regarding certain financial and business trends relating to our financial condition and results of operations. In addition, our management uses these measures for reviewing our financial results, for budgeting and planning purposes, and for evaluating the performance of senior management.

EBITDA, Adjusted EBITDA, and Adjusted EBITDA Expenses

EBITDA represents GAAP net income adjusted for (i) depreciation and amortization of fixed assets; (ii) amortization of intangible assets; (iii) interest expense, net; and (iv) provision for income taxes. Adjusted EBITDA represents EBITDA adjusted for acquisition-related adjustments (earn-outs), gain/loss from dispositions (which includes businesses held for sale), adjustments of cost-based investments, net adjustments from equity-method investments, net gain upon settlement of investment in non-public companies, and nonrecurring gain/loss.

Adjusted EBITDA expenses represent adjusted EBITDA net of revenues. We believe these measures are useful and meaningful because they allow for greater transparency regarding our operating performance and facilitate period-to-period comparison. We are not able to provide a reconciliation of projected Adjusted EBITDA and Adjusted EBITDA margin to the most directly comparable expected GAAP results because of the unreasonable effort and high unpredictability of estimating certain items that are excluded from non-GAAP Adjusted EBITDA and Adjusted EBITDA margin, including, for example, tax consequences, acquisition-related costs, gain/loss from dispositions and other non-recurring expenses, the effect of which may be significant.

Adjusted Net Income and Diluted Adjusted EPS

Adjusted net income represents GAAP net income adjusted for (i) amortization of intangible assets, net of tax; (ii) acquisition-related adjustments (earn-outs), net of tax; (iii) gain/loss from dispositions (which includes businesses held for sale), net of tax; (iv) adjustments of cost-based investments, net of tax; (v) net adjustments from equity-method investments, net of tax; (vi) net gain upon settlement of investment in non-public companies, net of tax; and (vii) nonrecurring gain/loss, net of tax. Diluted adjusted EPS represents adjusted net income divided by weighted-average diluted shares. We believe these measures are useful and meaningful because they allow evaluation of the after-tax profitability of our results excluding the after-tax effect of acquisition-related costs and nonrecurring items. We are not able to provide a reconciliation of projected Adjusted EPS to the most directly comparable expected GAAP results because of the unreasonable effort and high unpredictability of estimating certain items that are excluded from non-GAAP Adjusted EPS, including, for example, tax consequences, acquisition-related costs, gain/loss from dispositions and other non-recurring expenses, the effect of which may be significant.

Free Cash Flow

Free cash flow represents net cash provided by operating activities determined in accordance with GAAP minus payments for capital expenditures. We believe free cash flow is an important measure of the recurring cash generated by our operations that may be available to repay debt obligations, repurchase our stock, invest in future growth through new business development activities, or make acquisitions.

Organic

Organic is defined as operating results excluding the effect of recent acquisitions and dispositions (which include businesses held for sale), and nonrecurring gain/loss associated with cost-based and equity-method investments that have occurred over the past year. An acquisition is included as organic at the beginning of the calendar quarter that occurs subsequent to the one-year anniversary of the acquisition date. Once an acquisition is included in its current-period organic base, its comparable prior-year-period operating results are also included to calculate organic growth. A disposition (which includes a business held for sale) is excluded from organic at the beginning of the calendar quarter in which the disposition occurs (or when a business meets the held-for-sale criteria under U.S. GAAP). Once a disposition is excluded from its current-period organic base, its comparable prior-year-period operating results are also excluded to calculate organic growth. We believe the organic presentation enables investors to assess the growth of the business without the impact of recent acquisitions for which there is no prior-year comparison and the impact of recent dispositions, for which results are removed from all prior periods presented to allow for comparability.

Organic Constant Currency (OCC) Growth Rate

Organic Constant Currency (OCC) Growth Rate: Our operating results, such as, but not limited to, revenue and adjusted EBITDA, reported in U.S. dollars are affected by foreign currency exchange rate fluctuations because the underlying foreign currencies in which we transact changes in value over time compared with the U.S. dollar; accordingly, we present certain constant currency financial information to assess how we performed excluding the impact of foreign currency exchange rate fluctuations. We calculate constant currency by translating comparable prior-year-period results at the currency exchange rates used in the current period. We believe organic constant currency is a useful and meaningful measure to enhance investors' understanding of the continuing operating performance of our business and to facilitate the comparison of period-to-period performance because it excludes the impact of foreign exchange rate movements, acquisitions, and dispositions.

© Verisk Analytics, Inc. All rights reserved.

Non-GAAP Reconciliations

Segment Results and EBITDA | Current and Prior-Year Period

Segment Results Summary and Adjusted EBITDA Reconciliation	3Q26	3Q25
Revenues	$809.0M	$768.3M
Revenues from acquisitions and disposition	(7.3)	(21.4)
Organic revenues	**801.7**	**746.9**
Net income	219.2	225.5
Depreciation and amortization of fixed assets	69.5	64.0
Amortization of intangible assets	14.4	18.3
Interest expense, net	53.0	42.2
Provision for income taxes	75.6	76.6
EBITDA	431.7	426.6
Acquisition-related earn-outs, net	—	0.7
Acquisition-related fees	10.4	3.9
Adjustments of cost-based investments	16.7	—
Net adjustments from equity-method investments	0.2	—
Net gain upon settlement of investment in non-public companies	—	(2.1)
Adjusted EBITDA	**459.0**	**429.1**
Adjusted EBITDA from acquisitions and disposition	(4.0)	(9.4)
Organic adjusted EBITDA	**455.0**	**419.7**

© Verisk Analytics, Inc. All rights reserved.

Non-GAAP Reconciliations

Adjusted Net Income/EPS and Free Cash Flow | Current and Prior-Year Period

Adjusted Net Income and EPS	3Q26	3Q25
Net income	$219.2M	$225.5M
plus: Amortization of intangibles	14.4	18.3
less: Income tax effect on amortization of intangibles	(3.7)	(4.7)
plus: Acquisition-related earn-outs, net	—	0.7
less: Income tax effect on acquisition-related earn-outs, net	—	(0.1)
plus: Acquisition-related fees	10.4	3.9
less: Income tax effect on acquisition-related fees	(2.6)	(1.0)
plus: Adjustments of cost-based investments	16.7	—
less: Income tax effect on adjustments of cost-based investments	(0.7)	—
plus: Net adjustments from equity-method investments	0.2	—
less: Income tax effect on net adjustment from equity-method investments	(0.1)	—
less: Net gain upon settlement of investment in non-public companies	—	(2.1)
plus: Income tax effect on net gain upon settlement of investment in non-public companies	—	0.4
Adjusted net income	**253.8**	**240.9**
Diluted EPS attributable to Verisk	**$1.70**	**$1.61**
Diluted adjusted EPS	**$1.96**	**$1.72**
Weighted-average diluted shares outstanding	129.2M	139.9M

Free Cash Flow	3Q26	3Q25
Net cash provided by operating activities	$267.2M	$403.5M
Capital expenditures	(67.2)	(67.4)
Free cash flow	**200.0**	**336.1**

© Verisk Analytics, Inc. All rights reserved.

Non-GAAP Reconciliations

Segment Results and EBITDA | FY 2025 and 2024

Segment Results Summary and Adjusted EBITDA Reconciliation	FY25	FY24
Revenues	$3,072.7M	$2,881.7M
Revenues from acquisitions and dispositions	(31.1)	(35.9)
Organic revenues	**3,041.6**	**2,845.8**
Net income	908.3	957.5
Less: Income from discontinued operations, net of tax	—	6.8
Income from continuing operations	908.3	950.7
Depreciation and amortization of fixed assets	259.2	233.6
Amortization of intangible assets	67.5	72.3
Interest expense, net	170.9	124.6
Provision for income taxes	263.0	277.9
EBITDA	1,668.9	1,659.1
Acquisition-related earn-outs, net	7.3	1.1
Acquisition-related fees	16.2	—
Net loss (gain) on early extinguishment of debt	15.0	(3.6)
Leasehold impairment from office space reduction	2.3	—
Impairment of cost-based investments	—	1.7
Net gain upon settlement of investment in non-public companies	(2.1)	(100.6)
Nonoperational foreign currency loss on internal loan transaction	—	4.2
Litigation reserve, net of recovery	—	(4.7)
Leasehold impairment, net of lease modification gain	—	6.7
Loss directly related to dispositions from continuing operations	19.5	12.1
Adjusted EBITDA	**1,727.1**	**1,576.0**
Adjusted EBITDA from acquisitions and dispositions	(10.8)	(6.0)
Organic adjusted EBITDA	**1,716.3**	**1,570.0**

© Verisk Analytics, Inc. All rights reserved.

Non-GAAP Reconciliations

Adjusted Net Income/EPS and Free Cash Flow | FY 2025 and 2024

Adjusted Net Income and EPS	FY25	FY24
Net income	$908.3M	$957.5M
less: (Income) loss from discontinued operations	0.0	(6.8)
Income from continuing operations	908.3	950.7
plus: Amortization of intangibles	67.5	72.3
less: Income tax effect on amortization of intangibles	(17.5)	(18.8)
plus: Impairment of cost-based investments	—	1.7
less: Income tax effect on impairment of cost-based investments	—	(0.4)
plus: Acquisition-related earn-outs, net	7.3	1.1
less: Income tax effect on acquisition-related earn-outs, net	(1.8)	—
plus: Acquisition-related fees	16.2	—
less: Income tax effect on acquisition-related fees	(4.1)	—
less: Net loss (gain) on early extinguishment of debt	15.0	(3.6)
plus: Income tax effect on net loss (gain) on early extinguishment of debt	(3.8)	0.9
plus: Leasehold impairment from space reduction	2.3	—
less: Income tax effect on leasehold impairment from space reduction	(0.6)	—
plus: Nonoperational foreign currency loss on internal loan transaction	—	4.2
loss: Income tax effect on nonoperational foreign currency loss on internal loan transaction	—	(1.0)
plus: Litigation reserve, net of recovery	—	(4.7)
less: Income tax effect on litigation reserve	—	1.7
less: Net gain upon settlement of investment in non-public companies	(2.1)	(100.6)
plus: Income tax effect on net gain upon settlement of investment in non-public companies	0.4	29.1
plus: Leasehold impairment, net of lease modification gain	—	6.7
less: Income tax effect on leasehold impairment, net of lease modification gain	—	(1.7)
plus: Loss directly related to dispositions from continuing operations	19.5	12.1
less: Income tax effect on loss directly related to dispositions from continuing operations	(18.0)	(0.8)
plus: Impairment of debt issuance cost	18.9	—
less: Income tax effect on impairment of debt issuance cost	(4.7)	—
Adjusted net income	**1,002.8**	**948.9**
Diluted EPS attributable to Verisk	**$6.48**	**$6.66**
Diluted adjusted EPS	**$7.16**	**$6.64**
Weighted-average diluted shares outstanding	140.1M	142.8M

Free Cash Flow	FY25	FY24
Net cash provided by operating activities[1]	$1,436.0M	$1,144.0M
Capital expenditures	(244.1)	(223.9)
Free cash flow	**1,191.9**	**920.1**

1. Cash flow measures follow GAAP view and includes the impact from recent dispositions, including discontinued operations.

© Verisk Analytics, Inc. All rights reserved.