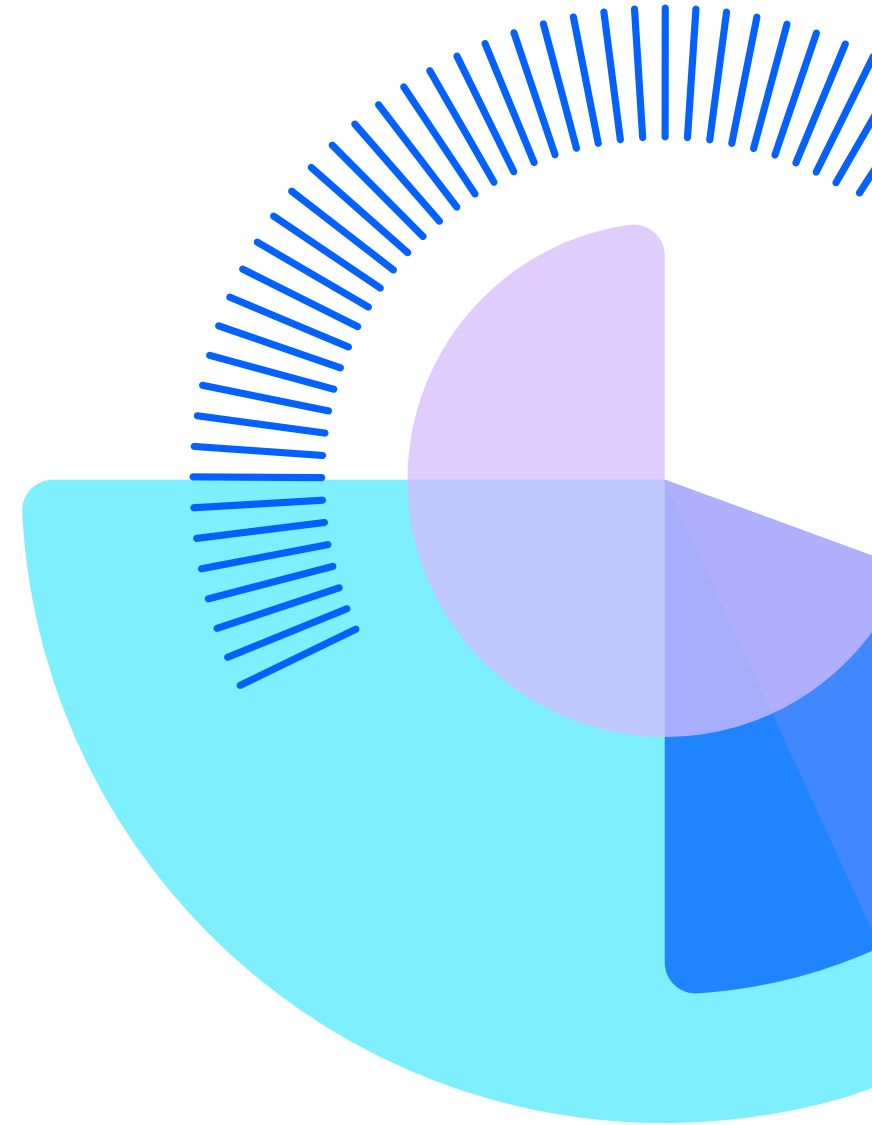




1Q 2026 Earnings Presentation

April 29, 2026



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.

1Q 2026 Highlights

Financial Highlights

- Delivered OCC revenue growth of 4.7%
 - Underwriting OCC growth of 5.3%
 - Claims OCC growth of 3.4%
- Grew subscription revenue 7.0% on an OCC basis
- Drove 5.9% OCC adjusted EBITDA growth
- Expanded adjusted EBITDA margins by 60 bps to 55.9%
- Generated \$326M in free cash flow
- Returned \$1,692M to shareholders through dividends and repurchases
 - Repurchased 7.6 million shares during the quarter

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

Strategic Highlights

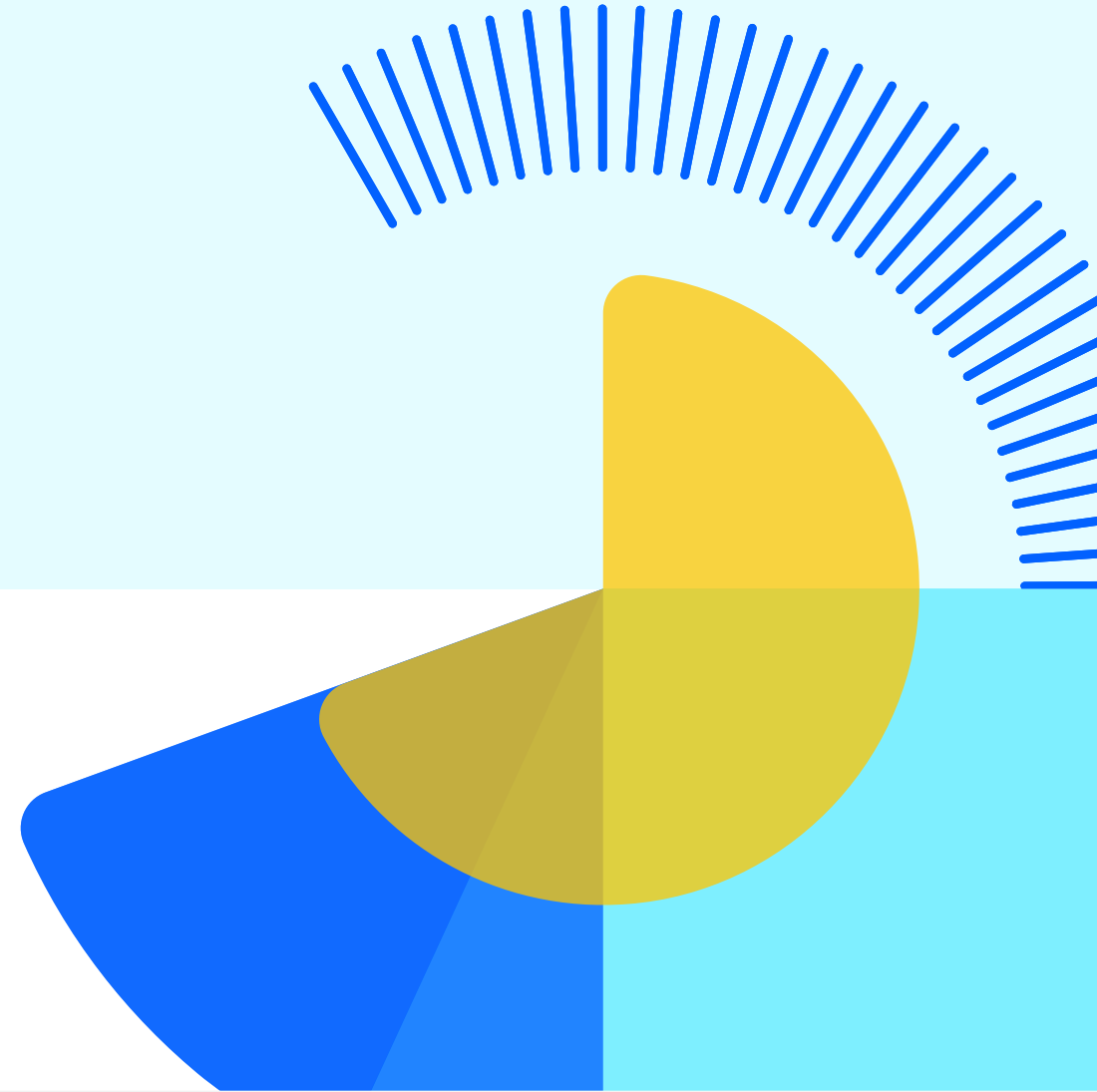
- Held Investor Day on March 5th
- Hosted key client events during the quarter
 - Signature Insurance Fraud Management Conference (IFM) for Anti Fraud ecosystem
 - Flagship Verisk Insurance Conference (VIC) with record attendance and dedicated AI learning sessions and AI solutions showcase
- Introduced 7 new modules across Core Lines Reimagine; anticipate a total of 25 releases in 2026
- Updated US Tropical Cyclone model and the production release of Verisk Synergy Studio remain on track

1Q 2026 Financial Summary

Revenue	Adj EBITDA	Adj EBITDA Margin	Diluted Adj EPS	Free Cash Flow
\$783M +4.7% (OCC)	\$438M +5.9% (OCC)	55.9% +60 bps	\$1.82 +5.2%	\$326M -16.5%
Underwriting	Claims		Subscription	Transactional
+5.3% OCC Revenue Growth	+3.4% OCC Revenue Growth		+7.0% OCC Revenue Growth	-6.1% OCC Revenue Growth
Domestic	International		Subscription	Transactional
82% of Total Revenue	18% of Total Revenue		84% of Total Revenue	16% of Total Revenue

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

Financial Results



Financial Results

(\$ in millions except per share amounts)

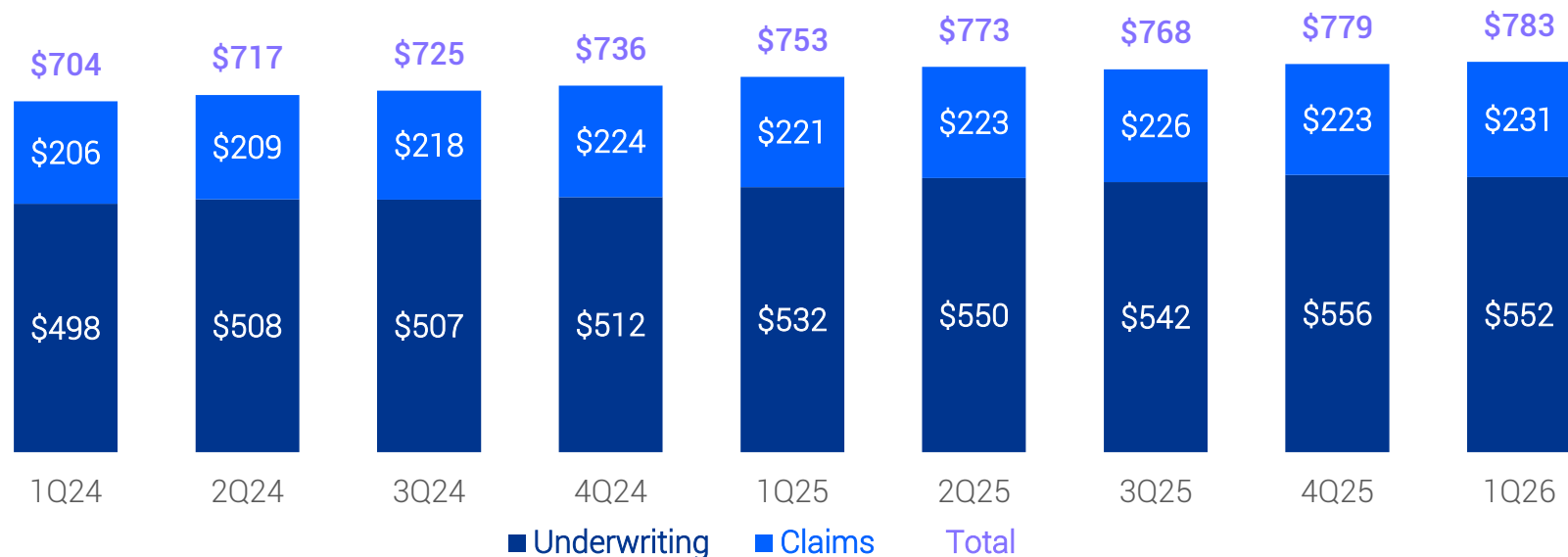
	1Q26	1Q25	YoY Change	OCC Growth
Revenue	\$783M	\$753M	3.9%	4.7%
Adjusted EBITDA	438	417	5.0%	5.9%
Adjusted EBITDA Margin	55.9%	55.3%	60 bps	-
Diluted GAAP EPS	\$1.73	\$1.65	4.8%	-
Diluted Adj EPS	\$1.82	\$1.73	5.2%	-
Free Cash Flow	\$326M	\$391M	-16.5%	-

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

2. 2025 reported results include the results from recently disposed VMS.

Revenue Breakdown

(\$ in millions)



OCC Growth Rates									
	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Underwriting	7.8%	6.0%	6.5%	7.0%	7.2%	7.7%	5.8%	7.2%	5.3%
Claims	4.7%	5.8%	7.4%	12.7%	9.6%	8.3%	5.0%	0.5%	3.4%
Total	6.9%	6.0%	6.8%	8.6%	7.9%	7.9%	5.5%	5.2%	4.7%

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

Subscription vs. Transactional Growth

Organic Constant Currency (OCC)

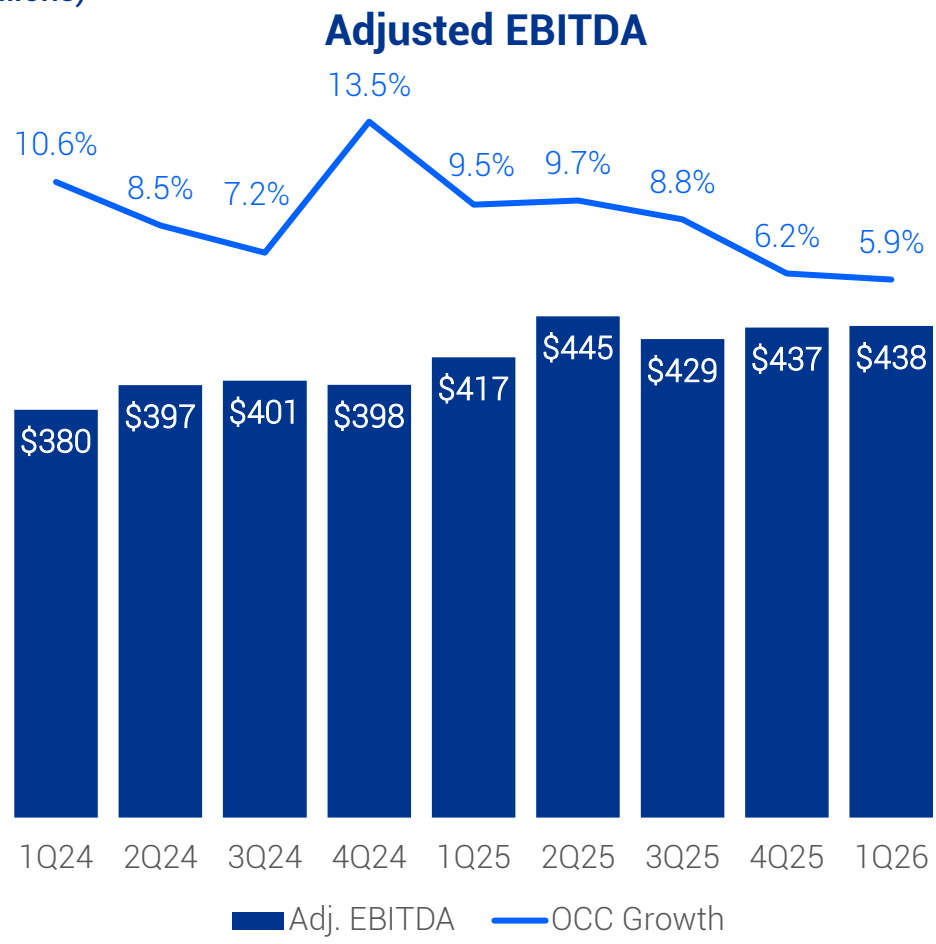
OCC Growth	Subscription	Transactional	Total
FY23	8.6%	9.2%	8.7%
1Q24	7.8%	3.1%	6.9%
2Q24	8.3%	(3.0)%	6.0%
3Q24	9.1%	(2.5)%	6.8%
4Q24	11.0%	(1.1)%	8.6%
FY24	9.1%	(1.0)%	7.1%
1Q25	10.6%	(4.0)%	7.9%
2Q25	9.3%	1.8%	7.9%
3Q25	8.7%	(8.8)%	5.5%
4Q25	7.7%	(6.5)%	5.2%
FY25	9.1%	(4.3)%	6.6%
1Q26	7.0%	(6.1)%	4.7%

1Q26 Highlights

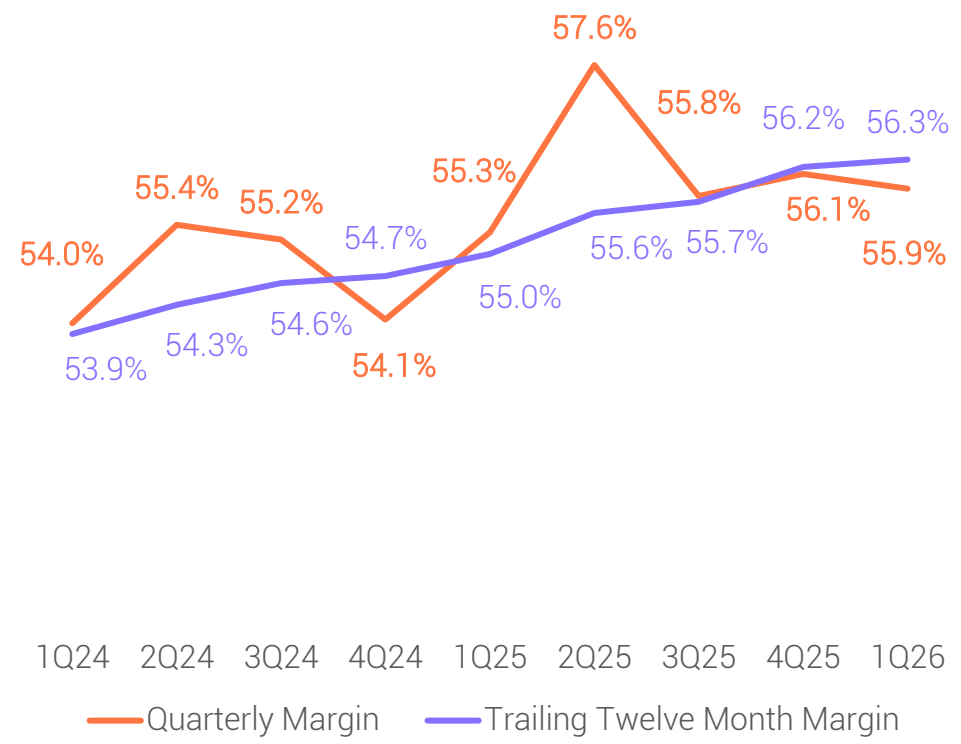
- Total revenue growth of 4.7%
 - Continued growth in Underwriting and Claims
- Subscription revenue growth of 7.0%
 - Strong price realization in Forms, Rules and Loss Costs driven by product enhancements
 - Strong new sales growth and expanded renewals in Catastrophe and Risk and Anti-Fraud solutions
 - Double Digit growth in Life Solutions and Casualty
 - Partially offset by the work stoppage in a government contract
- Transactional revenue decline of 6.1%
 - Lower weather-related volumes in PRS as 1Q25 helped by Hurricanes Helene and Milton
 - Continued competitive pressures in Auto
 - Tough comparisons in property underwriting from overages last year

Adjusted EBITDA & Adjusted EBITDA Margin

(\$ in millions)



Total Adjusted EBITDA Margin



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

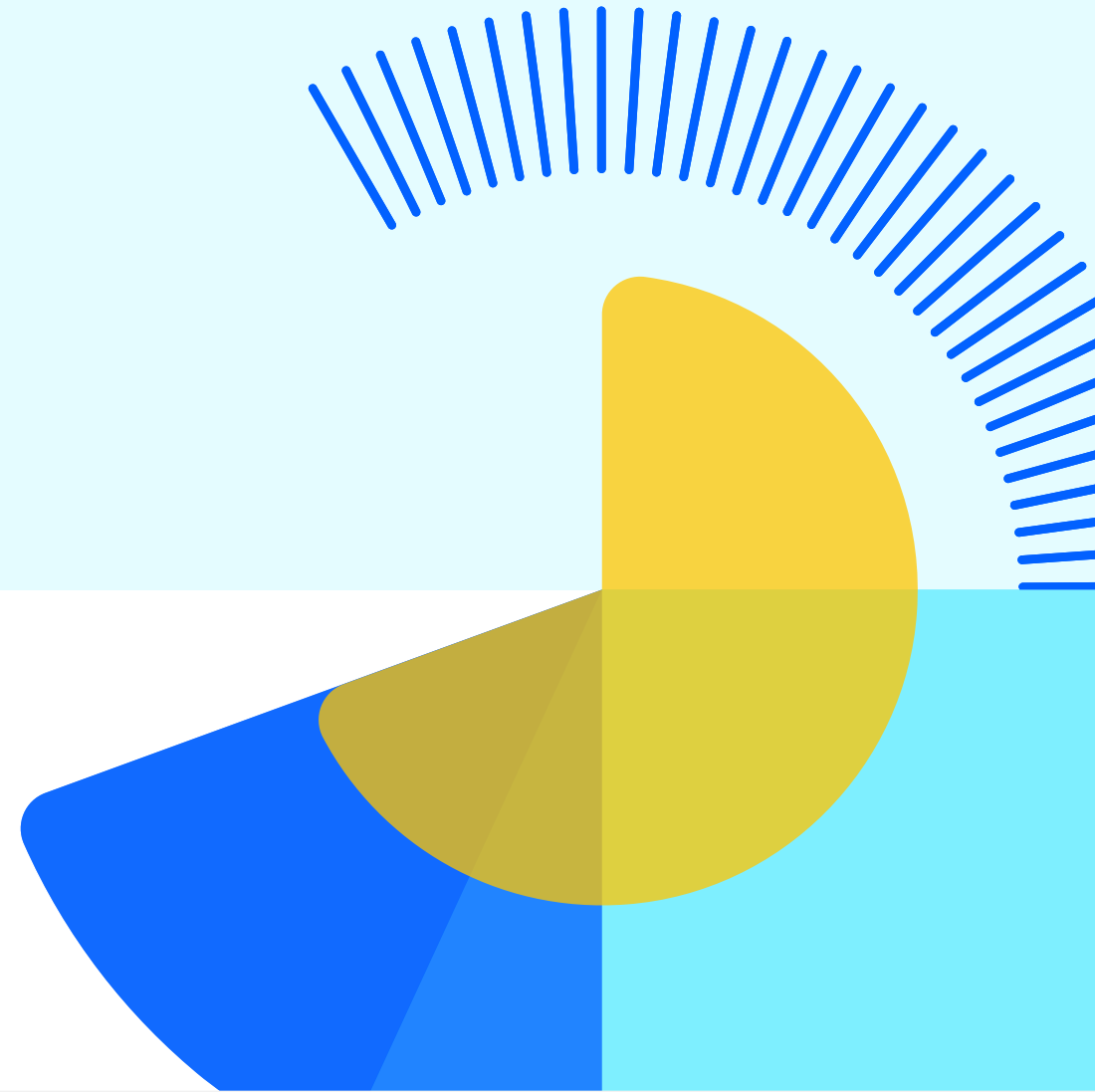
2026 Outlook

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

Cash Flow and Capital



Recent Capital Actions

Debt

- Raised \$1.5B of debt to finance the \$1.5B ASR, which consisted of the following:
 - \$500M of 4.45% senior notes due 2031
 - \$500M of 5.125% senior notes due 2036
 - \$500M 364-day Term Loan
- Repaid \$250M of Term Loan
- Redeemed \$1.5B of debt in connection with the AccuLynx transaction

Share Repurchase

- Entered into a \$1.5B ASR
- Repurchased \$126M of shares through an enhanced open market repurchase program

Dividend

- Paid dividend of \$0.50 a share in 1Q26, totaling \$66M
- Board approved dividend of \$0.50 a share for 2Q26

Capital Structure

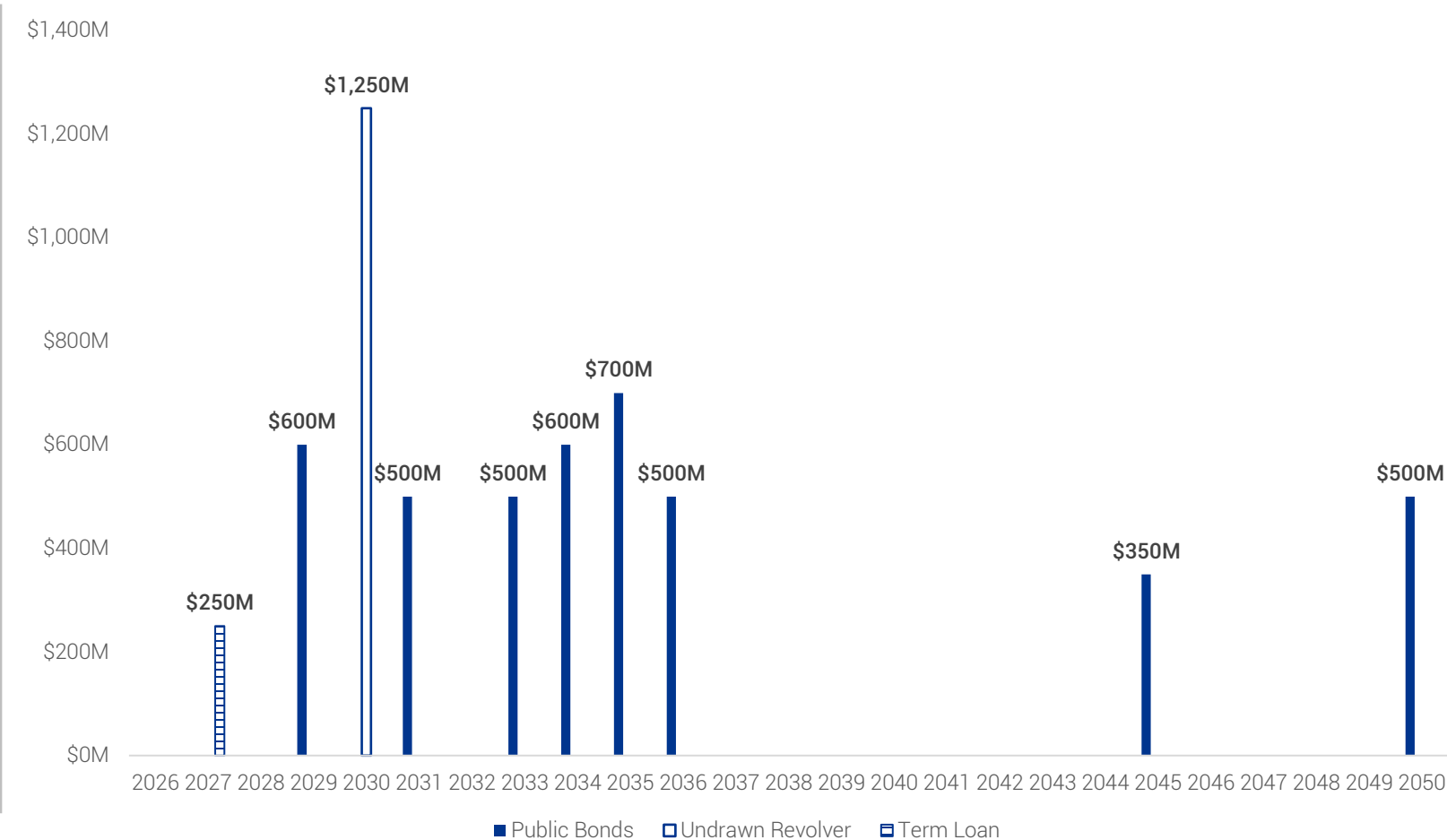
(in \$ millions)

	as of
	Mar 31, 2026
Bonds	\$4,250M
364-Day Term Loan Facility	\$250M
Revolver Drawn	-
Total Debt ¹	\$4,500M

Debt/EBITDA² 2.6x

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 3/31/2026.
2. Debt/EBITDA is based on debt level as of 3/31/2026 and LTM Adjusted EBITDA.

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%

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.

6. 2026 share repurchase dollars includes shares repurchases not yet settled, however shares outstanding represents shares already retired.

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	\$1,627M	5.4%	\$326M

Cash Flow Utilization

(in \$ millions)	2024	2025	1Q25	1Q26
Net cash provided by operating activities ^{1,2}	\$1,144M	\$1,436M	\$445M	\$390M
Capital expenditures	(224)	(244)	(54)	(64)
Free cash flow (FCF)	920	1,192	391	326
Acquisitions and divestitures ³	95	(111)	(4)	(1)
Net debt borrowings (repayments)	189	1,671	692	(275)
Repurchases of common stock ⁴	(1,050)	(624)	(200)	(1,627)
Dividends paid	(221)	(251)	(63)	(66)
Cash and cash equivalents	291	2,178	1,112	525

1. Includes acquisition-related earnout payments from operating activities

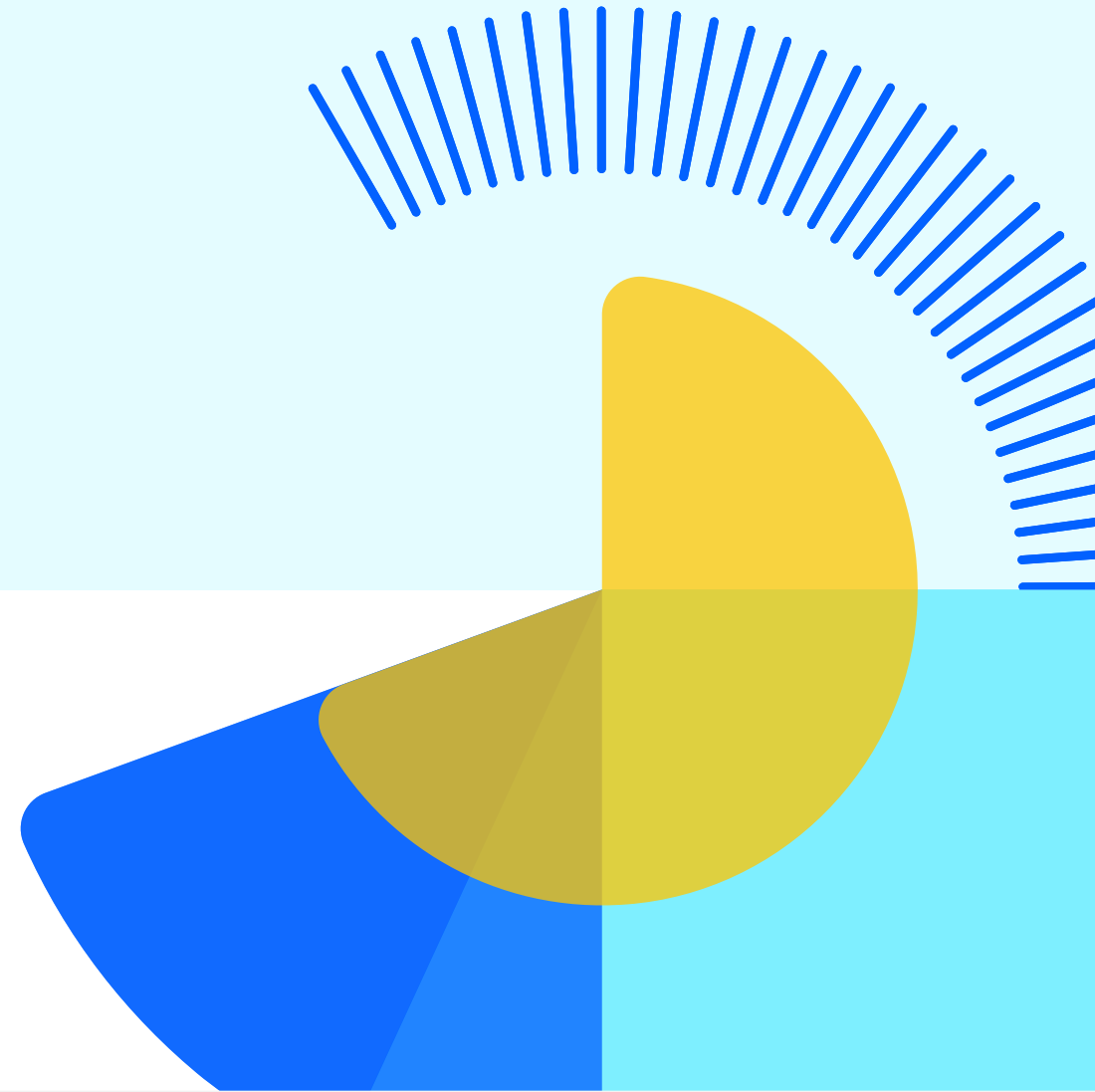
2. Cash flow measures follow GAAP view and includes the impact from recent dispositions, including discontinued operations

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

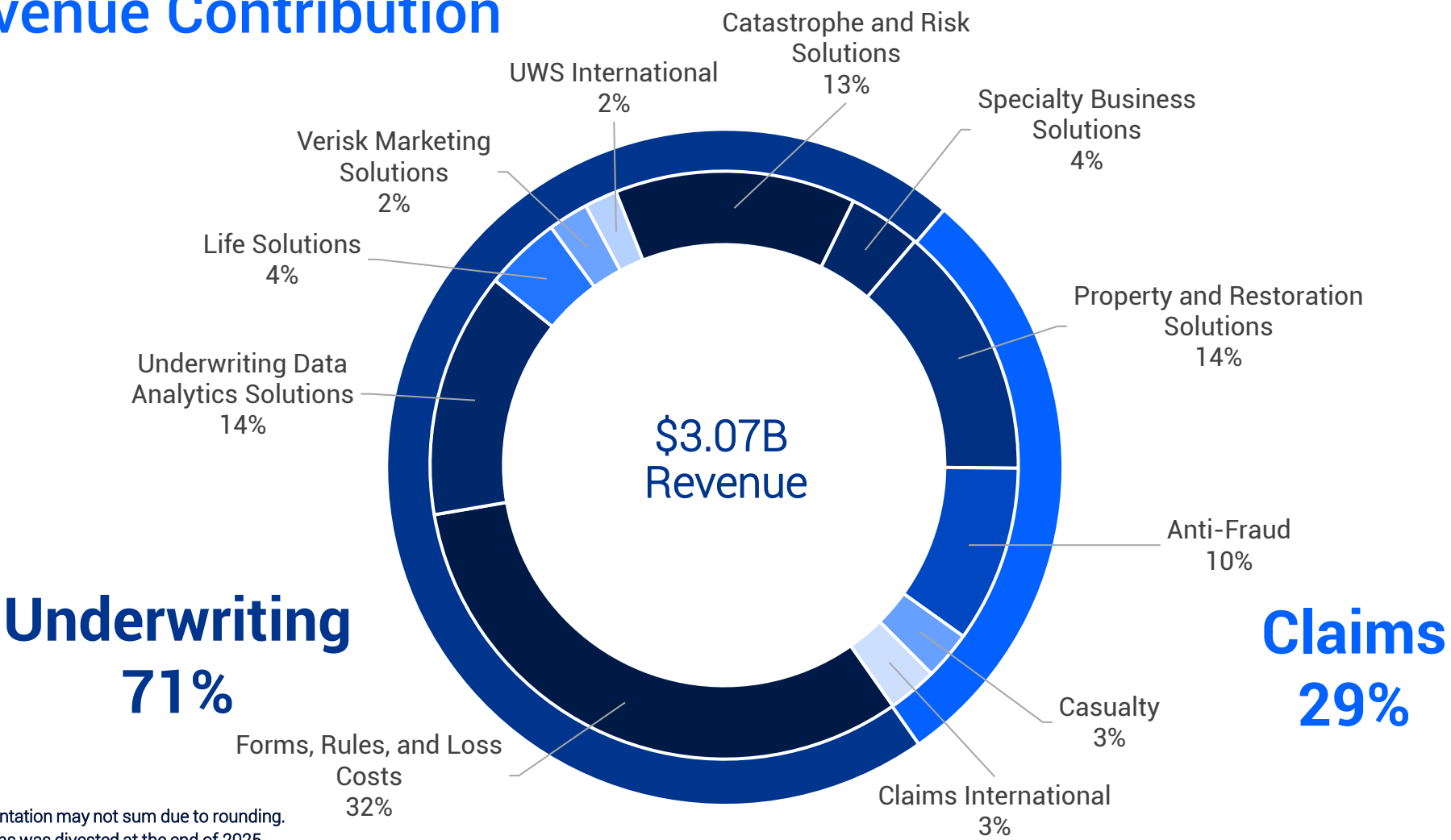
4. Includes shares repurchased but not yet settled.

Appendix

Supplemental Slides and/or Non-GAAP Reconciliations



2025 Revenue Contribution



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

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), 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 and (iv) 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.

Non-GAAP Reconciliations

Segment Results and EBITDA | Current and Prior-Year Period

Segment Results Summary and Adjusted EBITDA Reconciliation	1Q26	1Q25
Revenues	\$782.6M	\$753.0M
Revenues from acquisitions and dispositions	(6.4)	(17.3)
Organic revenues	776.2	735.7
Net Income	234.2	232.3
Depreciation and amortization of fixed assets	69.9	67.4
Amortization of intangible assets	14.4	15.8
Interest expense, net	43.2	36.3
Provision for income taxes	74.3	64.1
EBITDA	436.0	415.9
Acquisition-related earn-outs, net	1.0	0.7
Acquisition-related fees	0.5	—
Adjusted EBITDA	437.5	416.6
Adjusted EBITDA from acquisitions and disposition	(3.9)	(5.2)
Organic adjusted EBITDA	433.6	411.4

Non-GAAP Reconciliations

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

Adjusted Net Income and EPS	1Q26	1Q25
Net income	\$234.2M	\$232.3M
plus: Amortization of intangibles	14.4	15.8
less: Income tax effect on amortization of intangibles	(3.8)	(4.1)
plus: Acquisition-related earn-outs, net	1.0	0.7
less: Income tax effect on acquisition-related earn-outs, net	(0.2)	(0.2)
plus: Acquisition-related fees	0.5	—
less: Income tax effect on acquisition-related fees	(0.1)	—
Adjusted net income	246.0	244.5
Diluted EPS attributable to Verisk	\$1.73	\$1.65
Diluted adjusted EPS	\$1.82	\$1.73
Weighted-average diluted shares outstanding	135.2M	140.9M

Free Cash Flow	1Q26	1Q25
Net cash provided by operating activities	\$390.4M	444.7M
Capital expenditures	(64.0)	(53.7)
Free cash flow	326.4	391.0

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 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

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
less: 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.