# Verisk Analytics, Inc.

**VRSK**

Nasdaq; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001442145

**A/B**

**on the A/B boundary of 496 graded peers in business equipm...**

rank 97 of 496; percentile 19.4; sampling error 2.2 points; lower is stronger

A B C D E

**A/B, the bull**



## Scoreboard

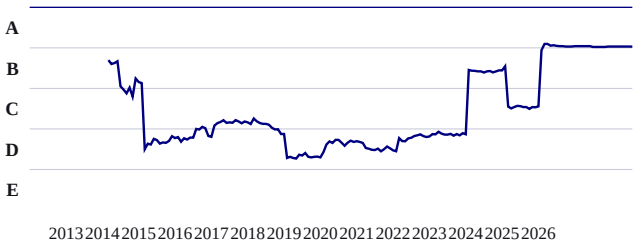
| | | |
|---|---|---|
| **Profitability** | B | percentile 29.4 |
| **Solvency** | B/C | percentile 41.6 |
| **Growth and financing** | C | percentile 44.4 |
| **Reliability** | 0.94 AUC | filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure rate** | 0.52% a year | Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | over $2.67B assets | total assets $6.2B |
| **Standard universe** | inside | revenue above $1M and assets above $10M |
| **Warnings** | none triggered | not computable: distress |
| **Inputs computable** | 12 of 14 | |
| **Graded from** | filings received through Feb 18, 2026 | 246 days before the rescan; latest periodic filing 10-Q received Jul 29, 2026 |
| **Last close** | $192.30 | 2026-10-21; market equity $25.2B; no price enters the letter |

**Share price, twelve months to the rescan**




*Split-adjusted close. Each lollipop is a rescan and carries the letter held then.*

**Letter at every rescan, 2012 to 2026**




*Sector percentile at each rescan, stronger toward the top; facts filed by each date only.*

## Business, in the company's words

*opening of Item 1 of the 10-K received Feb 18, 2026*

Verisk is a leading data, analytics, and technology provider serving clients in the insurance ecosystem. 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 that are integrated into client workflows. We offer predictive analytics and decision support solutions to clients in rating, underwriting, claims, catastrophe, weather risk, and many other fields. In the United States ("U.S.") and around the world, we help clients protect individuals, communities, and businesses. We completed the sale of our Energy business on February 1, 2023.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 29.4** | | | | | | |
| Gross profitability | 34.7% | 28.6% | | 36.0 | 556 | 2025-12-31 |
| Return on invested capital | 56.1% | 11.2% | | 6.8 | 134 | 2025-12-31 |

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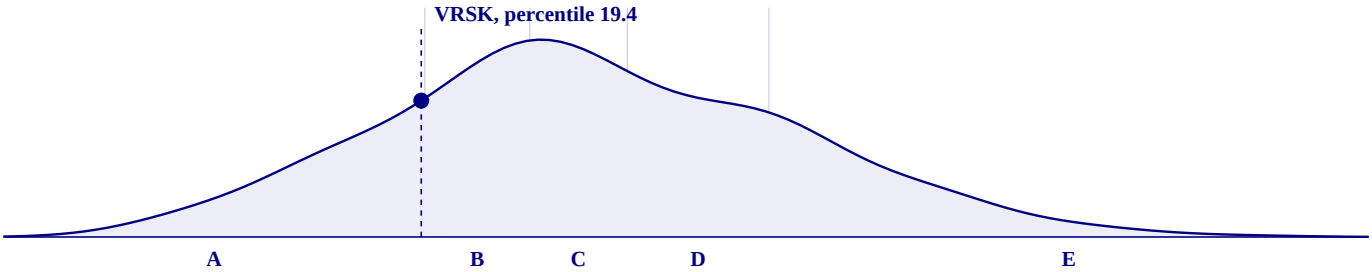
| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | (10.1%) | (7.3%) | 41.0 | 616 | 2025-12-31 |
| Gross margin stability, five years | 1.6 pts | 2.3 pts | 33.6 | 426 | 2025-12-31 |
| **Solvency, sleeve percentile 41.6** | | | | | |
| Twelve-month failure probability | not computable | 0.05% | | | |
| *latest liabilities, cash plus short-term investments, book equity, and shares are required* | | | | | |
| Altman Z double-prime | 6.12 | 2.15 | 18.5 | 563 | 2025-12-31 |
| Net debt to EBITDA | 0.66x | 1.11x | 34.2 | 147 | 2025-12-31 |
| Interest coverage | not computable | 3.77x | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | |
| Current ratio | 1.20x | 2.01x | 72.1 | 660 | 2025-12-31 |
| **Growth and financing, sleeve percentile 44.4** | | | | | |
| Revenue growth, three-year compound | 7.2% | 6.4% | 47.3 | 536 | 2025-12-31 |
| Free cash flow growth, three-year compound | 15.0% | 18.1% | 54.8 | 264 | 2025-12-31 |
| Reinvestment rate | 74.6% | 14.3% | 26.5 | 224 | 2025-12-31 |
| Asset growth, three years | (3.8%) | 5.0% | 70.0 | 561 | 2025-12-31 |
| Net share issuance, one year | (1.7%) | 0.5% | 23.5 | 409 | 2026-02-13 |

## Among 496 peers

*business equipment; letters are fifths of this list*




*Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.*

| Rank | Company | Percentile | Letter | Warnings |
|---|---|---|---|---|
| 92 | Nextpower Inc. (NXT) | 18.4 | A/B | |
| 93 | Teradyne, Inc. (TER) | 18.6 | A/B | fortress balance sheet |
| 94 | KLA Corp. (KLAC) | 18.8 | A/B | |
| 95 | Paycom Software, Inc. (PAYC) | 19.0 | A/B | fortress balance sheet |
| 96 | Pegasystems Inc. (PEGA) | 19.2 | A/B | |
| 97 | Verisk Analytics, Inc. (VRSK) | 19.4 | A/B | |
| 98 | Grid Dynamics Holdings, Inc. (GDYN) | 19.6 | A/B | |
| 99 | Qualys, Inc. (QLYS) | 19.8 | A/B | |
| 100 | Cadence Design Systems Inc. (CDNS) | 20.0 | A/B | |
| 101 | BlackSky Technology Inc. (BKSY) | 20.2 | A/B | |
| 102 | Advanced Micro Devices Inc. (AMD) | 20.4 | A/B | fortress balance sheet |

## What the price implies

*at the 2026-10-21 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (22.6%) | 2.2% | 29 |
| Distance from 52-week high | (19.0%) | (30.2%) | 68 |
| EBIT to enterprise value | 4.7% | 1.5% | 77 |
| Free cash flow yield | 4.7% | 2.7% | 66 |
| Book value to price | (0.05) | 0.25 | 5 |
| Sales to price | 0.12 | 0.32 | 23 |
| Composite equity issuance, five years | (25.4%) | 4.2% | 6 |

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| | | | |
|---|---|---|---|
| Relative strength against the sector, log excess return | (0.54) | (0.26) | 29 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score 7 of 9, period end 2025-12-31** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | fail |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | pass |
| Gross margin improved | pass |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $524.5M |
| Operating cash flow, four quarters | $1.4B |
| Months of runway | not finite |
| Days since last periodic filing | 85 (10-Q received Jul 29, 2026) |
| Median daily dollar volume, 63 sessions | $214.1M |

## Sources

*every fact behind the inputs; each row links to its filing index on sec.gov*

| # | Concept | XBRL tag | Value | Period end | Received | Form | Accession |
|---|---|---|---|---|---|---|---|
| 1 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $3.1B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 2 | cost of revenue | us-gaap:CostOfRevenue | $925.5M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 3 | assets | us-gaap:Assets | $6.2B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 4 | operating income | us-gaap:OperatingIncomeLoss | $1.3B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 5 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $1.2B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 6 | income tax | us-gaap:IncomeTaxExpenseBenefit | $263.0M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 7 | total debt | us-gaap:LongTermDebtAndCapitalLeaseObligations | $3.2B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 8 | book equity | us-gaap:StockholdersEquity | $309.0M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 9 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $2.2B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 10 | total debt | us-gaap:LongTermDebtAndCapitalLeaseObligations | $2.5B | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 11 | book equity | us-gaap:StockholdersEquity | $100.1M | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 12 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $291.2M | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 13 | net income | us-gaap:NetIncomeLoss | $908.3M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 14 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $1.4B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 15 | assets | us-gaap:Assets | $4.3B | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 16 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.9B | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 17 | cost of revenue | us-gaap:CostOfRevenue | $901.1M | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 18 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.7B | 2023-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 19 | cost of revenue | us-gaap:CostOfRevenue | $876.5M | 2023-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 20 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.5B | 2022-12-31 | 2025-02-26 | 10-K | 25-005160 |
| 21 | cost of revenue | us-gaap:CostOfRevenue | $824.6M | 2022-12-31 | 2025-02-26 | 10-K | 25-005160 |
| 22 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.5B | 2021-12-31 | 2024-02-21 | 10-K | 24-004939 |
| 23 | cost of revenue | us-gaap:CostOfRevenue | $853.7M | 2021-12-31 | 2024-02-21 | 10-K | 24-004939 |
| 24 | current assets | us-gaap:AssetsCurrent | $2.8B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $2.3B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | $7.8B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 27 | liabilities | us-gaap:Liabilities | $5.9B | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 28 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $259.2M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 29 | operating income | us-gaap:OperatingIncomeLoss | $1.1B | 2023-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 30 | interest expense | us-gaap:InterestExpense | $115.5M | 2023-12-31 | 2024-02-21 | 10-K | 24-004939 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 31 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $244.1M | 2025-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 32 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $1.1B | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 33 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $223.9M | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 34 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $1.1B | 2023-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 35 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $230.0M | 2023-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 36 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $1.1B | 2022-12-31 | 2025-02-26 | 10-K | 25-005160 |
| 37 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $274.7M | 2022-12-31 | 2025-02-26 | 10-K | 25-005160 |
| 38 | current assets | us-gaap:AssetsCurrent | $911.6M | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 39 | current liabilities | us-gaap:LiabilitiesCurrent | $1.2B | 2024-12-31 | 2026-02-18 | 10-K | 26-004452 |
| 40 | assets | us-gaap:Assets | $4.4B | 2023-12-31 | 2025-02-26 | 10-K | 25-005160 |
| 41 | assets | us-gaap:Assets | $7.0B | 2022-12-31 | 2024-02-21 | 10-K | 24-004939 |
| 42 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 137,941,888 | 2026-02-13 | 2026-02-18 | 10-K | 26-004452 |
| 43 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 140,276,165 | 2025-02-21 | 2025-02-26 | 10-K | 25-005160 |

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