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



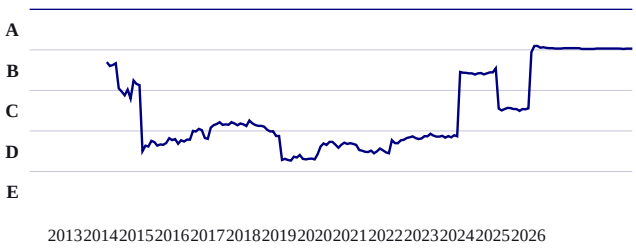
Scoreboard	
Profitability	B percentile 29.4
Solvency	B/C percentile 41.3
Growth and financing	C percentile 44.4
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
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 250 days before the rescan; latest periodic filing 10-Q received Jul 29, 2026
Last close	$195.78 2026-10-23; market equity $25.7B; 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

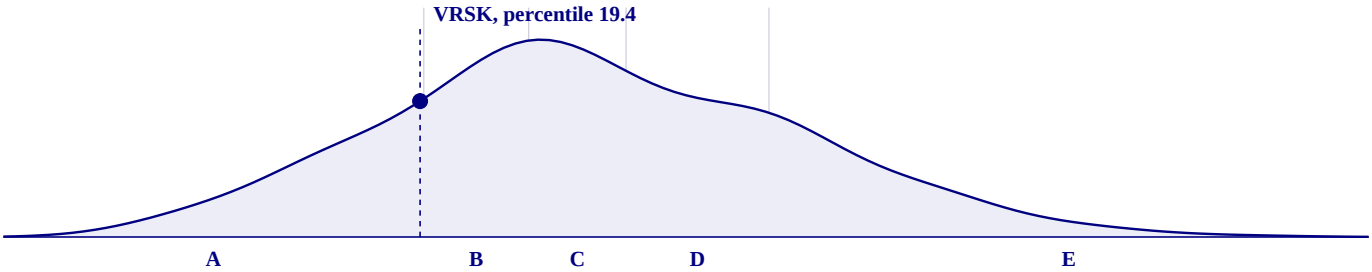
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 29.4						
Gross profitability	34.7%	28.6%		36.2	557	2025-12-31
Return on invested capital	56.1%	11.2%		6.8	134	2025-12-31

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Accruals ratio	(10.1%)	(7.3%)	40.9	620	2025-12-31
Gross margin stability, five years	1.6 pts	2.3 pts	33.6	426	2025-12-31
Solvency, sleeve percentile 41.3					
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	18.4	567	2025-12-31
Net debt to EBITDA	0.66x	1.11x	33.6	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	664	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%)	5.1%	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	Jack Henry & Associates Inc. (JKHY)	18.4	A/B	
93	Teradyne, Inc. (TER)	18.6	A/B	fortress balance sheet
94	Paycom Software, Inc. (PAYC)	18.8	A/B	fortress balance sheet
95	Pegasystems Inc. (PEGA)	19.0	A/B	
96	KLA Corp. (KLAC)	19.2	A/B	
97	Verisk Analytics, Inc. (VRSK)	19.4	A/B	
98	Cadence Design Systems Inc. (CDNS)	19.6	A/B	
99	BlackSky Technology Inc. (BKSY)	19.8	A/B	
100	Grid Dynamics Holdings, Inc. (GDYN)	20.0	A/B	
101	Qualys, Inc. (QLYS)	20.2	A/B	
102	Advanced Micro Devices Inc. (AMD)	20.4	A/B	fortress balance sheet

What the price implies

at the 2026-10-23 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	(16.6%)	(32.8%)	71
EBIT to enterprise value	4.6%	1.6%	75
Free cash flow yield	4.6%	2.9%	66
Book value to price	(0.05)	0.26	5
Sales to price	0.12	0.32	22
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	89 (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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