

Verisk Analytics, Inc. (VRSK)

Technology / Software - Services - NASDAQ Global Select



EQUITY FACTSHEET

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$190.90 2026-10-16	MARKET CAP \$24.8B VOLUME 1.5M	52-WK HIGH \$239.47 52-WK LOW \$155.94	TRAILING PE 29.3 P/S 7.92	GROSS MARGIN 67.7% NET MARGIN 28.2%	ROE -212% ROIC 34%	PIOTROSKI 6/9 ALTMAN Z 6.9	1-YR RETURN -16.5% 5-YR RETURN +25.8%
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Verisk Analytics, Inc. is a global leader in providing advanced data analytics. It offers predictive insights and decision-making tools to a diverse clientele across numerous sectors. These include risk assessment (such as rating, underwriting, and claims), catastrophe and weather risk management, global risk analytics, natural resource intelligence, economic forecasting, commercial banking, finance, and many other specialized areas. The company's operations are organized into three primary divisions: Insurance, Energy and Specialized Markets, and Financial Services. Within the Insurance segment, Verisk assists property and casualty insurers by focusing on anticipating potential losses, accurately selecting and pricing risks, and ensuring regulatory compliance. This division develops sophisticated machine learning and artificial intelligence models to predict various scenarios and generate both standard and tailored analytics. These solutions empower clients to effectively manage their operations, encompassing early detection and post-event analysis of fraud, as well as precise loss quantification. The Energy and Specialized Markets segment delivers comprehensive data analytics for the entire natural resources value chain, spanning energy, chemicals, metals, mining, power, and renewable sectors. It also offers extensive research and advisory services, guiding clients on critical decisions related to capital allocation, asset appraisal and benchmarking, commodity market trends, and corporate performance. Additionally, this segment provides specialized consultancy in areas such as optimizing business environments, implementing improvements, developing strategic plans, offering commercial advice, and facilitating transaction support, along with expert analysis and guidance concerning assets, corporations, governmental bodies, and broader market dynamics. Finally, the Financial Services segment furnishes financial institutions, payment networks and processors, alternative lenders, regulatory bodies, and merchants with essential benchmarking tools, advanced decisioning algorithms, business intelligence solutions, and bespoke analytical services. Established in 1971, Verisk Analytics, Inc. maintains its headquarters in Jersey City, New Jersey.

SECTOR Technology INDUSTRY Software - Services EXCHANGE NASDAQ MARKET CAP \$24.8B EMPLOYEES 8,000 (SEC-filed) CEO Lee Shavel IPO 2009-10-07
COUNTRY US
545 Washington Boulevard, Jersey City, NJ 07310-1686 · Tel 201 469 3000 · [verisk.com](https://www.verisk.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

69 / 100

Street mean **\$232.25** (8 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$6M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **VRSK -16.5%** · **S&P 500 +15.9%** · spread **-32.4pp**



7 Years vs S&P 500 · **VRSK +25.8%** · **S&P 500 +189.9%** · spread **-164.1pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

69

OF 100

Score Breakdown

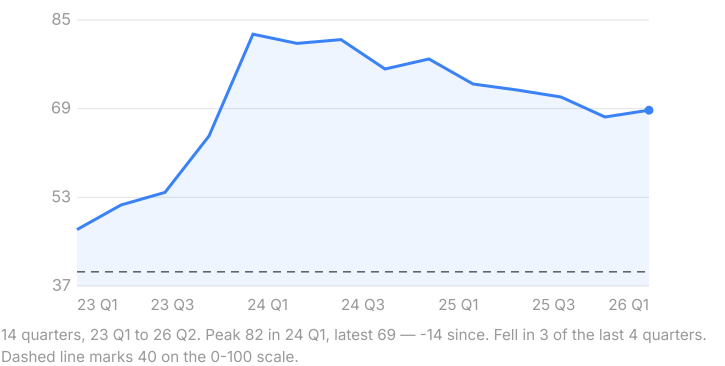
Profitability	79/100
Growth	52/100
Momentum	71/100
Quality	75/100
Earnings Quality	59/100
Balance Sheet	40/100
Value	45/100
Risk (safety)	100/100
Overall	68.7/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
CART	73
IREN	20
FFIV	75
Q	54
GFS	59
CPAY	54
VRSK	69

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

69 / 100

IS Score 68.7 / 100 · -13.5 from peak of 82

Quarter	Business Quality
23 Q1	45
23 Q4	75
24 Q1	84
24 Q3	78
25 Q2	72
26 Q1	69

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 84 / 100 · Power +67 · 21 of 22 indicator votes bullish

Date	Price Structure
07-23	62%
08-13	-5%
09-03	62%
09-25	-5%
10-16	96%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 69 and price structure at 84 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 68.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 72 → 71 → 68 → 69	the direction matters more than the level
Technical vote share back above 50%	now 91%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,053 → now 956	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

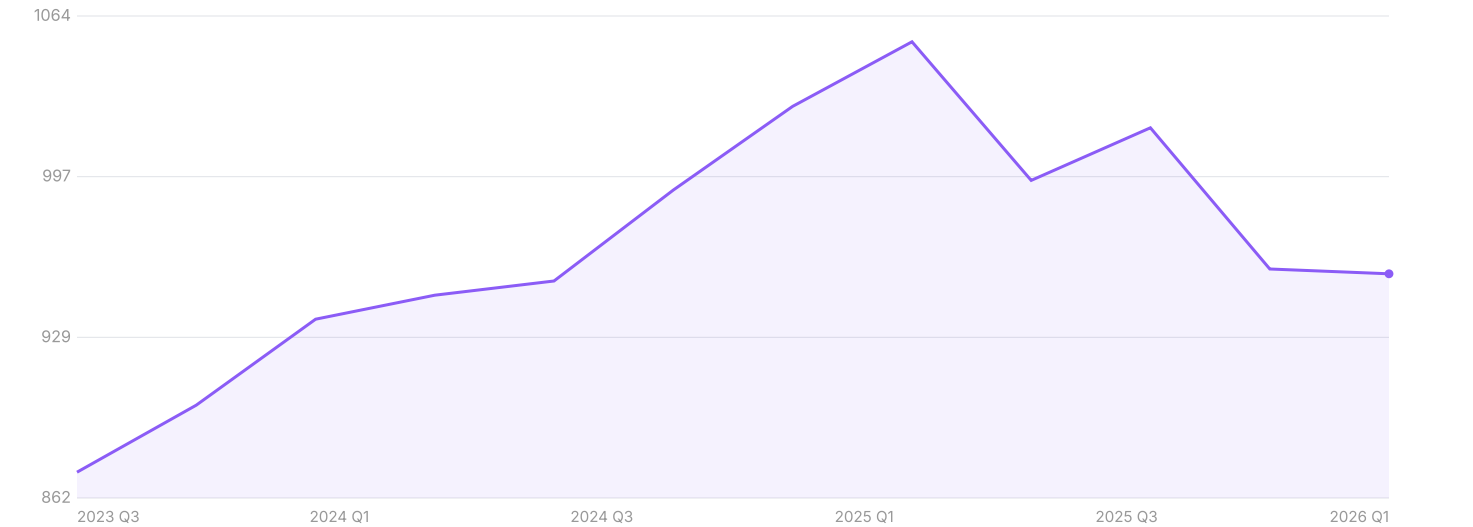
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 7 buys 2026-06-16	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1009 up / 863 down net +146 funds			

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,053 · latest 956 (-97 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	956	128.7M	\$22.8B	98.5%	
2026 Q1	958	129.0M	\$24.4B	98.7%	
2025 Q4	1,017	129.2M	\$28.4B	98.8%	
2025 Q3	995	126.1M	\$31.4B	96.4%	
2025 Q2	1,053	127.1M	\$38.7B	97.2%	
2025 Q1	1,026	128.1M	\$37.1B	98.0%	
2024 Q4	991	127.7M	\$34.2B	97.7%	
2024 Q3	953	126.8M	\$33.0B	97.0%	
2024 Q2	947	126.9M	\$33.4B	97.0%	
2024 Q1	937	127.8M	\$29.3B	97.7%	
2023 Q4	901	128.4M	\$30.0B	98.2%	
2023 Q3	873	131.0M	\$29.9B	100.2%	ex - outlier 87.8%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2023-09 reads 100.20%. Institutions cannot hold more of a company than exists. The reported 131.0M shares exceed the 130.8M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 16,236,513 shares against 16,247,978 the prior quarter, a 1x jump, which alone would be 12.4% of the company. Excluding that filing, ownership is 87.8%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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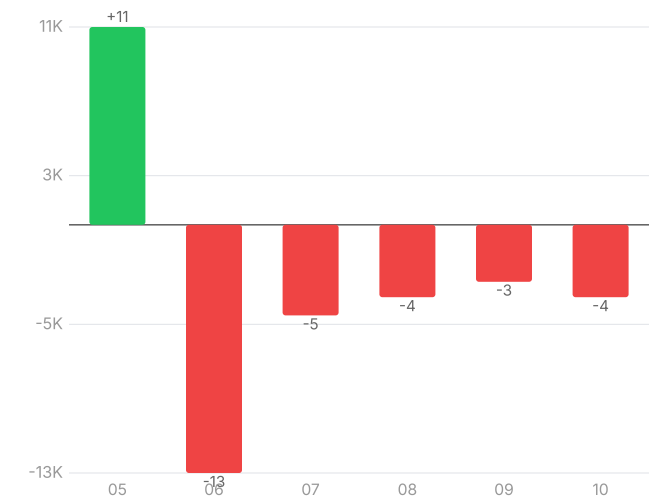
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Mann Elizabeth	Chief Financial Officer	2026-10-15	SELL	400	\$0.07M	17,584
Shavel Lee	director, Chief Executive Officer	2026-10-01	EXERCISE	3,535	\$0.37M	102,025
Shavel Lee	director, Chief Executive Officer	2026-10-01	SELL	3,535	\$0.60M	98,490
Shavel Lee	director, Chief Executive Officer	2026-10-01	EXERCISE	3,535	\$0.37M	7,069
Perry Christopher John	director	2026-09-30	A-Award	156	—	4,781
Liss Samuel G	director	2026-09-30	A-Award	156	—	69,421
Patiath Pradip	director	2026-09-30	A-Award	156	—	1,577
Hendrick Gregory	director	2026-09-30	A-Award	179	—	4,916

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	17	34,432	\$6.4M	Counted
M — Exercises (paired A/D)	7	26,712	\$2.4M	None — mechanics
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$6.4M 17 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-10-15	Mann Elizabeth	400	\$0.1M
2026-10-15	Daffan Nicholas	8,500	\$1.6M
2026-10-01	Shavel Lee	3,535	\$0.6M
2026-09-21	Daffan Nicholas	1,032	\$0.2M
Trailing 12 mo	29 filings	79,549	\$15M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-08-14	SCHEDULE 13G/A	AllianceBernstein L.P.	4.60%	6.0M sh
2026-05-18	SCHEDULE 13G	AllianceBernstein L.P.	5.20%	7.2M sh
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.53%	10.4M sh
2025-10-31	SCHEDULE 13G/A	The Vanguard Group	12.34%	17.2M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-25	2026-10-09
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-08-18	2026-09-11
Gilbert Cisneros	House	BUY	\$1,001 - \$15,000	2026-06-16	2026-07-03
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-14
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-13
HOUSE 12-MO 35 trades 15 purchases		SENATE 12-MO 1 trades 1 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 958	13F SHARES 129M 98.7% of shares out	NEW / CLOSED 136 / 177 positions, QoQ	INCREASED / REDUCED 337 / 364 positions, QoQ	
PUT/CALL (13F) 0.94 option positions	FREE FLOAT 99.7% 130M sh			

2.8 · Largest Reporting 13F Managers

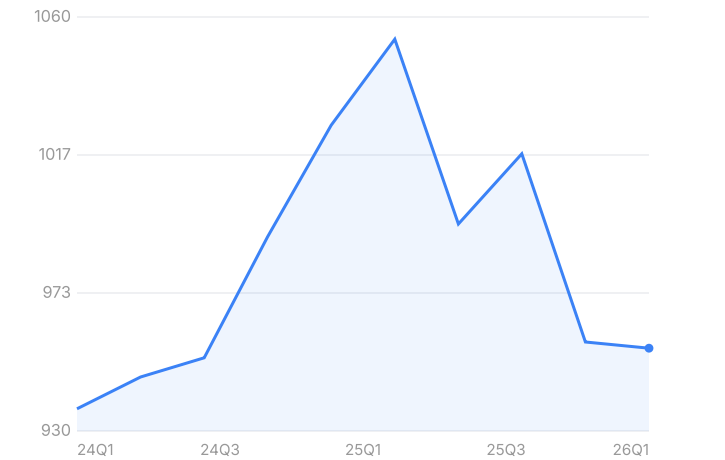
MANAGER	SHARES	VALUE
Douglas Lane & Associates, Llc	204,510	\$34M
Assenagon Asset Management S.A.	191,664	\$32M
Fenimore Asset Management Inc	126,604	\$21M
Confluence Investment Management L	100,427	\$17M
Fjarde Ap-Fonden /Fourth Swedish N	71,106	\$12M
Td Waterhouse Canada Inc.	59,933	\$10M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

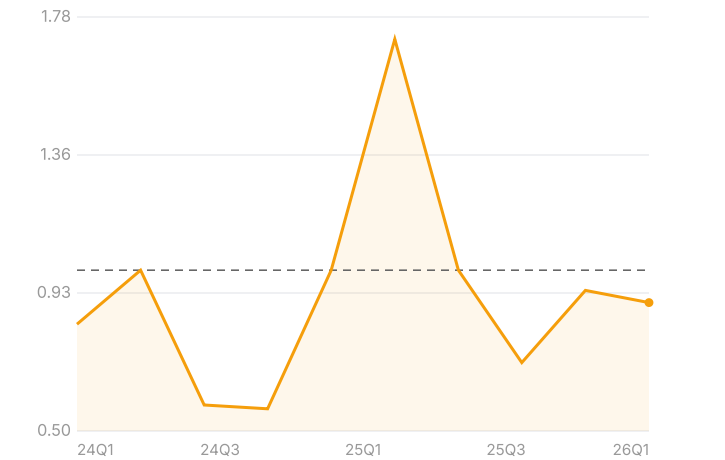
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$693M
VSMPX	0.0%	\$693M
VTI	0.0%	\$693M
VTSAX	0.0%	\$693M
VOO	0.0%	\$574M
VFFSX	0.0%	\$574M

13F Filers Holding VRSK — quarterly



Institutional Put/Call — quarterly

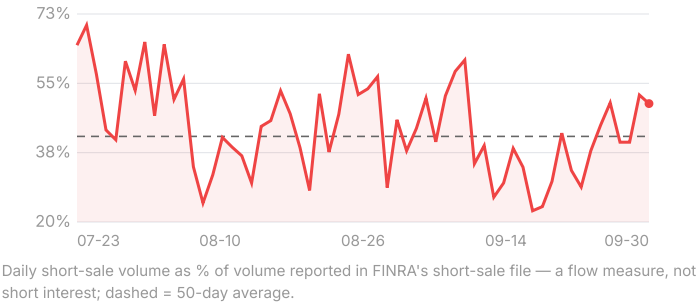


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14 SHORT VOLUME — DAILY, 60 SESSIONS

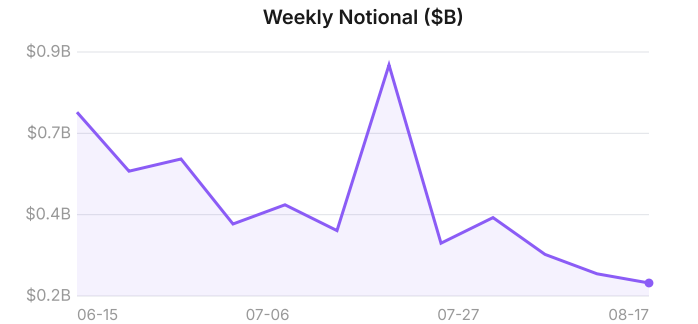
EDGE · live FINRA feed



LATEST SESSION 50.1% 2026-10-15	20-DAY AVG 38.1% 50-day 41.8%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 50% · N: 54% · B: 39% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data

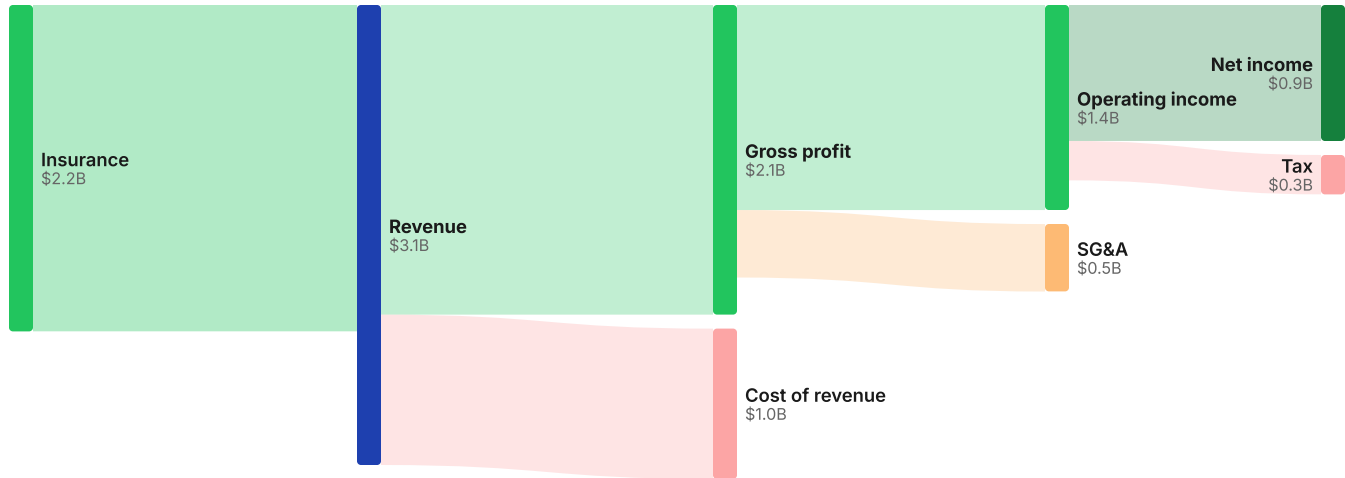


Where VRSK Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Ubsa Ubs Ats	3.0M	43 sh
Incr Intelligent Cross Llc	2.4M	30 sh
Sgmt Sigma X2	1.5M	29 sh
Mstx Ms Trajectory Cross (Ats-1)	1.3M	37 sh
Ebxl Level Ats	1.3M	22 sh
Mspl Ms Pool (Ats-4)	1.2M	82 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



17 GEOGRAPHIC REVENUE

live segmentation

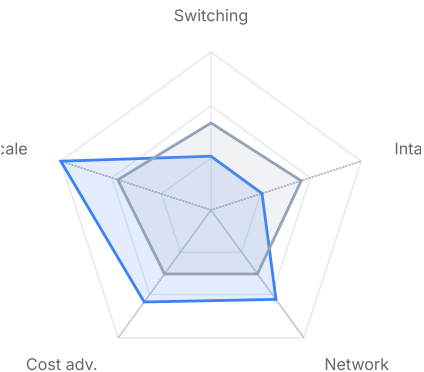
REGION	REVENUE	SHARE
UNITED STATES	\$2.5B	82%
Other Countries	\$300M	10%
UNITED KINGDOM	\$250M	8%

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18 MOAT & COMPETITIVE POSITION

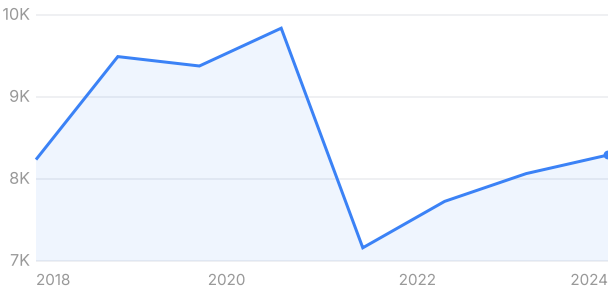
LIVE MODEL · 57/100 NARROW

Moat score 57/100 — Narrow; primary source Efficient Scale.



■ VRSK (live moat model) ■ Peer median: CART · IREN · FFIV · Q · GFS
Component scores from the live moat model. Peer median illustrative.

3.8 · Employees (SEC filings)



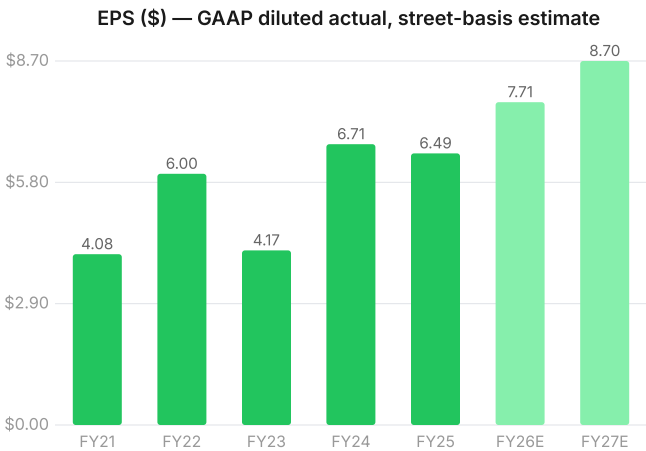
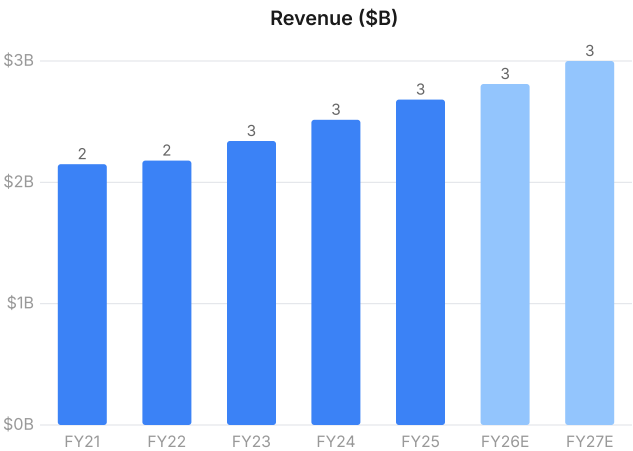
19 CORPORATE INFORMATION — KEY OFFICERS

8,000 employees

OFFICER	TITLE
Lee Shavel	Chief Executive Officer, President & Director
Elizabeth D. Mann	Executive Vice President & Chief Financial Officer
Nicholas Daffan	Strategic Advisor
Sunita Bhatia Holzer	Executive Vice President & Chief Human Resources Officer

20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

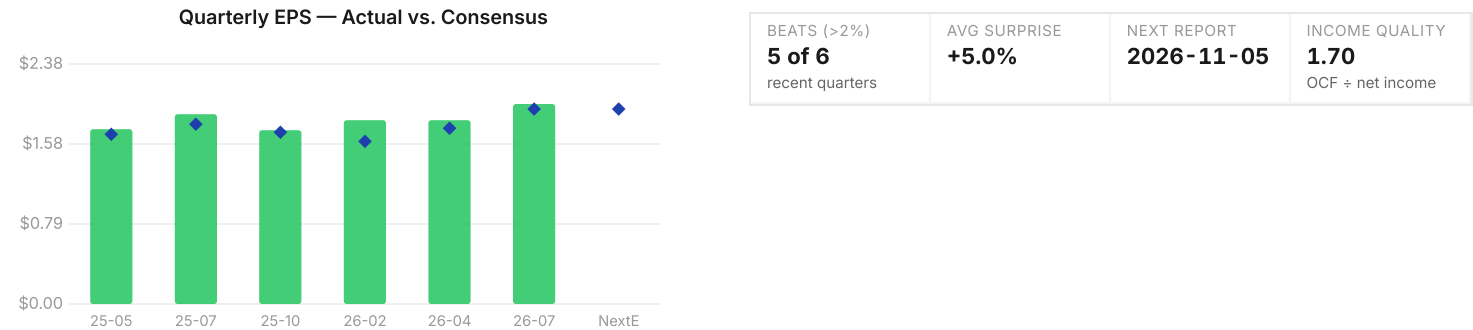


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 REPORTED VS. CONSENSUS — FULL HISTORY

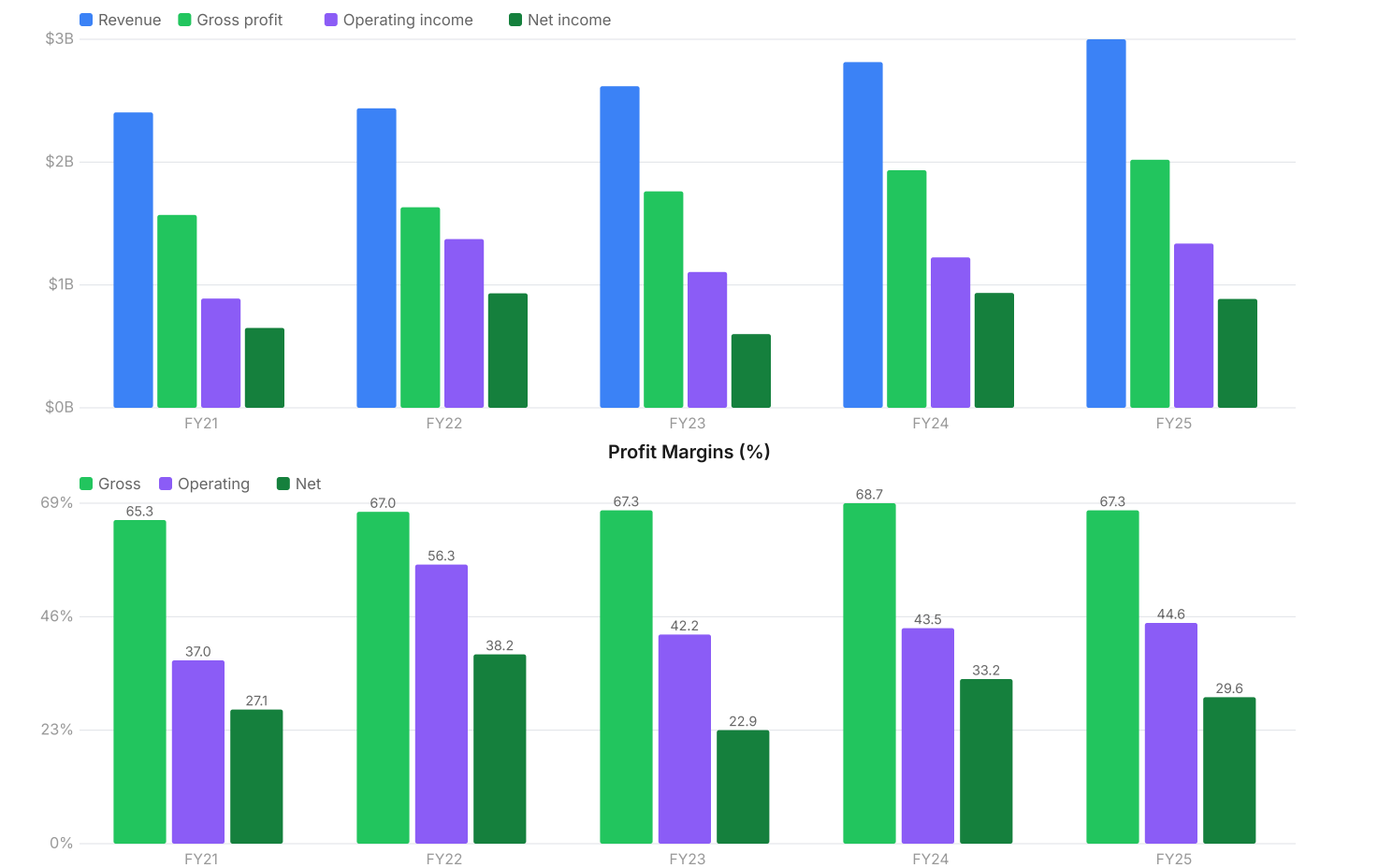
0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

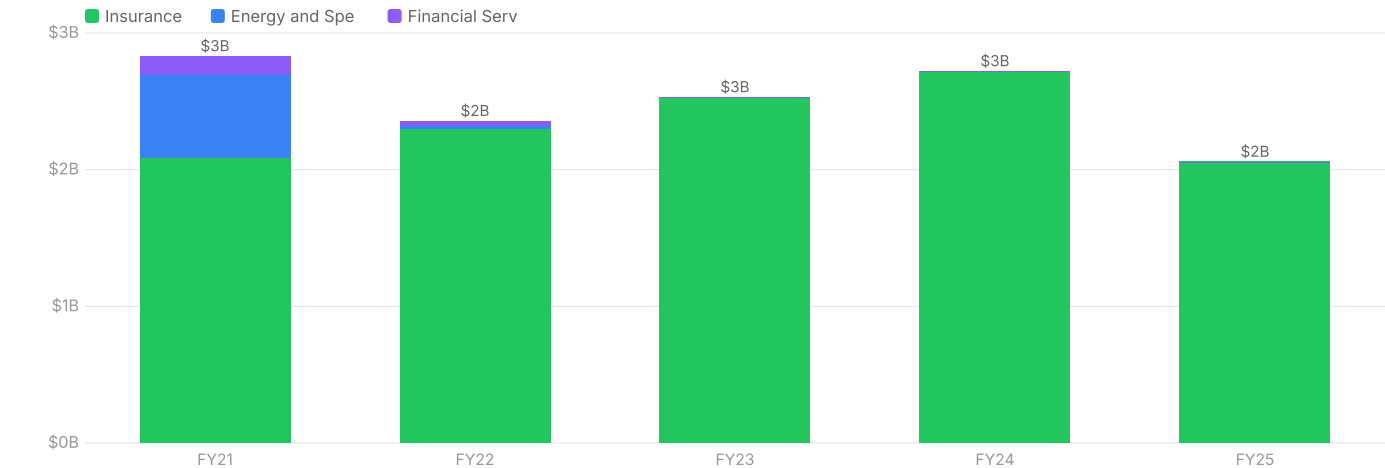
INCOME TRENDS — 5 YEAR

live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+8.5%	+1.4%	+7.4%	+7.5%	+6.6%
Gross profit	+8.9%	+4.0%	+7.9%	+9.7%	+4.4%
Operating income	-4.7%	+54.3%	-19.5%	+10.8%	+9.2%
Net income	-6.5%	+43.2%	-35.6%	+55.8%	-5.1%

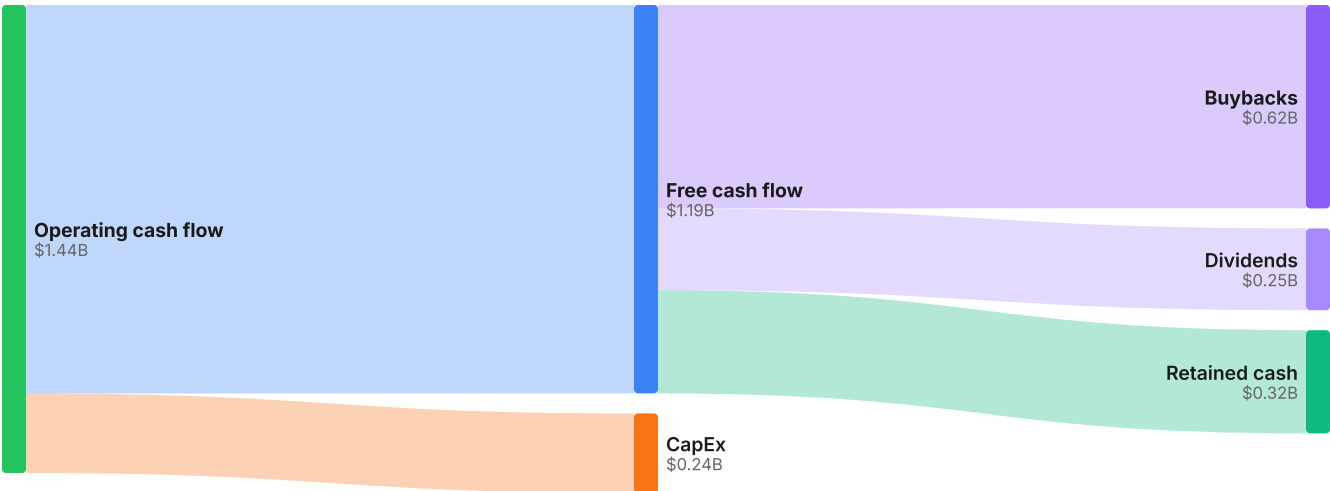
23 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	2.5	2.5	2.7	2.9	3.1	
Cost of revenue	0.9	0.8	0.9	0.9	1.0	
Gross profit	1.6	1.7	1.8	2.0	2.1	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.3	0.4	0.4	0.4	0.5	
Operating income	0.9	1.4	1.1	1.3	1.4	
EBITDA	1.3	1.7	1.4	1.7	1.7	
D&A	0.4	0.3	0.3	0.3	0.3	
Pretax income	0.8	1.3	1.0	1.2	1.2	
Income tax	0.2	0.2	0.3	0.3	0.3	
Net income	0.7	1.0	0.6	1.0	0.9	
Diluted EPS (\$)	4.08	6.00	4.17	6.71	6.49	
Diluted shares (M)	163	159	147	143	139	

CASH FLOW TRENDS						live data
OPERATING CF	CAPEX	FREE CASH FLOW	SBC	BUYBACKS	NET CASH CHANGE	
 \$1B	 \$0B	 \$1B	 \$0B	 \$1B	 \$2B	

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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

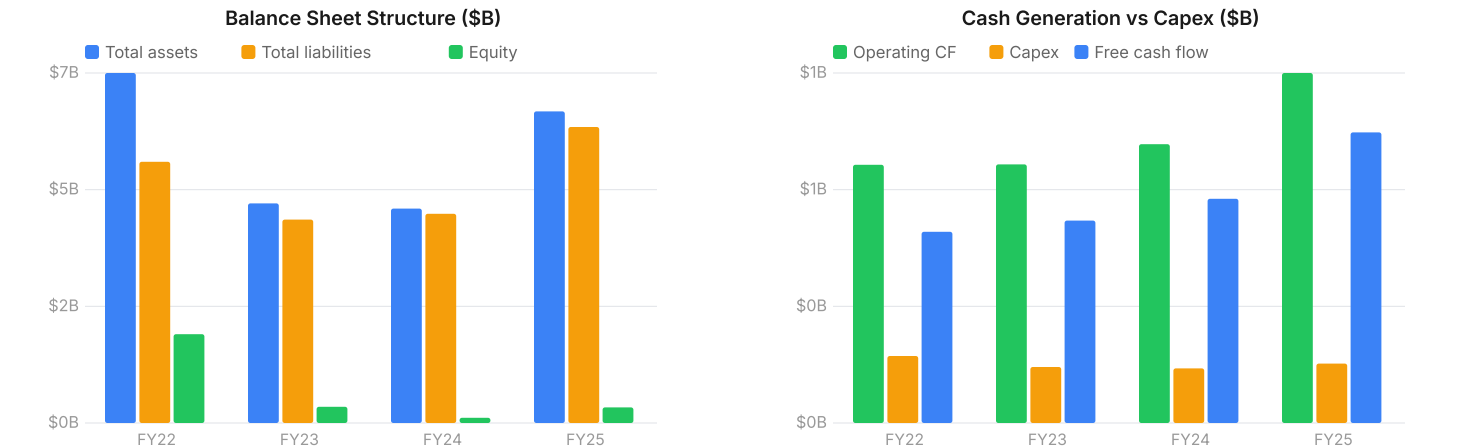
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.1	0.3	0.3	2.2	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	0.3	0.4	0.5	0.5	
Total current assets	0.9	0.8	0.9	2.8	
PP&E (net)	0.7	0.8	0.8	0.7	
Goodwill + intangibles	2.2	2.2	2.1	2.2	
Total assets	7.0	4.4	4.3	6.2	
Accounts payable	0.1	0.2	0.1	0.1	
Short-term debt	1.4	0.0	0.5	1.5	
Deferred revenue	0.3	0.4	0.4	0.4	
Total current liabilities	2.3	0.8	1.2	2.3	
Long-term debt	2.3	2.8	2.5	3.4	
Total liabilities	5.2	4.0	4.2	5.9	
Shareholders' equity	1.8	0.3	0.1	0.3	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.0	0.6	1.0	0.9	
D&A	0.3	0.3	0.3	0.3	
Stock-based compensation	0.1	0.1	0.0	0.1	
Working capital change	(0.0)	(0.1)	(0.1)	0.0	
Operating cash flow	1.1	1.1	1.1	1.4	
Capital expenditures	(0.3)	(0.2)	(0.2)	(0.2)	
Investing cash flow	0.3	2.7	(0.1)	(0.4)	
Buybacks	(1.7)	(2.8)	(1.1)	(0.6)	
Dividends paid	(0.2)	(0.2)	(0.2)	(0.3)	
Debt issuance / (repay)	0.4	(0.9)	0.2	1.7	
Financing cash flow	(1.3)	(3.8)	(1.0)	0.8	
Free cash flow	0.8	0.8	0.9	1.2	

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Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	24.2%	41.8%	59.7%	467.1%	444.0%	-212%	
ROA	8.7%	12.9%	10.8%	22.2%	17.4%	19.7%	
ROIC	12.1%	19.7%	27.3%	31.8%	33.5%	34.2%	
Gross margin	65.3%	67.0%	67.3%	68.7%	67.3%	67.7%	
Operating margin	37.0%	56.3%	42.2%	43.5%	44.6%	44.7%	
Net margin	27.1%	38.2%	22.9%	33.2%	29.6%	28.2%	
EBITDA margin	52.7%	69.7%	53.1%	57.6%	54.9%	53.6%	
FCF margin	29.6%	37.4%	31.0%	31.6%	38.8%	—	
VALUATION							
P/E	54.55	28.48	55.81	40.45	34.26	29.3	
P/B	12.90	15.53	110.61	386.96	100.70	-21.0	
P/S	12.12	12.96	12.79	13.44	10.13	7.92	
P/FCF	40.96	34.65	41.28	42.49	26.11	20.1	
EV/EBITDA	28.72	18.62	26.04	25.13	20.58	17.2	
EV/Revenue	13.28	14.80	13.83	14.47	11.06	9.2	
Earnings yield	1.8%	3.5%	1.8%	2.5%	2.9%	3.55%	
FCF yield	2.4%	2.9%	2.4%	2.4%	3.8%	4.98%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.49	0.40	1.05	0.74	1.20	1.01	
Quick ratio	0.49	0.40	1.05	0.74	1.20	1.01	
Debt / equity	1.27	2.26	9.99	32.43	16.30	-3.88	
Debt / assets	45.8%	56.8%	70.9%	76.1%	81.3%	102.7%	
Net debt / EBITDA	2.50	2.31	1.96	1.78	1.73	2.42	
Interest coverage	7.89	9.55	9.89	10.86	7.85	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.39	0.28	0.47	0.67	0.59	0.70	
Receivables turnover	8.76	7.73	8.59	7.50	7.17	6.9	
DSO (days)	42	47	42	49	51	53	
DPO (days)	33	60	60	49	29	92	
Cash conversion cycle	9	-13	-17	-1	22	-38	
GROWTH (YoY)							
Revenue growth	7.7%	-30.1%	27.9%	7.5%	6.6%	—	
Net income growth	-6.5%	43.2%	-35.6%	55.9%	-5.2%	—	
EPS growth	-5.7%	48.8%	-30.5%	60.1%	-3.5%	—	
FCF growth	8.0%	-11.6%	5.9%	9.7%	30.7%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	4.09	6.08	4.23	6.76	6.53	6.77	
Book value / share	17.27	11.14	2.13	0.71	2.22	-9.09	
Revenue / share	18.39	13.35	18.44	20.35	22.09	23.98	
FCF / share	5.44	5.00	5.71	6.44	8.57	9.46	
Cash / share	0.69	0.72	2.08	2.06	15.66	4.22	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.3%	6.1%	8.2%	2.7%	2.0%	9.16%	
Altman Z-Score	5.99	5.04	8.63	9.57	6.24	6.9	
Piotroski F-Score	7	6	6	7	5	6/9	
Beneish M-Score	-2.93	-1.01	-0.62	-2.30	-2.92	-3.41	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	6.9	Safe (>2.99)	Safe	
Income quality	1.70	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.41	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.76	Revenue stability	0.18
Interest burden		0.86	Earnings stability	0.08
Operating margin		43.2%	Earnings persistence	0.99
Asset turnover		0.68×	Revenue CAGR 3y	13.1%
Financial leverage		-10.59×	EPS CAGR 3y	25.0%
= ROE		-202%	FCF CAGR 3y	14.6%

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SHAREHOLDER RETURN PROFILE

live

BUYBACK YIELD
9.16%

DIVIDEND YIELD
1.02%

TOTAL SHAREHOLDER RETURN
10.14%
cash yield

SBC / REVENUE
1.8%
dilution pressure



28 PEER COMPARISON

live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
CART	\$11.8B	26.2	17%	10.6%	+12.6%	6/9	+27.8%
IREN	\$10.6B	-14.8	-23%	—	+39.3%	3/9	-56.3%
FFIV	\$25.0B	34.8	20%	24.1%	+9.4%	9/9	+49.7%
Q	\$24.1B	41.2	5%	8.7%	—	4/9	+21.1%
GFS	\$25.6B	36.2	6%	9.3%	+1.4%	8/9	—
CPAY	\$26.3B	24.0	31%	18.5%	+20.4%	7/9	—
IOT	\$23.2B	244.9	6%	3.2%	+29.5%	8/9	—
RBRK	\$23.1B	-88.5	48%	-14.5%	+42.4%	5/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

29 ANALYST CONSENSUS & ESTIMATES

live consensus

Hold

25 Analysts

Str Sell (0)

Sell (1)

Hold (14)

Buy (9)

Str Buy (1)

MEAN TARGET (QTR)
\$232.25
8 targets

TARGET VS. PRICE
+21.7%
last-quarter mean

NEXT REPORT
2026-11-05
street \$1.93

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$3.22B	\$3.24B / \$3.21B	\$7.71	\$7.80 / \$7.62	13
FY2027	\$3.44B	\$3.45B / \$3.40B	\$8.70	\$8.96 / \$8.43	13
FY2028	\$3.67B	\$3.70B / \$3.61B	\$9.77	\$10.00 / \$9.37	8

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30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$217.00	+13.7%	1
Last Quarter	\$232.25	+21.7%	8
Last Year	\$232.70	+21.9%	23
All Time	\$247.38	+29.6%	45

Rolling mean of published targets vs. last close \$190.90. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B-

DCF4/5

ROE1/5

ROA5/5

DEBT/EQ1/5

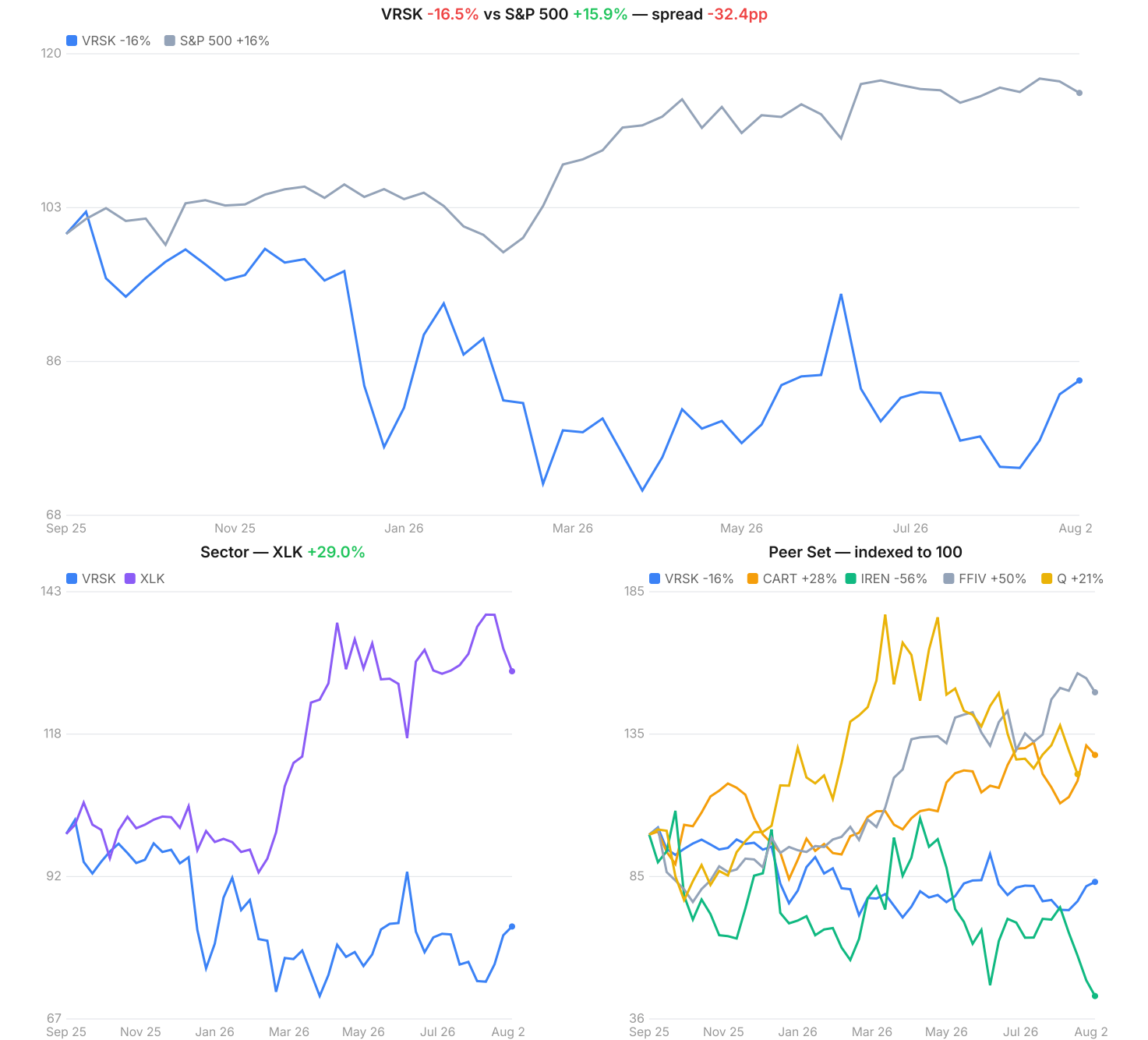
P/E2/5

P/B1/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$172.53	+18.37	+10.65%	Above
SMA 50	\$179.44	+11.46	+6.39%	Above
SMA 200	\$187.77	+3.13	+1.67%	Above
EMA 9	\$179.86	+11.04	+6.14%	Above
EMA 21	\$176.70	+14.20	+8.04%	Above
EMA 50	\$178.91	+11.99	+6.70%	Above
EMA 200	\$193.27	-2.37	-1.23%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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32 TECHNICAL POWER SCOREEDGE · site engine · 84/100 composite

TECHNICAL VERDICT

BULLISH

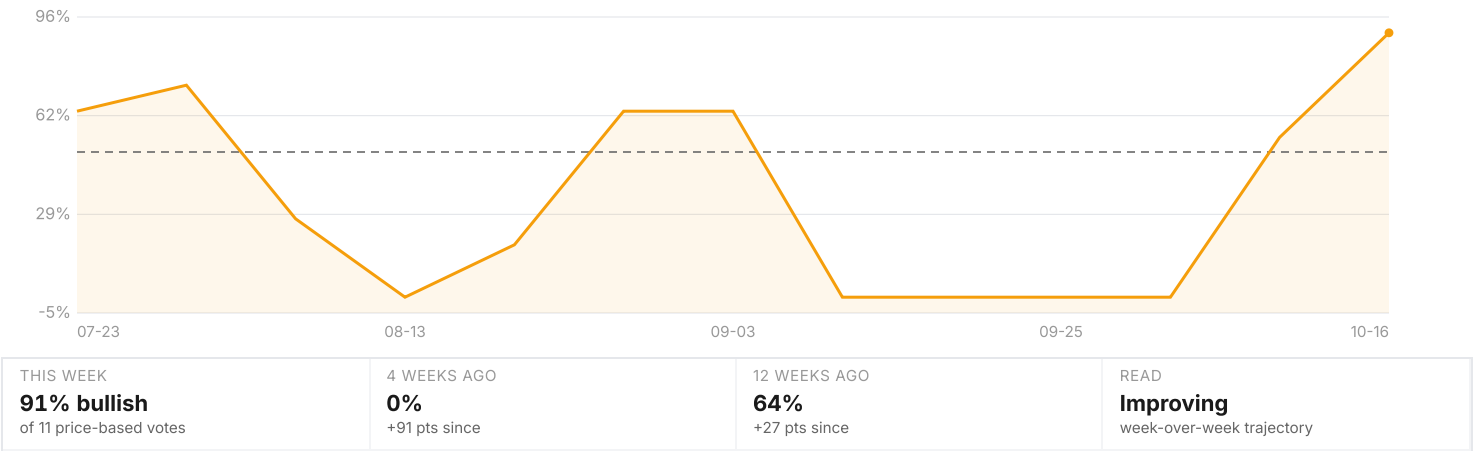
Power Score +67

21 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		89
Momentum 25%		100
Volume 20%		88
Volatility 10%		67
Patterns 15%		50

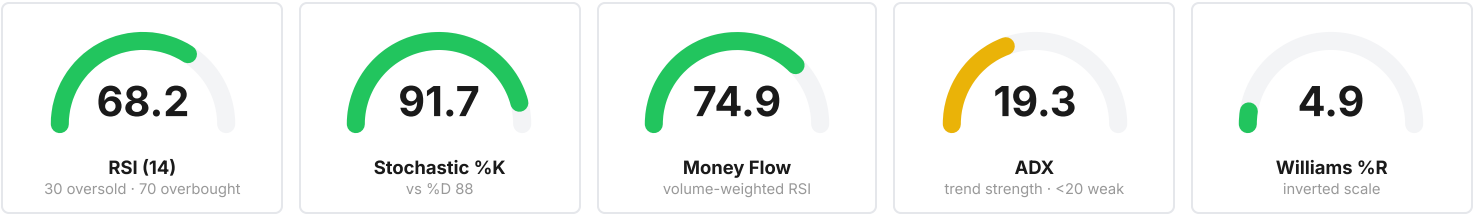
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID21 bull / 1 bear

● Price vs SMA 20	\$172.53	● Price vs SMA 50	\$179.44	● Price vs SMA 200	\$187.77
● EMA 9/21 Cross	179.9/176.7	● SMA 50/200	Death	● ADX Direction	ADX 19
● Supertrend	\$173	● Parabolic SAR	\$170	● SMA Slope	0.770
● RSI	68.2	● Stochastic K/D	92/88	● StochRSI K/D	100/98
● Williams %R	-5	● CCI	202	● TSI vs Signal	6.3
● CMO	36.4	● ROC	16.49%	● OBV Signal	Accum
● Chaikin MF	0.080	● MFI	75	● Force Index	4M
● Elder Ray Bull	14.64				

INDICATOR GAUGESsite technicals-tab style



33 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$188.15 / \$191.59 / \$195.84	S1 / S2	\$183.90 / \$180.46
Bollinger (20,2)	\$157.98 – \$187.09	Squeeze	Off
52-wk range	\$155.94 – \$241.60	Off 52-wk high	-21.0%
ATR (14)	\$5.47 (2.9%)	Historical vol	28.3%

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34 SEASONALITY — 17-YEAR AVERAGES

live model · win rates shown

+0.1% Jan 59%	-0.4% Feb 53%	+2.0% Mar 53%	+1.4% Apr 69%	+1.3% May 50%	+1.9% Jun 88%	+2.2% Jul 69%	+0.9% Aug 50%	-1.5% Sep 31%	+0.4% Oct 65%	+4.2% Nov 76%	+0.8% Dec 71%
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Sample: 17 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	VRSK	S&P 500
Weekly volatility (σ , 1y)	5.32%	1.83%
Best / worst week (1y)	+10.9% / -13.5%	—
Max drawdown (5y, monthly)	-46.7%	—
1-week VaR (95%)	-11.3%	—
Beta (5y)	0.66	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

VRSK EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +28

Trend

Momentum

Volume

Volatility

Breadth

+38

+70

+50

-60

-17

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

DOW THEORY

SPY / QQQ TSI

SECTOR STRENGTH

19.99

Confirmed Bearish

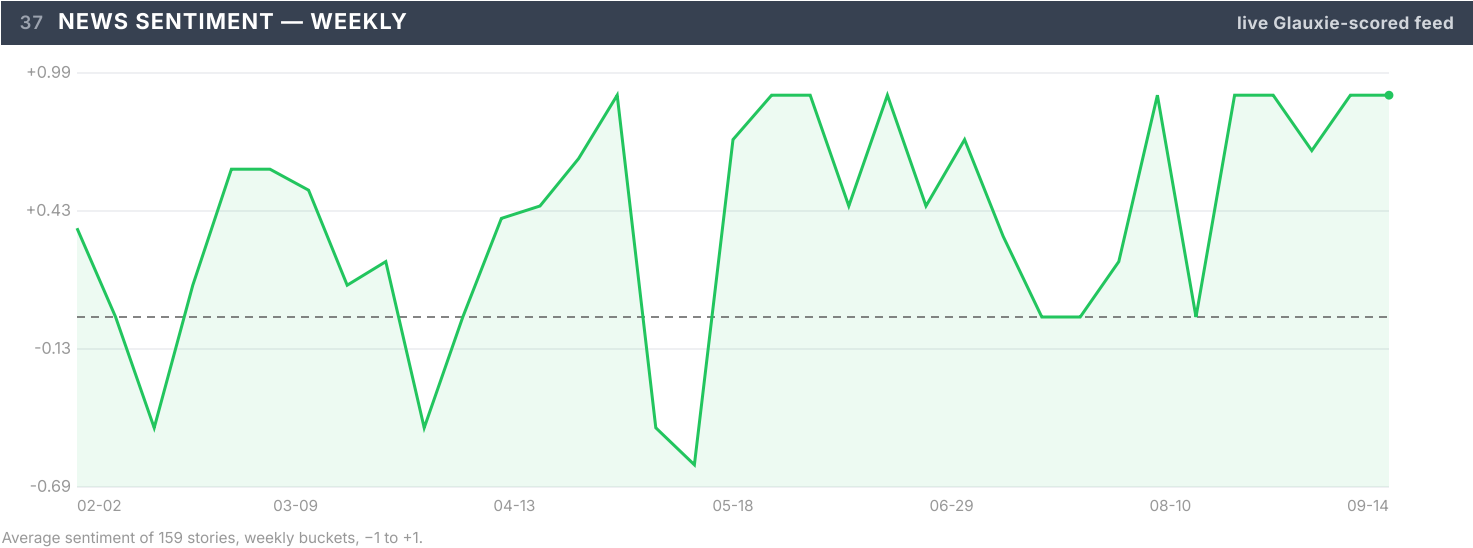
7.2 / 4.7

46/100

Normal

trend strength

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL +28.1 +37.8 vs industry	TREND +38.2 +56.6 vs industry	MOMENTUM +69.6 +98.2 vs industry	VOLUME +49.9 +48.4 vs industry
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READING	VRSK	SOFTWARE - SERVICES N=40	TECHNOLOGY N=6,969	ALL US SYMBOLS N=70,435
Overall	+28.1	-9.7	-20.7	-20.5
Trend	+38.2	-18.5	-20.8	-21.3
Momentum	+69.6	-28.6	-28.5	-15.8
Volume	+49.9	+1.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION

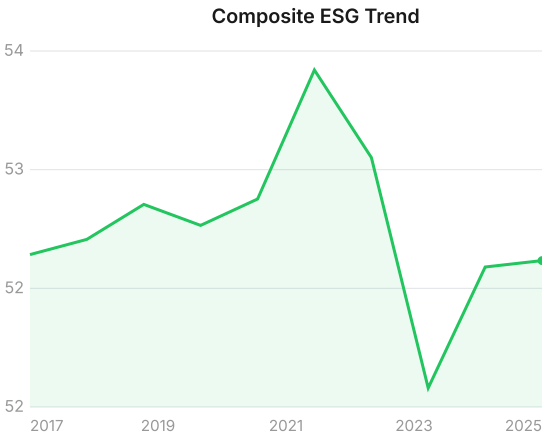
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Lee M. Shavel President and Chief Executive	\$13.5M	76% equity+incentive
Elizabeth D. Mann Executive Vice President a	\$4.8M	73% equity+incentive
Nick Daffan Executive Vice President and Chi	\$3.1M	69% equity+incentive
Kathy Card Beckles Executive Vice President	\$2.7M	67% equity+incentive
Sunita Holzer Executive Vice President and C	\$2.5M	66% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	43
Social	52
Governance	63
Composite ESG	53



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-08	Officer/Director Change; Exhibits	5.02,9.01
2026-08-18	Other Events; Exhibits	8.01,9.01
2026-07-29	Earnings Release; Exhibits	2.02,9.01
2026-07-28	Officer/Director Change; Exhibits	5.02,9.01
2026-05-21	Shareholder Vote; Exhibits	5.07,9.01
2026-04-29	Earnings Release; Exhibits	2.02,9.01
2026-02-26	Other Events; Financial Statements and Exhibits	8.01,9.01
2026-02-23	Entry into Material Definitive Agreement; Regulation FD Disclosure; Fi	1.01,7.01,9.01

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42 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

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44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-11-04 to 2026-07-29
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	67 rows · 2009 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-01 to 2026-10-15
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-10-31 to 2026-08-14
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.