**Data Management Systems**
A retailer needs a robust case management system to help manage internal cases and investigations ranging from human resources issues to asset protection. Verisk’s Asset Protection Information System (APIS) is a case management platform that lets you efficiently manage tasks, generate in-depth reports, streamline communication, issue alerts, perform investigative analysis, monitor employee training, track assets, and score audits.

**Exception-Based Reporting for Retail Loss Prevention**
Every sale in each of your stores generates data. Verisk’s Aspect Loss Prevention unit offers advanced analytical systems that can mine your data for information to help you detect and prevent employee crime. Aspect systems identify “exceptions” to normal point-of-sale activities. Such exceptions can indicate employee theft and fraud, as well as training deficiencies and operational flaws. Aspect also offers web-based reporting, protection for credit card transactions, linking of transaction data with security camera footage, and integration with your case management system (such as Verisk’s APIS and others). Retailers choose Aspect Loss Prevention for our intuitive software, unparalleled customer service, and fast return on investment.

**Organized Retail Crime Risk Mitigation**
The FBI reports that organized retail crime in the United States costs billions of dollars every year. Increasingly, criminals use sophisticated methods to plan and carry out thefts and to fence merchandise. As a response, Verisk Crime Analytics teamed up with the NRF, RILA, and FMI to create LERPnet2.0 — the Law Enforcement Retail Partnership Network. LERPnet provides an industry-backed national data-sharing platform for retailers and law enforcement agencies. Designed to set a national standard, the system lets the world’s top retailers report, share, and analyze theft and incident data in a secure and confidential manner.

**Cargo Theft Prevention and Recovery**
The retail industry handles trillions of dollars’ worth of freight every year, and industry experts estimate that cargo theft — and the resulting business interruption — cause losses in the billions. Verisk’s CargoNet® helps prevent theft and improve recovery rates through secure and controlled information sharing among theft victims, their business partners, and law enforcement. By applying a synchronized, layered approach, the system exploits the weaknesses of thieves at multiple points. CargoNet offers you integrated databases, a theft alert system, 24-hour support for investigations, and a tractor/trailer theft deterrence program.

**Claims Analysis, Reporting, and Investigations**
Self-insured retailers face significant challenges in managing claims, detecting potential claims fraud, and complying with applicable laws and regulations. Verisk’s ISO Claims Solutions provide a variety of integrated tools to help guide your personnel through every step of the claims process. ISO’s claims management, analysis, investigation, and support services can help you streamline workflow, increase productivity, and prevent overpayment of claims.

**Background Checks and Employment Screening**
When you’re hiring new employees — especially people who will have access to inventory or cash and will interact with customers — you can’t be too careful. Verisk’s IntelliCorp is a leading nationwide supplier of background checks, employment screening services, and support services for investigations. IntelliCorp provides secure online access to criminal records and
other public information. With tools from IntelliCorp, you can reduce exposure to fraud, workplace violence, and negligent-hiring lawsuits.

**Driver Risk Management and Screening Services**

To develop a safe, qualified, and productive pool of drivers, you need accurate information about employees and applicants. Since 1984, Verisk’s iX™ unit has delivered driver information and risk management services to employers. We offer on-boarding and screening reports, instant nationwide access to motor vehicle reports (MVRs), an innovative DriverSafe® Plus driver risk management platform, and an active MVR monitoring service. iX helps you make smarter decisions about the drivers you hire.

**Chemical, Regulatory, and Compliance Services**

If your company sells chemicals or other potentially dangerous materials, you need to be sure you comply at all times with government-mandated environmental health and safety (EH&S) requirements. Verisk’s 3E Company provides a variety of services to support retailers throughout the product life cycle. 3E can help you analyze products — early in the procurement process — for better purchasing decisions. The company also provides information you need for shipping, handling, regulatory reporting, and disposal of hazardous materials. And 3E’s specialists are available all day, every day to help in case of a spill or other emergency.

**Employee Training and E-Learning Courses**

You need employees who can interact effectively with customers, support your corporate brand image, and respond successfully to issues and events. Verisk’s Learn-It Solutions produces interactive employee training courses that deliver consistent messages to the right people at the right time. We develop interactive, scenario-based training courses and offer them through a variety of e-learning formats. The training covers such topics as loss prevention, investigations, risk management, driver safety, and more.

**Weather Risk Management**

Sooner or later, severe weather is going to disrupt your retail operation. But with advance knowledge and understanding of future weather events, you can prevent or mitigate many business interruptions. Verisk’s Atmospheric and Environmental Research (AER) can provide weather data, analytics, and forecasting to help you reduce risk to personnel, inventory, vehicles, and other assets. AER integrates state-of-the-art atmospheric science and remote sensing technology (using satellite, radar, and airborne sensors) into your day-to-day business process. You can also use AER’s data and analytics to help you understand and predict weather-driven fluctuations in demand for your merchandise.

**Medical Claims Reporting Services**

Risk managers and claims handlers for retailers have to be prepared for workers compensation claims and for bodily injury claims caused by accidents at stores or alleged negligence of company employees. When a claimant is eligible for Medicare benefits, you face a complex set of reporting and compliance issues. Verisk’s Crowe Paradis Services Corporation helps you make sure your claims handling and settlement protocols satisfy all federal requirements, including proper identification and negotiation of Medicare conditional payments, preparation and submission of Medicare Set Asides, and Section 111 reporting.

**Catastrophe Modeling**

Retail companies need to understand the risk associated with natural and man-made disasters. Verisk’s AIR Worldwide is the scientific leader and most respected provider of catastrophe risk modeling software and consulting services. AIR founded the catastrophe modeling industry in 1987 and today models the risk from natural catastrophes and terrorism in more than 90 countries. You can rely on AIR software and services for catastrophe risk management, detailed site-specific wind and seismic engineering analyses, agricultural risk management, and property replacement cost valuation.

**Employee Healthcare Risk Management**

Healthcare is changing rapidly, and the costs are an enormous burden for employers. Verisk Health offers tools and services that help you identify, analyze, and minimize healthcare risk while containing costs and improving the quality of care for your employees.

**Property and Risk Information**

Choosing the right location to open a retail store or distribution center can be a daunting task. LOCATION® is Verisk’s unique risk assessment tool. Accessible online or as a database, LOCATION gives you risk-specific information representing every address in the United States. You get information on the quality of fire protection services; the location of hydrants and other water sources; distances to coasts; the risk of wildfires, hurricanes, earthquakes, and severe thunderstorms; crime patterns; building code effectiveness; and much more. And when you’re evaluating a particular building, Verisk’s Specific Property Information (SPI Plus®) system gives you access to a variety of reports on millions of commercial properties around the United States. Having accurate information on the characteristics of specific buildings involved in your retail operations is critical to reducing risk and making sound decisions.

For more information...

…on Verisk’s services for the retail industry, contact Verisk Customer Support at 1-800-888-4476 or send e-mail to info@verisk.com.

---

545 Washington Boulevard
Jersey City, NJ 07310-1686
www.verisk.com

Verisk Analytics, the Verisk Analytics logo, LOCATION, and SPI Plus are registered trademarks and Verisk is a trademark of Insurance Services Office, Inc. E&S is a trademark of ISO Services, Inc. DriverSafe is a registered trademark and iX is a trademark of ISO Claims Services, Inc. AIR Worldwide is a registered trademark of AIR Worldwide Corporation. IntelliCorp is a registered trademark of Intelligor Records, Inc. 3E is a registered trademark of 3E Company. CargoNet is a registered trademark and Verisk Retail and the Verisk Retail logo are trademarks of Verisk Crime Analytics, Inc. Verisk Health is a registered trademark of Verisk Health, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies.
Incident, case and data management

Retail’s leading workflow, management and investigation tool

- Customizable dashboards, forms and reporting
- Supports 10 to over 90,000 locations
- Robust security offers 99+ levels of authorization
- Integrates with civil recovery providers
- Supports TPA claims management systems
- Direct support for LERPnet crime data-sharing
- Modular functionality scales to meet unique needs

APIS (Asset Protection Information System) is a leading software solution for Loss Prevention and Risk Management professionals. Beyond simple Case Management, APIS contains powerful utilities to collect, analyze, report and collaborate on critical incident and case data. APIS allow you to track and alert on topics such as crimes, accidents and safety events, as well as brand protection issues such as counterfeiting and patent infringement.

By combining years of experience in Law Enforcement, Investigations and Loss Prevention, Verisk Retail has developed this powerful communication, workflow, management and investigative tool to empower your team to positively impact your company’s bottom line.

Learn more or request a demo!
veriskretail.com
888-777-0562
Impact shortage and profit performance with custom and efficient data collection

Flexible audit forms, analysis and reporting

- Perform online audits, analysis and reporting
- Assign audits to specific store and user groups
- Provide immediate feedback and customized action plans
- Immediately identify systemic issues
- Compare against historical performance
- Measure for corporate compliance
- Create and save survey templates

**APISaudit** allows retailers to create custom audit forms and reports and provides the flexibility needed to create unique strategies that complement your corporate culture. Audits can be performed quickly combining the process of data collection, data entry, and report preparation. As data is entered it becomes immediately available for reporting and analysis.

Use **APISaudit** across your enterprise to incorporate departmental programs, including those from operations, merchandising, risk management and others. Use the system to implement efficient and flexible input and data collection models to directly impact shortage related to crime or operational deficiencies as well as to improve profit performance.

Learn more or request a demo!
veriskretail.com
888-777-0562
Exception reporting and analytics for the retail enterprise

Our Customers
Ranked Aspect #1 in Value Delivered*

- Easy-to-use solution
- Powerful reporting and alerts
- Dedicated user community
- Ultra-Fast ROI and low cost-of-ownership
- Modules offer expanded functionality
- Enterprise-level performance
- More than 800 pre-determined reports and queries
- Patented technology

Aspect EliteLP is an Exception-Based Reporting (EBR) solution that uses powerful data-mining techniques to quickly analyze vast amounts of historical transaction data created at your Point-of-Sale. EliteLP identifies “exceptions” to normal POS activities, exposing possible employee theft, fraud or training and operational deficiencies.

Aspect EliteLP is regarded as one of the easiest-to-use systems as a result of its flexible and expandable architecture; meeting the needs of all types of retailers, including Specialty, Apparel, Sporting-Goods, Off-Price, Restaurant, Ticketing and more.

* Independent study comparing leading retail LP software solutions.

Learn more or request a demo!
veriskretail.com
888-777-0563
Aspect EliteLP™ modules to maximize your investment

Powerful add-on modules bring tailored functionality

- Leverage multiple or unique transaction-types—retail, food and beverage, ticketing systems and omni-channel
- Integrate to third-party systems—case management solutions, DVR/CCTV systems and LDAP user-authentication
- Expand your enterprise reach—credit-card encryption, inventory variance reporting and CRM system reporting

Learn more or request a demo!
veriskretail.com
888-777-0563

Aspect EliteLP’s base functionality brings significant power to LP and risk-management professionals. Additional modules enable retailers to leverage their investment to fully maximize ROI and to decrease total cost of ownership.

Aspect EliteLP’s transaction, integration and expansion modules bring strategic functionality to the enterprise by providing advanced tools and solutions that help tie strategies together, whether they include hardware, software, data-systems or a combination thereof.
LERPnet (Law Enforcement Retail Partnership Network) is a powerful, collaboration platform designed for sharing, reporting and analyzing crime-data to combat ORC and other retail crimes.

**NOW! includes a collaboration center and real-time alerts**

- Create collaborations within any incident
- Build “virtual taskforces”
- Invite others based on name or location
- Collaborate using “conversation streams”
- Submit pictures, documents or other media
- Predict ORC using “Map a Case”
- Analyze how collaborations unfold
- Propagate and send alerts to assigned personnel
- Use alerts to update retailers and law enforcement
- Issue alerts to “non-LERPnet” users

Let’s Collaborate!

Retailer #1 says: Booster crew is hitting retailers in the Miami area—lifting baby formula (Enfamil and Similac). Hitting between 7pm-9pm.

Retailer #1 adds: Here’s an image from our DVR.

Miami LE User #1 says: Ok, we’ll set up extra patrols near stores like yours.

Retailer #1 says: Thanks. I just notified and invited three other retailers like us in the area.

Learn more or request a demo!
lerpnet.com
888-777-0564
LERPnet is designed to be the national standard for sharing retail crime information securely and confidentially. The online system provides users with powerful tools that allow for collaborative data-sharing, alerts, activity notifications, intelligent link-analysis, advanced data-searches and powerful system reporting.

Retail-focused features

• Collaboration with other retailers and law-enforcement
• Easy data entry and historical import
• Customizable access based on business role(s)
• Configurable dashboard controls
• Pattern and trend analysis tools
• Powerful link-analysis to expose related data
• Dynamic geo-spatial mapping and plotting
• Active investigation watch-lists
• Advanced data searching
• 24-hour “fusion center” support

Law enforcement-focused features

• Collaboration with retailers and other agencies
• Real-time and automated alerts and warnings
• Customizable “span of control”
• Configurable dashboard controls
• Pattern and trend analysis tools
• Track “resale locations” (pawn shops, etc.)
• Dynamic geo-spatial mapping and plotting
• Active investigation watch-lists
• 24-hour “fusion center” support
• FREE for law enforcement agencies

Learn more or request a demo!
lerpnet.com
888-777-0564
Fundamentals of loss prevention elearning for retailers

Increase team performance using our patented interactive training methods

- Reduce costs and improve productivity
- Enhance comprehension and compliance
- Increase team confidence and performance
- Utilize a convenient, web-based solution
- Manage teams with advanced administrative tools
- Choose from on-demand or site licensing options
- Integrate with your LMS platform

Learn it Solutions, a member of the “Verisk Retail Ecosystem”, introduces the Fundamentals of Loss Prevention eLearning course. Our SCORM-compliant solution leverages advanced and patented training techniques designed to prepare your LP team with the critical skills necessary to complete your day-to-day loss prevention tasks.

This training solution offers a 5-unit course that allows your loss prevention personnel to enhance observation skills, increase knowledge about internal and external theft, as well as develop apprehension methods and techniques. Enhance your team’s knowledge, improve productivity and limit potential liabilities by arming them with these necessary and fundamental skills.
other public information. With tools from IntelliCorp, you can reduce exposure to fraud, workplace violence, and negligent-hiring lawsuits.

**Driver Risk Management and Screening Services**
To develop a safe, qualified, and productive pool of drivers, you need accurate information about employees and applicants. Since 1984, Verisk’s i2XTM unit has delivered driver information and risk management services to employers. We offer on-boarding and screening reports, instant nationwide access to motor vehicle reports (MVRs), an innovative DriverSafe® Plus driver risk management platform, and an active MVR monitoring service. i2X helps you make smarter decisions about the drivers you hire.

**Chemical, Regulatory, and Compliance Services**
If your company sells chemicals or other potentially dangerous materials, you need to be sure you comply at all times with government-mandated environmental health and safety (EH&S) requirements. Verisk’s 3E Company provides a variety of services to support retailers throughout the product life cycle. 3E can help you analyze products — early in the procurement process — for better purchasing decisions. The company also provides information you need for shipping, handling, regulatory reporting, and disposal of hazardous materials. And 3E’s specialists are available all day, every day to help in case of a spill or other emergency.

**Employee Training and E-Learning Courses**
You need employees who can interact effectively with customers, support your corporate brand image, and respond successfully to issues and events. Verisk’s Learn-It Solutions produces interactive employee training courses that deliver consistent messages to the right people at the right time. We develop interactive, scenario-based training courses and offer them through a variety of e-learning formats. The training covers such topics as loss prevention, investigations, risk management, driver safety, and more.

**Weather Risk Management**
Sooner or later, severe weather is going to disrupt your retail operation. But with advance knowledge and understanding of future weather events, you can prevent or mitigate many business interruptions. Verisk’s Atmospheric and Environmental Research (AER) can provide weather data, analytics, and forecasting to help you reduce risk to personnel, inventory, vehicles, and other assets. AER integrates state-of-the-art atmospheric science and remote sensing technology (using satellite, radar, and airborne sensors) into your day-to-day business process. You can also use AER’s data and analytics to help you understand and predict weather-driven fluctuations in demand for your merchandise.

**Medical Claims Reporting Services**
Risk managers and claims handlers for retailers have to be prepared for workers compensation claims and for bodily injury claims caused by accidents at stores or alleged negligence of company employees. When a claimant is eligible for Medicare benefits, you face a complex set of reporting and compliance issues. Verisk’s Crowe Paradis Services Corporation helps you make sure your claims handling and settlement protocols satisfy all federal requirements, including proper identification and negotiation of Medicare conditional payments, preparation and submission of Medicare Set Asides, and Section 111 reporting.

**Catastrophe Modeling**
Retail companies need to understand the risk associated with natural and man-made disasters. Verisk’s AIR Worldwide is the scientific leader and most respected provider of catastrophe risk modeling software and consulting services. AIR founded the catastrophe modeling industry in 1987 and today models the risk from natural catastrophes and terrorism in more than 90 countries. You can rely on AIR software and services for catastrophe risk management, detailed site-specific wind and seismic engineering analyses, agricultural risk management, and property replacement cost valuation.

**Employee Healthcare Risk Management**
Healthcare is changing rapidly, and the costs are an enormous burden for employers. Verisk Health offers tools and services that help you identify, analyze, and minimize healthcare risk while containing costs and improving the quality of care for your employees.

**Property and Risk Information**
Choosing the right location to open a retail store or distribution center can be a daunting task. LOCATION® is Verisk’s unique risk assessment tool. Accessible online or as a database, LOCATION gives you risk-specific information representing every address in the United States. You get information on the quality of fire protection services; the location of hydrants and other water sources; distances to coasts; the risk of wildfires, hurricanes, earthquakes, and severe thunderstorms; crime patterns; building code effectiveness; and much more. And when you’re evaluating a particular building, Verisk’s Specific Property Information (SPI Plus®) system gives you access to a variety of reports on millions of commercial properties around the United States. Having accurate information on the characteristics of specific buildings involved in your retail operations is critical to reducing risk and making sound decisions.

For more information...
…on Verisk’s services for the retail industry, contact Verisk Customer Support at 1-800-888-4476 or send e-mail to info@verisk.com.

Verisk Retail
545 Washington Boulevard
Jersey City, NJ 07310-1686
www.verisk.com

Verisk Analytics, the Verisk Analytics logo, LOCATION, and SPI Plus are registered trademarks and Verisk is a trademark of Insurance Services Office, Inc. E&S is a trademark of ISO Services, Inc. DriverSafe is a registered trademark and i2X is a trademark of ISO Claims Services, Inc. AIR Worldwide is a registered trademark of AIR Worldwide Corporation. IntelliCorp is a registered trademark of IntelliCorp Records, Inc. 3E is a registered trademark of 3E Company. CargoNet is a registered trademark and Verisk Retail and the Verisk Retail logo are trademarks of Verisk Crime Analytics, Inc. Verisk Health is a registered trademark of Verisk Health, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies.