



Free markets. Real solutions.

De-risking Risky Business: Climate and Insurance Markets

Blog post by Jerry Theodorou dated June 20, 2024

www.rstreet.org

Year	Combined Ratio (%)	Operating Ratio (%)
2019	99.0	90.0
2020	98.8	90.5
2021	99.7	91.6
2022	102.7	93.2
2023	101.8	93.5

Source: [S&P Capital IQ Pro](#)