



## RLI PRODUCTS: PROPERTY, CASUALTY, SURETY

RLI isn't like other insurance companies.  
And neither are our products. They're designed to  
meet the specific needs of our unique policyholders.

RLI is a specialty insurer with a diversified portfolio of property and casualty coverages and surety bonds. Our products are flexible and continually improved to provide the best possible coverage.

Each line of RLI business is supervised by an underwriting officer with decades of experience in managing that product line. Underwriters can be found throughout our branch office network, providing a localized presence to their customer base. While our underwriters span the entire country, they

are all guided by a consistent approach to delivering the innovative insurance solutions their customers have come to expect from RLI.

Guiding all our efforts is an underwriting philosophy to which we steadfastly adhere: We initiate no new program or product without first obtaining the requisite level of underwriting expertise. Creative underwriting, particularly during soft markets, is a given. Combined ratios under 100% are another RLI staple. As a result, our balance sheet is one of the strongest in the industry.

## BUSINESS INSURANCE

### BUSINESS OWNERS INSURANCE

- Business owners policy
- Home-based business

### CASUALTY

- Casualty large retention
- Commercial/excess umbrella
- Environmental liability
- General liability
- Healthcare liability
- Medical professional liability
- Product liability
- Real estate investment trusts
- Security company liability

### CONSTRUCTION INSURANCE

- Builder's risk and installation
- Contractor's equipment
- General & artisan contractors

### EXECUTIVE LIABILITY

- Directors, officers and corporate securities
- Employment practices
- Executive Plus (directors & officers)
- Fidelity

- Fiduciary
- Labor management trust
- Nonprofit healthcare
- Nonprofit organization
- Private company directors, officers and corporate
- Private equity investment service
- Representations and warranties

### MARINE

- Cargo
- Hull and P&I
- Inland marine
  - Data systems and broadcasting
  - Floating property
  - Property in transit or storage
- Marina, boat yard and boat dealerships liability
- Marine artisans liability
- Marine general liability

### PROFESSIONAL SERVICES

- Design professionals
- Miscellaneous professional liability
- Target professionals liability
- Technology professionals liability

### PROPERTY

- Commercial property/inland marine
- Earthquake and flood (DIC)

### TRANSPORTATION

- Commercial auto programs
- Public transportation programs
- Truck programs

## PERSONAL INSURANCE

- Hawaii homeowners
- Personal umbrella
- Track Day

## SURETY BONDS

- Commercial
- Contract
- Miscellaneous
- Oil/Gas/Energy

RLI is a team of nearly 900 talented employees across the country whose priority is to help individuals and companies safeguard their assets by understanding and managing risk.

We're a U.S.-based specialty insurer supported by our subsidiaries RLI Insurance Company, Mt. Hawley Insurance Company and Contractors Bonding and Insurance Company. All our subsidiaries have earned an A+ "Superior" rating by A.M. Best Company, a distinction fewer than 10 percent of property and casualty insurance companies in the U.S. can claim.

[RLICORP.COM](http://RLICORP.COM)



Rated A+ by A.M. Best  
Rated A+ by Standard & Poor's

PROPERTY • CASUALTY • SURETY  
RLI INSURANCE CO • MT. HAWLEY INSURANCE CO  
CONTRACTORS BONDING AND INSURANCE CO

**RLI**®