



## OUR FINANCIAL STRENGTH MAKES US DIFFERENT. DIFFERENT WORKS.

RLI's history of success is driven by doing things differently. We remain true to our underwriting principles and are dedicated to deep-rooted core competencies that protect our ratings.

Our financial strength and stability means you can trust RLI to fulfill the promises we've made to our policyholders. Take a look at our track record:

- Rated A+ (Superior) by AM Best for financial strength
- Rated A (Strong) by Standard and Poor's
- Named to Ward's 50<sup>®</sup> P&C Top Performers list for 30 consecutive years (one of only two companies to be recognized every year since the list's inception)
- Increased dividends in each of the last 44 years
- Delivered underwriting profits for 24 consecutive years

### ABOUT RLI

RLI helps individuals and companies safeguard their assets and manage 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. We follow a unique business model that has helped us build an insurance company that's different. To learn more about RLI, visit [rlicorp.com](http://rlicorp.com).

**RLI**<sup>®</sup>

**DIFFERENT WORKS**

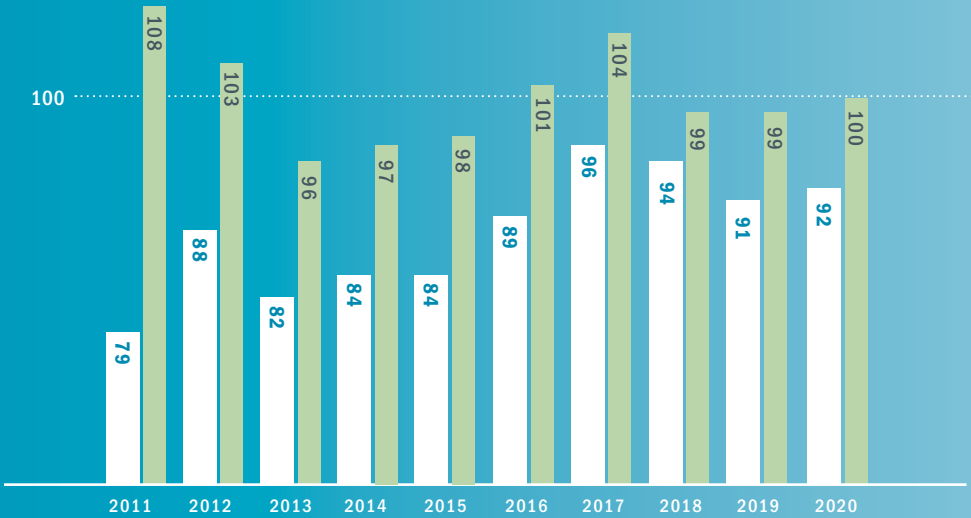
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## UNDERWRITING PROFIT

RLI has achieved 25 consecutive years of a combined ratio below 100, and has beaten the industry ratio by 13 points over the last decade.

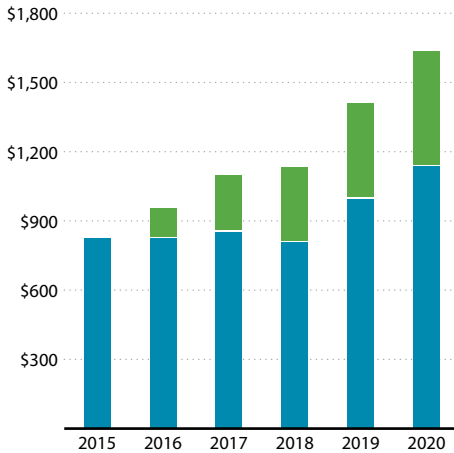
RLI
  Industry\*

\*Sources: (1) AM Best (2020). Aggregate & Averages—Property/Casualty, United States & Canada. 2011 – 2019. (2) Conning (2020). Property-Casualty Forecast & Analysis: By Line of Insurance, Fourth Quarter 2020. Estimated for the year ended December 31, 2020.



## BOOK VALUE GROWTH WITH DIVIDENDS

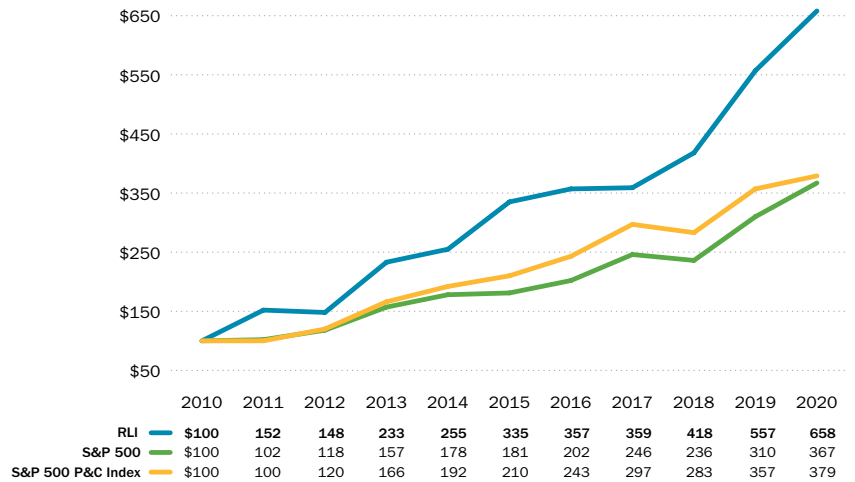
Over the past five years, RLI has returned more than \$490 million in dividends to its shareholders.



Reported Book Value  
 Cumulative Dividends

## 10-YEAR CUMULATIVE SHAREHOLDER RETURN

Over the past 10 years, RLI's total return to shareholders has outpaced that of the S&P 500 and S&P 500 P&C Index.



Assumes \$100 invested on December 31, 2010, in RLI, S&P 500 and S&P 500 P&C Index, with reinvestment of dividends.

Comparison of 10-year annualized total return:

**RLI: 20.7% | S&P 500: 13.9% | S&P 500 P&C Index: 14.3%**

Rated A+ (Superior) by AM Best  
Rated A (Strong) by Standard & Poor's

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