



RLI: WE'RE DIFFERENT

RLI isn't like other insurance companies. From our niche product offerings to our business model, our culture to our results — we're different.

WHAT WE DO

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. A U.S.-based specialty insurer, RLI is a leader in the property, casualty and surety industries, offering coverages such as excess liability, commercial earthquake, transportation, marine, directors and officers liability, miscellaneous professional liability, and personal umbrella, just to name a few.

We have a stellar reputation for niche expertise, superior service, entrepreneurial spirit, and aggressive implementation of cutting-edge technology.

We're known nationwide for our:

- Remarkable people, who build strong relationships and provide outstanding service
- Underwriting focus, which ensures we perform well in all market cycles
- Entrepreneurial culture, which puts those closest to our customers on the front line
- Customized approach, which allows us to develop coverages that meet very specific needs
- Proven financial strength, to ensure we are here to fulfill our promises

WHAT MAKES US DIFFERENT

Remarkable people. We're committed to providing the best possible support to those we serve, making life easier for brokers and agents so they can focus on quickly getting customers the coverage they need. We reduce paper work, remove red tape and streamline processes—and back it up with competitive rates and the best customer service in the industry.

Underwriting focus. Our business model guides us to focus on the big picture. It requires us to examine and strengthen areas where we're profitable and to improve those areas where we're not. When an underwriting opportunity makes good business sense, we write the business. When the return is not justified, we walk away.

Entrepreneurial culture. RLI is a place where talented people have the freedom and authority to do things their way and the resources to make it happen. Our product leaders are business owners, who run their divisions day-to-day. And we let our underwriters, the people closest to our customers, make underwriting decisions.

Customized approach. We don't follow a cookie cutter approach to underwriting. We've been customizing products to serve specialty lines insurance markets for nearly 50 years.

Proven financial strength. Our 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 A+ ratings.

OUR COMPANIES

- RLI Insurance Company, our flagship insurance subsidiary
- Mt. Hawley Insurance Company, our multi-line excess and surplus lines subsidiary
- Contractors Bonding and Insurance Company, which meets the needs of general contractors

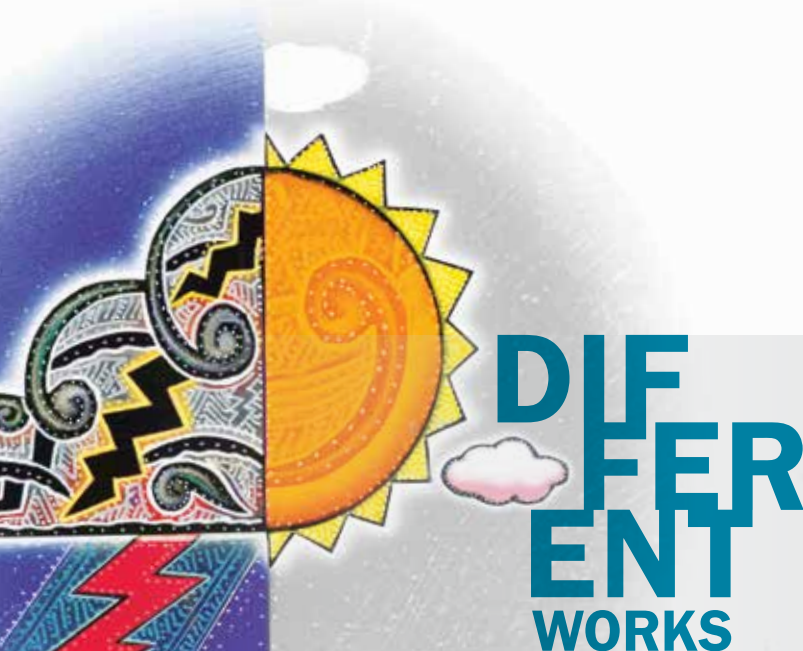
All of our companies are rated "A+" by A.M. Best Company, a distinction held by fewer than 10 percent of all property and casualty insurance companies. They also have achieved a Standard & Poor's "A+" rating and a Moody's rating of A2.

RLI common stock trades on the New York Stock Exchange (NYSE) under the symbol RLI.

OFFICE LOCATIONS

RLI has nearly 900 employees in 49 locations across the United States, including offices in these major cities:

Atlanta, GA	New York, NY
Chicago, IL	Philadelphia, PA
Dallas, TX	Phoenix, AZ
Hartford, CT	Portland, OR
Honolulu, HI	St. Louis, MO
Houston, TX	San Francisco, CA
Los Angeles, CA	Seattle, WA



Our long history of strength and stability—evidenced by our A+ rating—validates our unique way of doing business. Let us show you how at RLI, Different Works.

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

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