



FINANCIAL STRENGTH MAKES US DIFFERENT. DIFFERENT WORKS.

RLI has a 50-year history of success that 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 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 A.M. Best for financial strength
- Rated A+ (Strong) by Standard and Poor's
- Named to Ward's Top 50 for more than 25 consecutive years (one of only three companies to be recognized every year since the list's inception)
- Increased dividends in each of the last 39 years
- Delivered underwriting profits for 19 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 and our 50-year history of financial strength, visit www.rlicorp.com.

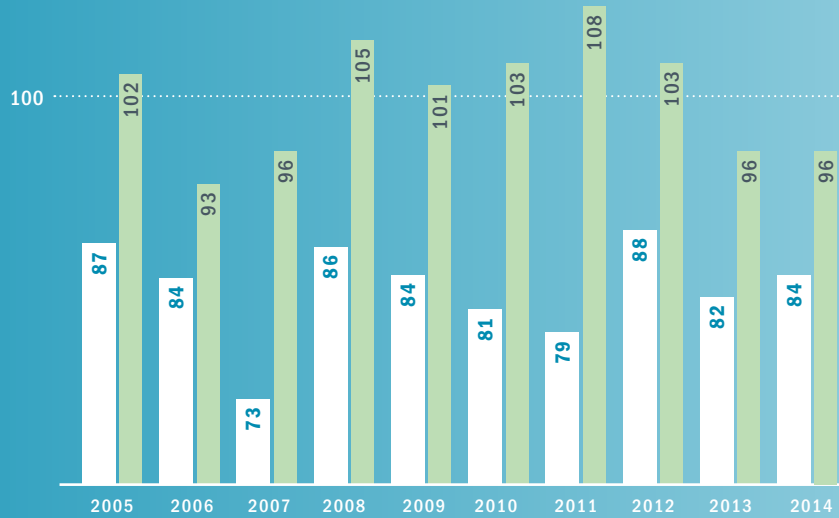
UNDERWRITING PROFIT

RLI has achieved 18 straight years of a combined ratio* below 100, and has beaten the industry ratio by an average of 17 points.

RLI
 Industry

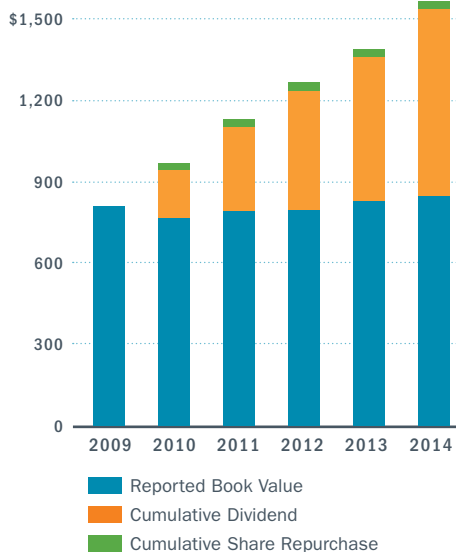
*2005-2013 Source: A.M. Best Aggregate & Averages — Property-Casualty, United States & Canada (2014 edition) statutory basis

2014 Source: Conning — Total Industry Forecast
2014Q4 — Commercial Lines (estimated for the year ended December 31, 2014)



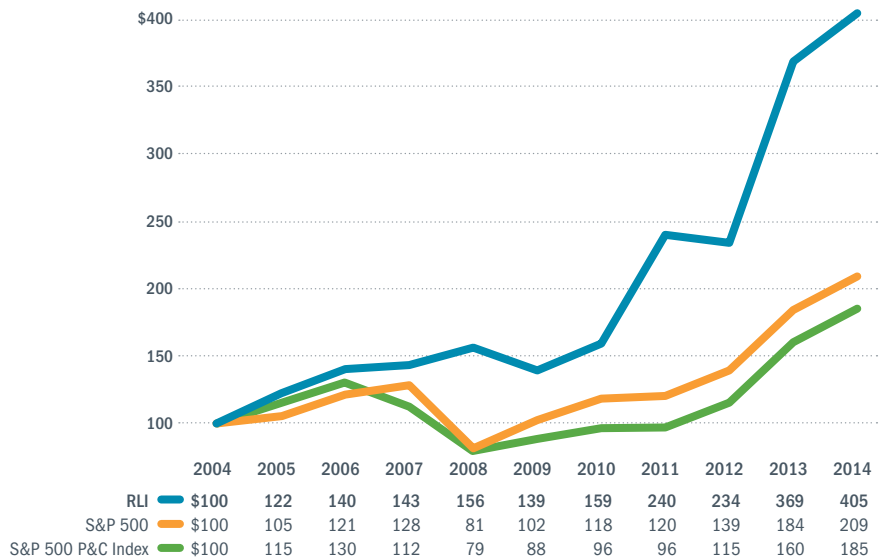
BOOK VALUE GROWTH WITH DIVIDENDS & SHARE REPURCHASES

Over the past five years, RLI has returned more than \$724 million to its shareholders in the form of dividends and share repurchases.



10-YEAR CUMULATIVE SHAREHOLDER RETURN

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



Assumes \$100 invested on December 31, 2004, in RLI, S&P 500 and S&P 500 P&C Index, with reinvestment of dividends. Comparison of 10-year annualized total return — RLI: 15.0%, S&P 500: 7.7%, and S&P 500 P&C Index: 6.3%

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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