



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 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 28 consecutive years (one of only two companies to be recognized every year since the list's inception)
- Increased dividends in each of the last 43 years
- Delivered underwriting profits for 23 consecutive years

ABOUT RLI

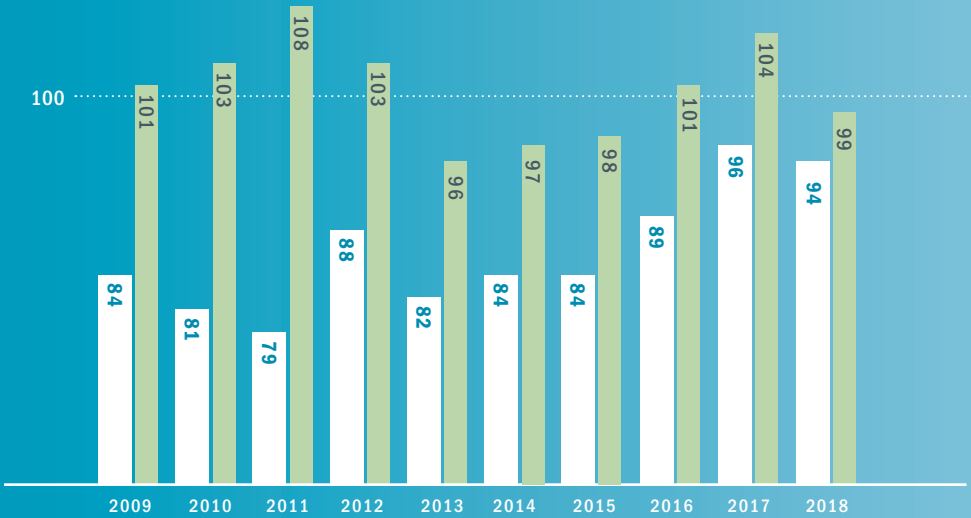
RLI helps individuals and companies safeguard their assets and manage risk. We're a U.S. based specialty insurer supported by our subsidiaries RLI Insurance Company, Mt. Hawley Insurance Company and Contractors Bonding and Insurance Company. We follow a unique business model that has helped us build an insurance company that's different. To learn more about RLI, visit rlicorp.com.

UNDERWRITING PROFIT

RLI has achieved 23 straight years of a combined ratio below 100, and has beaten the industry ratio by 15 points over the last decade.

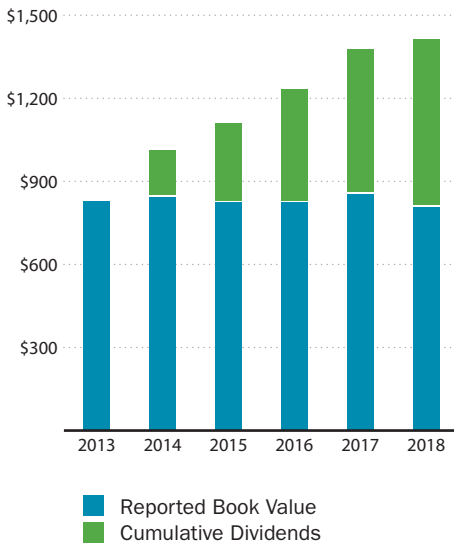
RLI Industry*

*Sources: (1) A.M. Best (2018). Aggregate & Averages – Property/Casualty, United States & Canada. 2009 – 2017. (2) Conning (2018). Property-Casualty Forecast & Analysis: By Line of Insurance, Fourth Quarter 2018. Estimated for the year ended December 31, 2018.



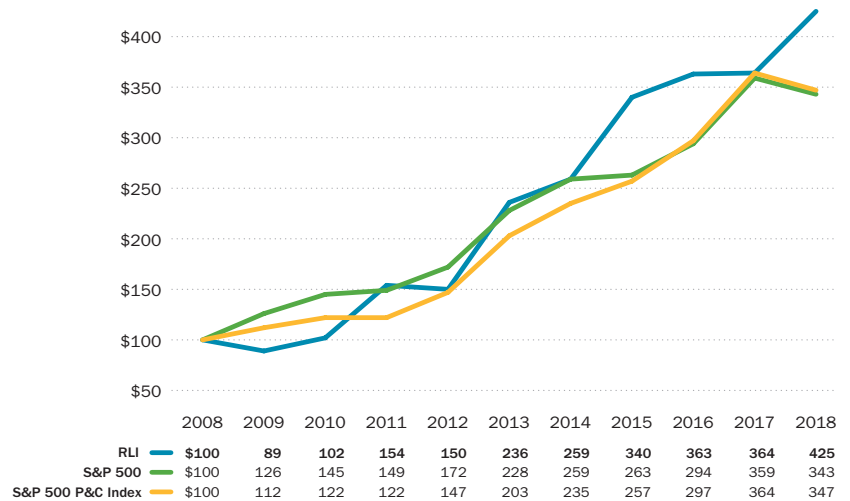
BOOK VALUE GROWTH WITH DIVIDENDS

Over the past five years, RLI has returned nearly \$600 million in dividends to its shareholders.



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, 2008, in RLI, S&P 500 and S&P 500 P&C Index, with reinvestment of dividends.

Comparison of 10-year annualized total return:

RLI: 15.6% | S&P 500: 13.1% | S&P 500 P&C Index: 13.2%

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

RLICORP.COM

RLI[®]

DIFFERENT WORKS

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RLI-MK504 (3/19)