



RLI SURETY

# EXPERT UNDERWRITING. INNOVATIVE PROGRAMS. SPECIALIZED AGENCY TOOLS.

Grow your surety business with our comprehensive bonding solutions. Plus, enjoy world-class service our agency partners have come to expect from RLI.



**RLI**  
DIFFERENT WORKS

## ABOUT RLI

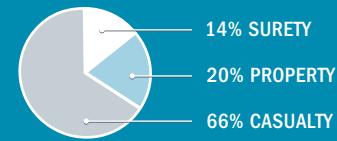
RLI is a specialty insurance company helping customers safeguard their assets and navigate the world of insurance and risk. Our property and casualty insurance and surety products serve niche and underserved markets by empowering our underwriting teams to make the best decisions on behalf of our customers and delivering unparalleled service.

### Our Financial Strength and Stability

- RLI and its subsidiaries are A+ (Superior) rated by A.M. Best and rated A+ (Strong) by Standard & Poor's
- Named to Ward's 50<sup>®</sup> Top P&C Performers list since the list's inception
- Named #2 of the top five sureties in a 2017 National Underwriter producer survey
- Named #11 Top Writers of Surety Bonds by The Surety & Fidelity Association of America
- Treasury Listings: RLI Insurance Company — in excess of \$73 million and CBIC — in excess of \$11 million

## DIVERSIFIED PRODUCT PORTFOLIO

Product diversification has fueled our growth and financial stability.



### THE RLI TIMELINE:

- **1961:** Founded contact lens insurance agency, Replacement Lens Inc.
- **1971:** RLI common stock first traded on NASDAQ
- **1976:** Paid 1st dividend
- **1977:** Began underwriting specialty P&C coverages. Continued expanding product offerings. Licensed in all 50 states
- **1996:** Merged contact lens division with Hester Enterprises, maker of Maui Jim Sunglasses
- **1999:** Launched Surety RLink. Acquired Underwriters Indemnity Company
- **2001:** Agency portal launched
- **2004:** Received upgraded A.M. Best rating to A+ (Superior)
- **2006:** Launched Surety RLink<sup>2</sup>
- **2011:** Acquired Contractors Bonding and Insurance Co.
- **2012:** Acquired Rockbridge Underwriting
- **2015:** RLI Corp. 50th Anniversary. Increased dividends for 40th consecutive year
- **2018:** Enhanced portal release and Surety RLink<sup>3</sup>

## RLI SURETY

At RLI Surety, our nationwide team of underwriters utilize their expertise and innovative approaches to underwrite the bond, industry and financial risks specific to their regions and market segments.

When you partner with us, you'll gain access to a wide variety of distinct bond programs tailored to your clients' needs, along with unparalleled and personalized service. We are deeply committed to customer relationships, innovative bonding solutions and providing online tools that allow you to manage your surety business with ease.

From our specialized surety bond solutions to our superior service, we're different. And at RLI, **DIFFERENT WORKS.**

### YOU ARE OUR CUSTOMER

We are dedicated to your success; partner with RLI Surety and get:

- Direct access to decision makers
- Fast response from your personal underwriting teams
- Dedicated employee owners; we are proud to be part of an ESOP company
- An industry-recognized partner, for service and stability with an earned reputation
- A company committed in investing in the technology needed to help you succeed



### INNOVATIVE AGENCY TOOLS

Our online self-service portal helps you easily manage your RLI Surety business:

- Transactional bond issuance system
- Renewal management
- Bond document access, including reprint and email options
- Statement and bond payment
- Digital bond forms and program information
- Agency management and self-service user access

Plus, our customized bond issuance platforms provide you with a competitive advantage while increasing efficiency and profitability.



## ACCOUNT-BASED COMMERCIAL BONDS

We target Fortune 2000 companies or larger private companies with bonded aggregations of up to \$100 million.

## ACCOUNT-BASED COMMERCIAL BONDS

RLI's account-based commercial bonds are available for large, publicly-traded and privately-held companies. We provide responsible, personal service by staffing multiple regional offices with knowledgeable and experienced underwriters. Our focus is on developing and maintaining long-term partnerships with brokers and accounts by applying a common sense approach to fulfilling the surety needs of our client accounts. With flexible rating plans and nationwide coverage, our underwriters provide comprehensive large account support and are licensed to write bonds in all 50 states, with the ability to place bonds in Puerto Rico, Canada, Mexico, Guam and the U.S. Virgin Islands.

### Commercial Industries Served\*

- Aviation
- Chemicals and Pharmaceuticals
- Consumer Products
- Energy
- Banks
- Collection Agencies
- Debt Consolidators
- Title Companies
- Food
- Healthcare
- Homebuilders
- Hospitality and Entertainment
- Life Sciences
- Manufacturing
- Marine
- Retailers
- Media, Sports and Entertainment
- Technology and Telecommunications
- Transportation
- Waste Haulers

*\*Industries listed are examples only and represent neither a completed list nor a guarantee of issuance.*

## MISCELLANEOUS COMMERCIAL SURETY BONDS

Let us help you easily manage your small, high volume Commercial Surety business.

When you partner with RLI, you receive one-on-one service from our underwriters and sales representatives, providing you with unparalleled access to regional experts in the field. They're here to answer your questions and help maximize your surety business by training your team on our products and the best ways to position them to your customers.

Our RLink transactional bond administration platform features intuitive processes that streamline application selection, rating information and bond submission and issuance. Our agent portal provides instant access to all of your business reports, billing statements, bond program information and payment options. Behind the scenes, reduce your expenses with RLI's direct bill program, online payment options and reduced paperwork.

### Bond Types

- Municipal license and permit bonds
- State license and permit bonds
- Probate bonds
- Fidelity bonds
- Public official bonds
- Notary bonds
- Notary errors and omissions insurance
- Employee dishonesty bonds
- Janitorial service bonds
- Bid/Performance/ Payment Bonds for Small Contractors (First Step/ Next Step Programs)
- Other miscellaneous bonds

### MISCELLANEOUS COMMERCIAL SURETY BONDS, RLI NOTARY PACKAGE

RLI's notary service product provides you with the flexibility to meet all of your clients' notary needs.





#### ENERGY BOND TYPES

- Plugging and abandonment
- Right of way
- Permit
- Performance (energy-related construction)
- Excise tax
- Miscellaneous (energy-related)

#### ENERGY BONDS

From traditional oil and gas to renewable energy, RLI's energy bonds support the energy industry with a variety of bond solutions. We were the first company to provide bonds to independent contractors in the Gulf of Mexico more than 20 years ago, and our geographic presence is expanding. When you partner with RLI to grow your energy bond business, you get:

- Unparalleled, responsive and personalized service
- Expert underwriters with energy industry experience who have a clear understanding of your business and customer needs
- A consultative business partner invested in your success
- The ability to secure performance bonds and service U.S.-based companies in foreign countries

## CONTRACT BONDS

For your contract bond customers, RLI specializes in medium and small contractors with a capacity of \$50,000,000 or higher for well established accounts. We also offer streamlined programs for small and infrequent users of Contract Surety credit. Our seasoned underwriters staff more than 15 branch offices to provide our customers with regional expertise and outstanding service. Branch office leaders average 20+ years in the Contract Surety industry, with the majority of that tenure with RLI.

### Our Programs:

- **Standard**  
Small and midsized contractors with aggregate program needs in excess of \$50 million
- **First Step**  
Small contractors with bond needs of \$400,000 or lower underwritten with a short application along with business and personal credit profiles
- **Next Step**  
Experienced contractors with bonded aggregate program needs of lower than \$1 million without CPA-reviewed financial statements
- **SBA Capacity**  
Small, emerging contractors through the SBA prior approval bond guarantee program. Single size limitation is \$6.5 million



### SAMPLE CONTRACT BOND TYPES:

- Bid bonds
- Performance bonds
- Labor and material payment bonds
- Supply bonds

**RLI**<sup>®</sup>

**DIFFERENT WORKS**

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

FOR MORE INFORMATION  
or to contact an underwriter:

**RLISURETY.COM**