

RLI SURETY SEGMENTS

Commercial

provides bonding capacity for large commercial accounts with bonded aggregations of up to \$90 million.

Contract

supports experienced small and medium-sized contractors for their performance and payment bond needs.

Energy

provides energy related bonds to independent energy companies in all 50 states.

Miscellaneous

is highly automated to handle transactional business and writes license & permit bonds, judicial bonds, public official bonds, fidelity and smaller contract bonds.

DIFFERENT WORKS

ABOUT RLI INSURANCE COMPANY

RLI is a specialty insurance company that offers a diversified portfolio of property and casualty coverages, which serve niche or underserved markets, as well as surety programs across four business segments. We combine profitable underwriting, solid investment returns and effective capital management to deliver consistent, long-term growth in shareholder value.

Our vision for the future is to remain focused on building and managing a portfolio of innovative products and solutions that exceed customer expectations and meet or surpass the expectations of our shareholders.

A.M. Best Ratings:

- RLI Insurance Company A+ (Superior)
- Mt. Hawley Insurance Company A+ (Superior)
- CBIC A+ (Superior)



For more information, visit www.rlisurety.com.

RLI Surety







At RLI, we offer:

- · Innovative approaches to underwriting
- Unsurpassed levels of client service
- Consistent discipline and risk management
- Strong financial stability
- Regional expertise and personal service

RLI MISCELLANEOUS SURETY PROVIDES:

- Prompt personal service from knowledgeable, experienced underwriters.
- Reduced agency expenses with direct bill, automated underwriting and reduced paperwork.
- Competitive commissions and rates.
- Easy-to-use automation including application selection, bond submission, bond issuance, endorsement processing, underwriting authority and rating.
- Different payment options including credit card and ACH\EFT.
- Quick access to your monthly billing statements, reports, forms, and much more in RLI Agent's portal.
- Sales representatives across the country regularly visit to train and educate you on various types of bonds required in your area.
- Educational surety seminars that qualify for continuing education credit.

Types of Bonds:

Types of bonds written include, but are not limited to:

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

REASONS TO DO BUSINESS WITH US

Our remarkable people. Our people are experts at building relationships that last with our customers by providing outstanding service.

Our underwriting focus. We seek common sense solutions to satisfy our customers' bond needs.

Our entrepreneurial culture. We recruit the most talented people in the business and then give them freedom to try new things; to adapt and move quickly; to be nimble and flexible; and to explore new business opportunities.

Proven financial strength. RLI has a strong balance sheet and consistently delivers profits to our shareholders. We achieve outstanding financial results by consistently beating our peers by an average of 15 points.

Need more reasons? Take a look at our track record.

- Named to Ward's 50® Top P&C Performers list, one of only three property and casualty insurers — from more than 3,000 companies — to be recognized every year since its inception.
- Named one of the top five sureties in a 2012 National Underwriter producer survey.
- We paid and increased dividends every year since 1975.
- Licensed in all 50 states.
- Rated A+ (Superior) by A.M. Best.
- Rated A+ (Strong) by Standard & Poor's.
- Less than 10% of all property-casualty carriers have an A+ rating from A.M. Best and Standard & Poor's.
- RLI treasury listing in excess of \$50 million and CBIC treasury listing in excess of \$10 million.

