



## RLI Fidelity News

[www.rli-fidelity.com](http://www.rli-fidelity.com)

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#### **RLI = Strength**

Producers seek strength and stability in carriers, and that is exactly what you'll find at RLI.

**Capacity** - \$25 million  
**Paper** - RLI Insurance Company is admitted and licensed in all 50 states and the District of Columbia

**Rating** - A+ by both A.M. Best and Standard & Poor's

**Treasury Listed** - \$71,511,000 limit as of 2008

#### **RLI's Uncommon Vision**

Best's Review shows how a small monoline company saw demand for its only line of business fading away, but used the underwriting lessons it learned to expand into a niche property/casualty player that regularly outperforms industry giants.

[Read the Best's Review profile.](#)

#### **RLI Fidelity Team**

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### **90 days in ... and going strong**

Dear Valued Partner,

Wow! I never thought so much could change in 90 days.

When many of you read our inaugural e-mail newsletter on 9/15, the Dow stood at nearly 11,000, McCain was still in the race, and names like Lehman Brothers, Merrill Lynch, WaMu, and Wachovia were still in existence. Despite the turmoil, a hint of change and progress is in the air.

RLI Fidelity has made a lot of progress in that short period of time. I see four major areas that are of interest to you.

First, we're writing business. Since dropping into the market in mid-September, we've been successful writing both primary and excess positions for Fortune 500 companies, capacity plays on ERISA Bonds and a handful of mid-sized retailers and business service companies.

Second, thanks to you, we're seeing opportunities. Our submission volumes have outpaced our expectations. Some of that may have to do with economic upheaval causing market disruption, but thanks again for thinking of RLI Fidelity.

Third, we're maneuvering through the regulatory maze of becoming an admitted carrier in all 50 states. Despite the challenges this poses, we're operational in 40+ states today, with the balance hopefully coming online over the coming weeks. The largest and most significant state remaining is California. We're looking forward to being approved in California in January and making our marketing trip to all of our friends there.

Finally, we've added another experienced, fidelity-focused underwriter to our team. Tom Huber joined us as an assistant vice president and has been concentrating on commercial crime business. Tom, Joe and I hope you will keep RLI Fidelity in mind as you look for a home for your upcoming renewals.

Of course, this is the time of year when we reflect on those things for which we are grateful. Among our many blessings are the strong relationships we have with very good business partners, which most certainly includes you.

All of us at RLI wish you a very happy holiday season and a prosperous new year. We remain your committed colleagues in business, and your friends throughout the year.



Michael D. Bernick

## What's New

### What can RLI Fidelity do for you?

They say a picture is worth a thousand words. So what's the worth of a picture AND a thousand words?

We hope you'll find the [RLI Fidelity flyer](#) a valuable reference between now and the next time we meet again. Please feel free to print a copy for your files, to keep as a reminder of what RLI Fidelity can do for you.

## Corporate News

### Award-winning stability

In 2008, RLI was named as one of the insurance industry's top-performing companies by the Ward's Top 50 List. This was the 18th consecutive year we have been honored by this prestigious group.

While there are 3,000 U.S. property and casualty insurers, RLI is one of only five that have shown such consistency. For more details, [read our full press release](#) on this topic.



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