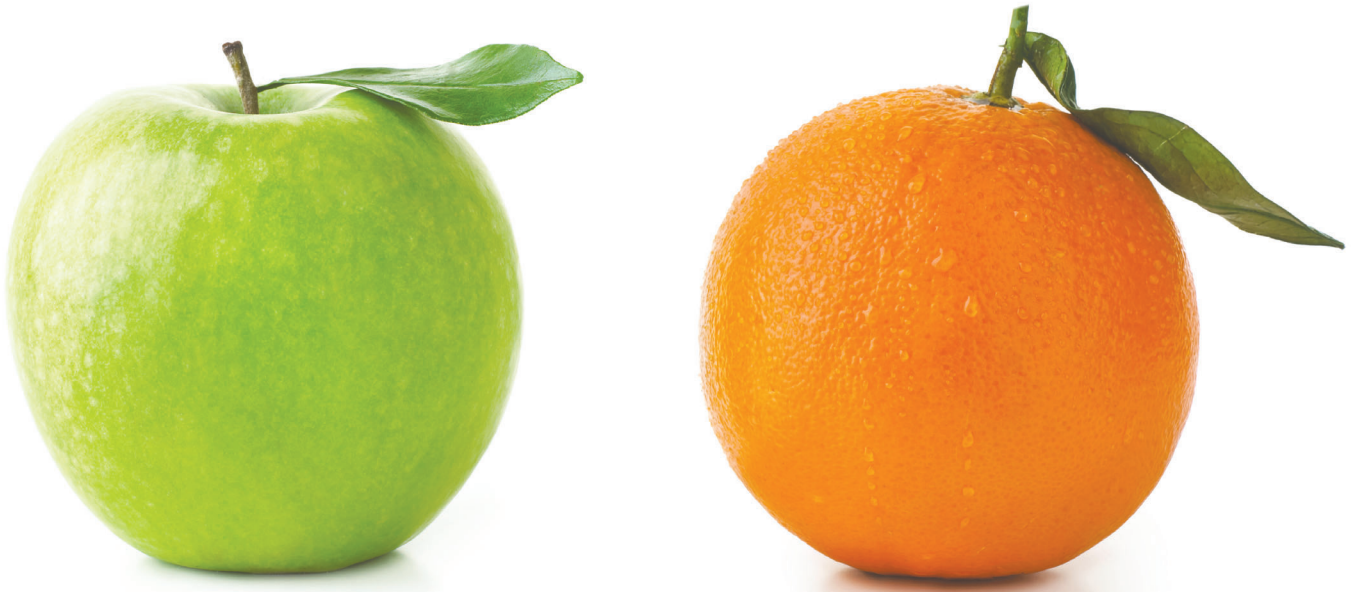


HOW DOES RLI'S PERSONAL UMBRELLA COMPARE?



RLI's motto is "Different Works." Here are just a few of the ways that RLI's umbrella is different from that of other stand-alone umbrella carriers:

- ▶ No pre-approval needed for submissions
- ▶ No need to send MVRs or underlying decs
- ▶ No schedule of exposures to maintain mid-term
- ▶ No need to update underlying policy details when required limits are still in place
- ▶ Clients can keep their current home/auto carrier
- ▶ Excess UM/UIM charged per driver, not per vehicle
- ▶ Coverage can extend to trusts and LLCs without an endorsement
- ▶ 100/300 auto limits acceptable for some customers
- ▶ Coverage can extend to personal use of company cars
- ▶ Renters, full-timers, and even senior-living customers accepted
- ▶ Self-quote in just 2 minutes, and issue quickly with esignature and online payment options