

About Us

A History of Innovation

RLI's history of innovation dates to the early 1960s, when Chairman Gerald D. Stephens, CPCU, recognized the expense of replacing contact lenses, and founded RLI — Replacement Lens, Inc. — a contact lens insurance agency. In 1965, he acquired the holding company that would later become RLI Corp. RLI was one of the first insurers of contact lenses. In time, it emerged as the largest insurer of its kind in the world.

Building upon this success, RLI soon charted a course that would dramatically affect its future. RLI entered the commercial property and liability insurance field and expanded into the direct writing of a commercial umbrella program.

RLI Insurance Company, our flagship insurance subsidiary; Mt. Hawley Insurance Company, our multi-line excess and surplus lines subsidiary; and RLI Indemnity Company, admitted in most states; are all rated "A+" by A.M. Best Company. Through them, the company has developed a reputation for profitably covering difficult risks typically eschewed by larger multi-line insurers. Our record of success can be traced to our underwriting, claims and support personnel, noted for their expertise in specialized insurance products and segments. Characteristic throughout the Company is a seasoned entrepreneurial spirit inspired by the fundamentals that guide insurance success. The company's reputation for original products, superior service and aggressive implementation of cutting-edge technology is known nationwide. In short, RLI remains a model of fundamentally sound innovation for the insurance industry.

Entrepreneurial innovation launched a fledgling company. A dedication to solid fundamentals ensured its maturation into the savvy enterprise it is today. The foundation for tomorrow's success lies in our people. As each one of us owns a piece of the business, we cooperate to achieve the growth, expansion and diversification necessary to write the next proud chapter of RLI history.

RLI is a specialty insurance company that has been successful for more than 40 years. Ours is a diversified portfolio of property and casualty coverages and surety bonds serving "niche" or underserved markets.

We operate in all 50 states from office locations across the country. Our talented associates have delivered underwriting profits in 28 of the last 32 years, including the last 13 consecutively.

Our insurance subsidiaries are rated A+ "Superior" by A.M. Best Company and A+ "Strong" by Standard & Poor's.

Contract Surety Bonds

RLI's surety division is dedicated to providing unsurpassed levels of client service and easy applications. As a result, our clients are helping us build the most successful surety bond division in the country.

Types of Coverage

- Performance bond
- Labor and material payment bond
- Bid bond
- Maintenance bond
- Supply bond
- Wage and Welfare bond

Commercial Surety Bonds

Types of Coverage

License and permit bond
Miscellaneous bond
Court bond
Customs bond
Commercial performance bonds

Miscellaneous Surety Bonds

Types of Coverage

Municipal permit and license bond
State permit and license bond
Probate bond
Fidelity bond
Public officials surety bond
Notary errors & omissions insurance
Employee dishonesty bond
Janitorial service bond
Miscellaneous bond

Surety Bonds for Oil, Gas & Energy

Types of Coverage

Plugging & abandonment bonds (federal, state, local & private)
Right of way bonds
Permit bonds
Performance bonds for energy-related construction
Excise tax bonds
Other miscellaneous bonds required in the energy sector

Miscellaneous Surety Bonds

Types of Coverage

Municipal permit and license bond
State permit and license bond
Probate bond
Fidelity bond
Public officials surety bond
Notary errors & omissions insurance
Employee dishonesty bond
Janitorial service bond
Miscellaneous bond

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