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FOR IMMEDIATE RELEASE

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Arrowhead General Insurance Agency, Inc. announces its Professional Liability Division's contract with RLI Insurance Company

San Diego, CA, 10/25/05 – Arrowhead General Insurance Agency, Inc.'s Professional Liability Division today announced it has entered into an agreement with RLI Insurance Company to offer Private Company Directors, Officers and Corporate Liability insurance to small commercial customers. The program, set to launch fourth quarter 2005, will be offered nationwide and will include an option for Employment Practices Liability insurance.

Coinciding with the program launch will be online educational marketing information and tools that will be made available to producers at www.ArrowheadPro.com.

"Our competitively priced programs offer custom coverages for growing businesses," said Chuck Brady, president of Arrowhead's Professional Liability Division. "We're also providing a fast and easy online application process with 10-minute quoting turnaround through Arrowhead Exchange, our secure online portal for submitting, quoting and binding."

Frank Ruyak, president and co-CEO of Arrowhead said, "We're confident Chuck's product development and marketing skills, Arrowhead's superior technology and our nationwide distribution network, in conjunction with the expertise and financial strength of RLI, will result in another successful program for our firms."

A.Q. "Skip" Orza, vice president, Executive Products Group at RLI commented, "We've got a great insurance product, an A.M. Best rating of A+ and admitted policies in most states. By entering into a partnership with Arrowhead we get a teammate that will present our product to thousands of retail agents through a streamlined and efficient quote and bind system. This really is a fantastic opportunity for all parties – Arrowhead, RLI and certainly our insured customers."

RLI, a specialty insurance company celebrating its 40th anniversary in 2005, offers a diversified portfolio of property and casualty coverages and surety bonds serving "niche" or underserved markets. RLI operates in all 50 states from 23 office locations. The company's talented associates have delivered underwriting profits in 24 of the last 28 years, including the last nine. As of June 30, 2005, RLI had assets of approximately \$2.5 billion and shareholders' equity of \$676 million. RLI's insurance subsidiaries — RLI Insurance Company, Mt. Hawley Insurance Company and RLI Indemnity Company — are rated A+ "Superior" by A.M. Best Company and A+ "Strong" by Standard & Poor's.

Arrowhead General Insurance Agency, Inc., headquartered in San Diego, is an independent national program manager for commercial, personal and specialty lines. Arrowhead is one of the largest privately held general agencies in the United States and is committed to creating opportunities for its producers nationwide. The partnerships with strong insurance carriers provide stability and capacity for its vast distribution network.

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