

ACADIA INSURANCE COMPANY

Acadia Insurance Company is a regional property casualty insurance company offering commercial and specialty coverages through independent insurance agents. Acadia is based in Westbrook, Maine, and has local offices in Connecticut, Maine, Massachusetts, New Hampshire, New York and Vermont.



A BERKLEY
COMPANY

OUR MISSION

Acadia's goal is to be the best regional insurance company in the Northeast, providing superior customer service. We will support the independent agency system, our employees' development, and our local communities.

COMPANY DESCRIPTION

Acadia Insurance Company was founded in 1992 in response to the Maine Workers' Compensation crisis. Today, Acadia is a major employer in the Northeast with six branches and 400 insurance professionals, recognized by many as the best in the industry.

HOW ACADIA INSURANCE COMPANY IS DIFFERENT

At Acadia, we care about our customers, our employees and our communities – and it shows in our results.

Our most significant competitive advantage is that we know our marketplace better than our competitors. We believe the best decisions are made by agents, underwriters, loss control specialists, and claim representatives who work and live in the communities in which we operate. The Northeast is the only place Acadia does business, and commercial insurance is our only business. Our relationship with the independent agent, coupled with our commitment to having staff in each state in which we operate, ensures that our customers receive superior advice, products and service.

Results Acadia ended 2008 with a 94 combined ratio, our eighth consecutive year of underwriting profit.

People Ensuring our employees enjoy working at Acadia is one way we measure our success. The overall satisfaction rating in our 2007 employee survey was 93%, proving that Acadia is considered a great place to work.

Commitment At Acadia, we feel a strong sense of responsibility to the communities in which we do business. We contribute tens of thousands of dollars, in addition to countless volunteer hours, to the communities in which we work and do business.

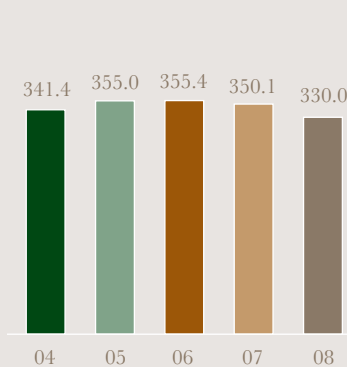
DISTRIBUTION

Acadia Insurance Company is a regional Northeast company committed to providing distribution of its products exclusively through local independent insurance agents. We value our agency relationships and we know those relationships will stand the test of time. We support our local Independent Agent Associations and we are a member of Trusted Choice, an organization for agents who are committed to superior customer service. Acadia currently works with over 200 independent agents located in 600 cities and towns in the Northeast.

FINANCIAL HIGHLIGHTS

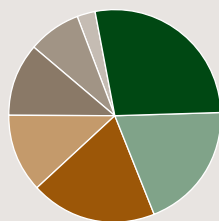
Gross Written Premiums Commercial Lines

(Dollars in millions)



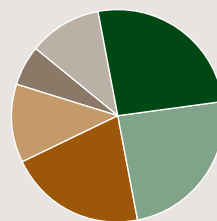
Premium Distribution By State

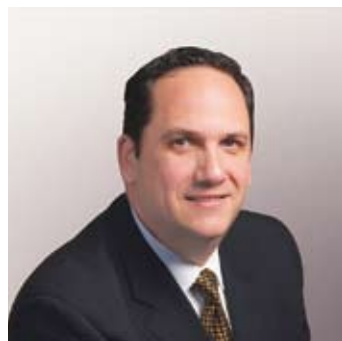
(Dollars in millions)



Premium Distribution By Line

(Dollars in millions)





WILLIAM M. ROHDE, JR.
President

Bill Rohde joined Acadia Insurance Company in 2008. During his 23 years in property and casualty insurance, he has held various senior management positions with two national insurance companies. In the past 10 years, he has led specialty businesses focused on technology, public sector, construction, ocean marine, and oil and gas.



Acadia Insurance®

CONTACT INFORMATION

For additional information on Acadia Insurance Company, please contact us at our home office or any of our branch locations.

One Acadia Commons

P.O. Box 9010
Westbrook, ME 04098-5010
Tel: (207) 772-4300
Fax: (207) 772-6104
www.acadiainsurance.com

Susan N. Grady, ARM, AMIM
VP, Branch Manager
500 Enterprise Drive, Suite 4C
Rocky Hill, CT 06067
Tel: (860) 331-2400

Jonathan Becker
AVP, Branch Manager
One Acadia Commons
P.O. Box 9010
Westbrook, ME 04098-5010
Tel: (207) 772-4300

28 Gilman Plaza, Suite 2
Bangor, ME 04401
Tel: (207) 942-3500

David LeBlanc, CPCU
VP, Branch Manager
290 Donald J. Lynch Blvd.
P.O. Box 9168
Marlborough, MA 01752-4710
Tel: (508) 786-6600

J. Barry May
VP, Marine
290 Donald J. Lynch Blvd.
P.O. Box 9168
Marlborough, MA 01752-4710
Tel: (508) 786-6600

Michael Lee
AVP, Branch Manager
23 Commerce Drive
Bedford, NH (physical location)
P.O. Box 9526
Manchester, NH 03108-9256 (mailing)
Tel: (603) 627-8466

Joseph Gresia
VP, Branch Manager
200 Salina Meadows Parkway,
Suite 250
Syracuse, NY 13212-4521
Tel: (315) 457-3757

David Richards
VP, Branch Manager
118 Tilley Drive, Suite 201
P.O. Box 9500
South Burlington, VT
05407-9500
Tel: (802) 658-0722

BUSINESS WRITTEN IN

Acadia Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Union Insurance Company

OFFICERS

William M. Rohde, Jr.
President

Charles A. Hamblen, CPA, CPCU
Senior Vice President, Chief Financial Officer

Paul S. McAuliffe, CIC, CRM
Senior Vice President, Strategic Markets & Operations

Paul Strohfus, Esq.
Senior Vice President, Claims and Legal Services

Andrew M. Burbank, AAM
Vice President Information Systems

Kathryn P. Whitmore, SPHR
Vice President, Human Resources & Facilities

Joel Glockler, FCAS, MAAA
Vice President, Chief Actuary

Bobbi Amero, CPCU, ARM, AMIM, AIS
Vice President, Chief Underwriting Officer

Stephen J. Rich, CPCU, AIC, CCLA
Vice President, Claims

Jane E. Gordon, CIC
Vice President

Commercial Lines

Colleen M. Conroy, CPCU, ARE
Vice President, Marketing

Daniel L. Swift, Esq.
Assistant Vice President, Assistant General Counsel & Secretary

Donald Olesen - PE, CSP
Assistant Vice President Loss Control

Kevin Seth, AU, AAI, AIS
Assistant Vice President Field Services

Susan N. Grady, ARM, AMIM
Vice President, Connecticut Branch Manager

Jonathan Becker
Assistant Vice President, Maine Branch Manager

David J. LeBlanc, CPCU
Vice President, Massachusetts Branch Manager

Michael Lee
Assistant Vice President, New Hampshire Branch Manager

Joseph Gresia, Jr.
Vice President, New York Branch Manager

David S. Richards
Vice President, Vermont Branch Manager

J. Barry May, CPCU, AMIM
Vice President, Marine