

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.

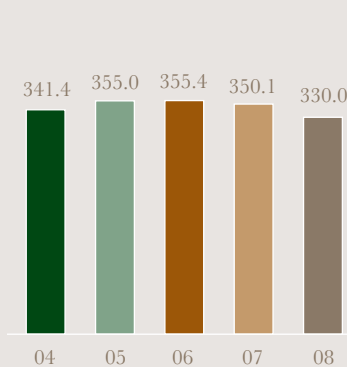
DISTRIBUTION

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

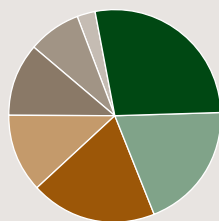
Gross Written Premiums Commercial Lines

(Dollars in millions)



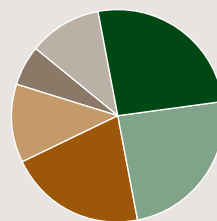
Premium Distribution By State

(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.

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

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