

Esurance Chooses HSG to Manage Auto Glass Insurance Claims

Customer Intimacy Program and Dedication to Policyholder Experience Critical to Decision

SACRAMENTO, CALIFORNIA, June 30, 2009 – Esurance, the direct-to-consumer personal auto insurance company, announced today that they have chosen HSG, the leading Property & Casualty insurance claims management company, based in Eau Claire, Wisconsin, as the sole provider to process all of their auto glass claim invoicing. HSG is one of the largest and most dynamic Third Party Administrators (TPAs) in the insurance industry - providing auto glass claim management solutions for insurance and fleet customers.

“As a company, Esurance is always looking for ways to innovate and continually enhance our policyholders’ experience,” said Joe Laurentino, material damage director for Esurance. “After an extensive review, we felt that HSG provided a customer-centric vision that aligns most closely with our own. In the end, we feel this is an exciting partnership which will allow the two of us to grow and develop as organizations.”

“Esurance has a unique, forward-thinking culture, with a vision and mission that we feel matches well to ours,” said David Stagner, executive vice president for HSG. “Our Customer Intimacy Program reflects a process where we thoroughly embrace the culture of our customers. We strive to be an extension of their business, a working part of their company, and develop customer-specific training for everyone within our organization who has any involvement working with them. We have found this approach enables us to achieve greater business success for our customers.”

HSG is the only company in the auto glass industry to offer a truly open, free-market business model. Auto glass shops are able to compete for non-preference claims based on their service and value, without conflict or bias since HSG does not manufacture, sell or provide labor for auto glass. HSG then manages the claim and the performance of the shops according to industry standards. A shop report card is produced that helps providers understand how to improve in order to earn more claim assignments.

“We are extremely pleased to be providing our unique capabilities to Esurance’s service offering,” said Stagner. “We look forward to working with Esurance to bring next-generation technology and creative thinking to the auto glass industry. A few of the ideas that have already been discussed are very exciting and could take the industry in directions never thought possible. The sky is the limit for the future of our partnership.”

About Esurance®

Esurance, a subsidiary of White Mountains Insurance Group, Ltd. (NYSE: WTM), provides personal auto insurance direct to consumers online and through select online agents. Esurance is dedicated to constantly improving the way people shop for, buy, and manage their auto insurance. By combining the best of technology with industry know-how, Esurance is able to offer hassle-free coverage with 24/7 customer service and claims handling at competitive prices.

Through Esurance’s Web site, www.esurance.com, customers can get instant quotes, view comparison quotes, buy an Esurance policy, and print their proof of insurance card— all in minutes. Esurance also offers policyholders the ability to make policy changes and file claims

instantly online, demonstrating its commitment to improving the entire insurance process from quote to claim.

About HSG

HSG is an independent Third Party Administrator (TPA) providing auto and property claim administration services for insurance and fleet customers. Our independent operating structure allows us to provide a neutral operating platform which ensures our customers are provided the ultimate product and service offering without bias or corporate self-interest. HSG offers reductions in overall severity and administrative costs by providing competitive pricing and delivering superior value and excellent service to policyholders and drivers. To learn more, please visit www.hsgcodeblue.com or call 877-456-9998.

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