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HSG and Esurance Announce *Save a Windshield, Plant a Tree* Program

Program to leverage industry-leading windshield repair capabilities to drive positive and long-lasting environmental impact

EAU CLAIRE, WISCONSIN, September 03, 2009 – HSG, the leading Property & Casualty insurance claims management company, and Esurance, the direct-to-consumer personal auto insurance company, announced today a new program titled ***Save a Windshield, Plant a Tree***. As part of this innovative program, HSG will be planting one tree for every Esurance auto glass insurance claim resulting in a windshield repair instead of a replacement.

“HSG became a world leader in providing superior auto glass claim solutions by partnering with customers and vendors to develop innovative and results-oriented product and service offerings,” said David Stagner, executive vice president for HSG. “The ***Save a Windshield, Plant a Tree*** program is a great example of how we are able to combine our industry-leading windshield repair capabilities and our partnership with Esurance to drive a positive and long-lasting impact on our environment.”

Nationally, millions of windshields are replaced each year. Automobile windshield replacement involves the removal and discarding of the broken windshield. With approximately 25 lbs of glass waste per windshield, this takes up precious landfill space. A considerable amount of energy is also used to produce glass, taking 15.2 million BTU's of energy to produce one ton of glass.

“When policyholders choose repair rather than windshield replacement they will be assisting to control carbon dioxide emissions by re-establishing tree species throughout the United States,” said Stagner. “This program will also keep millions of pounds of glass waste out of landfills and reduce the consumption of precious fossil fuels used in the production and distribution of new windshields.”

Repairing windshields negates the need to replace and discard broken parts every time a windshield is replaced. Many small chips or surface cracks only affect the outer layer of the windshield and can be mended before they get any worse. If the damage is smaller than a dollar bill, and is not in the driver's direct line of sight, it can be repaired using special equipment and glass repair resin.

“As a company dedicated to promoting sustainability in all facets of our business, we here at Esurance are delighted to work with HSG on this program,” said Joe Laurentino, material damage director for Esurance. “This program not only complements Esurance’s ongoing urban reforestation initiative, that has planted over 76,000 trees to date, but also helps ensure the safety of our valued policyholders.”

Windshields have evolved into critical safety devices. A vehicle’s windshield has three basic functions according to the National Glass Association, a trade group representing

the glass industry: to prevent passengers from being ejected from the vehicle in an accident, to absorb the impact when an airbag deploys and to support the roof. Many replaced windshields cannot withstand the force of the passenger side air bag. In addition, windshields supply up to 70 percent of the roof support, which helps prevent roof crush in an accident. In contrast, windshield repair retains the structural integrity of the glass and maintains the original factory seal. Since the windshield does not need to be removed, the original factory seal is not disturbed.

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: <http://www.hsgcodeblue.com>

About Esurance[®]

Esurance, a subsidiary of White Mountains Insurance Group, Ltd. (NYSE: WTM), provides personal car insurance direct to consumers online and through select online agents. Because of Esurance's virtually paperless online customer experience, Esurance car insurance customers have saved thousands of trees since the company's inception. As of the end of the first quarter 2009, Esurance has also helped plant and maintain over 76,000 trees by supporting a variety of urban reforestation programs. Esurance is also committed to safeguarding the environment through its own operational practices, including a fleet of hybrid claims vehicles and investment in renewable energy sources to offset the electricity used in each of its permanent office locations.

Over the years, Esurance's environmental initiatives have earned the company awards and recognition. For the past two years, Esurance has earned a position within U.S. Environmental Protection Agency's Green Power Leadership Club for its significant purchase of renewable energy credits. For more information about Esurance's green initiatives, visit: <http://www.esurance.com/environment>

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