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*FOR IMMEDIATE RELEASE*

**Esurance & 20/20 Productions Introduce 'Safe Drive Stay Alive' to U.S.**  
*Auto Insurer Teams with Communications Firm to Pilot Innovative Road Safety Program*

SAN FRANCISCO, CA – May 14, 2007 – Esurance, the direct-to-consumer personal auto insurance company, announced its support of the U.S. launch of the Safe Drive Stay Alive program, a dramatic presentation aimed at new drivers in high schools to promote road safety. 20/20 Productions, a corporate communications production company based in Europe and America, will produce the stateside version of Safe Drive Stay Alive. 20/20 Productions originally launched Safe Drive Stay Alive in the UK in 2003.

Gary Tolman, Esurance President & CEO stated, "As an auto insurance company, it is Esurance's primary mission to ensure that every driver on the road stays safe. The safety hazards common to new drivers are unique, and young people need to hear about the challenges they face on the road. We're very pleased to work with 20/20 Productions to introduce Safe Drive Stay Alive in the U.S."

The campaign, which originally launched in Scotland and spread throughout Great Britain, has been heralded as an innovative, effective approach to road safety education. In 2003, 20/20 Productions first created and produced the event, which has since been seen by thousands of British teenagers. The program uses dramatic film clips of a staged accident that features student actors, along with live testimonials from emergency service personnel, relatives, and victims to relay the tragic consequences of unsafe driving.

Andy MacKay, U.S. CEO of 20/20 Productions, stated, "Our Safe Drive Stay Alive program did so much good for young British drivers. It was amazing to see the response we got in Britain. Our approach reaches students on an emotional level, helping them realize what's at stake when they get behind the wheel. It's really gratifying to bring something that can have such positive results to an American audience, and it's great to have a creative and innovative company like Esurance help us accomplish that."

Tolman concluded, "To reach young people with this message, it needs to be presented in an interactive and contemporary way. Safe Drive Stay Alive is engaging and compelling, leaving a lasting impression. It's something new drivers will remember whenever they drive. We hope that we will reach thousands of drivers here with the program as happened in the UK."

The U.S. premiere will take place on May 21, 2007 at California High School in San Ramon, California. For more information about the program, please visit [www.safedrive.us](http://www.safedrive.us).

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### **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](http://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. Esurance is proud to support our communities through charitable involvement that benefits public health, youth outreach, and the environment.

### **About 20/20 Productions**

20/20 Productions is a corporate communications production company, based in San Francisco, and Edinburgh, Scotland, specializing in event and video production, multimedia and design.

### **Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995**

The press release may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. All statements, other than statements of historical facts, included or referenced in this release which address activities, events or developments which we expect or anticipate will or may occur in the future are forward-looking statements. The words "will," "believe," "intend," "expect," "anticipate," "project," "estimate," "predict" and similar expressions are also intended to identify forward-looking statements. These forward-looking statements include, among others, statements with respect to White Mountains':

- \*growth in book value per share or return on equity;
- \*business strategy;
- \*financial and operating targets or plans;
- \*incurred losses and the adequacy of its loss and loss adjustment expense reserves and related reinsurance;
- \*projections of revenues, income (or loss), earnings (or loss) per share, dividends, market share or other financial forecasts;
- \*expansion and growth of our business and operations; and
- \*future capital expenditures.

These statements are based on certain assumptions and analyses made by White Mountains in light of its experience and perception of historical trends, current conditions and expected future developments, as well as other factors believed to be appropriate in the circumstances. However, whether actual results and developments will conform to our expectations and predictions is subject to a number of risks and uncertainties that could cause actual results to differ materially from expectations, including:

- \*the risks associated with Item 1A of White Mountains' 2006 Annual Report on Form 10-K;
- \*claims arising from catastrophic events, such as hurricanes, earthquakes, floods or terrorist attacks;
- \*the continued availability of capital and financing;
- \*general economic, market or business conditions;
- \*business opportunities (or lack thereof) that may be presented to it and pursued;
- \*competitive forces, including the conduct of other property and casualty insurers and reinsurers;
- \*changes in domestic or foreign laws or regulations, or their interpretation, applicable to White Mountains, its competitors or its clients;
- \*an economic downturn or other economic conditions adversely affecting its financial position;

\*recorded loss reserves subsequently proving to have been inadequate;  
\*other factors, most of which are beyond White Mountains' control.

Consequently, all of the forward-looking statements made in this press release are qualified by these cautionary statements, and there can be no assurance that the actual results or developments anticipated by White Mountains will be realized or, even if substantially realized, that they will have the expected consequences to, or effects on, White Mountains or its business or operations. White Mountains assumes no obligation to update publicly any such forward-looking statements, whether as a result of new information, future events or otherwise.