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FOR IMMEDIATE RELEASE

Monolith Festival & Esurance Unveil Eco-Themed Online Game

Music Festival and Auto Insurance Sponsor Work to Promote Earth-Friendly Initiatives

MORRISON, CO – September 11, 2007 – In a unique effort to help promote environmental awareness, Monolith Festival presented by Esurance unveiled “Trash Blaster,” an eco-themed online Flash game. “Trash Blaster” features the auto insurance company’s animated special agent, Erin Esurance. Festival organizers and Esurance will use the game to underscore Monolith’s commitment to reducing its environmental impact and build environmental awareness.

Players of the online game control a remote-controlled rocket ship that destroys trash and CO2 clouds. The rocket flies over Red Rocks, the venue for the September 14 and 15 festival, to clean and green the venue. The game also features music from various bands scheduled to perform at the Monolith Festival, including the White Rabbits, Cloud Cult, and Margot & the Nuclear So and So’s. “Trash Blaster” is designed by Elektrotank.

Kristin Brewe, Esurance Director of Brand & Public Relations, stated, “Monolith Festival organizers have done a great job minimizing the impact associated with large-scale events. During the concert and after, they’re also helping raise environmental awareness in some really fun, unique ways, including ‘Trash Blaster.’ Music-wise, the Monolith Festival promises to be a great show, but it will be an even greater success if people come away with an enhanced awareness that it’s easy and fun to help protect our environment.”

Festival Director Josh Baker stated, “The ‘Trash Blaster’ online game provides the perfect vehicle to promote the greening of Monolith. It’s important to provide a fun, interactive medium to emphasize the importance of the climate-change message. Recycling is easy, fun, and just like this game, addictive, and encouraging it at the venue and after the event is one of Esurance’s and our main goals.”

Monolith Festival presented by Esurance has several other environmental initiatives associated with the event. Monolith Festival has also partnered with NativeEnergy, Friends of Red Rocks, and the Denver Digs Trees Program to help accomplish its event greening goals. Plans are set for offsetting CO₂ emissions, promoting recycling in the parking lots and inside the venue, as well as a native tree planting on site. The festival’s greening initiatives are also supported by New Belgium Brewing Company.

“Trash Blaster” can be found on the festival’s Web site at <http://www.monolithfestival.com/rocket>. The tree planting will take place Wednesday, September 12 between 11:00 a.m. and 2:00 p.m. The festival will open its gates at 2:00 p.m. on Friday, September 14, and 1:00 p.m. on Saturday, September 15. For more information, visit <http://www.monolithfestival.com>.

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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. Because of Esurance’s virtually paperless online customer experience, Esurance policyholders have saved

thousands of trees since the company's inception. In 2006, Esurance has also planted over 20,000 trees through its support of urban reforestation programs.

Esurance is committed to safeguarding the environment, through its own operational practices, including a hybrid claims fleet and carbon offset programs for its office locations. Esurance also supports a variety of environmental organizations across the U.S. Esurance was an official U.S. sponsor of Live Earth, and is an ongoing partner of the SOS Campaign. For more information about Esurance's environmental initiatives, visit: <http://www.esurance.com/home/environment.asp>

About Monolith

MONOLITH Festival presented by Esurance marks the first ever multi-day, multi-stage festival at Colorado's world-renowned Red Rocks Amphitheatre. A must-visit destination for any music fan, MONOLITH offers up the perfect excuse to finally visit the legendary outdoor venue. Hosting 50+ bands on 5 stages, and surrounded by breathtaking natural rock formations and premium facility amenities, MONOLITH promises an exceptional and intimate (only 9000 tickets will be sold!) festival experience sure to go down in rock history. This event is co-produced by MONOLITH and AEG Live Rocky Mountains. www.monolithfestival.com

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.