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FOR IMMEDIATE RELEASE

Esurance ICER AIR Kicks Off VIP Giveaway

Lucky Winner Will Receive Trip to San Francisco's Big Air Competition

SAN FRANCISCO, CA – September 18, 2008 – Esurance, the online auto insurance company, announced the recent launch of its latest sweepstakes relating to Esurance ICER AIR 2008. The contest winner and a guest will win a trip for two to Esurance ICER AIR along with two Head snowboards or pairs of skis, two nights lodging at PlumpJack Squaw Valley Inn, a cash award, and two VIP all access passes to Esurance ICER AIR events taking place October 18, 2008. The sweepstakes will run until October 1, 2008.

Esurance is back for the third year as the title sponsor of this year's big air competition. Melissa Chapman, Brand Manager of Esurance, stated, "As a company that thrives on healthy competition, we are pleased to see the recognition and attendance of Esurance ICER AIR continue to grow each year. Esurance is thrilled to help bring the snow back to San Francisco for a truly unique event like Esurance ICER AIR. This year's event will have something for everyone and the lucky winner of our sweepstakes will have a VIP experience."

At McCovey Cove in October, visitors will find a world transformed by snow and engage in a full afternoon and evening of action sports, music, and lifestyle events. Esurance ICER AIR holds the distinction of being the first and only stadium big air ski and snowboard event in the United States. Esurance ICER AIR is also committed to being a leader in environmental event activation. "As an environmentally conscious leader in our industry and one of the first auto insurance companies to offer a virtually paperless experience, Esurance looks forward to seeing this year's event become even greener," noted Chapman.

Esurance is promoting its sweepstakes on streaming radio and online. For contest information, official rules, and more information on Esurance ICER AIR 2008, visit www.esurance.com/icer

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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. Through Esurance's award-winning Web site, Esurance customers can get quotes, compare rates, buy policies, and manage their auto insurance quickly and easily.

Committed to innovation and healthy competition, Esurance is proud to support unique, one-of-a-kind events like Esurance ICER AIR. For more information on teams and sporting events sponsored by Esurance, visit: <http://www.esurance.com/aboutus/sports.asp>

About ICER AIR

The idea of skiing San Francisco became a reality three years ago. On September 29, 2005, 15,000 people watched history being made as ICER AIR took to Fillmore Street for the first-ever urban big air ski and snowboard competition. Realizing the potential for this type of event and always wanting to push the limits of creativity, ICER AIR creator Glen Griffin moved the jump to AT&T Park in 2006 for the first big-air stadium ski and snowboard competition in the United States. Esurance ICER AIR has since evolved into an action sports, music, and lifestyle

experience featuring skiing, snowboarding, skate, BMX and headliner music acts. In 2007, the event expanded again to include freestyle motocross. Continuing the mission of bringing the mountains to the city, Esurance ICER AIR will be held October 18, 2008, and will again feature action sports, concerts, and parties. For 2009 and beyond, ICER AIR intends to grow into other cities and will announce its future plans soon. <http://www.icerair.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 adjusted 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' 2007 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.