

Contacts:

Andrew Wood
InsuranceNoodle
awood@insurancenoodle.com
312.372.1667

Paul Bjorneberg
Norton Rubble & Mertz
pbjorneberg@nrmadv.com
630.954.0500, ext. 5017

For Immediate Release**InsuranceNoodle to Distribute OneBeacon Insurance Small Commercial Products**

Online wholesaler to offer carrier's OnePac P&C solution to more than 2,400 NoodleNetwork™ partner agencies.

CHICAGO – February 22, 2005 – InsuranceNoodle (www.insurancenoodle.com) has signed an agreement with OneBeacon Insurance Group to offer the carrier's OnePac P&C solution to the more than 2,400 independent commercial agencies currently using InsuranceNoodle's proprietary, Web-based technology platform.

Through InsuranceNoodle, NoodleNetwork™ partner agencies can write and service small commercial business and provide their customers with access to eleven world-class carriers – including five of the top six national small commercial carriers – serving nearly 1,500 types of business nationwide.

“Rated A (excellent) by A.M. Best, OneBeacon brings onto InsuranceNoodle's platform a high-quality carrier looking to expand regionally,” said InsuranceNoodle CEO Kathryn Emmerson. “Partnering with OneBeacon enables us to better serve our agency partners by offering access to the key markets for which OneBeacon has a broad appetite.”

OneBeacon offers comprehensive, flexible coverage through thirteen programs and over 300 classes of small business in California, Connecticut, Illinois, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont, Washington and the District of Columbia and has filings pending in Virginia.

“In addition to an outstanding core portfolio and the very broad classes of business they bring to the table, OneBeacon offers a variety of tailored coverage products, such as the OnePac P&C solution with many built-in coverages and more than 57 customized and special coverage extension endorsements,” Emmerson said. “Of particular interest to our NoodleNetwork partners is the availability of a world-class product to meet the needs of automotive services, hotel/motel, office, retail and some restaurant owners.”

“All of us at OneBeacon are excited about our new partnership with InsuranceNoodle,” said Travis MacMillian, OneBeacon Vice President, Small Business Marketing and Business Development. “InsuranceNoodle presents OneBeacon with the opportunity to write profitable small-town business through independent agents, which is the backbone of our business model. We expect InsuranceNoodle to play an important role in our small-business segment's profitable growth.”

InsuranceNoodle's current line of commercial products includes business owners' policy (BOP), directors' and officers' liability, commercial auto, umbrella insurance, workers' compensation, employment practices liability insurance (EPLI), professional liability and surety bonds.

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About OneBeacon Insurance Group

Headquartered in Boston, Massachusetts, OneBeacon Insurance Group provides property-casualty and select specialty insurance solutions. With roots dating back 170 years and an A.M. Best rating of A (excellent), OneBeacon's wide range of personal, commercial and specialty products and services are sold through select property-casualty independent agents. OneBeacon Insurance Group is wholly owned by White Mountains Insurance Group, Ltd. of Hamilton, Bermuda. White Mountains' principal businesses are conducted through its subsidiaries and affiliates in the business of property-casualty insurance and reinsurance. The company is publicly traded on the New York Stock Exchange and the Bermuda Stock Exchange under the symbol "WTM."

About InsuranceNoodle

InsuranceNoodle, a Chicago-based insurance e-broker, is the most complete online insurance solution for small business, ensuring comprehensive, tailored coverage at competitive prices. Through a quick and streamlined process, InsuranceNoodle offers agencies and small business owners comparative quotes, online purchasing and servicing of products from leading insurers including AIG, Amtrust, Chubb, CNA, Encompass, The Hartford, Markel, Philadelphia Insurance Companies, Safeco Insurance Corp., St. Paul Travelers, XL Specialty Insurance and Zurich. Real-time customer service and advice from licensed insurance advisors is available from 7:30 am to 6 pm (Central Time), Monday through Friday. InsuranceNoodle is licensed in 49 states, reaching over 99% of all small businesses in the U.S. through its extensive national network of independent insurance agencies or via direct access online. For additional information, visit www.insurancenoodle.com. More information about joining the NoodleNetwork™ of agencies may be found at <https://www.insurancenoodle.com/secure/agency>.