

Esurance® Licenses DocFinity® Solution for Insurance

Esurance \hat{A} ®, a San Francisco-based direct-to-consumer personal auto insurance company, has licensed Optical Image Technology, Inc. $\hat{A} \Box s$ award-winning DocFinity \hat{A} ® Suite of Products.

State College, PA (PRWEB) July 9, 2004 -- Esurance®, a San Francisco-based direct-to-consumer personal auto insurance company, has licensed Optical Image Technology, Inc.Â \Box s award-winning DocFinity® Suite of Products. The implementation takes place as part of the companyÂ \Box s commitment to paperless processes, and is an important initiative for EsuranceÂ \Box s claims operations, service center, production support, MIS and legal departments.

Mark Hofmann, Claims Technology Manager for Esurance, comments, $\hat{A} \Box$ The benefits of reducing paper not only reduce costs associated with day-to-day operations, but are also consistent with our brand promise of using state-of-the-art technology to provide a hassle-free, paperless experience to our customers. $\hat{A} \Box$

Esurance, which currently services approximately 90,000 policyholders, hopes to significantly improve communication with its customers by decreasing the time required to retrieve information. In order to achieve this objective, Esurance investigated technology solutions that provided operational flexibility, open architecture, and ease of use. The DocFinity Suite of Products met EsuranceÂ \square s expectations for these requirements, with the company licensing the DocFinity Enterprise Core, DocFinity Workflow, DocFinity XML FormFLOWÂ \square and DocFinity HSM.

Hofmann adds, $\hat{A} \square DocFinity$ was selected because of database structure, the workflow component and ease of implementation. Most importantly, DocFinity offered a flexible configuration and the opportunity for Esurance to tailor the product to specifically meet our business and technical requirements. $\hat{A} \square$

For more information regarding the solutions DocFinity offers the insurance industry, please visit www.docfinity.com, or contact Courtney Leigh Beisel at cheisel@docfinity.com or 814-238-0038, ext. 253.

About Optical Image Technology, Inc.

Since 1986, OIT has been developing award-winning integrated document management solutions, including COLD-ERM/EBPP, Document Imaging, Workflow/Process Management, Browser Access/E-Business Enablement, HSM, Print/Fax Server, and Enhanced Index Extraction. OITÂ solutions by DocFinity Suite of Document Management Solutions has gained prominent industry recognition by organizations such as AIIM International, Transform Magazine, Doculabs and Kinetic Information.

OIT serves customers throughout the world and across all major industries, including insurance, financial services, pharmaceutical, education, healthcare, government, manufacturing, retail, utilities and publishing. By dynamically coordinating and managing the transfer of content, OIT enables organizations to realize increased profitability, improved productivity and enhanced customer satisfaction by empowering enterprise wide business processes. For more information, please visit www.docfinity.com.

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, <u>www.esurance.com</u>, customers can get instant quotes, view comparison quotes, buy an Esurance policy and print their proof of insurance card $\hat{A} \square$ 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.

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Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995: This press release may contain $\hat{A} \Box$ forward-looking statements $\hat{A} \Box$ 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 $\hat{A} \Box$ believe, $\hat{A} \Box$ $\hat{A} \Box$ intend, $\hat{A} \Box$ $\hat{A} \Box$ expect, $\hat{A} \Box$ $\hat{A} \Box$ anticipate, $\hat{A} \Box$ $\hat{A} \Box$ project, $\hat{A} \Box$ $\hat{A} \Box$ estimate, $\hat{A} \Box$ $\hat{A} \Box$ predict $\hat{A} \Box$ and similar expressions are also intended to identify forward-looking statements. These forward-looking statements include, among others, statements with respect to White Mountains $\hat{A} \Box$:
C growth in book value per share or return on equity;
C business strategy;
C financial and operating targets or plans:

C financial and operating targets or plans;

C incurred losses and the adequacy of its loss and loss adjustment expense reserves;

C projections of revenues, income (or loss), earnings (or loss) per share, dividends, market share or other financial forecasts:

C expansion and growth of its business and operations; and

C 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 with its expectations and predictions is subject to a number of risks and uncertainties that could cause actual results to differ materially from expectations, including:

C the failure of announced acquisitions to enhance shareholder value;

C claims arising from catastrophic events, such as hurricanes, earthquakes, floods or terrorist attacks;

C the continued availability of capital and financing;

C general economic, market or business conditions;

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otherwise.

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C business opportunities (or lack thereof) that may be presented to it and pursued;
C competitive forces, including the conduct of other insurers and reinsurers;
C changes in domestic or foreign laws or regulations applicable to White Mountains, its competitors or its clients;
C an economic downturn or other economic conditions adversely affecting its financial position;
C loss reserves established subsequently proving to have been inadequate; and
C other factors, most of which are beyond White Mountains $\hat{A} \Box$ 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

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Online Web 2.0 Version

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