



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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A.M. Best Affirms Ratings of White Mountains Insurance Group, Ltd., OneBeacon Insurance Group and Esurance Insurance Group

Ratings Supplement

The FSR of A (Excellent) and the ICRs of “a” have been affirmed with a stable outlook for **OneBeacon Insurance Group** and its following members:

- **Atlantic Specialty Insurance Company**
- **AutoOne Insurance Company**
- **AutoOne Select Insurance Company**
- **The Camden Fire Insurance Association**
- **The Employers Fire Insurance Company**
- **Essentia Insurance Company**
- **Homeland Insurance Company of New York**
- **Massachusetts Homeland Insurance Company**
- **The Northern Assurance Company of America**
- **OneBeacon America Insurance Company**
- **OneBeacon Insurance Company**
- **OneBeacon Lloyd’s of Texas**
- **OneBeacon Midwest Insurance Company**
- **Pennsylvania General Insurance Company**
- **Traders & General Insurance Company**
- **York Insurance Company of Maine**

The FSR of A- (Excellent) and the ICRs of “a-” have been affirmed with a stable outlook for **Esurance Insurance Group** and its following members:

- **Esurance Insurance Company**
- **Esurance Property and Casualty Insurance Company**
- **Esurance Insurance Company of New Jersey**

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The ICR of “bbb” has been affirmed with a stable outlook for **White Mountains Insurance Group, Ltd.**

The ICR of “bbb” has been affirmed with a stable outlook for **OneBeacon Insurance Group, Ltd.**

The FSR of B++ (Good) and the ICR of “bbb+” have been affirmed with a stable outlook for **Potomac Insurance Company**. The company currently is in runoff.

The following debt rating has been affirmed with a stable outlook:

OneBeacon U.S. Holdings, Inc.—

-- “bbb” on \$676 million 5.875% senior unsecured notes, due 2013

The following indicative ratings under the shelf registration have been affirmed with a stable outlook:

OneBeacon U.S. Holdings, Inc. and OneBeacon Insurance Group, Ltd.—

-- “bbb” on senior unsecured debt

-- “bbb-” on subordinated debt

-- “bb+” on preferred stock

OneBeacon U.S. Holdings Trust I, II and III—

-- “bb+” on preferred securities

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