FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See	STATEMENT C
Instruction 1(b).	Filed pursu

OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person* BYRNE JOHN JOSEPH															5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
							GROUP LTD [WTM]													
•	•	,	,	GROUP,				t Trans	action (N	1onth/	Day/Year)									
80 SOUTH MAIN STREET							lment,	Date o	f Origina	l Filed	d (Month/Da	ay/Y	'ear)		6. Individual or Joint/Group Filing (Check Applicable					
															X	Forn	n filed by Mor			
(:	State)											_								
1. Title of Security (Instr. 3)			2. Transac	2. Transaction Date		2A. Deemed Execution Date,		3. Transaction Code (Instr.		4. Securities Acquired (A) of Disposed Of (D) (Instr. 3, 4			(A) oı	or 5. A and 5) See Be		ount of ities icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
										v	Amount	ount (A) or Pr		Price	е	Transaction(s) (Instr. 3 and 4)				
Common Shares 05/				05/02/	2005				S		5,000(1	L)	D	\$650		494,958(2)(3)		D		
Common Shares 05			05/03/	2005				S		100(1)		D	\$652		494,858		D			
Common Shares 05/0			05/03/	/2005				S		400(1)		D	\$651.01		489,958		D			
Shares				05/03/	2005				S		4,500 ⁽¹	L)	D \$		551	490,358		D		
Common Shares		03/15/2005				G	v	98,453		D	(4)		425,254 ⁽²⁾		I	By Family Trusts (GRAT)				
Shares																2,919 ⁽³⁾ I By w				
Shares																	2	I	By 401(k)	
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																				
Derivative Security Price of Derivative Security Output Date (Month/Day/Year) (Month/Day/Year) Execution Date, if any (Month/Day/Year) (Month/Day/Year) 8)			Transact Code (In 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Expiration Date (Month/Day/Year) Date Expiration			Amount of Securities Underlying Derivative Security (Instr. and 4) Amount of Number of Number of Security (Instr. sec			Derivative Security (Instr. 5)		derivative Securities Beneficially Owned Following Reported	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)			
	Conversion or Exercise Price of Derivative	(First) ITE MOUNTA TH MAIN STR ER NH (State) Security (Instr. 3) Shares Shares Shares Shares Shares Shares Shares Shares	F JOHN JOSEPH (First) (I) ITE MOUNTAINS INSURATE MAIN STREET ER NH (State) (3 Table Security (Instr. 3) Shares Shares Shares Shares Shares Shares Ta 2. Conversion or Exercise Price of Derivative (Month/Day/Year)	(First) (Middle) ITE MOUNTAINS INSURANCE OF THE MAIN STREET ER NH 03755 (State) (Zip) Table I - Notes Shares Shares Shares Shares Shares Shares Shares Table II - 2. Conversion or Exercise Price of Derivative Price of Derivative (Month/Day/Year) 2. Table II -	(First) (Middle) ITE MOUNTAINS INSURANCE GROUP, ITH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Deriv. Security (Instr. 3) Shares 05/02/ Shares 05/03/ Shares 05/03/ Shares 05/03/ Shares 103/15/ Shares Table II - Derivatir (e.g., pu 2. Transaction Date (Month/Day/Year) [Conversion or Exercise Price of Derivative Security [Month/Day/Year) [Month/Day/Year)	E JOHN JOSEPH (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, CH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Derivative : Security (Instr. 3) 2. Transaction Date (Month/Day/Year) Shares 05/03/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 103/15/2005 Table II - Derivative Se (e.g., puts, ca	E JOHN JOSEPH (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET (State) (Zip) Table I - Non-Derivative Secusive (Month/Day/Year) Shares 05/02/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 12. Transaction Date (Month/Day/Year) Shares 05/03/2005 Shares 03/15/2005 Shares Table II - Derivative Securive (e.g., puts, calls, volume or Exercise Price of Derivative (Month/Day/Year) [Month/Day/Year] [A Transaction Date (Insurance of Conversion or Exercise Price of Derivative (Month/Day/Year) (Month/Day/Year) [A Transaction Date (Insurance of Code (Instr. 8) [A Transaction Date (Insurance of Code (Ins	F JOHN JOSEPH (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET Table I - Non-Derivative Securitie Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 05/03/2005 Shares 10/03/2005 Shares 10/03/2005	WHITE MOUNT GROUP LTD [v GROUP LTD [v GROUP LTD [v GROUP LTD] v GROUP LTD [v GROU	(First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Derivative Securities Acquired, Date (Month/Day/Year) (Month/Day/Year) Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) Shares 05/02/2005 Shares 05/03/2005 Shares 05/03/2005 Shares Table II - Derivative Securities Acquired, Date (e.g., puts, calls, warrants, option of Execution Date, or Exercise Price of Derivative Security (Month/Day/Year) (Month/Day/Year) 2. Transaction Date (e.g., puts, calls, warrants, option of Exercise Price of Derivative Security (Month/Day/Year) (Month/Day/Year) 2. Transaction Date (e.g., puts, calls, warrants, option of Date (Month/Day/Year) (Mont	(First) (Middle) TE MOUNTAINS INSURANCE GROUP, TH MAIN STREET Table I - Non-Derivative Securities Acquired, Dispersion of Exercise Price of Shares Table II - Derivative Securities Acquired, Dispersion of Shares Table II - Derivative Securities Acquired, Dispersion of Exercise Price of Original Filed Table II - Derivative Securities Acquired, Dispersion of Exercise Price of Original Filed Transaction (Month/Day/Year) A. If Amendment, Date of Original Filed Execution Date, if any (Month/Day/Year) Shares O5/02/2005 S Shares O5/03/2005 S Shares Table II - Derivative Securities Acquired, Dispersion of Exercise Price of Original Filed Transaction Date (Month/Day/Year) Shares Table II - Derivative Securities Acquired, Dispersion of Exercise Price of Original Filed Transaction Date (Month/Day/Year) Table II - Derivative Securities Acquired, Dispersion of Exercise Price of Original Filed Transaction Date (Price of Original Filed Transaction Date (Month/Day/Year) Table II - Derivative Securities Acquired, Dispersion Original Filed Transaction Date (Price of Original Filed Transaction Date (Price of Original Filed Transaction Date (Month/Day/Year) Transaction Code (Instr. (Month/Day/Year) (Month/Day/Year) Table II - Derivative Securities Acquired, Dispersion Date (Month/Day/Year) Transaction Code (Instr. (Month/Day/Year) (Month/Day/Year) Table II - Derivative Securities Acquired (Month/Day/Year) Table II - Derivative Securities Acquired (Month/Day/Year) Transaction Date (Instr. (Month/Day/Year) (Month/Day/Year) Table II - Derivative Securities Acquired (Month/Day/Year) Transaction Date (Instr. (Month/Day/Year) (Month/Day/Year) Transaction Date (Instr. (Month/Day/Year) (Month/Day/Year) Transaction Date (Instr. (Month/Day/Year) (Month/Day/Year) Transaction Date (Month/Day/Year) Tra	(First) (Middle) TTE MOUNTAINS INSURANCE GROUP. THE MAIN STREET Table I - Non-Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and of Shares Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertile and security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (o) (n) (n) (n) (n) (n) (n) (n) (n) (n) (n	(First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET Table I - Non-Derivative Securities Acquired, Disposed of, of Code (Nonth/Day/Year) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, of Code (Nonth/Day/Year) (Month/Day/Year) (Month/Day/Year) Shares 05/02/2005 Shares 05/03/2005 Shares 05/03/2005	### WHITE MOUNTAINS INSURANCE GROUP. CFirst (Middle)	E JOHN JOSEPH (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table 1 - Non-Derivative Securities Acquired, Disposed of, or Benefic Code (Inst.) Security (Instr. 3) Date of Earliest Transaction (Month/Day/Year) 2. Deemed Execution Date, Industrial Shares 05/02/2005 Shares 05/02/2005 Shares 05/03/2005 Shares 05/03/200	E JOHN JOSEPH (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Office (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) 3. Date of Earliest Transaction (Month/Day/Year) 4. Securities Acquired (A) or Date (Month/Day/Year) 5. Indicated (Instr. 4) 5. Ind	Check all applications	EIOHN IOSEPH (First) (Middle) TTE MOUNTAINS INSURANCE GROUP. TH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned Ferson Disposed of, Or Beneficially Owned Ferson Disposed of, Or Beneficially Owned Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) (Shares 05/02/2005 \$ \$ \$ \$,000(4) D \$650 494,958(20); Disposed of, Or Beneficially Owned Ferson Disposed Or Dispos	### WHITE MOUNTAINS INSURANCE GROUP (All displeading)	

Explanation of Responses:

- 1. The sales reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the Reporting Person on March 7, 2005.
- 2. Since March 9, 2005, the Reporting Person's last report, 90,993 WTM Common Shares previously owned indirectly through a grantor retained annuity trust have been distributed and are now owned directly.
- 3. Since March 9, 2005, the Reporting Person's last report, 2,869 WTM Common Shares previously owned directly were transferred to the Reporting Person's wife and are now owned indirectly.
- $4.\ Value\ of\ WTM\ Common\ Shares\ gifted\ based\ on\ the\ average\ of\ the\ high\ and\ low\ bid\ price\ of\ WTM\ Common\ Shares\ on\ March\ 15,\ 2005.$

Remarks:

** Signature of Reporting Person

05/03/2005

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.