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
Instruction 1(b).

## STATEMENT 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

1. Name and Address of Reporting Person*						2. Issuer Name <b>and</b> Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE									5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
BARRETTE RAYMOND JOSEPH RENE						GROUP LTD [ WTM ]								X	Directo	or	10% Owner		vner	
(Last) (First) (Middle)														X	$egin{array}{cccc} X & & \mbox{Officer (give title} & & X & & \mbox{Other (specify below)} \end{array}$					
C/O WHITE MOUNTAINS INSURANCE GROUP 80 SOUTH MAIN STREET						3. Date of Earliest Transaction (Month/Day/Year) 03/30/2009								C	Chief Executive Officer / Chairman of the Board					
(Street) HANOVER NH 03755					4.	4. If Amendment, Date of Original Filed (Month/Day/Year)									i. Individual or Joint/Group Filing (Check Applicable ine)  X Form filed by One Reporting Person					
					-	Form filed by More than One Reporting Person														
(City)	(S		(Zip)																	
			le I - No			_			<del>.</del>	Dis	1				/ Owned					
Date				Date	Transaction ate Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		Transa Code (	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4			Beneficia	es ally Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Direct ndirect tr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
						Code			v	Amount	ount (A) o		ice	Transaction(s) (Instr. 3 and 4)						
Common Shares 0				03/3	03/30/2009				P		190 <sup>(</sup>	(1) A	\$1	167.38	3 7	775			by daughter	
Common Shares															27,	,195	I	D		
Common Shares (restricted)															36,	,000	I	D		
Common Shares															24,	,768		I	By Grantor Retained Annuity Trust	
Common Shares															11,	615		I	By wife	
Common Shares														3	00		I	By son		
Common Shares														4,230			I	By IRA		
Common Shares													128(2)				By 401(k)			
		-	Гаble II -									f, or Ber			Owned					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year) 4. TracCC 8)			action (Instr.	5. Number of E E Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exemple Expiration (Month/Date	ercisa Date Date y/Year	ble and )	7. Title and Amou of Securities Underlying Derivative Securit (Instr. 3 and 4)		unt ity unt per	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		O. Ownership Form: Direct (D) or Indirect I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Share Options	\$650 <sup>(3)</sup>				Code	v	(A)	(D)	(4)	e Da	/19/2014	Title  Common Shares	of Sh 200,			200,000	0	D		
	n of Respons			l																

- 1. Common Shares acquired in open market transaction.
- 2. Since the date of Reporting Person's last filing, Reporting Person acquired 16 shares of WTM Common Shares in his 401(k) Plan account. WTM Common Shares are purchased at fair market value on the date of purchase. The information in this report is based on a plan statement dated as of March 27, 2009.
- 3. On January 20, 2007, the Reporting Person was granted options to purchase 200,000 Common Shares with an initial exercise price of \$650 per share. The exercise price increases on a cumulative basis at an annual rate of 5% less the annualized regular dividend rate.
- 4. The options vest in five equal annual installments beginning January 19, 2008.

## Remarks:

<u>Jason R. Lichtenstein, by</u> Power of Attorney

03/31/2009

\*\* Signature of Reporting Person

Date

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.

Know all by these presents, that the undersigned hereby constitutes and appoints each of Robert L. Seelig, General Counsel, and Jennifer L. Pitts, Secretary, of White Mountains Insurance Group, Ltd., and Jason R. Lichtenstein, Vice President & Assistant General Counsel, signing singly, the undersigned's true and lawful attorney-in-fact to: (1) execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of White Mountains Insurance Group, Ltd. (the "Company"), Forms 3, 4, and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder; (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority; and (3) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion. The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not rendering legal advice of any form, other than satisfying regulatory filing requirements, with respect to any transactions to be reported on Forms 3, 4 and 5 are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934. The undersigned hereby grants this Power of Attorney with the understanding that information provided to each such attorney-in-fact is strictly confidential and will not be disclosed to senior management, directors or other third parties whether affiliated or otherwise and will be used solely to complete and execute any such Form 3, 4 or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact. IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 20th day of June 2008.

/s/ Raymond Barrette