

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K/A

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities
Exchange Act of 1934

DECEMBER 30, 1999
Date of Report (Date of earliest event reported)

WHITE MOUNTAINS INSURANCE GROUP, LTD.
(Exact name of registrant as specified in its charter)

BERMUDA
(State or other jurisdiction of
incorporation or organization)

1-8993
(Commission
file number)

94-2708455
(I.R.S. Employer
Identification No.)

80 SOUTH MAIN STREET, HANOVER, NEW HAMPSHIRE 03755
(Address of principal executive offices)

(603) 643-1567
(Registrant's telephone number, including area code)

ITEM 5. OTHER EVENTS.

This filing serves to amend Form 8-K dated December 30, 1999 which was filed by the Registrant on January 11, 2000.

On March 31, 2000 Folksamerica Holding Company, Inc., a wholly owned subsidiary of the Registrant, announced that it had concluded its previously announced purchase of PCA Property & Casualty Insurance Company, a Florida-domiciled workers' compensation insurance company, from Humana Inc. for \$125 million in cash (which is subject to subsequent purchase price adjustments relating to PCA's investment portfolio).

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The following exhibits are filed herewith:

Exhibit No. -----	Description -----
10 (a)	Stock Purchase Agreement as of December 30, 1999, by and among Humana Inc., Physician Corporation of America, and Folksamerica Holding Company, Inc.*
10 (b)	Amended and Restated Management Contract by and between PCA Property & Casualty Insurance Company and Humana Workers Compensation Services, Inc.*

* previously filed on Form 8-K dated December 30, 1999.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

WHITE MOUNTAINS INSURANCE GROUP, LTD.

Dated: April 6, 2000

By: _____/s/_____
Michael S. Paquette
Senior Vice President and
Controller