

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

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* <u>BYRNE JOHN JOSEPH</u>  (Last) (First) (Middle) <u>C/O WHITE MOUNTAINS INSURANCE GROUP, LTD</u> <u>80 SOUTH MAIN STREET</u>  (Street) <u>HANOVER NH 03755</u>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>WHITE MOUNTAINS INSURANCE GROUP LTD [ WTM ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>05/02/2005</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Shares	05/02/2005		S		5,000 <sup>(1)</sup>	D	\$650	494,958 <sup>(2)(3)</sup>	D	
Common Shares	05/03/2005		S		100 <sup>(1)</sup>	D	\$652	494,858	D	
Common Shares	05/03/2005		S		400 <sup>(1)</sup>	D	\$651.01	489,958	D	
Common Shares	05/03/2005		S		4,500 <sup>(1)</sup>	D	\$651	490,358	D	
Common Shares	03/15/2005		G	V	98,453	D	(4)	425,254 <sup>(2)</sup>	I	By Family Trusts (GRAT)
Common Shares								2,919 <sup>(3)</sup>	I	By wife
Common Shares								2	I	By 401(k)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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. Transaction Code (Instr. 8)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)					

**Explanation of Responses:**

- 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.
- 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.
- 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.
- 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:**

John J. Byrne 05/03/2005  
 \*\* 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.