FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

ı	OMB APPRO	VAL
l	OMB Number:	3235-0287
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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			,									_		,
1. Name and Address of Reporting Person*				2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE									5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
BARRETTE RAYMOND JOSEPH RENE								WTM					X	X Director 10% Owner					
(Last)	(F	irst)	(Middle)											X	Officer below)	(give title	X	Other (s	specify
C/O WHITE MOUNTAINS INSURANCE GROUP							st Tran	saction	(Mont	th/Day/Year		Chief Executive Officer / Chairman of the							
80 SOU	TH MAIN S	STREET			05	/11/2	009									Во	ard		
(Street)					4.	If Ame	ndmen	t, Date	of Origir	nal Fil	ed (Month/I	Day/Year)			/idual or J	loint/Group	Filing	(Check Ap	plicable
HANOV	ER N	Н	03755											₋ine) X	Form f	led by One	Repo	rtina Perso	n
					-										Form f	led by Mor		•	
(City)	(S	tate)	(Zip)												Persor				
		Tak	ole I - N	on-Deriv	ativ	e Se	curiti	es Ac	quire	d, D	isposed	of, or B	enefici	ally	Owned				
1. Title of	Security (Ins	tr. 3)		2. Transac Date	tion		Deeme		3. Transa	ction		es Acquire		I E\	5. Amou				7. Nature of Indirect
		(Month/Da	y/Year) ifaı	Execution Date, if any (Month/Day/Year)		Code (Instr.		Disposed Of (D) (Instr. 3, 4 an			Benefi			Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect	Beneficial Ownership		
								Code V		Amount (A) or (D)		Price		Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
Common	Chama			05/11/5	2000	+					-	_		4575	<u> </u>	•		D	
				05/11/2		+			P		800(1)	A	\$216.			,995		D	
Common				05/11/2	2009	_			P		200(1)	A	\$216	5.49	<u> </u>	,195		D	
Common	Shares (res	tricted)													36	,000		D	
																			By
Common Shares												24,768		,		Grantor Retained			
																,			Annuity
																			Trust
Common	Shares														11	,615		I	By wife
Common	Shares														7	75			by
	- Julies															, 5		•	daughter
Common	Shares														3	00		I	By son
Common	Shares														4,	230		I	By IRA
Common	Shares														14	13 ⁽²⁾			Ву
																			401(k)
		•	Table II								posed o				wned				
1. Title of	2.	3. Transaction	3A. Deei		4.	Can	.				sable and	7. Title an			Price of	9. Number	of	10.	11. Nature
Derivative Security	Conversion or Exercise Price of Derivative	Date (Month/Day/Year)	Execution if any	on Date,	ate, Transaci Code (In		of	erivative	Expiration Date (Month/Day/Yea		te	of Securit Underlyin	ies a	D	Derivative Security (Instr. 5)	derivative Securities	Owners Form: Direct (or Indir	Ownership Form:	of Indirect Beneficial
(Instr. 3)			(Month/I	Day/Year)	B)		Acqu	Securities Acquired				Derivative Securi (Instr. 3 and 4)		ty (Instr		Beneficial Owned		Direct (D) or Indirect	
	Security						(A) or Disposed									Following Reported		(I) (Instr. 4)	
							of (D) (Instrand 5	nstr. 3, 4								Transactio (Instr. 4)			
				ŀ						П			Amoun						
									Date .		Expiration		or Number						
Common					Code	V	(A)	(D)	Exercisa	bie	Date	Title	of Shar	es			\dashv		-
Share Options	\$650 ⁽³⁾								(4)		01/19/2014	Common Shares	200,00	00		200,00)	D	
Explanatio	n of Respons	ses:																	

- $1.\ Common\ Shares\ acquired\ in\ open\ market\ transaction.$
- 2. Since April 1, 2009, the date of Reporting Person's last filing, Reporting Person has acquired 15 shares of WTM Common Shares under his 401(k) Plan. 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 May 8, 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:

Jason R. Lichtenstein, by Power of Attorney

05/13/2009

** Signature of Reporting Person

Date

** 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