

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* BERKSHIRE HATHAWAY INC (Last) (First) (Middle) 1440 KIEWIT PLAZA (Street) OMAHA NE 68131 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP LTD [WTM]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) 10/31/2008	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

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, \$1.00 par value	10/31/2008		S		1,634,921	D	(1)	89,279	D(2)	

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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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)
						Date Exercisable	Expiration Date					

1. Name and Address of Reporting Person*
BERKSHIRE HATHAWAY INC
 (Last) (First) (Middle)
1440 KIEWIT PLAZA
 (Street)
OMAHA NE 68131
 (City) (State) (Zip)

1. Name and Address of Reporting Person*
BUFFETT WARREN E
 (Last) (First) (Middle)
1440 KIEWIT PLAZA
 (Street)
OMAHA NE 68131
 (City) (State) (Zip)

1. Name and Address of Reporting Person*
GENERAL RE CORP
 (Last) (First) (Middle)
1440 KIEWIT PLAZA
 (Street)
OMAHA NE 68131
 (City) (State) (Zip)

(City)	(State)	(Zip)
1. Name and Address of Reporting Person*		
<u>GENERAL REINSURANCE CORP</u>		
(Last)	(First)	(Middle)
1440 KIEWIT PLAZA		
(Street)		
OMAHA	NE	68131
(City)	(State)	(Zip)

Explanation of Responses:

- On October 31, 2008, General Reinsurance Corporation exchanged 1,634,921 common shares of White Mountains Insurance Group, Ltd. (?WTM?), at an exchange value of \$485.00 per share, for 100% of the common stock of a subsidiary of WTM that holds Commercial Casualty Insurance Company, International American Group, Inc., and approximately \$708 million in cash, pursuant to an Exchange Agreement, dated as of March 8, 2008, by and among Berkshire Hathaway Inc. (?Berkshire?), General Reinsurance Corporation (?General Reinsurance?), WTM, and Railsplitter Holdings Corporation.
- These securities are owned directly by General Reinsurance, which is a wholly owned subsidiary of General Re Corporation (?Gen Re?), which is a wholly owned subsidiary of Berkshire. Gen Re and Berkshire are indirect beneficial owners of the reported securities.

Berkshire Hathaway Inc., by 11/03/2008
Marc D. Hamburg

** 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.