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WHITE MOUNTAINS INSURANCE GROUP LTD

Form 4

Common

Shares

December 06, 2007

FORM	1 4							OMB AF	PPROVAL	
	UNITED STATES SECUR Wasi					ANGE C	OMMISSION	OMB Number:	3235-0287	
Check the if no lon	ger		JEDGIJID OF	Expires:	January 31, 2005					
subject to Section 1 Form 4 of Form 5 obligation	o 16. or Filed pur	STATEMENT OF CHANGES IN BENEFICIAL OWNE SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange A Section 17(a) of the Public Utility Holding Company Act of 19						Estimated average burden hours per response 0		
may con <i>See</i> Instr 1(b).	unue.	30(h) of the	•	_	-	•				
(Print or Type	Responses)									
1. Name and Address of Reporting Person * Tolman Gary Charles			uer Name an ol ΓΕ ΜΟUN		r Trad	ing	5. Relationship of Reporting Person(s) to Issuer			
	INSU	RANCE G	ROUP I	LTD	[WTM]	(Check all applicable)				
(Last) (First) (Middle) C/O WHITE MOUNTAINS			e of Earliest T n/Day/Year) /2007	ransaction			Director 10% Owner Other (specify below) below) Pres & CEO - Esurance			
	CE GROUP, LTE AIN STREET	0, 80								
(Street)			mendment, D Month/Day/Yea	_	al		6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
HANOVER	R, NH 03755						Form filed by M Person	ore than One Re	porting	
(City)	(State)	(Zip) Ta	able I - Non-	Derivative	Secu	rities Acq	uired, Disposed of	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	e 2A. Deemed Execution Date, i any (Month/Day/Year	Code	4. Secur or(A) or D (Instr. 3,	ispose	ed of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common			Code V	Amount		Price	(Instr. 3 and 4)		Dr. family	
Common Shares	12/05/2007		S	135	D	\$ 520	4	I	By family trust (1)	
Common Shares	12/05/2007		S	4	D	\$ 521.17	0	I	By family trust (1)	
Common Shares	06/29/2007		G	142	D	\$ 0	415 (2)	D		

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By IRA

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Common Shares

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 control number.

SEC 1474

(9-02)

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)	4. Transac Code (Instr. 8	5. tionNumber of) Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	S	ate	Amou Under Secur	le and unt of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	
			Code '	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Tolman Gary Charles C/O WHITE MOUNTAINS INSURANCE GROUP, LTD 80 SOUTH MAIN STREET HANOVER, NH 03755

Pres & CEO - Esurance

Signatures

Jason R. Lichtenstein, by Power of Attorney 12/06/2007

**Signature of Reporting Person Date

Explanation of Responses:

- * 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).
- (1) Reporting Person disclaims beneficial ownership of the shares in the family trust except to the extent of his pecuniary interest therein.
- (2) Reflects Reporting Person's gift to educational institutional of 142 Common Shares.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Reporting Owners 2

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