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WHITE MOUNTAINS INSURANCE GROUP LTD

Form 4

Common

Shares

December 06, 2007

FORM	FORM 4 LINITED STATES SECURITIES AND EVCHANCE							OMB APPROVAL			
	UNITED	STATES SECU W	RITIES A ashington,			ANGE C	OMMISSION	OMB Number:	3235-0287		
Check the if no lon subject to Section Form 4 of Form 5	ger o 16. or Filed pur	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 19:						burden hours per response 0.			
obligatic may con <i>See</i> Instr 1(b).	tinue.	a) of the Public 30(h) of the 3		_	-	•		1			
(Print or Type	Responses)										
Tolman Gary Charles Sy			E MOUN	ΓAINS			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
		INSU	RANCE G	ROUP I	LTD [[WTM]	(Check an applicable)				
(Last) (First) (Middle) C/O WHITE MOUNTAINS			of Earliest Tr /Day/Year) 2007	ransaction			Director 10% Owner Selection Other (specify below) below) Pres & CEO - Esurance				
	CE GROUP, LTD AIN STREET	D , 80									
			4. If Amendment, Date Original Filed(Month/Day/Year)				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				
(City)	(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								y Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year	Date, if Transaction(A) or Code (Instr.				5. Amount of Securities Beneficially Owned Following Reported	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	Transaction(s) (Instr. 3 and 4)				
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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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	tle and ount of erlying rities r. 3 and 4)	Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
			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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