

WHITE MOUNTAINS INSURANCE GROUP LTD

Form 8-K

November 01, 2001

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities
Exchange Act of 1934

OCTOBER 31, 2001

Date of Report (Date of earliest event reported)

WHITE MOUNTAINS INSURANCE GROUP, LTD.
(Exact name of registrant as specified in its charter)

| | | |
|-------------------------------------------------------------------|-----------------------------|-----------------------------------------|
| BERMUDA | 1-8993 | 94-2708455 |
| (State or other jurisdiction of incorporation or organization) | (Commission file number) | (I.R.S. Employer Identification No.) |

80 SOUTH MAIN STREET, HANOVER, NEW HAMPSHIRE 03755
(Address of principal executive offices)

(603) 643-1567
(Registrant's telephone number, including area code)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The following exhibits are filed herewith:

| EXHIBIT NO. | DESCRIPTION |
|-------------|-------------|
|-------------|-------------|

| | |
|--------|-----------------------------------------------------------------------|
| 99 (a) | Letter to shareholders from White Mountains' Chairman, John J. Byrne. |
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ITEM 9. REGULATION FD DISCLOSURE.

White Mountains Insurance Group, Ltd.'s (the "Registrant") Chairman, John J. Byrne, issued a letter dated October 31, 2001 providing recent developments concerning White Mountains' subsidiaries, OneBeacon Corporation and Folksamerica Reinsurance Company. The Chairman's letter to shareholders dated October 31, 2001 is furnished herewith as Exhibit 99(a) and is incorporated by reference in its entirety.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

WHITE MOUNTAINS INSURANCE GROUP, LTD.

Dated: November 1, 2001

BY: /s/ J. Brian Palmer

J. Brian Palmer
Chief Accounting Officer