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WHITE MOUNTAINS INSURANCE GROUP LTD

Form 13F-NT

February 14, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2004.  
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Check Here if Amendment / /; Amendment Number: -----

This Amendment (Check only one.): / / is a restatement.  
/ / adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: White Mountains Insurance Group, Ltd.  
-----  
Address: 80 South Main Street  
-----  
Hanover, New Hampshire 03755  
-----  
U.S.A.  
-----

Form 13F File Number: 028-01681  
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The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: J. Brian Palmer  
-----  
Title: Chief Accounting Officer  
-----  
Phone: (603) 640-2200  
-----

Signature, Place, and Date of Signing:

/s/ J. Brian Palmer                      Hanover, New Hampshire                      February 14, 2005  
-----  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

/ / 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

