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WHITE MOUNTAINS INSURANCE GROUP LTD  
Form 13F-NT  
November 15, 2004

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

FORM 13F

FORM 13F COVER PAGE

INFORMATION REQUIRED OF INSTITUTIONAL INVESTMENT MANAGERS PURSUANT  
TO SECTION 13(f) OF THE SECURITIES EXCHANGE ACT OF 1934 AND RULES THEREUNDER

Report for the Calendar Year or Quarter Ended: September 30, 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.  
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Address: 80 South Main Street  
-----  
Hanover, New Hampshire 03755  
-----  
U.S.A.  
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Form 13F File Number: 28-01681  
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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                      November 15, 2004  
-----  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

