

WHITE MOUNTAINS INSURANCE GROUP LTD  
Form 8-K  
August 07, 2003

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

**FORM 8-K**

**CURRENT REPORT**

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

Date of Report (Date of earliest event reported) **JULY 31, 2003**

**WHITE MOUNTAINS INSURANCE GROUP, LTD.**

(Exact name of registrant as specified in its charter)

**BERMUDA**  
(State or other jurisdiction of  
incorporation or organization)

**1-8993**  
(Commission file number)

**94-2708455**  
(I.R.S. Employer  
Identification No.)

**80 SOUTH MAIN STREET, HANOVER, NEW HAMPSHIRE 03755**

(Address of principal executive offices)

**(603) 640-2200**

(Registrant's telephone number, including area code)

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**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits. The following exhibit is furnished herewith:

99(a) Press Release of White Mountains Insurance Group, Ltd. dated July 31, 2003.

**ITEM 12. DISCLOSURE OF RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On July 31, 2003, White Mountains Insurance Group, Ltd. issued a press release announcing its results for the three and six months ended June 30, 2003. The press release is attached hereto as Exhibit 99(a) to this Form 8-K. Certain information included in the press release constitutes non-GAAP financial measures (as defined in Regulation G of the Securities and Exchange Commission). Specifically, the non-GAAP financial measures disclosed in the press release are the discussion and presentation of fully converted tangible book value per common share and also a reference to an adjusted GAAP combined ratio for Folksamerica for the six months ended June 30, 2002.

