

WHITE MOUNTAINS INSURANCE GROUP LTD

Form 8-K

April 30, 2004

[QuickLinks](#) -- Click here to rapidly navigate through this document

**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

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

APRIL 16, 2004

Date of Report (Date of earliest event reported):

**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)

---



QuickLinks

SIGNATURES

EXHIBIT INDEX