



Raymond Barrette
Chairman & Chief Executive Officer

March 31, 2008

Dear Fellow Shareholder:

We are pleased to invite you to the 2008 Annual General Meeting (“AGM”) of Members of White Mountains Insurance Group, Ltd., to be held on Thursday, May 29, 2008. This meeting will take place at the Fairmont Hamilton Princess Hotel, Hamilton, Bermuda beginning at 12:00 p.m. Atlantic Time.

We will confine this year’s AGM to a Member vote on the proposals set forth in the accompanying Proxy Statement and on such other matters properly brought before the meeting. (The review of our businesses will take place at the annual Investor Information Meeting to be held in New York City on June 17, 2008.) At the meeting, you will be asked to consider and vote on the following proposals as further described in the Proxy Statement:

1. the election of Messrs. Raymond Barrette, Yves Brouillette, George J. Gillespie, III, and John D. Gillespie as Class II Directors with terms ending in 2011,
2. the approval of an amendment to the Company’s Bye-law 62 that, in order to protect the Company’s tax attributes, would require prior Board approval for any transfer of Company shares that would result in the creation of a new 5% shareholder or an increase in the ownership percentage of any existing 5% shareholder,
3. the approval of amendments to the Company's Bye-laws 39 and 52 to permit the Company, to the extent permitted by Bermuda law, to utilize the new ‘Notice and Access’ rules of the Securities and Exchange Commission in connection with providing proxy materials to Members,
4. the election of the Board of Directors of Sirius International Insurance Corporation,
5. the election of the Boards of Directors of White Mountains Re Bermuda Ltd., Scandinavian Reinsurance Company Ltd. and Helicon Re Insurance Company, Ltd.,
6. the election of the Board of Directors of White Mountains Life Reinsurance (Bermuda) Ltd.,
7. the election of the Board of Directors of Galileo Weather Risk Management Ltd.,
8. the election of the Board of Directors of any new non-United States operating subsidiary, as designated by the Company’s Board of Directors, and
9. the approval of the appointment of PricewaterhouseCoopers LLP as the Company’s Independent Registered Public Accounting Firm for 2008.

Your vote is important. Whether or not you plan to attend the meeting, you can ensure that your common shares are properly represented at the meeting by completing, signing, dating, and promptly returning your proxy card in the enclosed envelope. Members may also vote their shares by telephone or via the internet in accordance with instructions on your proxy card.

White Mountains will hold its annual Investor Information Meeting on Tuesday, June 17, 2008 at 10:00 a.m. at the Waldorf-Astoria Hotel, *John Jacob Astor Salon*, 301 Park Avenue, New York, NY 10022. Members are welcome to participate either in person or via webcast. The Company will issue a press release with meeting details and webcast instructions on or about May 27, 2008. This information will also be posted to the Company’s website at www.whitemountains.com. We hope to see you there.

Respectfully submitted,

A handwritten signature in cursive script that reads "Ray".

Raymond Barrette