



Raymond Barrette
Chairman & Chief Executive Officer

April 6, 2009

Dear Fellow Shareholder,

We are pleased to invite you to the 2009 Annual General Meeting (“AGM”) of Members of White Mountains Insurance Group, Ltd., to be held on Thursday, June 4, 2009. 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 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 Meeting to be held in New York on May 20th, 2009.) At the AGM, you will be asked to consider and vote on the following proposals as further described in the Proxy Statement:

1. the election of Messrs. Howard L. Clark, Jr., Robert P. Cochran, A. Michael Frinquelli, and Allan L. Waters, whose terms end with this year’s AGM, to Class III Directors with terms ending in 2012.
2. the election of the Board of Directors of Sirius International Insurance Corporation, our Swedish reinsurance subsidiary.
3. the election of the Board of Directors of Scandinavian Reinsurance Company Ltd.
4. the election of the Board of Directors of White Mountains Re Bermuda Ltd.
5. the election of the Board of Directors of White Mountains Life Reinsurance (Bermuda) Ltd., our Bermuda life reinsurance subsidiary.
6. the election of the Board of Directors of Galileo Weather Risk Management Ltd., our Bermuda weather risk advisory subsidiary.
7. the election of the Board of Directors of any new non-United States operating subsidiary, as designated by the Company’s Board of Directors.
8. the approval of the appointment of PricewaterhouseCoopers LLP as the Company’s Independent Registered Public Accounting Firm for 2009.

Your vote is important. Whether or not you plan to attend the meeting, you can ensure 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 the instructions on the proxy card.

White Mountains will hold its annual Investor Information Meeting on Wednesday, May 20th, at 10:00 a.m. at the Waldorf=Astoria Hotel in the *Jade Salon*, 301 Park Avenue, New York City, N.Y. 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 April 27th, 2009. The 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, appearing to read "Ray", written in black ink.

Raymond Barrette