



Raymond Barrette
Chairman & Chief Executive Officer

April 4, 2011

Dear Fellow Shareholder,

We are pleased to invite you to the Annual General Meeting (“AGM”) of Members of White Mountains Insurance Group, Ltd., to be held on Thursday, May 26, 2011. This meeting will take place at the Tucker’s Point 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 Information Meeting to be held at the W New York - Union Square, New York, NY on June 22, 2011.) 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 Raymond Barrette, Yves Brouillette and John D. Gillespie, whose terms end with this year’s AGM, as Class II Directors with terms ending in 2014.
2. The election of the Board of Directors of Sirius International Insurance Corporation, a Swedish reinsurance subsidiary.
3. The election of the Board of Directors of Scandinavian Reinsurance Company Ltd., a Bermuda reinsurance subsidiary.
4. The election of the Board of Directors of White Mountains Re Bermuda Ltd., a Bermuda reinsurance subsidiary.
5. The election of the Board of Directors of White Mountains Life Reinsurance (Bermuda) Ltd., a Bermuda life reinsurance subsidiary.
6. The election of the Board of Directors of White Shoals Re Ltd., a Bermuda reinsurance subsidiary.
7. The election of a “safe harbor” board for any new non-US domiciled operating subsidiary as designated by the Company’s Board of Directors.
8. The approval, on an advisory basis, of the compensation paid to the named executive officers.
9. To advise on the frequency of future advisory votes on executive compensation.
10. The approval of the re-appointment of PricewaterhouseCoopers LLP as the Company’s Independent Registered Public Accounting Firm for 2011.

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 or following the instructions for telephone and internet voting. Members who hold their shares in a brokerage account, an employee benefit plan, or through a nominee will need to follow the instructions on their proxy card which may include options to vote their shares by telephone or over the internet.

White Mountains will hold its annual Investor Information Meeting on Wednesday, June 22, 2011 at 10:00 a.m. at the W New York - Union Square, 201 Park Avenue South (at 17th Street), New York, NY 10003. Members are welcome to participate either in person or via webcast. The Company will issue a press release with meeting details and webcast instructions in early May 2011. 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".

Ray Barrette