The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 13F

#### FORM 13F COVER PAGE

OMB APPROVAL
OMB 3235-

Number: 0006

Oct 31.

Estimated average

burden

Expires:

hours per response:

23.8

2018

Report for the Calendar Year or Quarter Ended: 06-30-2015 Check here if Amendment Amendment Number:

adds new holdings entries.

is a restatement.

Institutional Investment Manager Filing this Report:

Name: White Mountains Insurance Group Ltd

Address: 80 South Main Street

This Amendment (Check only one.):

Hanover, NH 03755

Form 13F File

Number: 028-01681

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: J. Brian Palmer

Title: Managing Director & Chief Accounting Officer

Phone: 603-640-2200 Signature, Place, and Date of Signing:

/s/ J. Brian Palmer Boston, MA 08-12-2015 [Signature] [City, State] [Date]

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

X 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

[If there are no entries in this list, omit this section.]

Form 13F N

File Number Name

028-12951 OneBeacon Insurance Group, Ltd.028-10494 White Mountains Advisors LLC

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry
Total:

Form 13F Information Table Value

496,993

Total:

(thousands)

### List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

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# FORM 13F INFORMATION TABLE

OMB APPROVAL

OMB 3235Number: 0006

Expires: Oct 31, 2018

Estimated average burden hours per response: 23.8

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5		COLUMN 6	COLUMN 7	COLUMN 8			
			VALUE	SHRS OR SH/ PUT/		INVESTMENT	OTHER	VOTING AUTHORITY			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
SYMETRA FINL CORP	COM	87151Q106	496,993	20,562,379	SH		SOLE	N/A	20,562,379	0	0