FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPRO	OVAL							
OMB Number:	3235-0287							
Estimated average burden								
hours per response:	0.5							

				or Se	ction 30(h) of the	nvestmen	t Com	ipany Act	of 1940)					
1. Name and Address of Reporting Person* DAVIS MORGAN W					2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP LTD [WTM]							(Check all applicable) X Director			10% (Owner
(Last) (First) (Middle) C/O WHITE MOUNTAINS INSURANCE GROUP, LTD					3. Date of Earliest Transaction (Month/Day/Year) 05/25/2016											(specify)
80 SOUTH MAIN STREET (Street) HANOVER NH 03755 (City) (State) (Zip)					4. If Amendment, Date of Original Filed (Month/Day/Year)							6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person				
	Tabl	e I - Non-I	Deriva	tive S	Securiti	es Ac	quired,	Disp	osed o	f, or	Benef	iciall	y Own	ed		
Date					Execut if any			Transaction Dispose Code (Instr. 5)					Securi Benefi Owner	ties cially I Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
							Code	v	Amount	() ()	A) or I	Price	Transa	action(s)		(,
Common Shares 05/25/					016 A 300 ⁽¹⁾ A \$0 21,640		1,640	D								
	Та												Owned			,
2. Conversion or Exercise Price of Derivative Security	version (Month/Day/Year) Execution if any (Month/Day	if any	Date, Transaction Code (Instr.		ion of Der Sec Acc (A) Dispos (Ins	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)			and 4)		erivative ecurity estr. 5)	derivative Securities Beneficially Owned Following Reported	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
	(FI ITE MOUNTH MAIN S ER N (S Shares	(First) ((ITE MOUNTAINS INSURATE MAIN STREET ER NH (State) ((ITE NH	(First) (Middle) ITE MOUNTAINS INSURANCE GROTH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Security (Instr. 3) Shares Table II - De (e 2. Conversion or Exercise Price of Derivative (Month/Day/Year) I any (Month/Day/Year) Shares	(First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET ER NH 03755 (State) (Zip) Table I - Non-Deriva Security (Instr. 3) 2. Transacutor Date (Month/Date) (e.g., put) 2. Table II - Derivative (e.g., put) 2. Table II - Derivative (e.g., put) 2. Table II - Derivative (e.g., put) (Month/Day/Year) A. Deemed Execution Date, if any (Month/Day/Year) (Month/Day/Year)	MORGAN W (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table I - Non-Derivative Security (Instr. 3) Shares 12. Issu. WH GRC 3. Dat 05/25 4. If All All All All All All All All All Al	MORGAN W (First) (Middle) TTE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table I - Non-Derivative Securiti Security (Instr. 3) Table II - Derivative Securities (e.g., puts, calls, war (Month/Day/Year) 2. Issuer Name WHITE M GROUP L' 3. Date of Earlie 05/25/2016 4. If Amendment and Carlotte Securities (Month/Day/Year) Table II - Derivative Securities (e.g., puts, calls, war (Month/Day/Year) 2. Transaction Date (e.g., puts, calls, war (Month/Day/Year) 2. Conversion or Exercise Price of Derivative Security (Month/Day/Year) Price of Derivative Securities (e.g., puts, calls, war (Month/Day/Year) Table III - Derivative Securities (e.g., puts, calls, war (Month/Day/Year) Transaction Code (Instr. 8) Sec	Table I - Non-Derivative Securities Acques (State) Table II - Derivative Securities Acques (e.g., puts, calls, warrants, (Month/Day/Year) Table II - Derivative Securities Acques (Month/Day/Year) Table II - Derivative Securities Acquired (A) or Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4	Address of Reporting Person* MORGAN W (First) (Middle) TTE MOUNTAINS INSURANCE GROUP, TH MAIN STREET Table I - Non-Derivative Securities Acquired, Date (Month/Day/Year) Security (Instr. 3) Table II - Derivative Securities Acquired, Diate (Month/Day/Year) Table II - Derivative Securities Acquired, Diate (Month/Day/Year) Table II - Derivative Securities Acquired, Diate (Month/Day/Year) A Table III - Derivative Securities Acquired, Diate (Month/Day/Year) Table III - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4)	2. Issuer Name and Ticker or Trading S WHITE MOUNTAINS INS GROUP LTD [WTM] 3. Date of Earliest Transaction (Month/Dos/25/2016 TH MAIN STREET Table I - Non-Derivative Securities Acquired, Disponent (Month/Day/Year) Security (Instr. 3) Table II - Derivative Securities Acquired, Disponent (Month/Day/Year) Shares Table II - Derivative Securities Acquired, Disponent (Month/Day/Year) Table II - Derivative Securities Acquired, Disponent (Month/Day/Year) Shares Table II - Derivative Securities Acquired, Disponent (Month/Day/Year) Table II - Derivative Securities Acquired (A) or Derivative Securities Acquired (Instr. 8) Table II - Derivative Securities Acquired (A) or Derivative Securities Acquired (Instr. 8)	Address of Reporting Person* MORGAN W (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, FH MAIN STREET Table I - Non-Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertible of Date (Month/Day/Year) Shares Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertible of Date (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertible of Date (Month/Day/Year) A 3. 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Date Exerc	Address of Reporting Person* MORGAN W (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, TH MAIN STREET Table I - Non-Derivative Securities Acquired, Disposed of, or Date (Month/Day/Year) Security (Instr. 3) Table II - Derivative Securities Acquired, Disposed of, or Disposed of, or Date (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of, or Disposed of, or Disposed of, or Date (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table III - Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table III - Derivative Securities Acquired (A) or Disposed of (D) (Month/Day/Year) Table III - Derivative Securities Acquired (A) or Disposed of (D) (Month/Day/Year) Tansaction Date (Month/Day/Year)	WHITE MOUNTAINS INSURANCE GROUP LTD [WTM] 3. Date of Earliest Transaction (Month/Day/Year) 05/25/2016 4. If Amendment, Date of Original Filed (Month/Day/Year) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficiary (Month/Day/Year) Shares 05/25/2016 2. Transaction Date (Month/Day/Year) 2. Transaction Date Execution Date, if any (Month/Day/Year) Shares 05/25/2016 2. Transaction Date Execution Date, if any (Month/Day/Year) Shares 05/25/2016 A 300(1) A Table II - Derivative Securities Acquired, Disposed of, or Beneficiary (e.g., puts, calls, warrants, options, convertible securities Acquired (Month/Day/Year) 2. Transaction Date (e.g., puts, calls, warrants, options, convertible securities Acquired (Month/Day/Year) Shares 3. Transaction Disposed of, or Beneficiary (Code v	Address of Reporting Person* MORGAN W (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (First) (Middle) ITE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficiall Code (Instr. 3) 2. Irransaction 2. Transaction 2. Transactio	Address of Reporting Person* MORGAN W (First) (Middle) (ITE MOUNTAINS INSURANCE GROUP, (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP, Under the Mounth of Month/Day/Year) Security (Month/Day/Year) (State) (Zip) 3. Date of Earliest Transaction (Month/Day/Year) 4. If Amendment, Date of Original Filed (Month/Day/Year) (State) (Zip) 4. If Amendment, Date of Original Filed (Month/Day/Year) (Mont	Address of Reporting Person* MORGAN W (First) (Middle) TTE MOUNTAINS INSURANCE GROUP, TH MAIN STREET A. If Amendment, Date of Original Filed (Month/Day/Year) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) 3. Transaction Date (Month/Day/Year) (Month/Day/Year) (Shares 05/25/2016 A 300(1) A \$0 21,640 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned Form Frice of Date (P.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned Form Frice of Date (Nonth/Day/Year) (A) or CEXERCISE Price of Date (Month/Day/Year) (Month/Day/Year) 3. Transaction (Date (Month/Day/Year) (A) or CEXERCISE Price of Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) Amount (Month/Day/Year) Amount (Month/Day/Year) (Month/Day/Year) Amount (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) Amount (Month/Day/Year) (Month	Address of Reporting Person' MORGAN W 2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP LTD [WTM] 3. Date of Earliest Transaction (Month/Day/Year) 05/25/2016 4. If Amendment, Date of Original Filed (Month/Day/Year) 05/25/2016 5. Relationship of Reporting Person(s) to E(Check all applicable) X Director Officer (give title below) Officer (give title below) A sport of the below of the be

Date Exercisable

Expiration Date

Explanation of Responses:

1. Annual Director Share Award

Remarks:

Jason R. Lichtenstein, by Power of Attorney

of Shares

Title

05/27/2016

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

(D)

Know all by these presents, that the undersigned hereby constitutes and appoints each of Robert L. Seelig, General Counsel, and Jennifer L. Pitts, Secretary, of White Mountains Insurance Group, Ltd., and Jason R. Lichtenstein, Vice President & Assistant General Counsel, signing singly, the undersigned's true and lawful attorney-in-fact to: (1) execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of White Mountains Insurance Group, Ltd. (the "Company"), Forms 3, 4, and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder; (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority; and (3)take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion. The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not rendering legal advice of any form, other than satisfying regulatory filing requirements, with respect to any transactions to be reported on Forms 3, 4 and 5 are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934. The undersigned hereby grants this Power of Attorney with the understanding that information provided to each such attorney-in-fact is strictly confidential and will not be disclosed to senior management, directors or other third parties whether affiliated or otherwise and will be used solely to complete and execute any such Form 3, 4 or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact. IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 26th day of June 2008.

/s/ Morgan W. Davis