### FORM 4

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

washington, D.C. 2002

OMB APPROVAL							
OMB Number:	3235-02						

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person*     FOY DAVID THOMAS					2. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP LTD [ WTM ]										Check a	all app	olicable) ctor	ıg Pe	10% C	wner	
(Fi	rst) (	Middle)													X						
C/O WHITE MOUNTAINS INSURANCE GROUP, LTD					3. Date of Earliest Transaction (Month/Day/Year) 02/27/2013												Chief Fina	ncia	l Officer		
80 SOUTH MAIN STREET					Ame	endme	nt, Date	of C	Original	Filed	(Month/Da	ay/Yea	ır)		6. Individual or Joint/Group Filing (Check Applicable						
ER NI	н (	)3755													.ine) X	Form	n filed by Mor	•			
(St	ate) (	Zip)														. 0.0					
	Tabl	e I - Nor	n-Deriv	ative	Se	curit	ies Ad	qu	uired,	Disp	osed o	f, or	Bene	efici	ally C	wne	ed				
Date				Execution Day/Year) if any			ecution Date, any		Transaction D		Disposed Of (D) (Instr. 3,			and S	Securi Benefi Owne	ecurities eneficially Owned Following		m: Direct or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
									Code	v	Amount			Pric	٠   ·	Transa	ransaction(s)			(11150.4)	
mmon Shares (restricted) 02/27/.			<mark>7/20</mark> 13	2013			A		3,375 <sup>(1)</sup> A		\$	50	11,375			D					
ommon Shares																1	3,150		D		
Common Shares														51 <sup>(2)</sup>			Ι	by 401(k)			
	Та															ned					
ative Conversion Date Execution Date, Tity or Exercise (Month/Day/Year) if any				Transa Code (	e (Instr. of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			E: (N	Expiration Date (Month/Day/Year) S				Amoun		Deriva Secur	ivative urity tr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s (Instr. 4)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
	(Fin (Fin ITE MOUN) TH MAIN S ER NH (St Security (Inst Shares Shares  2. Conversion or Exercise Price of Derivative	(First) ( ITE MOUNTAINS INSURATE MOUNTAINS INSURATE MAIN STREET  ER NH (State) (  Table Security (Instr. 3)  Shares (restricted)  Shares  Ta  2. Conversion or Exercise Price of Derivative (Month/Day/Year)	(First) (Middle) ITE MOUNTAINS INSURANCE GIVEN AND STREET  ER NH 03755  (State) (Zip)  Table I - Noresecurity (Instr. 3)  Shares  Table II - I (  2. (Conversion or Exercise Price of Derivative of Derivative)  Shares (Month/Day/Year) (Month/Day/Year)	(First) (Middle)  ITE MOUNTAINS INSURANCE GROUP,  TH MAIN STREET  ER NH 03755  (State) (Zip)  Table I - Non-Deriv  Security (Instr. 3)  Shares (restricted)  Shares  Table II - Derivative (e.g., pt. of Exercise Price of Derivative Security  2. Transaction Date (Month/Day/Year)  3. 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Transaction Transaction Transaction Transaction Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	AVID THOMAS  (First) (Middle)  ITE MOUNTAINS INSURANCE GROUP,  TH MAIN STREET  Table I - Non-Derivative Securities Acquired (Month/Day/Year)  Security (Instr. 3)  Table II - Derivative Securities Acquired (e.g., puts, calls, warrants, of Derivative Securities Acquired (Month/Day/Year)  Table II - Derivative Securities Acquired (A) or Derivative Securities Acquired (A) or Disposed of (Derivative Securities Acqui	AVID THOMAS  (First) (Middle)  ITE MOUNTAINS INSURANCE GROUP,  (State) (Zip)  Table I - Non-Derivative Securities Acquired, Month/Day/Year)  Shares  Table II - Derivative Securities Acquired, Did (e.g., puts, calls, warrants, options of Execution Date, if any (Month/Day/Year)  [2	AVID THOMAS  (First) (Middle)  ITE MOUNTAINS INSURANCE GROUP,  (TH MAIN STREET  Table I - Non-Derivative Securities Acquired, Disponent of Execution Date (Month/Day/Year)  Security (Instr. 3)  Table II - Derivative Securities Acquired, Disponent of Execution Date (Month/Day/Year)  Shares  Table II - Derivative Securities Acquired, Disponent of Execution Date (Execution Date) (Month/Day/Year)  Table II - Derivative Securities Acquired, Disponent of Execution Date (Execution Date) (Month/Day/Year)  Table II - Derivative Securities Acquired, Disponent of Exercise (Month/Day/Year)  A Shares  Table II - Derivative Securities Acquired, Disponent of Exercise (Month/Day/Year)  Shares  Table II - Derivative Securities Acquired, Disponent of Exercise (Month/Day/Year)  A Shares  Date (Instr. 3)  Date (Instr. 3)  Date (Instr. 3)  Date (Month/Day/Year)  Date (Month/Day/Year)  Date (Month/Day/Year)  Date (Month/Day/Year)	WHITE MOUNTAINS INSURANGE GROUP,  (First) (Middle)  ITE MOUNTAINS INSURANCE GROUP,  TH MAIN STREET  Table I - Non-Derivative Securities Acquired, Disposed of (Month/Day/Year)  Security (Instr. 3)  Table I - Non-Derivative Securities Acquired, Disposed of (Month/Day/Year)  Shares  Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertibe for Exercise of Conversion of Execution Date, if any (Month/Day/Year)  Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertibe Security  Shares  Table II - Derivative Securities Acquired, Disposed of (e.g., puts, calls, warrants, options, convertibe Security (Month/Day/Year)  A	WHITE MOUNTAINS INSURANCE GROUP LTD [ WTM ]  3. 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Transaction Date (Month/Day/Year)  A 4 3. Transaction Date (Month/D	AVID THOMAS  (First) (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle)  (Middle)  (Middle)  (Middle)  (Middle)  (Sale (Middle)  (Middle	WHITE MOUNTAINS INSURANCE GROUP, ITE MOUNTAINS INSURANCE GROUP, ITEM INSURANCE GROUP, ITEM INSURANCE GROUP, ITEM INSURANCE G	AVID THOMAS  (First) (Middle)  (First) (Middle)  TTE MOUNTAINS INSURANCE GROUP, (Check all applicable) Director Conversion of Co	AVID THOMAS  (First) (Middle)  (First) (Middle)  (First) (Middle)  (First) (Middle)  (First) (Middle)  (TE MOUNTAINS INSURANCE GROUP, ITE MOUNTAINS INSURANCE GROUP, ITEM INSURANCE GRO	AVID THOMAS  (First) (Middle)  (First) (Middle)  (First) (Middle)  (TE MOUNTAINS INSURANCE GROUP, ITE MOUNTAINS INSURANCE GROUP, ITEM Disposed of Chief Financial Officer  A. If Amendment, Date of Original Filed (Month/Day/Year)  (State) (Zip)  Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned  Execution Date (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Day/Year) (Month/Day/Year)  (Month/Day/Year) (Month/Da	

### **Explanation of Responses:**

- 1. On February 27, 2013, the Reporting Person received a restricted share award of 3,375 Common Shares which vest on January 1, 2016.
- 2. Reflects accumulation of 7 WTM Common Shares in Reporting Person's Company 401(k) account since his last filed report. WTM Common Shares are purchased at fair market value on the date of purchase. The information in this report is based on a plan statement dated as of Feb 21, 2013.

## Remarks:

Jason R. Lichtenstein, by Power of Attorney

03/01/2013

\*\* Signature of Reporting Person

Date

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

- $^{\star}$  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.

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 23rd day of June 2008.

/s/ David T. Foy