UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report ·	for the Ca	alendar Year or Qua	urter Ended: J	une 30, 2010 					
Check H	ere if Ame	endment / /; Amendm	nent Number:						
This	Amendment	(Check only one.)): // is a restatement. // adds new holdings entries.						
Institutional Investment Manager Filing this Report:									
Name	:	White Mountains Insurance Group, Ltd.							
Addr	ess:	80 South Main Street							
		Hanover, New Hampshire 03755-2053							
		U.S.A.							
Form 13	F File Nur	nber: 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 th	nis Report on Behal	f of Reporting Man	ager:					
Name:	J. Bria								
Title: Vice President and Chief Accounting Officer									
Phone: (603) 640-2200									
Signatu	re, Place,	and Date of Signi	.ng:						
3				setts August 12, 2010					
		nature]	[City, State	setts August 12, 2010] [Date]					
Report ⁻		ck only one.):							
// 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)									
<pre>// 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)</pre>									
/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:									
No.	Form 13F	ile Number	Name						
1 (028-12951		OneBeacon Insuranc	e Group, Ltd.					
	028-00470		White Mountains Ad						

Number of Other Incl	uded Ma	anagers:	0
Form 13F Information	Table	Entry Total:	1
Form 13F Information	Table	Value Total:	\$353
			(thousands)
	FORM	13F INFORMATI	ON TABLE
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 MANAGERS			
SOLE			
SHARED NONE			
NUNE			
SIEMENS AG SPONSORED ADR			
826197501 \$ 353			

Report Summary:

3,900 SH SOLE N/A 3,900