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WHITE MOUNTAINS INSURANCE GROUP LTD

Form 4

August 11, 2010

(restricted)

Common

Shares

FORM	4 UNITED ST	CATES SECUR	ITIES AN	JD EXC	'HAN	IGE C	OMMISSION		PROVAL	
CI 1.11			hington, I			(GL C		OMB Number:	3235-0287	
Check this if no longe subject to Section 16 Form 4 or Form 5 obligations may contin See Instruct 1(b).	Filed pursual Section 17(a)	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section							January 31, 2005 verage 's per 0.5	
(Print or Type Re	esponses)									
1. Name and Ad BARRETTE RENE	EPH Symbol WHITE	Name and MOUNTA NCE GR	AINS		,	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (First) (Middle) 3. Date of Earlie (Month/Day/Yea C/O WHITE MOUNTAINS 08/09/2010 INSURANCE GROUP, 80 SOUTH MAIN STREET				nsaction			_X_ Director 10% Owner _X_ Officer (give title _X_ Other (specify below) below) Chief Executive Officer / Chairman of the Board			
(Street) 4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
HANOVER,	NH 03755						Form filed by Me Person	ore than One Rep	porting	
(City)	(State) (Zi	p) Table	I - Non-De	rivative S	ecurit	ies Acqu	iired, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	(Instr. 3,	(A) or	d of (D) 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Shares	08/09/2010		I	263	(D)	Price \$ 323.5	478 (1)	I	By 401(k)	
Common Shares							33,518	D		
Common Shares							29,000	D		

Ву

Grantor

24,768

I

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			Retained Annuity Trust
Common Shares	11,61	5 I	By wife
Common Shares	775	Ι	by daughter
Common Shares	300	I	By son
Common Shares	4,230) I	By IRA
Reminder: Report on a separate line for each class of securities beneather.	eficially owned directly or indirectly.		
	Persons who respond to the information contained in the required to respond unless	is form are not	SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

number.

displays a currently valid OMB control

8. Pr Deri Secu (Inst

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transac Code (Instr. 8	of Sec Acc (A) Disj of (Ins	rivative curities quired or posed		ate	7. Title and A Underlying S (Instr. 3 and	Securities	
				Code '	V (A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Common Share Options	\$ 742						<u>(2)</u>	01/20/2017	Common Shares	125,000	

Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
BARRETTE RAYMOND JOSEPH RENE	X		Chief Executive	Chairman of the		
C/O WHITE MOUNTAINS INSURANCE			Officer	Board		
GROUP						
80 SOUTH MAIN STREET						

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HANOVER, NH 03755

Signatures

Jason R. Lichtenstein, by Power of Attorney 08/11/2010

**Signature of Reporting Person Date

Explanation of Responses:

- * 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).
- Since the Reporting Person's last filing, the Reporting Person acquired 10 WTM Common Shares under his Company 401(k) Plan (1) account Plan. WTM Common Shares are purchased at fair market value on the date of purchase. The information in this report is based
- (1) account Plan. 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 August 10, 2010.
- (2) The options vest in five equal annual installments beginning January 20, 2008.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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