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DAVIS MOR Form 4									
December 19								OMB AF	PROVAL
FORM	4 UNITED S					NGE C	OMMISSION	OMB Number:	3235-0287
Check this if no long subject to Section 16 Form 4 or Form 5 obligation may conti <i>See</i> Instru	Filed purson Section 17(a)	Washington, D.C. 20549 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 30(h) of the Investment Company Act of 1940							
1(b). (Print or Type R	esponses)								
1. Name and Ac DAVIS MOI	ssuer Name and bol IITE MOUNT	ΓAINS			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) C/O WHITE INSURANC SOUTH MA	ate of Earliest Tr nth/Day/Year) 17/2012	ransaction			X_ Director 10% Owner Officer (give title Other (specify below) below)				
HANOVER,	(Street) NH 03755		Amendment, Da l(Month/Day/Year	-	al		6. Individual or Joi Applicable Line) _X_ Form filed by O Form filed by M Person	ne Reporting Per	rson
(City)	(State) (Z	Zip)	Table I - Non-I	Derivative	Secu	rities Acq	uired, Disposed of,	or Beneficiall	y Owned
			Code ear) (Instr. 8)	Transactior(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or (A) (Instr. 3 and (A) (Instr. 3 and (A) (Instr. 3 and (Instr. 3 and (A) (Instr. 3 and (Instr.			Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Shares	12/17/2012		S(1)	1,000	(D) D	Price \$ 519	23,290	D	
Common Shares	12/17/2012		G <u>(2)</u>	400	D	\$ 0	22,890	D	
Common Shares	12/19/2012		S <u>(3)</u>	407	D	\$ 521	22,483	D	
Common Shares	12/19/2012		S <u>(3)</u>	21	D	\$ 521.01	22,462	D	
	12/19/2012		S(3)	273	D		22,189	D	

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Common Shares					\$ 521.02	
Common Shares	12/19/2012	S <u>(3)</u>	199	D	\$ 521.1 21,990	D
Common Shares	12/19/2012	S <u>(3)</u>	100	D	\$ 521.16 21,890	D

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

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 control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Title		8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underl	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securit	ties	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
	,				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						(
					4, and 5)						
					i, und 5)						
									Amount		
						Date	Expiration		or		
							Expiration	Title	Number		
						Exercisable	Date		of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address		Relationships					
I Contraction of the second	Director	10% Owner	Officer	Other			
DAVIS MORGAN W C/O WHITE MOUNTAINS INSURANCE GROUP, LT 80 SOUTH MAIN STREET HANOVER, NH 03755	rd x						
Signatures							
Jason R. Lichtenstein, by Power of Attorney 12/19	0/2012						
<u>**</u> Signature of Reporting Person Da	ate						

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).
- (1) Private Sale of Common Shares
- (2) Gift to Charitable Foundation
- (3) Open Market Sale of Common Shares

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.