Tolman Gary Charles Form 4 February 26, 2010

Shares

February 26, 2	2010								
FORM	4					_	PPROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							3235-0287		
Check this		vvasn	ington, D.C. 2	20549		Number:	January 31,		
if no longe subject to	r STATEME	NT OF CHANG	ES IN BENE	FICIAL OW	NERSHIP OF	Expires:	2005		
Section 16.		\$	SECURITIES			Estimated a burden hou			
Form 4 or			response	•					
Form 5 obligations may contin See Instruction.	Section 17(a)	ant to Section 16(of the Public Util 30(h) of the Inve	ity Holding Co	ompany Act of	f 1935 or Section	n			
(Print or Type Re	esponses)								
1. Name and Ad Tolman Gary	dress of Reporting Per Charles	Symbol	Name and Ticker	or Trading	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
			NCE GROUP	LTD [WTM]					
(Last)	(First) (Mide	, -, -, -, -, -, -, -, -, -, -, -, -, -,	3. Date of Earliest Transaction				Owner or (specify		
	MOUNTAINS E GROUP, LTD, 8 IN STREET	(Month/Day 03/06/200			_X_ Officer (give below) Pres &	below) c CEO - Esuran	er (specify		
	(Street)	4. If Amend	4. If Amendment, Date Original			6. Individual or Joint/Group Filing(Check			
HANOVER,	NH 03755	Filed(Month	/Day/Year)		Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State) (Zip	Table	I - Non-Derivativ	e Securities Acq	quired, Disposed o	f, or Beneficial	ly Owned		
1.Title of	2. Transaction Date	2A. Deemed	3. 4. Se	curities	5. Amount of	6. Ownership	7. Nature of		
Security (Instr. 3)	(Month/Day/Year)	Execution Date, if any (Month/Day/Year)		nired (A) or osed of (D) r. 3, 4 and 5)	Securities Beneficially Owned Following Reported	Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial Ownership (Instr. 4)		
				or	Transaction(s) (Instr. 3 and 4)				
Common			Code V Amo	ount (D) Price	(mstr. 3 and 1)				
Shares (restricted)					720	D			
Common Shares					415	D			
Common Shares					2	I	By son		
Common					872	I	By IRA		

By IRA

872

I

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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.

SEC 1474 (9-02)

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4. 5. Number		6. Date Exercisable and		7. Title and Amount of			
Derivative Security	Conversion	(Month/Day/Year)	Execution Date, if	Transactionof		Expiration Date		Underlying Securities			
(Instr. 3)	or Exercise		any	Code	Code Derivative		(Month/Day/Year)		(Instr. 3 and 4)		
	Price of		(Month/Day/Year)	(Instr. 8	. 8) Securities						
	Derivative				Acquired						
	Security				(A) or						
					Disposed						
					of (D)						
						(Instr. 3, 4,					
						and 5))				
											Amount
								Date	Evniration		or
								Exercisable	Expiration Date	Title	Number
								Lacicisable	Date		of
				Code	V	(A)	(D)				Shares
Phantom											
						270				Common	
Shares	<u>(1)</u>	03/06/2007		A		370		(3)	(3)	Common	370
(Deferred						(2)		_	_	Shares	
Compensation)											

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Tolman Gary Charles C/O WHITE MOUNTAINS INSURANCE GROUP, LTD 80 SOUTH MAIN STREET HANOVER, NH 03755

Pres & CEO - Esurance

Signatures

Jason R. Lichtenstein, by Power of Attorney 02/26/2010

**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).
- (1) Phantom Share are convertible into Common Shares on a 1 for 1 basis.
- (2) The Phantom Shares were acquired on March 6, 2007 in connection with the Reporting Person's election to defer receipt of an incentive compensation payment. Each Phantom Share was acquired at the fair value of a Common Share on the date of acquisition.

Reporting Owners 2

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(3) The Phantom Shares are held in a deferred compensation account and are payable in cash upon the earlier of the date when the Reporting Person ceases to be an employee of the Company or its subsidiaries or a date certain selected by the Reporting Person.

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.