BYRNE JOHN JOSEPH Form 3 April 02, 2012 UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB APPROVAL FORM 3 Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

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Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

(Print or Type Responses)

1. Name and Address of Reporting Person <u>*</u> BYRNE JOHN JOSEPH	2. Date of Event Requiring Statement (Month/Day/Year) 03/28/2012	3. Issuer Name and Ticker or Trading Symbol WHITE MOUNTAINS INSURANCE GROUP LTD [WTM]				
(Last) (First) (Middle)	03/28/2012	4. Relationship Person(s) to Issu	1 0	5. If Amendment, Date Original Filed(Month/Day/Year)		
C/O WHITE MOUNTAINS						
INSURANCE GROUP,		(Check al	l applicable)			
LTD, 80 SOUTH MAIN STREET (Street)		Director Officer (give title below)	X 10% (Other (specify belo	•		
				Filing(Check Applicable Line) _X_ Form filed by One Reporting		
HANOVER, NH 03755				Person Form filed by More than One Reporting Person		
(City) (State) (Zip)	Table I - N	lon-Derivativ	e Securiti	es Beneficially Owned		
1.Title of Security (Instr. 4)	2. Amount of Beneficially (Instr. 4)	Owned C F C o o	3. Dwnership Form: Direct (D) or Indirect I) Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)		
Common Shares	685,896		Ι	through GRATs		
Common Shares	1,221		Ι	by wife		

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

SEC 1473 (7-02)

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

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)
Date Expir Exercisable Date	Expiration Date		Amount or Number of Shares	Derivative Security: Security Direct (D) or Indirect (I) (Instr. 5)			

Reporting Owners

Reporting Owner Name / Address		Relationships				
		10% Owner	Officer	Other		
BYRNE JOHN JOSEPH C/O WHITE MOUNTAINS INSURANCE GROUP, LTD 80 SOUTH MAIN STREET HANOVER, NH 03755	Â	ÂX	Â	Â		
Signatures						
Jason R. Lichtenstein, by Power of 04/02/201 Attorney	12					
**Signature of Reporting Person Date						
Explanation of Responses:						

* If the form is filed by more than one reporting person, see Instruction 5(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. 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.