

Mosley Daniel  
Form SC 13G  
March 18, 2013

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. )\*

White Mountains Insurance Group, Ltd.  
(Name of Issuer)

Common Shares, \$1.00 Par Value  
(Title of Class of Securities)

G9618E 10 7  
(CUSIP Number)

March 7, 2013  
(Date of Event which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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CUSIP G9618E 10 13G  
 No. 7

NAME OF REPORTING PERSONS

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Jack Byrne 2011 GRAT No. 1

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)

2 (a)

(b)

SEC USE ONLY

3

CITIZENSHIP OR PLACE OF ORGANIZATION

4

New Hampshire

SOLE VOTING POWER

5

0

NUMBER OF  
 SHARES  
 BENEFICIALLY  
 OWNED BY  
 EACH  
 REPORTING  
 PERSON  
 WITH

SHARED VOTING POWER

6

160,103

SOLE DISPOSITIVE POWER

7

0

SHARED DISPOSITIVE POWER

8

160,103

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9

160,103

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (See Instructions)

10

Not Applicable

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11

2.5%

TYPE OF REPORTING PERSON (See Instructions)

12

OO

CUSIP G9618E 10 13G  
 No. 7

NAME OF REPORTING PERSONS

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Jack Byrne 2011 GRAT No. 2

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)

2 (a)   
 (b)

3 SEC USE ONLY

CITIZENSHIP OR PLACE OF ORGANIZATION

4 New Hampshire

		SOLE VOTING POWER
	5	0
NUMBER OF SHARES		SHARED VOTING POWER
BENEFICIALLY	6	268,397
OWNED BY EACH		SOLE DISPOSITIVE POWER
REPORTING	7	0
PERSON		SHARED DISPOSITIVE POWER
WITH	8	268,397

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9 268,397

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (See Instructions)

10 Not Applicable

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11 4.2%

TYPE OF REPORTING PERSON (See Instructions)

12 OO

CUSIP No. G9618E 10 7 13G

NAME OF REPORTING PERSONS

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Robert Snyder

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)

2 (a)

(b)

3 SEC USE ONLY

CITIZENSHIP OR PLACE OF ORGANIZATION

4 United States

SOLE VOTING POWER

5

0

NUMBER OF  
SHARES  
BENEFICIALLY

SHARED VOTING POWER

OWNED BY  
EACH  
REPORTING  
PERSON  
WITH

6

428,500

SOLE DISPOSITIVE POWER

7

0

SHARED DISPOSITIVE POWER

8

428,500

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9 428,500

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (See Instructions)

10 Not Applicable

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11 6.7%

TYPE OF REPORTING PERSON (See Instructions)

12 IN

CUSIP G9618E 10 13G  
 No. 7

NAME OF REPORTING PERSONS

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Daniel Mosley

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)

2 (a)

(b)

3 SEC USE ONLY

CITIZENSHIP OR PLACE OF ORGANIZATION

4 United States

SOLE VOTING POWER

5

0

NUMBER OF  
 SHARES  
 BENEFICIALLY

SHARED VOTING POWER

OWNED BY  
 EACH  
 REPORTING  
 PERSON  
 WITH

6

428,500

SOLE DISPOSITIVE POWER

7

0

SHARED DISPOSITIVE POWER

8

428,500

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9 428,500

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (See Instructions)

10 Not Applicable

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11 6.7%

TYPE OF REPORTING PERSON (See Instructions)

12 IN

Item

1.

(a) Name of Issuer:

White Mountains Insurance Group, Ltd.

(b) Address of Issuer's Principal Executive Offices:

80 South Main Street  
Hanover, New Hampshire 03755

Item

2.

(a) Name of Persons Filing:

Jack Byrne 2011 GRAT No. 1  
Jack Byrne 2011 GRAT No. 2  
Robert Snyder  
Daniel Mosley

(b) Address of Principal Business Office or, if none, Residence for each of the reporting persons:

Jack Byrne 2011 GRAT No. 1  
16 King Road  
P.O. Box 85  
Etna, NH 03750

Jack Byrne 2011 GRAT No. 2  
16 King Road  
P.O. Box 85  
Etna, NH 03750

Robert Snyder  
16 King Road  
P.O. Box 85  
Etna, NH 03750

Daniel Mosley  
Cravath, Swaine & Moore LLP  
825 Eighth Avenue  
New York, NY 10019

(c) Citizenship:

Jack Byrne 2011 GRAT No. 1 – New Hampshire  
Jack Byrne 2011 GRAT No. 2 – New Hampshire

Robert Snyder – United States

Daniel Mosley – United States

(d) Title of Class of Securities:

Common Shares

(e) CUSIP Number:

G9618E 10 7



G9618E 10 7

Item

3.

(a) If this statement is filed pursuant to Rules 13d-1(b), or 13d-2(b), check whether the person filing is a:

NOT APPLICABLE

Item Ownership:

4.

(a) Amount beneficially owned:

See Schedule A hereto.

(b) Percent of Class:

See Schedule A hereto.

(c) Number of shares as to which such person has:

(i). Sole power to vote or to direct the vote:

See Schedule A hereto.

(ii). Shared power to vote or to direct the vote:

See Schedule A hereto.

(iii). Sole power to dispose or to direct the disposition of:

See Schedule A hereto.

(iv). Shared power to dispose or to direct the disposition of:

See Schedule A hereto.

Item Ownership of Five Percent or Less of a Class:

5.

NOT APPLICABLE

Item Ownership of More than Five Percent on Behalf of Another Person:

6.

See Schedule A hereto.

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Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person:

NOT APPLICABLE

Item 8. Identification and Classification of Members of the Group:

See Exhibit 1 hereto.

Item 9. Notice of Dissolution of Group:

NOT APPLICABLE