

WHITE MOUNTAINS INSURANCE GROUP LTD  
Form 11-K  
June 17, 2010

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

**FORM 11-K**

(Mark One)

Annual report pursuant to Section 15(d) of the Securities Exchange Act of 1934 for the fiscal year ended December 31, 2009

OR

Transition report pursuant to Section 15(d) of the Securities Exchange Act of 1934 for the transition period from      to

Commission file number 1-8993

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**ESURANCE INSURANCE SERVICES, INC. 401(K) PLAN**

**Esurance Insurance Services, Inc.**

**650 Davis Street**

**San Francisco, CA 94111**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**WHITE MOUNTAINS INSURANCE GROUP, LTD.**

**80 South Main Street**

**Hanover, New Hampshire 03755**

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**REQUIRED INFORMATION**

The following Financial Statements and Schedule for the Plan and a Written Consent of Independent Registered Public Accounting Firm are filed with, and included in, this Report as Exhibits 23 and 99(a) hereto, respectively, as detailed below:

23 Consent of Independent Registered Public Accounting Firm

99(a) Financial Statements and Schedule for the Plan consisting of:

1. Report of Independent Registered Public Accounting Firm;
2. Statements of Net Assets Available for Benefits as of December 31, 2009 and 2008;
3. Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2009 and 2008;
4. Notes to Financial Statements;
5. Schedule of Assets (Held at End of Year) as of December 31, 2009;
6. Schedule of Delinquent Participant Contributions for the year ended December 31, 2009;

**SIGNATURES**

*The Plan.* Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned, thereunto duly authorized.

Esurance Insurance Services, Inc. 401(k) Plan

Date: June 17, 2010

By: /s/ Gary Tolman  
Gary Tolman  
President and Chief Executive Officer

**EXHIBIT INDEX**

| <b>EXHIBIT</b> | <b>DESCRIPTION</b>  |
|----------------|---|
| 23             | Consent of Independent Registered Public Accounting Firm  |
| 99(a)          | Financial Statements and Schedule for the Plan consisting of: <ol style="list-style-type: none"><li>1. Report of Independent Registered Public Accounting Firm;</li><li>2. Statements of Net Assets Available for Benefits as of December 31, 2009 and 2008;</li><li>3. Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2009 and 2008;</li><li>4. Notes to Financial Statements;</li><li>5. Schedule of Assets (Held at End of Year) as of December 31, 2009;</li><li>6. Schedule of Delinquent Participant Contributions for the year ended December 31, 2009;</li></ol> |