

WHITE MOUNTAINS INSURANCE GROUP LTD

Form 11-K

June 29, 2018

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 _____

OR

TRANSITION REPORT PURSUANT TO SECTION 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from September 8, 2017 to December 31, 2017

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:

White Mountains Retirement Plan

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, NH 03755

REQUIRED INFORMATION

1. Not applicable.

2. Not applicable.

3. Not applicable.

The White Mountains Retirement Plan (the "Plan"), is subject to the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"). Pursuant to Section 103(c) of ERISA and the regulations thereunder, the

4. Plan is not required to file audited financial statements because the Plan has fewer than 100 participants. Attached hereto is a copy of the Plan's Summary Annual Report and Schedule I to the Form 5500 that the Plan expects to file with the Employee Benefits Security Administration on or prior to July 31, 2018.

Summary Annual Report and Schedule I to the Form 5500

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 hereunto duly authorized.

WHITE MOUNTAINS
RETIREMENT PLAN

/s/ Wesley C. Bell

DATED: June 29, 2018 By: Wesley C. Bell
Authorized Representative