

XL CAPITAL LTD  
Form 8-K  
September 29, 2008

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported):

September 29, 2008

XL Capital Ltd

(Exact name of registrant as specified in its charter)

Cayman Islands

1-10804

98-0191089

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

XL House, One Bermudiana Road, Hamilton,  
Bermuda

HM11

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

(441) 292-8515

Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



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**Item 8.01 Other Events.**

On September 29, 2008, XL Capital Ltd issued the press release attached as Exhibit 99.1 and incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits. The following exhibits are filed herewith:

Exhibit 99.1 Press Release ("XL CAPITAL LTD ANNOUNCES PRELIMINARY LOSS ESTIMATES FOR HURRICANES GUSTAV AND IKE; LESS THAN ONE-QUARTER OF A PERCENT OF XL CAPITAL LTD'S INVESTMENT PORTFOLIO EXPOSED TO LEHMAN BROTHERS HOLDINGS INC.") dated September 29, 2008.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

XL Capital Ltd

*September 29, 2008*

By: */s/ Kirstin Romann Gould*

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*Name: Kirstin Romann Gould*  
*Title: General Counsel and Secretary*

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Exhibit Index

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release ("XL CAPITAL LTD ANNOUNCES PRELIMINARY LOSS ESTIMATES FOR HURRICANES GUSTAV AND IKE; LESS THAN ONE-QUARTER OF A PERCENT OF XL CAPITAL LTD'S INVESTMENT PORTFOLIO EXPOSED TO LEHMAN BROTHERS HOLDINGS INC.") dated September 29, 2008.