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XL CAPITAL LTD
Form SC 13G/A
March 13, 2002

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

SCHEDULE 13G
Under the Securities Exchange Act of 1934
(Amendment No. 1) *

XL Capital Limited

(Name of Issuer)

Common Stock

(Title of Class of Securities)

G98255105

(CUSIP Number)

02/28/02

(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 reporting person's initial filing on subject class of securities, and for any subsequent amendment containing information which would a prior cover page.

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