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XL CAPITAL LTD Form 8-K September 13, 2005

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 12, 2005

XL CAPITAL LTD (Exact name of registrant as specified in its charter)

Cayman Islands (State or other jurisdiction of incorporation)

1-10809 98-0191089 (Commission (I.R.S. Employer File Number) Identification No.)

XL House, One Bermudiana Road, Hamilton, Bermuda HM11 (Address of principal executive offices)

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 12, 2005, XL Capital Ltd issued the press release attached as Exhibit 99.1 and incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits.

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

Exhibit No. Description

99.1 Press Release ("XL CAPITAL LTD COMMENTS ON ESTIMATES REGARDING HURRICANE KATRINA AND OTHER THIRD QUARTER 2005 NATURAL CATASTROPHES") dated September 12, 2005.

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.

Date: September 13, 2005

XL CAPITAL LTD
(Registrant)

By: /s/ Jerry de St. Paer

Name: Jerry de St. Paer

Title: Executive Vice President and

Chief Financial Officer