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LUSARDI ROBERT R

Form 4

February 19, 2003

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

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.

Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person $\,$

Robert R. Lusardi

XL Capital Ltd

XL House

One Bermudiana Road

2/18/2003

- , Hamilton HM 11
- Issuer Name and Ticker or Trading Symbol XL Capital Ltd (XL)
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Day/Year 2/18/2003
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 () Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)

Executive Vice President & Chief Executive of Financial Products & Services

- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - (X) Form filed by One Reporting Person
 - () Form filed by More than One Reporting Person

Table I	Non-Derivative	Securities	Acquired,	Disposed	of,	or	Beneficially (Dwned
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1. Title of Security	Trans-	3. 4.Securities Acquired (A) Trans or Disposed of (D) action						5 	.Amount of Securities Beneficially		
	 Date	 Date	 Cod	 V	Amount	A/ D		Price	 	Owned Following Reported Trans(s	
Class A Common Share	2/14/	 	S 	110	00	D 	\$70.	99			
Class A Common Share	2/14/	 	S 	700 	0	D 	\$70.	80	8 1	798.4	

Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned

1.Title of	2.Con-	13.	3A.	4.	5.Number	of De	6.Date Exer 7	Title and Amount	8.F
Derivative	version	Trans-	Deemed	d Trans-	rivative	Secu	cisable and	of Underlying	of
Security	or Exer	action	1	action	rities A	cqui	Expiration	Securities	vat
	cise	1	Execu-	-	red(A) o	r Dis	Date(Month/		Sec
	Price of		ution		posed of	(D)	Day/Year)		rit
	Deriva-						Date Expir		
	tive					A/	Exer- ation	Title and Number	
	Secu-	(Month,	/ (Month	1		D	cisa- Date	of Shares	

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-		-			Amount					
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Explanation of Responses:
SIGNATURE OF REPORTING PERSON
Robert R. Lusardi
Sarah Fox as attorney in fact for Robert Lusardi