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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
         , Hamilton HM 11
      2. 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)
         2/18/2003
      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
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() Form filed by More than One Reporting Person

1. Title of Security!	2. 2A. 3. 4.Securities Acquired (A)							5.Amount of			
	Trans-	ns- Exec- Trans or Disposed of (D)						Ι	Securities		
	actior	n ution	action						Ι	Beneficially	
	I					A/	1		Ι	Owned Following	
I	Date	Date	Cod	e V	/ Amount	D		Price		Reported Trans(s)	
						<u> </u>					
Class A Common Share	2/14/		S		1100	D	\$70.	.99	1		
S	2003	I	I	Ι		Ι			Ι		
Class A Common Share	2/14/		S		7000	D	\$70.	.80	8	 798.4	
s	2003				1	1	1		1		

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

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

1.Title of	2.Con-	3.	3A.	4.	5.Numbe	r of De	6.Date Exer 7	.Title and A	Amount	8.P
Derivative	version	Trans-	Deemec	d Trans-	rivati	ve Secu	cisable and	of Underlyi	ng	of
Security	or Exer	action		laction	rities	Acqui	Expiration	Securities		vat
	cise	1	Execu-	-	red(A)	or Dis	Date(Month/			Sec
	Price of		ution		posed	of(D)	Day/Year)			rit
	Deriva-				1		Date Expir			
	tive				1	A/	' Exer- ation	Title and	Number	
	Secu-	(Month/	' (Month	1		D	cisa- Date	of Shares		

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rity 				Amount 						 	
I					I				I	I	

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