

# SECURITIES AND EXCHANGE COMMISSION

## FORM 8-K

Current report filing

Filing Date: **2005-05-02** | Period of Report: **2005-04-29**  
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### FILER

#### **XL CAPITAL LTD**

CIK: **875159** | IRS No.: **980191089** | Fiscal Year End: **1231**  
Type: **8-K** | Act: **34** | File No.: **001-10804** | Film No.: **05788811**  
SIC: **6351** Surety insurance

Mailing Address  
*CAHILL GORDON &  
REINDEL(IMMANUEL KOHN)  
80 PINE STREET  
NEW YORK NY 10005*

Business Address  
*XL HOUSE  
ONE BERMUDIANA ROAD  
HAMILTON HM11 BERMUD D2  
4412928515*

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

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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): April 29, 2005

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

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Cayman Islands (State or other jurisdiction of incorporation)	1-10809 (Commission File Number)	98-0191089 (I.R.S. Employer Identification No.)
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XL House, One Bermudiana Road, Hamilton, Bermuda HM 11

(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)

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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.

XL Capital Ltd (the "Company") received a subpoena from the United States Securities and Exchange Commission ("SEC") as part of an inquiry into certain loss mitigation insurance products. The Company intends to cooperate fully with the SEC's investigation.

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: May 2, 2005

XL CAPITAL LTD  
(Registrant)

By: /s/ Fiona Luck

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Name: Fiona Luck  
Title: Executive Vice President,  
Global Head of Corporate Services &

