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XL CAPITAL LTD

Form 4

January 03, 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).

 Name and Address of Reporting Person Brian M. O'Hara

c/o XL Capital Ltd

XL House

One Bermudiana Road

, Hamilton HM 01

- 2. Issuer Name and Ticker or Trading Symbol $\mbox{XL Capital Ltd}$ (\mbox{XL})
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Day/Year 1/2/2003
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner (X) Officer (give title below) () Other (specify below)

President & Chief Executive Officer

- 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 Secur	Trans		Trans	4.Securities Acqu s or Disposed of on		(A)	5.Amount of Securities Beneficially
	 Date	 Date	 Code	V Amount	A,		Owned Following Reported Trans(s)
Class A Common Shas	are 1/2/ 003	2	S	12000	D 	\$77.3188 	350248
Class A Common Shas	are 		1		 	 	267
Class A Common Shas 2	are 		2			 	267

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

1.Title of	2.Con- 3.	3A. 4.	5.Number of De	6.Date Exer 7.Title and Amount	8.P
Derivative	version Trans-	Deemed Trans-	rivative Secu	cisable and of Underlying	of
Security	or Exer action	action	rities Acqui	Expiration Securities	vat
	cise	Execu-	red(A) or Dis	Date(Month/	Sec
	Price of	ution	posed of(D)	Day/Year)	rit

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 t S	Secu-	(Month/ Day/	 (Month /Day/	 		D	Exer- cisa- ble	Date	Title and of Shares		
1			I	1 1		1	1	I	I	I	

Explanation of Responses:

- 1. Gift to daughter who shares reporting persons household
- 2. Gift to son who shares reporting persons household ${\tt SIGNATURE}$ OF REPORTING PERSON

Brian M. O'Hara