

Edgar Filing: LUSARDI ROBERT R - Form 4

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

() Form filed by More than One Reporting Person

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

1. Title of Security	2. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount	A/ D	Price	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Class A Common Shares	2/14/2003		S	1100	D	\$70.99	
Class A Common Shares	2/14/2003		S	7000	D	\$70.80	8798.4

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

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

Explanation of Responses:

SIGNATURE OF REPORTING PERSON

Robert R. Lusardi

Sarah Fox as attorney in fact for Robert Lusardi