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Exhibit 99(a) and incorporated by reference herein.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The following exhibits are filed herewith:

| EXHIBIT NO.<br>----- | DESCRIPTION<br>-----   |
|----------------------|--|
| 99(a)                | Press Release ("XL Capital Ltd Announces Plan To Offer Equity Security Units") dated March 16, 2004. |

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: March 16, 2004

XL CAPITAL LTD  
(Registrant)

By: /s/ JERRY DE ST. PAER

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Name: Jerry de St. Paer  
Title: Executive Vice President and  
Chief Financial Officer