

Edgar Filing: XL CAPITAL LTD - Form 8-K

XL CAPITAL LTD  
Form 8-K  
August 18, 2004

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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): August 18, 2004

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

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|   |                             |   |
|---|-----------------------------|---|
| Cayman Islands  | 1-10809                     | 98-0191089                              |
| (State or other jurisdiction of<br>incorporation or organization) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

XL House, One Bermudiana Road, Hamilton, Bermuda HM11  
(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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Item 5. Other Events and Regulation FD Disclosure.

On August 18, 2004, XL Capital Ltd issued the press release attached as Exhibit 99.1 and incorporated by reference herein.

Item 7. Financial Statements and Exhibits.

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

| Exhibit No.<br>----- | Description<br>-----  |
|----------------------|---|
| 99.1                 | Press Release ("XL CAPITAL LTD ANNOUNCES ESTIMATE OF CLAIMS FROM HURRICANE CHARLEY") dated August 18, 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: August 18, 2004

XL CAPITAL LTD  
(Registrant)

By: /s/ Christopher V. Greetham

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Name: Christopher V. Greetham  
Title: Executive Vice President &  
Chief Investment Officer