



Item 8.01. Other Events.

On January 9, 2006, XL Capital Ltd issued the press release attached as Exhibit 99.1 and incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits.

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

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release (“XL CAPITAL LTD ANNOUNCES MANAGEMENT CHANGES IN ITS INSURANCE SEGMENT”) dated January 9, 2006.

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: January 10, 2006

XL CAPITAL LTD
(Registrant)

By: /s/ Fiona Luck
Name: Fiona Luck
Title: Executive Vice President,
Global Head of Corporate
Services &
Assistant Secretary