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XL CAPITAL LTD Form 8-K January 18, 2002

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

Current Report

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

January 18, 2002 Date of Report (Date of earliest event reported)

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

Cayman Islands (State or other jurisdiction of (Commission file number) incorporation or organization)

1-10809

98-0191089 (I.R.S. Employ Identification N

XL House, One Bermudiana Road, Hamilton, Bermuda HM11 (Address of principal executive offices)

(441) 292-8515 (Registrant's telephone number, including area code)

Not Applicable (Former name or former address, if changed since last report)

Item 5. Other events.

On January 18, 2002, XL Capital Ltd issued the press release attached as Exhibit 99(a) and incorporated by reference herein.

Item 7. Financial Statements and Exhibits.

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(c) Exhibits. The following exhibit is filed herewith:

Exhibit No. Description _____

99(a) Press Release ("XL Capital Increases Quarterly Dividend to

\$0.47 Per Share") dated January 18, 2002.

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.

Dated: January 18, 2002

XL CAPITAL LTD

/s/ Jerry de St. Paer

Name: Jerry de St. Paer

Title: Executive Vice President &

Chief Financial Officer

Exhibit 99(a)

XL Capital Ltd XL House One Bermudiana Road Hamilton HM 11 Bermuda Phone: (441) 292-8515

Fax: (441) 292-5280

NEWS RELEASE

IMMEDIATE

Contact: Gavin R. Arton

Investor Relations 441-294-7104

Roger R. Scotton Media Relations 441-294-7165

XL CAPITAL INCREASES QUARTERLY DIVIDEND TO \$0.47 PER SHARE

HAMILTON, BERMUDA January 18, 2002 -- XL Capital Ltd ("XL" or "the Company") (NYSE: XL) announced today that its Board of Directors declared a quarterly dividend of \$0.47 per share payable on the Company's Ordinary Shares. The dividend will be payable on February 19, 2002 to shareholders of record on

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February 4, 2002. This dividend payment represents an increase of \$0.01 per share from the previous quarterly dividend.

XL Capital Ltd, through its subsidiaries, is a leading provider of insurance and reinsurance coverages and financial products to industrial, commercial and professional service firms, insurance companies and other enterprises on a worldwide basis.

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