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XL CAPITAL LTD Form 8-K April 15, 2005

UNITED STATES 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

Date of Report (Date of earliest event reported): April 14, 2005

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

Cayman Islands (State or other jurisdiction (Commission File Number) (I.R.S. Employer of incorporation)

1-10809

98-0

XL House, One Bermudiana Road, Hamilton, Bermuda HM 11 (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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting $\,$ material $\,$ pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 8.01. Other Events.

On April 14, 2005, 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:

Exhibit No.	Description
99.1	Press Release ("XL CAPITAL LTD CHANGES AND ENHANCES FINANCIAL REPORTING FOR ITS FINANCIAL PRODUCTS AND
	SERVICES SEGMENT") dated April 14, 2005.

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: April 15, 2005

XL CAPITAL LTD (Registrant)

By: /s/ Fiona Luck

Name: Fiona Luck

Title: Executive Vice President,

Global Head of Corporate

Services & Assistant

Secretary