



Item 8.01. Other Events.

On October 17, 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.

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

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release (“XL Capital Ltd Redefines Operating Segments”) dated October 17, 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: October 17, 2006

XL CAPITAL LTD
(Registrant)

By: /s/ Fiona E.

Luck

Name: Fiona E.

Luck

Title:

Executive Vice

President,

Chief of

Staff and Assistant

Secretary