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SENTER ALAN Z

Form 4

January 06, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

- () Check this box if no longer subject to Section 16.
- Form 4 or Form 5 obligations may continue. See Instructions 1(b).
- 1. Name and Address of Reporting Person

Alan Z. Senter

2 West 67th Street,

Apartment 10B

NY, New York 10023

- 2. Issuer Name and Ticker or Trading Symbol XL Capital Ltd (XL) $\,$
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Day/Year 1/6/2003
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner () Officer (give title below) () Other (specify below)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - (X) Form filed by One Reporting Person
 - () Form filed by More than One Reporting Person

| 1. Title of Securit | y 2. | 2A. | 13. | 4.Securities | Acquired (| A) | 5 | .Amount of |
|---------------------|-------|---------|--------|--------------|------------|-------|---|-------------------|
| | Trans | - Exec- | Trans | or Disposed | d of (D) | | | Securities |
| | actio | n ution | action | 1 | | | | Beneficially |
| | | | | 1 | A/ | | | Owned Following |
| | Date | Date | Code V | Amount | D | Price | | Reported Trans(s) |

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| Class A Common s | Share 12/16/ 2002 | • • | \$81.00 | · |
|---------------------|-------------------------|-----|-------------|---|
| Class A Common | Share 1/2/ 2 003 | | \$80.23 | • |

Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned

| 1.Title of | 2.Con- | 13. | 3A. | 4. | 5.Number | of De | 6.Date Exer 7 | .Title and Am | nount | 8.5 |
|------------|----------|---------|--------|--------|----------|---------|---------------|---------------|--------|-----|
| Derivative | version | Trans- | Deemed | Trans- | rivativ | re Secu | cisable and | of Underlyin | ıg | of |
| Security | or Exer | action | | action | rities | Acqui | Expiration | Securities | 1 | vat |
| | cise | | Execu- | | red(A) | or Dis | Date(Month/ | | 1 | Sec |
| | Price of | 1 | ution | | posed c | of(D) | Day/Year) | | 1 | rit |
| | Deriva- | | | | l | | Date Expir | | 1 | |
| | tive | I | | | l | A, | / Exer- ation | Title and N | Jumber | |
| | Secu- | (Month/ | (Month | | I | D | cisa- Date | of Shares | 1 | |
| | rity | Day/ | /Day/ | Code V | Amount | : | ble | | 1 | |
| | | | | | | | | | | |

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| I | Year) | Year) | I | I | 1 | 1 | l | 1 | 1 | | I |
|---|-------|-------|---|---|---|---|---|---|---|---|---|
| 1 | | 1 | 1 | I | 1 | | 1 | | 1 | 1 | |

Explanation of Responses: SIGNATURE OF REPORTING PERSON Alan Z. Senter