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Rosengarten Form 4	Jacob D.										
November 0	3, 2009										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								3235-028			
Check th if no long subject to Section 1 Form 4 of Form 5 obligatio may cont See Instr 1(b).	ger 5 16. 5 5 5 5 5 5 5 5 5 5 5 5 5	rsuant to (a) of the	OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES to Section 16(a) of the Securities Exchange Act of 1934, he Public Utility Holding Company Act of 1935 or Sectior (h) of the Investment Company Act of 1940						January 31, 2005 Estimated average burden hours per response 0.5		
(Print or Type]	Responses)										
			2. Issuer Name and Ticker or Trading Symbol					5. Relationship of Reporting Person(s) to Issuer			
			XL CAPITAL LTD [XL]					(Check all applicable)			
(Month/D) SEAVIEW HOUSE, 70 SEAVIEW AVENUE (Street) 4. If Ame			(Month/D	3. Date of Earliest Transaction (Month/Day/Year) 11/01/2009				Director 10% Owner X Officer (give title Other (specify below) below) Chief Enterprise Risk Officer			
			nendment, Date Original Ionth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 				
STAMFOR	D, CT 06902							Form filed by M Person			
(City)	(State)	(Zip)	Tabl	e I - Non-D) erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)	Execution any	med on Date, if Day/Year)	3. Transactio Code (Instr. 8) Code V	4. Securi on(A) or D (Instr. 3, Amount	ispose 4 and (A) or	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
Class A Common Shares	11/01/2009			F	2,313 (1)	D	\$ 16.41	27,099	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	re Conversion (Month/Day/Year) Execution Date, it or Exercise any		Execution Date, if	4. 5. TransactionNumber Code of (Instr. 8) Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)				7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		
Repoi	rting O	wners		Relations							

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
Rosengarten Jacob D. SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902			Chief Enterprise Risk Officer					
Signatures								
John Kelly, Attorney-in-fact fo Rosengarten	or Jacob		11/03/2009					
**Signature of Reporting Pe	erson		Date					
Explanation of Responses:								

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Shares disposed of represent withholding to satisfy tax obligation on vesting of restricted stock

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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