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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: August 9, 2002

XL CAPITAL LTD

By: /s/ Jerry M. de St. Paer

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Name: Jerry M. de St. Paer  
Title: Executive Vice President and  
Chief Financial Officer