



Press Release

XL INSURANCE ENTERS AGREEMENT WITH RELMARK TO PROVIDE COMPREHENSIVE INSURANCE PROGRAM FOR FIRE SPRINKLER INSTALLATION CONTRACTORS

EXTON, Pennsylvania, March 20, 2007 – John Hartman, Chief Underwriting Officer of Programs for XL Capital Ltd's (NYSE:XL) ("XL") insurance operations ("XL Insurance") today announced a new underwriting agreement with RelMark Program Managers to provide a comprehensive program designed especially for fire sprinkler contractors.

"XL Insurance and RelMark both place a high value on technical expertise and loss prevention that can help our clients minimize their risk exposures," Mr. Hartman said. "These shared values create a solid foundation for our new business relationship. RelMark is a recognized industry leader known for its standard of excellence in risk management. Together our specialized underwriting, loss control expertise and dedicated claim administration allow us to deliver an exclusive product and service package for sprinkler contractors."

RelMark President Tom Giangliulo added: "We are very excited to be working with XL Insurance. Our underwriting expertise in this industry coupled with XL Insurance's financial strength creates a strong team to service the industry's insurance needs. There is a growing demand for fire suppression systems. In order to keep up with the demands for their services and to protect their livelihoods, fire sprinkler contractors need comprehensive coverage and appropriate risk management support."

RelMark's program is designed to offer broad insurance coverage to fire sprinkler installation contractors for their standard operations including design, fabrication, installation, service, repair, testing and inspection of water-based sprinkler systems. Coverage enhancements are also available to address errors & omissions and emerging industry trends.

The program is available through XL's Greenwich Insurance Company, an admitted primary insurance company licensed to write property and casualty insurance throughout the United States and rated A+ by A.M. Best.

XL Capital Ltd, through its operating subsidiaries, is a leading provider of insurance and reinsurance coverages and financial products to industrial, commercial and professional service firms, insurance companies, and other enterprises on a worldwide basis. As of December 31, 2006, XL Capital Ltd had consolidated assets of approximately \$59.3 billion and consolidated shareholders' equity of approximately \$10.1 billion. More information about XL Capital Ltd is available at www.xlcapital.com.

RelMark is a versatile insurance program manager and wholesaler for specialty business. Agents may access this program directly by contacting RelMark at 800-874-5880.

More information about the fire sprinkler contractors' insurance program is available at www.relmark.net and additional information about XL Capital and its insurance operations is available at www.xlcapital.com.

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