
UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 9, 2017

XL GROUP LTD

(Exact name of registrant as specified in its charter)

Bermuda	1-10804	98-1304974
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
O'Hara House, One Bermudiana Road, Hamilton, Bermuda		HM 08
(Address of principal executive offices)		(Zip Code)
Registrant's telephone number, including area code: (441) 292-8515		
Not Applicable		
(Former name or former address, if changed since last report)		

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 8.01. Other Events.

XL Group Ltd issued a press release on January 9, 2017. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits. The following are filed herewith:

Exhibit No.	Description
99.1	Press Release ("XL Group Ltd Announces Its Fourth Quarter 2016 Preliminary Loss Estimate for Natural Catastrophes"), dated January 9, 2017.

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: January 9, 2017

XL Group Ltd

By: /s/ Kirstin Gould

Name: Kirstin Gould

Title: General Counsel & Secretary



Press Release

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XL Group Ltd Announces Its Fourth Quarter 2016 Preliminary Loss Estimate for Natural Catastrophes

Also Announces It Will Release Fourth Quarter and Full Year 2016 Results on February 1, 2017

HAMILTON, Bermuda, January 9, 2017 - XL Group Ltd ("XL" or the "Company") (NYSE: XL) today announced its preliminary net loss estimate in the fourth quarter of 2016 of approximately \$245 million relating to natural catastrophes. This preliminary estimate is pretax and net of reinsurance and reinstatement premiums and is split approximately \$125 million in the Insurance segment and \$120 million in the Reinsurance segment.

Losses contributing to this estimate include approximately \$130 million in net losses from Hurricane Matthew split approximately evenly between Insurance and Reinsurance, and approximately \$75 million in net losses from the recent earthquake activity in New Zealand, with approximately 75% of these losses in the Reinsurance segment. The remainder of the catastrophe losses incurred during the quarter impacted the Insurance segment and were the result of a number of smaller events in the fourth quarter and previous quarters of 2016, none of which was individually significant.

Given that the facts are still developing, as well as the complexities of the nature of such events, there is considerable uncertainty associated with the loss estimates of these events and such estimates are accordingly subject to revision as additional information becomes available. Actual losses may differ materially from these preliminary estimates.

Today the Company also announced that it intends to release its Fourth Quarter and Full Year 2016 results after the close of regular stock market trading hours on Wednesday, February 1, 2017. A conference call to discuss the Company's results will be held at 5 p.m. Eastern Time on Wednesday, February 1, 2017. The conference call can be accessed through a listen-only dial-in number or through a live webcast. To listen to the conference call, please dial (210) 795-0624 or (866) 617-1526; Passcode: "XL GLOBAL". The webcast will be available at www.xlcatlin.com and will be archived on XL's website from approximately 9:00 p.m. Eastern Time on February 1, 2017, through midnight Eastern Time on March 1, 2017. A telephone replay of the conference call will also be

available beginning at approximately 9:00 p.m. Eastern Time on February 1, 2017, until midnight Eastern Time on March 1, 2017, by dialing (203) 369-3051 or (888) 566-0478.

About XL Group Ltd

XL Group Ltd (NYSE:XL), through its subsidiaries and under the XL Catlin brand, is a global insurance and reinsurance company providing property, casualty and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises throughout the world. Clients look to XL Catlin for answers to their most complex risks and to help move their world forward. To learn more, visit www.xlgroup.com.

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

The Private Securities Litigation Reform Act of 1995 ("PSLRA") provides a "safe harbor" for forward-looking statements. This press release contains forward-looking statements that reflect our preliminary expectations regarding natural catastrophe net loss estimates for the second quarter of 2016. Statements that include the words "expect," "estimate," "intend," "plan," "believe," "project," "anticipate," "may," "could," or "would" and similar statements of a future or forward-looking nature identify forward-looking statements for purposes of the PSLRA or otherwise.

All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause actual results to differ materially from those indicated in our preliminary natural catastrophe loss estimates. We believe that these factors include, but are not limited to, the following:

- changes in the number of insureds and ceding companies impacted or the ultimate number and value of individual claims relating to natural catastrophe events due to the preliminary nature of reports and estimates of loss and damage to date;*
- the amount and timing of losses actually incurred and reported by our insureds or ceding companies;*
- the timing and full recoverability of ceded reinsurance or other amounts due to us, or changes to our projections relating to such recoverables;*
- coverage and regulatory issues; and*
- the other factors set forth in Item 1A, "Risk Factors," included in our Annual Report on Form 10-K for the year ended December 31, 2015 and our other documents on file with the SEC.*

The foregoing review of important factors should not be construed as exhaustive and should be read in conjunction with the other cautionary statements that are included herein or elsewhere. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. We undertake no obligation to update publicly or revise any forward-looking statement, whether as a result of new information, future developments or otherwise.