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X.L. America, Inc.
Seaview House
70 Seaview Avenue
Stamford, CT 06902-6040
USA
Phone 203-964-5200
Fax 203-964-0763
www.xlcapital.com

October 6, 2008

Federal Election Commission
999 E. Street, N.W.
Washington, D.C. 20463

Identification Number: C00388975

RE: October 15 Quarterly Report (7/1/08-9/30/08)
Committee Name: X.L. America, Inc. Political Action Committee

Dear Sirs:

Please find enclosed the FEC Form 3X for X. L. America, Inc Political Action Committee.

Please contact XL-PAC's Treasurer (Peter W. Jayes) at 203-964-4029 or Assistant Treasurer (Sallie A. Schmidt) at 203-964-5328 with any questions.

Sincerely,

Sallie A. Schmidt
Assistant Treasurer

Enclosure

X. L. America, Inc. and its affiliated companies are members of the XL Capital group.

Greenwich Insurance Company ■ Indian Harbor Insurance Company ■ XL Reinsurance America Inc. ■ XL Insurance Company of New York, Inc.
■ XL Specialty Insurance Company ■ XL Insurance America, Inc. ■ XL Select Insurance Company

**FEC
FORM 3X**

**REPORT OF RECEIPTS
AND DISBURSEMENTS**
For Other Than An Authorized Committee

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Office Use Only

1. NAME OF
COMMITTEE (in full)

TYPE OR PRINT ▼

Example: If typing, type
over the lines.

12FE4M5

XL AMERICA INC POLITICAL ACTION COMMITTEE

ADDRESS (number and street)

333 LUDLOW STREET



Check if different
than previously
reported. (ACC)

STAMFORD

CT

06902-6987

2. FEC IDENTIFICATION NUMBER ▼

CITY ▲

STATE ▲

ZIP CODE ▲

C 00388975

3. IS THIS
REPORT



NEW
(N)

OR



AMENDED
(A)

4. TYPE OF REPORT
(Choose One)

(a) Quarterly Reports:



April 15
Quarterly Report (Q1)



July 15
Quarterly Report (Q2)



October 15
Quarterly Report (Q3)



January 31
Year-End Report (YE)



July 31 Mid-Year
Report (Non-election
Year Only) (MY)



Termination Report
(TER)

(b) Monthly
Report
Due On:



Feb 20 (M2)



May 20 (M5)



Aug 20 (M8)



Nov 20 (M11)
(Non-Election
Year Only)



Mar 20 (M3)



Jun 20 (M6)



Sep 20 (M9)



Dec 20 (M12)
(Non-Election
Year Only)



Apr 20 (M4)



Jul 20 (M7)



Oct 20 (M10)



Jan 31 (YE)

(c) 12-Day
PRE-Election
Report for the:



Primary (12P)



General (12G)



Runoff (12R)

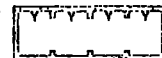


Convention (12C)



Special (12S)

Election on



in the
State of



(d) 30-Day
POST-Election
Report for the:



General (30G)

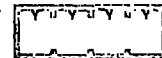


Runoff (30R)



Special (30S)

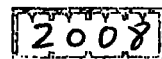
Election on



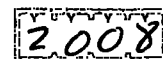
in the
State of



5. Covering Period



through



I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer

Peter W. JAYES

Signature of Treasurer

[Signature]

Date



NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. §437g.

Office
Use
Only

FEC FORM 3X
Rev. 12/2004

**SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS**

FEC Form 3X (Rev. 02/2003)

Page 2

Write or Type Committee Name

XL AMERICA INC. POLITICAL ACTION COMMITTEE

Report Covering the Period:

From:

07 ' 01 ' 2008

To:

09 ' 30 ' 2008

**COLUMN A
This Period**

**COLUMN B
Calendar Year-to-Date**

6. (a) Cash on Hand
January 1, 2008

18,875.00

(b) Cash on Hand at
Beginning of Reporting Period.....

18,375.00

(c) Total Receipts (from Line 19)

0.00

0.00

(d) Subtotal (add Lines 6(b) and
6(c) for Column A and Lines
6(a) and 6(c) for Column B)

18,375.00

18,875.00

7. Total Disbursements (from Line 31)

0.00

500.00

8. Cash on Hand at Close of
Reporting Period
(subtract Line 7 from Line 6(d))

18,375.00

18,375.00

9. Debts and Obligations Owed TO
the Committee (Itemize all on
Schedule C and/or Schedule D)

0.00

10. Debts and Obligations Owed BY
the Committee (Itemize all on
Schedule C and/or Schedule D)

0.00



This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

For further information contact:

Federal Election Commission
999 E Street, NW
Washington, DC 20463

Toll Free 800-424-9530
Local 202-694-1100

Page 3

XL AMERICA INC. POLITICAL ACTION COMMITTEE

07 01 2008

09 30 2008

COLUMN B
Calendar Year-to-Date

- 20. Total Federal Receipts**
(subtract Line 18(c) from Line 19)▶

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000

DETAILED SUMMARY PAGE of Disbursements

FEC Form 3X (Rev. 02/2003)

Page 4

II. Disbursements

COLUMN A
Total This Period

COLUMN B
Calendar Year-to-Date

21. Operating Expenditures:
(a) Allocated Federal/Non-Federal Activity (from Schedule H4)
(i) Federal Share

0.00

0.00

- (ii) Non-Federal Share.....

0.00

0.00

- (b) Other Federal Operating Expenditures

0.00

0.00

- (c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))

0.00

0.00

22. Transfers to Affiliated/Other Party Committees.....

0.00

0.00

23. Contributions to Federal Candidates/Committees and Other Political Committees.....

0.00

500.00

24. Independent Expenditures (use Schedule E)

0.00

0.00

25. Coordinated Party Expenditures (2 U.S.C. §441a(d)) (use Schedule F).....

0.00

0.00

26. Loan Repayments Made.....

0.00

0.00

27. Loans Made.....

0.00

0.00

28. Refunds of Contributions To:
(a) Individuals/Persons Other Than Political Committees

0.00

0.00

- (b) Political Party Committees

0.00

0.00

- (c) Other Political Committees (such as PACs).....

0.00

0.00

- (d) Total Contribution Refunds (add Lines 28(a), (b), and (c)).....

0.00

0.00

29. Other Disbursements

0.00

0.00

30. Federal Election Activity (2 U.S.C. §431(20))

- (a) Allocated Federal Election Activity (from Schedule H6)

- (i) Federal Share

0.00

0.00

- (ii) "Levin" Share.....

0.00

0.00

- (b) Federal Election Activity Paid Entirely With Federal Funds

0.00

0.00

- (c) Total Federal Election Activity (add Lines 30(a)(i), 30(a)(ii) and 30(b))....

0.00

0.00

31. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), 29 and 30(c))..

0.00

500.00

32. Total Federal Disbursements (subtract Line 21(a)(ii) and Line 30(a)(ii) from Line 31).....

0.00

500.00

DETAILED SUMMARY PAGE of Disbursements

FEC Form 3X (Rev. 02/2003)

Page 5

III. Net Contributions/Operating Expenditures	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
33. Total Contributions (other than loans) (from Line 11(d), page 3)	0.00	0.00
34. Total Contribution Refunds (from Line 28(d))	0.00	0.00
35. Net Contributions (other than loans) (subtract Line 34 from Line 33)	0.00	0.00
36. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))▶	0.00	0.00
37. Offsets to Operating Expenditures (from Line 15, page 3).....	0.00	0.00
38. Net Operating Expenditures (subtract Line 37 from Line 36)▶	0.00	0.00

28039853988

Federal Election Commission
ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS
The FEC added this page to the end of this filing to indicate how it was received.

☐ Hand Delivered	Date of Receipt
☐ USPS First Class Mail	Postmarked
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☐ USPS Express Mail	Postmarked
☐ Postmark Illegible	
☐ No Postmark	
☐ Overnight Delivery Service (Specify):	Shipping Date
Next Business Day Delivery ☐	
☐ Received from House Records & Registration Office	Date of Receipt
☐ Received from Senate Public Records Office	Date of Receipt
☐ Received from Electronic Filing Office	Date of Receipt
☐ Other (Specify):	Date of Receipt or Postmarked


PREPARER
(3/2005)

10/14/08
DATE PREPARED

28039853989