

ACE LTD Reported by FREDERICO DOMINIC

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 06/29/04 for the Period Ending 06/25/04

Telephone 441 295 5200

CIK 0000896159

Symbol ACE

SIC Code 6331 - Fire, Marine, and Casualty Insurance

Industry Insurance (Prop. & Casualty)

Sector Financial

Fiscal Year 12/31



ACE LTD

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 6/29/2004 For Period Ending 6/25/2004

Address ACE BLDG 30 WOODBOURNE AVE

HAMILTON HM 08 BERMU, 00000

Telephone 809-295-5200

CIK 0000896159

Industry Insurance (Prop. & Casualty)

Sector Financial

Fiscal Year 12/31





[] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *	2. Iss	2. Issuer Name and Ticker or Trading Symbol							5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
FREDERICO DOMINIC	ACI	ACE LTD [ACE]											
(Last) (First) (Middle)	3. Da	3. Date of Earliest Transaction (MM/DD/YYYY)					X Direction of the low of t	ector10% Owner or (give title below) Other (specify					
ACE GLOBAL HEADQUARTERS, 17 WOODBOURNE AVENUE		6/25/2004							below)				
(Street)		4. If Amendment, Date Original Filed (MM/DD/YYYY)						6. Individu Applicable Li	dual or Joint/Group Filing (Check Line)				
HAMILTON, BERMUDA, D0 HM 08 (City) (State) (Zip)											Reporting Per han One Repo		1
Table I - Non-D	erivativ	ve Securi	ities Ac	qı	uired, I	Dis	posed o	of, or E	Beneficially	y Owned			
1.Title of Security (Instr. 3)		2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		(A) or Disposed of (D) (Instr. 3, 4 and 5)			Followi	Instr. 3 and 4)				7. Nature of Indirect Beneficial Ownership (Instr. 4)
		any	Code	V	Amount	or (D)						or Indirect (I) (Instr. 4)	(Ilisti: 4)
Ordinary Shares	6/25/2004		S		3600	D	\$43.25		1364	87.853		D	
Ordinary Shares	6/25/2004		s		200	D	\$43.26		1362	87.853		D	
Ordinary Shares 6/2			s		200	D	\$43.27		136087.853			D	
Ordinary Shares 6/2			s		1900	D	\$43.28		134187.853			D	
Ordinary Shares	6/25/2004		s		700	D	\$43.29		133487.853			D	
Ordinary Shares	6/25/2004		S		2900	D	\$43.30		1305	87.853		D	
Table II - Derivative Securities	s Benefi	icially O	wned (e.	<i>g</i> . , put	s, (calls, w	arrant	ts, options	convert	ible secur	ities)	
1. Title of Derivate Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security 3. Deemed Execution Date, if any		Derivative Securities			6. Date Exercisable and Expiration Date 7. Title and Amo Securities Under Derivative Secur (Instr. 3 and 4)					(Instr. 5) Securitie Beneficie Owned Followin Reporte	of derivative Securities Beneficially	Ownership Form of Benef Derivative Owner Security: Direct (D) or Indirect (I) (Instr.	Beneficial
Code	e V (A)	(D)	Date Exercisa	ıble	Expirati e Date	on	Title Sha		Number of		(s) (Instr. 4)	 /	

Explanation of Responses:

<u>Ke</u>	por	ting	Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		

Signatures

By: Keith White Attorney-in-fact

6/28/2004

FREDERICO DOMINIC ACE GLOBAL HEADQUARTERS 17 WOODBOURNE AVENUE	X		** Signature of Reporting Person	Date
HAMILTON, BERMUDA, DO HM 08				

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

- * 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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.

End of Filing



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