

**ACE LTD**  
Reported by  
**MENDOZA ROBERTO G**

**FORM 5**  
(Annual Statement of Changes in Beneficial Ownership)

Filed 02/12/01 for the Period Ending 12/31/00

|             |   |
|-------------|---|
| 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 5

(Annual Statement of Changes in Beneficial Ownership)

Filed 2/12/2001 For Period Ending 12/31/2000

|             |   |
|-------------|---|
| Address     | ACE BLDG 30 WOODBOURNE AVE<br>HAMILTON HM 08 BERMU, 00000 |
| Telephone   | 809-295-5200  |
| CIK         | 0000896159  |
| Industry    | Insurance (Prop. & Casualty)                              |
| Sector      | Financial   |
| Fiscal Year | 12/31   |

# U.S. SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

## FORM 5

### ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

Form 3 Holdings Reported

Form 4 Transactions Reported

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1. Name and Address of Reporting Person\*

**MENDOZA Roberto G.**

(Last) (First) (Middle)

Goldman Sachs International  
Peterborough Court, 133 Fleet Street

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(Street)

**London England EC4A 2BB**

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

ACE Limited (NYSE:ACL)

3. IRS Identification Number of Reporting Person, if an Entity (Voluntary)

4. Statement for Month/Year

December 2000

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person to Issuer  
(Check all applicable)

Director  10% Owner

Officer (give title below)  Other (specify below)

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7. Individual or Joint/Group Filing  
(Check applicable line)

Form filed by one Reporting Person

Form filed by more than one Reporting Person

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