

ACE LTD
Reported by
DUPERREALT BRIAN

FORM 4
(Statement of Changes in Beneficial Ownership)

Filed 10/29/07 for the Period Ending 10/25/07

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|-------------|---|
| 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 |

FORM 4

[] 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

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2008
Estimated average burden hours per response... 0.5

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. Issuer Name and Ticker or Trading Symbol | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) |
| DUPERREAULT BRIAN | ACE LTD [ACE] | <input checked="" type="checkbox"/> Director _____ 10% Owner |
| (Last) (First) (Middle) | 3. Date of Earliest Transaction (MM/DD/YYYY) | <input type="checkbox"/> Officer (give title below) _____ Other (specify below) |
| ACE GLOBAL HEADQUARTERS, 17 WOODBOURNE AVENUE | 10/25/2007 | |
| (Street) | 4. If Amendment, Date Original Filed (MM/DD/YYYY) | 6. Individual or Joint/Group Filing (Check Applicable Line) |
| HAMILTON, BERMUDA HM 08 | | <input checked="" type="checkbox"/> Form filed by One Reporting Person |
| (City) (State) (Zip) | | <input type="checkbox"/> Form filed by More than One Reporting Person |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Trans. Date | 2A. Deemed Execution Date, if any | 3. Trans. Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|------------------------------------|-------------------|---|---------------------------------|---|---|------------------|-----------|---|---|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| Ordinary Shares | 10/25/2007 | | S | | 1800 | D | \$59.11 | 401889.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 300 | D | \$59.12 | 401589.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 3300 | D | \$59.13 | 398289.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1500 | D | \$59.14 | 396789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 400 | D | \$59.15 | 396389.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 800 | D | \$59.16 | 395589.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1300 | D | \$59.18 | 394289.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 700 | D | \$59.19 | 393589.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 7900 | D | \$59.20 | 385689.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 600 | D | \$59.21 | 385089.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1300 | D | \$59.2131 | 383789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1800 | D | \$59.22 | 381989.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1000 | D | \$59.23 | 380989.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 600 | D | \$59.24 | 380389.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 4000 | D | \$59.25 | 376389.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1600 | D | \$59.28 | 374789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 500 | D | \$59.282 | 374289.0342 | D | |

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|------------------------------------|-------------------|---|---------------------------------|---|---|------------------|-----------|---|--|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| | | | | | | | | | | |
| Ordinary Shares | 10/25/2007 | | S | | 11600 | D | \$59.30 | 362689.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 800 | D | \$59.3031 | 361889.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 100 | D | \$59.3050 | 361789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 500 | D | \$59.31 | 361289.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1600 | D | \$59.32 | 359689.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1900 | D | \$59.33 | 357789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1000 | D | \$59.35 | 356789.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 900 | D | \$59.40 | 355889.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 1700 | D | \$59.41 | 354189.0342 | D | |
| Ordinary Shares | 10/25/2007 | | S | | 600 | D | \$59.42 | 353633.724 ⁽¹⁾ | D | |
| Ordinary Shares | | | | | | | | 300 | I | By Son |

Table II - Derivative Securities Beneficially Owned (e.g. , puts, calls, warrants, options, convertible securities)

| 1. Title of Derivate Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Trans. Date | 3A. Deemed Execution Date, if any | 4. Trans. Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction (s) (Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|--|-------------------|---|---------------------------------|---|--|-----|--|--------------------|--|-------------------------------|---|--|--|--|
| | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |

Explanation of Responses:

- (1) Total includes 44.69 share units credited at various times between July 13, 2007 and October 12, 2007 to the reporting person's deferred stock account pursuant to the dividend reinvestment provisions of the ACE Limited 2004 Long-Term Incentive Plan which meets the requirements of Rule 16b-3.

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|---------|-------|
| | Director | 10% Owner | Officer | Other |
| DUPERREAULT BRIAN ACE GLOBAL HEADQUARTERS 17 WOODBOURNE AVENUE HAMILTON, BERMUDA HM 08 | X | | | |

Signatures

By: Lori Samson, Attorney-in-fact

10/29/2007

** Signature of Reporting Person

Date

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

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