

# ACE LTD

## FORM 8-K (Current report filing)

Filed 12/08/05 for the Period Ending 12/07/05

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

---

**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) – December 7, 2005**

---

**ACE LIMITED**

(Exact name of registrant as specified in its charter)

---

**Cayman Islands**  
(State or other jurisdiction)

**1-11778**  
(Commission File Number)

**98-0091805**  
(I.R.S. Employer of Incorporation  
Identification No.)

**ACE Global Headquarters  
17 Woodbourne Avenue  
Hamilton HM 08 Bermuda**  
(Address of principal executive offices)

**Registrant's telephone number, including area code: (441) 295-5200**

**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))
-

---

**Item 8.01 Other Events.**

On December 7, 2005, ACE Limited issued a press release with comments on the impact of Hurricane Wilma. The press release is attached hereto as Exhibit 99.1 and is hereby incorporated herein by reference.

**Item 9.01. Financial Statements and Exhibits.**

**(c) Exhibits**

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press release, dated December 7, 2005, reporting on impact of Hurricane Wilma



---

## EXHIBIT INDEX

<u>Number</u>	<u>Description</u>
99.1	Press release, dated December 7, 2005, reporting on impact of Hurricane Wilma



**ace limited**

ACE Limited  
ACE Global Headquarters  
17 Woodbourne Avenue  
Hamilton HM 08  
Bermuda

PO Box HM 1015  
Hamilton HM DX  
Bermuda

441 295-5200 *main*  
441 292-8675 *fax*

**News  
Release**

[www.ancelimited.com](http://www.ancelimited.com)

**FOR IMMEDIATE RELEASE**

Investor Contact: Helen M. Wilson  
(441) 299-9283  
[helen.wilson@ace.bm](mailto:helen.wilson@ace.bm)

Media Contact: Robert T. Grieves  
(212) 621-8684  
[robert.grieves@ace-ina.com](mailto:robert.grieves@ace-ina.com)

**ACE LIMITED COMMENTS ON IMPACT OF HURRICANE WILMA**

HAMILTON, Bermuda – December 7, 2005 – ACE Limited (NYSE: ACE) announced today that estimated net after-tax losses for the ACE Group of Companies from Hurricane Wilma, the Category 4 storm that initially struck Mexico's Yucatán Peninsula and then Florida in late October, will amount to approximately \$250 million, net of tax and reinstatement premiums.

ACE will provide 2006 guidance on Thursday, December 15, 2005.

The ACE Group of Companies is a global leader in insurance and reinsurance serving a diverse group of clients. Headed by ACE Limited, a component of the Standard & Poor's 500 stock index, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: [www.ancelimited.com](http://www.ancelimited.com).

***Cautionary Statement Regarding Forward-Looking Statements:***

*Any forward-looking statements made in this press release reflect the Company's current views with respect to future events and financial performance and are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such statements involve risks and uncertainties, which may cause actual results to differ materially from those set forth in these statements. Among other things, the forward-looking statements concerning the impact of Hurricane Wilma could be affected by the number of insureds and ceding companies affected by the hurricane, the amount and timing of losses actually incurred and reported by insureds, the preliminary nature of reports and estimates of loss to date, communication and access issues, the impact of the hurricane on the Company's reinsurers, the amount and timing of reinsurance recoverables actually received and complex coverage and regulatory issues as well as management's response to these factors, and other factors identified in the Company's filings with the Securities and Exchange Commission. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the dates on which they are made. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.*

###

*One of the ACE Group of Insurance & Reinsurance Companies*