

ACE LTD
Reported by
RINGSTED SEAN

FORM 3
(Initial Statement of Beneficial Ownership)

Filed 05/24/13 for the Period Ending 05/16/13

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

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * RINGSTED SEAN (Last) (First) (Middle)			2. Date of Event Requiring Statement (MM/DD/YYYY) 5/16/2013		3. Issuer Name and Ticker or Trading Symbol ACE Ltd [ACE]	
4. Relationship of Reporting Person(s) to Issuer (Check all applicable) ____ Director _____ 10% Owner <input checked="" type="checkbox"/> X _____ Officer (give title below) _____ Other (specify below) Chief Risk Officer and* /						
5. If Amendment, Date Original Filed (MM/DD/YYYY)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> X Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person			
THE ACE BUILDING, 17 WOODBOURNE AVENUE (Street) HAMILTON, D0 HM 08 (City) (State) (Zip)						

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Shares	148167 (1)	D	

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

1. Title of Derivate Security (Instr. 4)	2. Date Exercisable and Expiration Date (MM/DD/YYYY)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Options to Acquire	(2)	2/23/2015	Common Shares	8500	\$44.48	D	
Options to Acquire	(3)	2/22/2016	Common Shares	6800	\$56.40	D	
Options to Acquire	(4)	2/28/2017	Common Shares	8070	\$56.14	D	
Options to Acquire	(5)	2/27/2018	Common Shares	9850	\$60.28	D	
Options to Acquire	(6)	2/26/2019	Common Shares	13880	\$38.51	D	
Options to Acquire	(7)	2/25/2020	Common Shares	13648	\$50.37	D	
Options to Acquire	(8)	2/24/2021	Common Shares	11478	\$62.64	D	
Options to Acquire	(9)	2/23/2022	Common Shares	9799	\$73.35	D	
Options to Acquire	(10)	4/2/2022	Common Shares	421	\$74.20	D	
Options to Acquire	(11)	2/28/2023	Common Shares	12686	\$85.39	D	

Explanation of Responses:

- (1) Total includes 39,996 shares of restricted stock awarded pursuant to the ACE Limited 2004 Long-Term Incentive Plan which have not yet vested.
- (2) The stock options vested in equal installments on February 23, 2006, February 23, 2007 and February 23, 2008.
- (3) The stock options vested in equal installments on February 22, 2007, February 22, 2008 and February 22, 2009.
- (4) The stock options vested in equal installments on February 28, 2008, February 28, 2009 and February 28, 2010.
- (5) The stock options vested in equal installments on February 27, 2009, February 27, 2010 and February 27, 2011.
- (6) The stock options vested in equal installments on February 26, 2010, February 26, 2011 and February 26, 2012.
- (7) The stock options vested in equal installments on February 25, 2011, February 25, 2012 and February 25, 2013.
- (8) The stock options vested or will vest in equal installments on February 24, 2012, February 24, 2013 and February 24, 2014.
- (9) The stock options vested or will vest in equal installments on February 23, 2013, February 23, 2014 and February 23, 2015.
- (10) The stock options vested or will vest in equal installments on April 2, 2013, April 2, 2014 and April 2, 2015.
- (11) The stock options will vest in equal installments on February 28, 2014, February 28, 2015 and February 28, 2016.

Remarks:

*Chief Actuary

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RINGSTED SEAN THE ACE BUILDING 17 WOODBOURNE AVENUE HAMILTON, D0 HM 08			Chief Risk Officer and*	

Signatures

/s/Samantha Froud, Attorney-in-fact **5/24/2013**

Date

** Signature of Reporting Person

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 5(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.

ACE LIMITED
Power of Attorney
Section 16(a) Reports

The undersigned, in his or her capacity as a director and/or executive officer of ACE Limited, does hereby appoint each of Robert F. Cusumano, Samantha Fr
This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file reports under Section 16(a) of the Exchan
IN TESTIMONY WHEREOF, the undersigned has executed this instrument as of May 23, 2013.

/s/Sean Ringsted
Signature
Sean Ringsted
Typed or Printed Name

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