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**News  
Release**

## **FOR IMMEDIATE RELEASE**

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### **ACE LIMITED TO HOLD ITS YEAR-END, FOURTH QUARTER EARNINGS CONFERENCE CALL ON THURSDAY, FEBRUARY 3, 2005**

HAMILTON, Bermuda -- January 11, 2005 -- ACE Limited (NYSE: ACE) will hold its year-end, fourth quarter earnings conference call on Thursday, February 3, 2005, beginning at 8:30 a.m. Eastern Standard Time.

ACE expects to issue its year-end, fourth quarter earnings release and financial supplement after 5:00 p.m. Eastern Standard Time on Wednesday, February 2, 2005. A copy of these documents will be available promptly following such issuance in the Investor Information section of the Company's website located at [www.ancelimited.com](http://www.ancelimited.com).

The earnings conference call will be available via live and archived webcast at [www.ancelimited.com](http://www.ancelimited.com) or by dialing 888-889-5602 (within the United States) or 973-582-2734 (international). Please refer to the ACE Limited website in the Investor Information section under Calendar of Events for details. A replay of the call will be available from Thursday, February 3, 2005 until Thursday, March 3, 2005. To listen to the replay dial 877-519-4471 (in the United States) or 973-341-3080 (international); passcode 5527078.

The conference call, webcast and its content thereof, and any tape, broadcast, or publication by ACE Limited, are the sole, copyrighted property of ACE Limited and may not be copied, taped, rebroadcast, or published in whole or in part without the express written consent of ACE Limited.

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 nearly 50 countries. Additional information can be found at [www.ancelimited.com](http://www.ancelimited.com).

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