

ARCH CAPITAL GROUP LTD  
Form 8-K  
November 10, 2004

**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**

**November 9, 2004**

Date of Report (Date of earliest event reported)

**Arch Capital Group Ltd.**

(Exact name of registrant as specified in its charter)

**Bermuda**  
(State or other  
jurisdiction of  
incorporation or  
organization)

**0-26456**  
(Commission File Number)

**N/A**  
(I.R.S. Employer  
Identification No.)

**Wessex House, 45 Reid Street, Hamilton HM 12, Bermuda**  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:  
**(441) 278-9250**

**N/A**  
(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):

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- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 8.01**      **Other Events**

On November 9, 2004, Arch Insurance Group received an Investigative Demand from the Office of the Attorney General of Minnesota requesting certain information concerning relationships with and payments to insurance brokers and agents. In addition, Arch Insurance Group has received various formal and informal information requests from insurance regulatory authorities as to relationships with, and payments to, brokers and other agents. The Company intends to cooperate with these requests. The Company anticipates receiving additional formal and informal requests for additional information regarding relationships between brokers and agents, on the one hand, and insurers on the other hand.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned.

ARCH CAPITAL GROUP LTD.

Date: November 10, 2004

By:

/s/ John D. Vollaro

Name: John D. Vollaro

Title: Executive Vice President,  
Chief Financial Officer and  
Treasurer