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ARCH CAPITAL GROUP LTD

Form 8-K

February 25, 2003

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

FEBRUARY 25, 2003

Date of Report (Date of earliest event reported)

ARCH CAPITAL GROUP LTD.

(Exact name of registrant as specified in its charter)

BERMUDA

0-26456

N/A

(State or other
jurisdiction of
incorporation or
organization)

(Commission File Number)

(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)

ITEM 7. EXHIBITS.

EXHIBIT NO. -----	DESCRIPTION -----
99	Press Release dated February 24, 2003, announcing the Company's earnings for the three- and twelve-month periods ended December 31, 2002.

ITEM 9. REGULATION FD DISCLOSURE.

Attached hereto as Exhibit 99 is a press release on February 24, 2003, announcing the Company's earnings for the three- and twelve- month periods ended December 31, 2002.

SIGNATURES

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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: February 25, 2003

By: /s/ John D. Vollaro

Name: John D. Vollaro
Title: Executive Vice President and
Chief Financial Officer