



20 Horseneck Lane  
Greenwich, CT 06830

203 862 4300 Telephone  
203 861 7240 Fax

July 7, 2003

JUL 8 2003

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, DC 20210

2520040764387

Re: Arch Capital Group (U.S.) Inc. and Affiliates  
Top Hat Plans

Ladies and Gentlemen:

On behalf of Arch Capital Group (U.S.) Inc. and its affiliates (collectively, the "Company" or the "Employer") and pursuant to Section 110 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), the United States Department of Labor (the "DOL") is hereby advised that the Company maintains four unfunded deferred compensation plans that cover certain management or highly compensated employees as defined in ERISA Sections 201(2), 301(a)(3) and 410(a)(1) who are employed by the Company. Additional information and data required by Section 2520.104-23 of the DOL Regulation is as follows:

1. Name and address of Employer:  
  
Arch Capital Group (U.S.) Inc.  
20 Horseneck Lane  
Greenwich, CT 06830
2. Employer Identification Number Assigned by the Internal Revenue Service to Employer:  
06-1424716
3. Number of Unfunded Deferred Compensation Plans Maintained by Employer Primarily for a Select Group of Management or Highly Compensated Employees: Four
4. Number of Employees Participating in the Plans is: 7; 6; 1; 1 (subject to increase/decrease over time)

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5. Declaration:

The Company does hereby declare that it maintains four plans which are primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees employed by the Company.

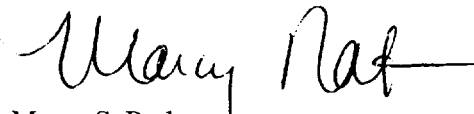
6. Plan Documents:

Copies of all plan documents will be provided to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Please acknowledge receipt of this letter by stamping the receipt copy of this letter and returning it to our messenger, who has been instructed to wait.

If you have any questions or require anything further, please call the undersigned at 203-862-4300.

Sincerely,



Marcy S. Rathman  
Assistant Vice President  
& Associate Counsel

cc: Louis T. Petrillo  
ltp1314

CAHILL GORDON & REINDEL  
SUITE 950  
1990 K STREET, N.W.  
WASHINGTON, D.C. 20006-1103

## HAND DELIVERY

CAHILL GORDON & REINDEL  
1990 K STREET, N.W.  
WASHINGTON, D.C. 20006

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