

STATE OF WEST VIRGINIA
BOARD OF RISK AND INSURANCE MANAGEMENT



CAPITOL COMPLEX, BUILDING 5, ROOM 1017, CHARLESTON, WEST VIRGINIA 25305 (304) 348-2291

NOTICE OF EMERGENCY RULE

RULE TITLE: REGULATIONS GOVERNING THE MINE SUBSIDENCE
INSURANCE COVERAGE

FILED
1985 AUG 15 AM 10:54
SECRETARY OF STATE

The attached rule is filed as an Emergency Rule.

The facts and circumstances constituting the Emergency are as follows:

Sections 2:06, 3:01, 3:02, 3:03, 3:04, 3:05, 3:09, 3:10 4:01 and 4:02 are amended and Sections 3:10, 3:11 and 3:12 are added to comply with statutory amendments passed by the 1985 Legislature which change in numerous ways the Mine Subsidence Insurance statutes, W.Va Code 33-30-1, et seq. These changes require exemption by signed waiver except in certain counties, increases coverage limits and property covered. The amendments and additions to the mine subsidence insurance regulations are necessary to protect the property and safety of the public and promote insurance coverage of all property subject to the statute.


Robert S. Corey, Director

RECEIVED
AUG 13 1985
ATTY. GEN. OFFICE

WEST VIRGINIA ADMINISTRATIVE REGULATION
STATE BOARD OF RISK AND INSURANCE MANAGEMENT

SERIES II - 1983

MINE SUBSIDENCE INSURANCE

Section 1. General

1:01. Identification of Rule - This regulation is a Legislative Rule, as defined by the provisions of Chapter 29A, Article 1, Section 2 of the Code of West Virginia of 1931, as amended.

1:02. Reference - This Regulation relates to making available to the citizens of West Virginia insurance for structural loss caused by the subsidence of man-made underground coal mines in accordance with the provisions of Chapter 33, Article 30, of the Code of West Virginia of 1931, as amended.

1:03. Authority - This Regulation is promulgated under the Authority vested in the Board of Risk and Insurance Management by Chapter 33, Article 30, Section 15 of the Code of West Virginia of 1931, as amended.

1:04. Applicability and Scope - This Regulation shall apply to all Insurance Companies licensed by the Insurance Commissioner of West Virginia to write on a direct basis fire insurance in the State of West Virginia; provided however, Farm Mutual Insurance Companies authorized to transact insurance by the provisions of Chapter 33, Article 22 of the Code of West Virginia of 1931, as amended, may participate in the program on an optional basis.

1:05. Effective Date - This Regulation shall become effective August 3, 1984 pursuant to Enrolled S.B. 425, Chapter 33, Article 30, WV Code.

1:06. Filing Date - This Regulation was filed in the Office of the Secretary of State on October 21, 1983.

Section 2. Definitions

2:01. Board - Means the State Board of Risk and Insurance Management.

2:02. Mine Subsidence - Means loss to a structure caused by lateral or vertical movement, including collapse which results therefrom of structures from collapse of man-made underground coal mines. It does not include loss caused by earthquake, landslide, volcanic eruption or collapse of storm and sewer drains and rapid transit tunnels.

2:03. Mine Subsidence Insurance Fund or Fund - Means the fund established within the office of the State Board of Risk and Insurance Management.

EMERGENCY
WEST VIRGINIA LEGISLATIVE RULE
WEST VIRGINIA BOARD OF
RISK AND INSURANCE MANAGEMENT
CHAPTER 33-30
SERIES II

Title: Regulations governing the Mine Subsidence Insurance Program.

Section 2:06.

Structure - Means any dwelling, building of fixture permanently affixed to realty located in West Virginia, including basements, footings, foundations, septic systems and underground pipes directly servicing the dwelling or building, but does not include driveways sidewalks, parking lots, land, trees, plants, crops or ~~industrial-and-commercial buildings~~ agricultural field drainage tile.

3:01. Date Coverage to be Offered Waiver - On and after ~~February-28-1983~~ July 1, 1985 all insurance policies issued in the State of West Virginia by Insurance Companies subject to this regulation, that provide fire insurance on structures eligible for mine subsidence insurance, shall include coverage for mine subsidence insurance unless such insurance is requested waived by the insured such waiver shall conform to the requirements of Section 3:10 of these regulations.

3:02. Amount of Insurance - Each policy issued pursuant to this regulation shall provide \$50,000 up to \$75,000 of Mine Subsidence Insurance in an amount not to exceed the amount of fire insurance on the structure.

3:03. Premium Rate - The premium rate ~~schedule will be established from time to time~~ by the Board ~~with the approval of the Insurance Commissioner of West Virginia~~ is attached hereto as Appendix C. For the purpose of selecting rates a Non-Dwelling structure in defined as a building not used principally for residential purposes or which houses more than four family units.

3:04. Coverage Form - Each policy issued pursuant to this regulation shall include coverage Form ~~33-30 WVMS -1~~ (Ed. 7-85) Coal Mine Subsidence Coverage Part (Dwelling

Structure) or coverage Form WVMS-2 (Ed. 7-85), Coal Mine Subsidence Coverage Part (Non-Dwelling Structure). Refer to Appendix A and B respectively, for coverage part working. This-form-has These forms have been approved by the Insurance Commissioner of West Virginia and their use is recommended by the Board and said forms may be reproduced under the Insurance Company's name.

3:05. Structures Eligible for Mine Subsidence Insurance - In establishing permanent regulations the Board has determined that ~~only dwelling structures which are owner occupied and contain four (4) or less family units~~ and non-dwelling structures are eligible for mine subsidence insurance.

3:09. Reinsurance Agreement - Each Insurance company subject to this Regulation shall enter into a Reinsurance Agreement with the Board. Refer to Appendix E F for the working of the Reinsurance Agreement.

3:10. Waivers - all insurance policies written after July 1, 1985, and subject to this regulations shall include Coal Mine Subsidence Insurance UNLESS waived in writing by the policy holder. The Board recommends the following waiver clause be used:

WAIVER OF INSURANCE

I (we) do not desire Coal Mine Subsidence Insurance coverage and hereby waive any right to such coverage, under this policy or any future policy covering my (our) interest in the property described in the policy (in the application), unless I (we) request Coal Mine Subsidence coverage, in writing, at some future date.

Signature of Named Insured (s)

Policy Number (If Renewal)

Date signed

EMERGENCY
Board of Risk and Insurance Management
Leg. Rule, 33-30
Series II, Sec. 3:11.

3:11. Exclusion - insurance companies holding a signed waiver under the previous law will not be required to obtain a new waiver and waivers shall not be required on property located in the following 15 counties:

BERKELEY, CABELL, CALHOUN, HAMPSHIRE, HARDY, JACKSON, JEFFERSON, MONROE, MORGAN, PENDLETON, PLEASANTS, RITCHIE, ROANE, WIRT OR WOOD.

3:12. WAITING PERIOD - Coal Mine Subsidence Insurance becomes effective no earlier than 30 calendar days after the application date.

4:01. Administration of Claims - All mine subsidence claims shall be reported to the Board for assignment to qualified independent adjusting firms in accordance with claim procedures as outlined on Appendix D.

4:02. Fund Reporting - Quarterly, each Insurance Company subject to this regulation shall complete the West Virginia Mine Subsidence Fund Report. Refer to Appendix B E for report format. The following information will be required:

- A. Policy Count by County;
- B. The amount of gross premiums less cancellations during the quarter rounded to the nearest dollar;
- C. The net premiums due the State.

The completed report, along with the net premiums due the State, if any, shall be returned to the Board within forty-five days after the quarter ends.

In consideration of an additional premium the STRUCTURES are insured against direct loss caused by underground COAL MINE SUBSIDENCE for the limit of liability stated in the policy declarations applicable to COAL MINE SUBSIDENCE insurance.

COAL MINE SUBSIDENCE means loss to a STRUCTURE caused by lateral or vertical movement, including collapse which results therefrom, of STRUCTURES from collapse of man-made underground coal mines.

PROPERTY COVERED. This coverage applies to:

STRUCTURE, meaning any dwelling building, or fixture permanently affixed to realty located in West Virginia, including:

- (1) Cost of excavations, grading or filling; and
- (2) Basements, footings, foundations, septic systems; and
- (3) Underground pipes directly servicing the STRUCTURE.

PROPERTY NOT COVERED. This coverage does not apply to the following:

- (1) Driveways, sidewalks, parking lots, land; and
- (2) Trees, plants, crops or agricultural drainage tile.

LIMIT OF LIABILITY. The limit of liability for loss under this coverage part shall not exceed the smallest of the following amounts (1), (2), (3), (4) or (5):

- (1) The Limit of liability stated in the policy declarations applicable to COAL MINE SUBSIDENCE INSURANCE;
- (2) The replacement cost of the STRUCTURE or any part thereof identical with such STRUCTURE on the same premises and the same occupancy and use;
- (3) The amount actually and necessarily expended in repairing or replacing said STRUCTURE or any part thereof intended for the same occupancy and use;
- (4) The amount of fire insurance on the STRUCTURE; or
- (5) The amount available in the West Virginia Mine Subsidence Insurance Fund to reimburse the company.

SUPPLEMENTAL COVERAGE. The insured may apply up to 10% of the amount of COAL MINE SUBSIDENCE insurance applicable to the dwellings covered under this policy to cover loss to buildings located on the premises used exclusively for private purposes; provided however, structures rented or leased to other than a tenant and structures used in whole or in part for business purposes are excluded.

COAL MINE SUBSIDENCE COVERAGE PART
(DWELLING STRUCTURE)
CONTINUED

FORM: WVMS-1
(Ed. 7-85)

PERILS NOT INSURED AGAINST. The insurance afforded by this coverage part does not insure against loss caused by:

- (1) Earthquake, landslide, volcanic eruption, collapse of storm and sewer drains and rapid transit tunnels or earth movement other than underground COAL MINE SUBSIDENCE;
- (2) Any ensuing loss covered by the policy to which this coverage part is attached.

DEDUCTIBLE. The following deductible provisions apply:

- (1) The sum of \$250 shall be deducted from each loss separately occurring to the STRUCTURES insured.
- (2) No other deductible provision contained in the policy to which this coverage part is attached applies to loss caused by COAL MINE SUBSIDENCE.

OTHER PROVISIONS.

- (1) In the event of loss to any STRUCTURE insured by this coverage part in excess of the deductible amount, this company shall be liable for no greater proportion of such excess than the amount provided by this COAL MINE SUBSIDENCE coverage part shall bear to all COAL MINE SUBSIDENCE insurance, whether collectible or not.
- (2) The insurance afforded by this coverage part shall not be subject to the provisions of West Virginia Code Section 33-17-9, commonly known as the West Virginia Valued Policy Law. It is further agreed that no co-insurance clause shall be applicable to this coverage part.
- (3) All claims shall be paid within 120 days after Proof of Loss is presented to the company unless otherwise agreed by the company and the insured.
- (4) The insurance afforded by this coverage part shall become effective no earlier than 30 calendar days after the application date.
- (5) Except as modified by this coverage part, the insurance is subject to all the provisions of the policy to which the coverage part is attached except:
 - (a) Coverage for additional living expense;
 - (b) Coverage provided under any extensions of coverage;
 - (c) Coverage for indirect or consequential loss.

In consideration of an additional premium the STRUCTURES are insured against direct loss caused by underground COAL MINE SUBSIDENCE for the limit of liability stated in the policy declarations applicable to COAL MINE SUBSIDENCE insurance.

COAL MINE SUBSIDENCE means loss to a STRUCTURE caused by lateral or vertical movement, including collapse which results therefrom, of STRUCTURES from collapse of man-made underground coal mines.

PROPERTY COVERED. This coverage applies to:

STRUCTURE, meaning any building, or fixture permanently affixed to realty located in West Virginia, including:

- (1) Cost of excavations, grading or filling; and
- (2) Basements, footings, foundations, septic systems; and
- (3) Underground pipes directly servicing the STRUCTURE.

PROPERTY NOT COVERED. This coverage does not apply to the following:

- (1) Driveways, sidewalks, parking lots, land; and
- (2) Trees, plants, crops or agricultural drainage tile.

LIMIT OF LIABILITY. The limit of liability for loss under this coverage part shall not exceed the smallest of the following amounts (1), (2), (3), (4) or (5):

- (1) The Limit of liability stated in the policy declarations applicable to COAL MINE SUBSIDENCE INSURANCE;
- (2) The replacement cost of the STRUCTURE or any part thereof identical with such STRUCTURE on the same premises and the same occupancy and use;
- (3) The amount actually and necessarily expended in repairing or replacing said STRUCTURE or any part thereof intended for the same occupancy and use;
- (4) The amount of fire insurance on the STRUCTURE; or
- (5) The amount available in the West Virginia Mine Subsidence Insurance Fund to reimburse the company.

PERILS NOT INSURED AGAINST. The insurance afforded by this coverage part does not insure against loss caused by:

- (1) Earthquake, landslide, volcanic eruption, collapse of storm and sewer drains and rapid transit tunnels or earth movement other than underground COAL MINE SUBSIDENCE;
- (2) Any ensuing loss covered by the policy to which this coverage part is attached.

COAL MINE SUBSIDENCE COVERAGE PART
(NON-DWELLING STRUCTURE)
CONTINUED

FORM: WVMS-2
(Ed. 7-85)

DEDUCTIBLE. The following deductible provisions apply:

- (1) The sum of \$250 shall be deducted from each loss separately occurring to the STRUCTURES insured.
- (2) No other deductible provision contained in the policy to which this coverage part is attached applies to loss caused by COAL MINE SUBSIDENCE.

OTHER PROVISIONS.

- (1) In the event of loss to any STRUCTURE insured by this coverage part in excess of the deductible amount, this company shall be liable for no greater proportion of such excess than the amount provided by this COAL MINE SUBSIDENCE coverage part shall bear to all COAL MINE SUBSIDENCE insurance, whether collectible or not.
- (2) The insurance afforded by this coverage part shall not be subject to the provisions of West Virginia Code Section 33-17-9, commonly known as the West Virginia Valued Policy Law. It is further agreed that no co-insurance clause shall be applicable to this coverage part.
- (3) All claims shall be paid within 120 days after Proof of Loss is presented to the company unless otherwise agreed by the company and the insured.
- (4) The insurance afforded by this coverage part shall become effective no earlier than 30 calendar days after the application date.
- (5) Except as modified by this coverage part, the insurance is subject to all the provisions of the policy to which the coverage part is attached.

STATE OF WEST VIRGINIA
 COAL MINE SUBSIDENCE RATES
 EFFECTIVE JULY 1, 1985

THE FOLLOWING ANNUAL PREMIUM RATES PER STRUCTURE HAVE BEEN APPROVED BY
 THE WEST VIRGINIA INSURANCE COMMISSIONER:

AMOUNT OF COAL MINE SUBSIDENCE INSURANCE ON THE STRUCTURE	PREMIUM DWELLING STRUCTURE	PREMIUM NON-DWELLING (1) STRUCTURE
\$ 10,000 or LESS	\$ 10.00	\$ 20.00
\$ 10,001 to \$ 15,000	\$ 11.00	\$ 22.00
\$ 15,001 to \$ 20,000	\$ 12.00	\$ 24.00
\$ 20,001 to \$ 25,000	\$ 13.00	\$ 26.00
\$ 25,001 to \$ 30,000	\$ 14.00	\$ 28.00
\$ 30,001 to \$ 35,000	\$ 15.00	\$ 30.00
\$ 35,001 to \$ 40,000	\$ 16.00	\$ 32.00
\$ 40,001 to \$ 45,000	\$ 17.00	\$ 34.00
\$ 45,001 to \$ 50,000	\$ 18.00	\$ 36.00
\$ 50,001 to \$ 55,000	\$ 19.00	\$ 38.00
\$ 55,001 to \$ 60,000	\$ 20.00	\$ 40.00
\$ 60,001 to \$ 65,000	\$ 21.00	\$ 42.00
\$ 65,001 to \$ 70,000	\$ 22.00	\$ 44.00
\$ 70,001 to \$ 75,000 (2)	\$ 23.00	\$ 46.00

NOTE: (1) A NON-DWELLING STRUCTURE IS DEFINED, FOR RATING PURPOSES, AS
 A BUILDING THAT IS NOT USED PRINCIPALLY FOR RESIDENTIAL PURPOSES
 OR HOUSES MORE THAN FOUR FAMILY UNITS.

(2) \$ 75,000 IS THE MAXIMUM AMOUNT OF INSURANCE REINSURED BY THE
 WEST VIRGINIA COAL MINE SUBSIDENCE FUND.

STATE OF WEST VIRGINIA - BOARD OF RISK AND INSURANCE MANAGEMENT
COAL MINE SUBSIDENCE INSURANCE
CLAIM PROCEDURES

The following procedures apply to the handling of Coal Mine Subsidence claims:

- 1) The insured should report the possibility of Coal Mine Subsidence damage directly to the Company or their Authorized Agent.
- 2) Upon notice of a potential Coal Mine Subsidence claim the Company shall immediately forward a completed ACCORD claim form (or other appropriate Company claim form) to the Board at the following address:

Board of Risk and Insurance Management
Building 5, Room 1017
Capitol Complex
Charleston, WV 25305

Phone: 304-348-2291

In addition to the claim form the Company is required to furnish the Board with a copy of the policy declaration page showing the amount of Coal Mine Subsidence insurance purchased by the insured applicable to the damaged structure.

- 3) The Board will then assign the claim to an independent adjusting firm for investigation. The adjusting cost of the independent firm will be paid directly by the Board.
- 4) The adjusting firm will report directly back to the Company with copies of all correspondence to the Board.
- 5) All payment authorizations will come from the Board. No reinsurance will be available for claims paid by the Company without prior approval from the Board.
- 6) After the Company has made an authorized payment to its insured the Company should remit to the Board a copy of the draft and settlement papers, including subrogation receipt, for reimbursement from the West Virginia Coal Mine Subsidence Fund.

(SAMPLE)

WEST VIRGINIA MINE SUBSIDENCE FUND REPORT
 CALANDAR QUARTER ENDING _____

(SAMPLE)

THIS REPORT MUST BE COMPLETED AND RETURNED EVEN IF NO MINE SUBSIDENCE PREMIUM WAS TRANSACTED DURING THE REPORTING PERIOD. CHECKS SHOULD BE MADE OUT TO THE "WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT" AND MAILED ALONG WITH A SIGNED COPY OF THIS REPORT TO CAPITOL COMPLEX, BUILDING 5, ROOM A-1017, CHARLESTON, WV 25305. REPORT IS DUE BY _____

NAIC CO. #: _____

QUARTER # : _____

GROUP # : _____

PART I-POLICY COUNT BY COUNTY - INDICATE IN THE APPROPRIATE BLOCKS THE NUMBER OF POLICIES ISSUED DURING THE REPORTING PERIOD WITH MINE SUBSIDENCE COVERAGE.

CO COUNTY # NAME	# POLICIES	CO COUNTY # NAME	# POLICIES	CO COUNTY # NAME	# POLICIES
01 BARBOUR	_____	02 BERKELEY	_____	03 BOONE	_____
04 BRAXTON	_____	05 BROOKE	_____	06 CABELL	_____
07 CLAHOUN	_____	08 CLAY	_____	09 DODDRIDGE	_____
10 FAYETTE	_____	11 GILMER	_____	12 GRANT	_____
13 GREENBRIER	_____	14 HAMPSHIRE	_____	15 HANCOCK	_____
16 HARDY	_____	17 HARRISON	_____	18 JACKSON	_____
19 JEFFERSON	_____	20 KANAWHA	_____	21 LEWIS	_____
22 LINCLON	_____	23 LOGAN	_____	24 MCDOWELL	_____
25 MARION	_____	26 MARSHALL	_____	27 MASON	_____
28 MERCER	_____	29 MINERAL	_____	30 MINGO	_____
31 MONONGALIA	_____	32 MONROE	_____	33 MORGAN	_____
34 NICHOLAS	_____	35 OHIO	_____	36 PENDLETON	_____
37 PLEASANTS	_____	38 POCAHONTAS	_____	39 PRESTON	_____
40 PUTNAM	_____	41 RALEIGH	_____	42 RANDOLPH	_____
43 RITCHIE	_____	44 ROANE	_____	45 SUMMERS	_____
46 TAYLOR	_____	47 TUCKER	_____	48 TYLER	_____
49 UPSHUR	_____	50 WAYNE	_____	51 WEBSTER	_____
52 WETZEL	_____	53 WIRT	_____	54 WOOD	_____
55 WYOMING	_____	99 POLICIES WITH MORE THAN ONE COUNTY	_____		

PART II-PREMIUM TRANSACTIONS - COMPLETE FOR PREMIUM TRANSACTIONS OCCURRING DURING THE REPORTING QUARTER. ROUND TO NEAREST DOLLAR. INDICATE "0" IF NO TRANSACTIONS.

PREPARED BY (PLEASE PRINT) _____

ADJUSTED GROSS PREMIUMS \$ _____
 (THE AMOUNT OF GROSS PREMIUMS LESS
 CANCELLATIONS)

TITLE _____
 LESS CEDING COMMISSION \$ _____
 (30%)

SIGNATURE _____

PREMIUMS DUE STATE \$ _____

DATE PREPARED _____

Appendix E

WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT
AS MANAGER AND TRUSTEE OF THE
WEST VIRGINIA MINE SUBSIDENCE FUND

REINSURANCE AGREEMENT

INSURANCE COMPANY:

NAIC#:

GROUP#:

ASSURED: Various provided with Mine Subsidence Coverage on or in connection with policies issued or renewed on and after the date of this Reinsurance Agreement.

REINSURANCE DATE:

AMOUNT: 100% - but not to exceed \$75,000 per loss plus allocated loss adjustment expense.

In consideration of the provisions and stipulations herein or added hereto, and of premiums ceded by the above-named insurance company, the West Virginia Board of Risk and Insurance Management, as Manager and Trustee of the West Virginia Mine Subsidence Fund and not otherwise, does reinsure, for all West Virginia mine subsidence losses and allocated loss adjustment expense reasonably incurred, the above-named insurance company, for coverages provided pursuant to the requirements of the Mine Subsidence Insurance Law, enacted as Article 30 of the West Virginia Insurance Code as amended from time to time.

It is understood and agreed that the Board shall reimburse the named insurance company from the Fund for all amounts paid policyholders for claims resulting from subsidence and shall pay from the Fund all costs of administration incurred by the Board, but the named insurance company is not required to pay any claim for any loss insured under the Mine Subsidence Insurance Law, except to the extent that the amount available in the Mine Subsidence Insurance Fund is sufficient to reimburse the insurer for such claim under this section, and without moral obligation.

It is further understood and agreed that the above-named insurance company shall charge and obtain premiums from all its insureds who request mine subsidence insurance under the West Virginia Mine Subsidence Insurance Law in accordance with rates approved by the West Virginia Insurance Commissioner and shall deposit such premiums with the West Virginia Board of Risk and Insurance Management, as Manager and Trustee of the West Virginia Mine Subsidence Fund, less 30 percent of such premiums, which amounts shall be retained by the above-named insurance company as a ceding commission. Such deposits shall be made in accordance with directions of the West Virginia Board of Risk and Insurance Management as promulgated from time to time.

XX

It is further understood and agreed that any and all claims by the above-named insurance company for reinsurance hereunder shall be made in accordance with directions of the West Virginia Board of Risk and Insurance Management as promulgated from time to time.

This agreement shall remain in effect unless and until terminated by one of the following:

- (1) It may be terminated, upon written notice thereof by the above-named insurance company, accompanied by written approval of the West Virginia Insurance Commissioner.
- (2) It may be terminated, upon sixty days' written notice, by the West Virginia Board of Risk and Insurance Management pursuant to an opinion of the West Virginia Attorney General that any future amendments to the West Virginia Mine Subsidence Insurance Law require or make desirable such cancellation.
- (3) It will terminate upon repeal of the West Virginia Mine Subsidence Insurance Law; provided, however, that the obligations hereunder will continue as to any coverages provided under the West Virginia Mine Subsidence Insurance Law.

Any prior Reinsurance Agreement shall be superceded as of the effective date of this Reinsurance Agreement.

WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT, AS MANAGER AND TRUSTEE OF THE WEST VIRGINIA MINE SUBSIDENCE FUND.

By: _____ Date: _____

Title: Director, Board of Risk & Insurance Management

(NAME OF INSURANCE COMPANY)

By: _____ Date: _____

Title: _____

Note: Please verify proper spelling of Company Name, 'NAIC' number and 'GROUP' number if applicable. Return one copy of signed agreement to:

Board of Risk & Insurance Management
Building 5, Room A-1017
Capitol Complex
Charleston, WV 25305

Telephone: 304-348-2291

KEN HECHLER
Secretary of State

MARY P. RATLIFF
Deputy Secretary of State

BARBARA STARCHER
Deputy Secretary of State

RICHARD S. STEPHENSON
Deputy Secretary of State

Telephone: (304) 345-4000
Corporations: 342-8000



STATE OF WEST VIRGINIA
SECRETARY OF STATE

Charleston 25305

WILLIAM H. HARRINGTON
Chief of Staff

RICH O. HARTMAN
Director, Administrative Law

DONALD R. WILKES
Director, Corporations

VIRGINIA SKEEN
Special Assistant

(Plus all the volunteer
help we can get)

NOTICE OF EXPIRATION OF AN EMERGENCY RULE

AGENCY: Board of Risk and Insurance Management

RULE: Amendments to rules governing mine subsidence insurance
program.

THE ABOVE EMERGENCY RULE HAS BEEN IN EFFECT FOR 15 MONTHS, THE
MAXIMUM TIME AN EMERGENCY RULE MAY BE IN EFFECT. THE PROPOSED
RULE IS CURRENTLY AWAITING LEGISLATIVE AUTHORIZATION BY THE
1987 LEGISLATURE. THE EMERGENCY RULE WAS FILED ON AUGUST 15,
1985. THE LAST DATE EFFECTIVE FOR THIS RULE IS NOVEMBER 17, 1986.

A handwritten signature in dark ink, appearing to read "Rich O. Hartman", written over a horizontal line.

RICH O. HARTMAN, DIR.
ADMINISTRATIVE LAW DIV.

FILED
1986 NOV -7 PM 12:58
SECRETARY OF STATE