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HOUSE RESOLUTION

WHEREAS, The Illinois Mine Subsidence Insurance Fund was created by the Illinois General Assembly in 1979; and

WHEREAS, The purpose of the Illinois Mine Subsidence Insurance Fund is to ensure that financial resources are available to owners of property damaged by mine subsidence so that those damages can be repaired; and

WHEREAS, The Fund does this by providing reinsurance to insurance companies, conducting geotechnical investigations to determine if mine subsidence caused the damage, supporting research to mitigate structural damage, and educating the public about the use of insurance to lessen the risk of financial loss resulting from mine subsidence; and

WHEREAS, Mine subsidence is lateral or vertical ground movement caused by a failure initiated at the mine level that can directly damage structures; and

WHEREAS, Illinois has approximately 5,000 abandoned mines and an estimated 330,000 housing units with possible exposure to mine subsidence; and

WHEREAS, All damage caused by a single mine subsidence

1 event or several mine subsidence events that are continuous  
2 shall constitute one occurrence; and

3 WHEREAS, The total amount of the loss reimbursable to an  
4 insurer shall be limited to the amount of insurance reinsured  
5 by the Fund in force at the time when the damage first became  
6 reasonably observable; and

7 WHEREAS, An insurer may refuse to provide mine subsidence  
8 coverage on a property evidencing unrepaired mine subsidence  
9 damage until such damage has been repaired; and

10 WHEREAS, The General Assembly has grappled for years with  
11 the public policy question of how to better educate, notify,  
12 and protect the public regarding confirmed cases of mine  
13 subsidence; and

14 WHEREAS, The Illinois Mine Subsidence Insurance Fund is  
15 empowered to conduct research programs in an effort to improve  
16 the administration of the mine subsidence insurance program and  
17 help reduce and mitigate mine subsidence losses consistent with  
18 the public interest; therefore, be it

19 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE  
20 NINETY-SIXTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that  
21 the Illinois Mine Subsidence Insurance Fund shall conduct a

1 study to determine the cost and feasibility of disclosing to  
2 the public the property location and other pertinent  
3 information of all confirmed mine subsidence losses to  
4 residential property; and be it further

5 RESOLVED, That the Fund shall provide a written response to  
6 the Illinois House of Representatives by December 15, 2009.