

January 7, 2013

To the Honorable Members of the Illinois House of Representatives,  
98<sup>th</sup> General Assembly:

House Bill 2618 is an attempt to protect consumer in the unfortunate event of damage to their home or business as a result of mine subsidence. The legislation requires insurance companies to notify an insured individual that they may no longer need to pay for mine subsidence coverage after their claim has been filed. The decision to cancel coverage is then left to the insured individual--the coverage will only be terminated upon written notification by the consumer to the insurance company that they are cancelling their coverage. After hearing from members of the General Assembly and Illinois citizens regarding their concerns with this bill, I believe that the insurance industry needs to go further in protecting consumers by educating them on the use of their premium payments beyond the date of their claim and ensuring they are fully informed and aware of their right to cancel a policy.

As Governor, I am deeply committed to protecting Illinois citizens and, as such, must return this bill without my approval. Therefore, pursuant to Article IV, Section 9(b) of the Illinois Constitution of 1970, I hereby return House Bill 2618, entitled "AN ACT concerning regulation.", with the foregoing objections, vetoed in its entirety.

Sincerely,

Pat Quinn  
GOVERNOR