

0024

Aon Risk Services

1000 Milwaukee Ave.

Glenview, Illinois 60025

J. Adams
C/007/006
CC: C/007/004V
C/007/038

FAX TRANSMISSION		
TO: Risk Manager	FROM:	Aon Client Services
RE: RAG	PHONE:	866-283-7122
FAX NO.: 801-359-3940	FAX NO.:	847-953-5390
SUBJECT: Certificate(s) of Insurance	DATE: 12/31/03	No. of Pages: (including this page)

Attached, please find the Certificate(s) of Insurance you have requested. Should you have any questions, please feel free to contact the ACS Department at 866-283-7122. Thank you.

8 pages

Aon Client Services
Aon Risk Services, Inc.

To: *Johnny Pappas*

1-435-472-4782

From: *Pam*

Shawls

RECEIVED

JAN 02 2004

DIV. OF OIL, GAS & MINING

Certificate of Insurance

Jacobs
12/08/03

To: State of Utah
 Division of Oil, Gas and Mining
 1584 West North Temple
 Suite 1210
 P.O. Box 145801
 Salt Lake City, UT 84114-5801

Re: Star Point #1 & #2 Mine Permit # ACT/007/006.

Assured: RAG American Coal Holding, Inc.
 Attn: Mary Wong
 999 Corporate Blvd.
 Linthicum Heights, MD 21090-2227

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

Type of Insurance	Policy No.	Policy Period	Policy Limits/Values
Commercial General Liability	ICH GL 137-04	01/01/04 - 01/01/05	\$ 8,000,000 General Aggregate \$ 8,000,000 Products/Completed Operations Aggregate \$ 1,000,000 Personal and Advertising Injury \$ 1,000,000 Each Occurrence \$ 1,000,000 Fire Damage (Any One Fire) \$ 10,000 Medical Expense (Any One Person)
Insurance Company(ies) Insurance Corporation of Hannover			
Automobile Liability	AS2-841-004364-114	01/01/04 - 01/01/05	\$ 1,000,000 CSL Each Occurrence
Insurance Company(ies) Liberty Mutual Fire			
Worker's Compensation Employer's Liability	OC 017049-06	06/30/03 - 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease - Policy Limit \$1,000,000 Disease - Each Limit
Insurance Company(ies) Old Republic Insurance Company			
Excess Liability	ICH CU 231-04	01/01/04 - 01/01/05	\$1,000,000 Each Loss and in the aggregate as per Form, excess scheduled underlying.
Insurance Company(ies) Insurance Corporation of Hannover			

General Liability and Automobile Liability include a blanket additional insured where required by written contract, but subject to the policy terms and conditions...General Liability policy includes X,C,U coverage.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any cosubscribing insurer who for any reason does not satisfy all or part of its obligations.

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy(ies) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(ies), will endeavor to mail 30 days written notice to the above named certificate holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the company(ies) or this agency.

RECEIVED

JAN 02 2004

DIV. OF OIL, GAS & MINING

Aon Risk Services of Illinois, Inc.

Date: December 31, 2003

By: *[Signature]*

Certificate of Insurance

Ingram
C/007/038

To: State of Utah
Division of Oil, Gas and Mining
1594 West North Temple
Suite 1210
P.O. Box 145801
Salt Lake City, UT 84114-5801

Re: Willowcreek Mine, Permit #ACT/007/038.

Assured: RAG American Coal Holding, Inc.
including Webash Mine Holding Company and Delta Mine Holding Co.
999 Corporate Blvd.
Linthicum Heights, MD 21090

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

Type of Insurance	Policy No.	Policy Period	Policy Limits/Values
Commercial General Liability	ICH GL 137-04	01/01/04 – 01/01/05	\$ 6,000,000 General Aggregate \$ 6,000,000 Products/Completed Operations Aggregate \$ 1,000,000 Personal and Advertising Injury \$ 1,000,000 Each Occurrence \$ 1,000,000 Fire Damage (Any One Fire) \$ 10,000 Medical Expense (Any One Person)
Insurance Company(ies)		Insurance Corporation of Hannover	
Automobile Liability	AS2-641-004364-114	01/01/04 – 01/01/05	\$ 1,000,000 CSL Each Occurrence
Insurance Company(ies)		Liberty Mutual Fire	
Worker's Compensation Employer's Liability	OC 017049-06	06/30/03 – 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease – Policy Limit \$1,000,000 Disease – Each Limit
Insurance Company(ies)		Old Republic Insurance Company	
Excess Liability	ICH CU 231-04	01/01/04 – 01/01/05	\$1,000,000 Each Loss and in the aggregate as per Form, excess scheduled underlying.
Insurance Company(ies)		Insurance Corporation of Hannover	

General Liability and Auto Liability include a blanket additional insured where required by written contract, but subject to the policy terms and conditions...General Liability policy includes X,C,U Coverage.

JAN 02 2004

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy(ies) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(ies), will endeavor to mail 30 days written notice to the above named certificate holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the company(ies) or this agency.

Aon Risk Services of Illinois, Inc.

Date: December 31, 2003

By: *[Signature]*

Certificate of Insurance

Jrcaing
01/007/004

To: State of Utah
 Division of Oil, Gas and Mining
 1694 West North Temple
 Suite 1210
 P.O. Box 145801
 Salt Lake City, UT 84114-5801

Re: Castle Gate Mines, Permit # ACT/007/004, Folder #4, Carbon County, UT.

Assured: RAG American Coal Holding, Inc.
 including Castlegate Holding Company
 899 Corporate Blvd.
 Linthicum Heights, MD 21080

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirements, terms, or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

Type of Insurance	Policy No.	Policy Period	Policy Limits/Values
Commercial General Liability	ICH GL 187-04	01/01/04 -	\$ 6,000,000 General Aggregate
		01/01/05	\$ 6,000,000 Products/Completed Operations Aggregate
			\$ 1,000,000 Personal and Advertising Injury
			\$ 1,000,000 Each Occurrence
			\$ 1,000,000 Fire Damage (Any One Fire)
		\$ 10,000 Medical Expense (Any One Person)	

Insurance Company(ies) Insurance Corporation of Hannover

Automobile Liability	AS2-641-004984-114	01/01/04 - 01/01/05	\$ 1,000,000 CSL Each Occurrence
----------------------	--------------------	---------------------	----------------------------------

Insurance Company(ies) Liberty Mutual Fire

Worker's Compensation Employer's Liability	OC 017049-06	06/30/03 - 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease - Policy Limit \$1,000,000 Disease - Each Limit
---	--------------	---------------------	---

Insurance Company(ies) Old Republic Insurance Company

Excess Liability	ICH CU 231-04	01/01/04 - 01/01/05	\$1,000,000 Each Loss and in the aggregate as per Form, excess scheduled underlying.
------------------	---------------	---------------------	--

Insurance Company(ies) Insurance Corporation of Hannover

General Liability and Automobile Liability include a blanket additional insured where required by written contract, but subject to the policy terms and conditions. Commercial General Liability includes X, C, U coverage.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy(ies) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(ies), will endeavor to mail 30 days written notice to the above named certificate holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the company(ies) or this agency.

Aon Risk Services of Illinois, Inc.

Date: December 31, 2003

By: *[Signature]*

REC
 JAN 02 2004
 DIV. OF OIL, GAS AND MINING