

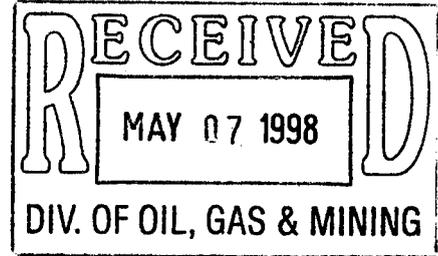
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LAW OFFICES OF  
VAN COTT, BAGLEY, CORNWALL & MCCARTHY  
PROFESSIONAL CORPORATION  
SUITE 1600  
10 SOUTH MAIN STREET  
SALT LAKE CITY, UTAH 84144-0450  
TELEPHONE (801) 532-3333  
FACSIMILE (801) 534-0058

DENISE A. DRAGOO

DIRECT DIAL: (801) 237-0465  
E-Mail: ddragoo@vancott.com

ADDRESS ALL CORRESPONDENCE TO  
POST OFFICE BOX 45340  
84145-0340  
May 5, 1998



Janie L. Spata  
Customer Service Representative  
Acordia of Kentucky  
Lexington Green Two, Suite 410  
220 Lexington Green Circle  
Lexington, Kentucky 40503-3311

**RE: Horizon Coal Corporation**

Dear Ms. Spata:

*ACT/002/020 #4*

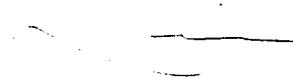
Thank you for forwarding the enclosed Certificates of Insurance concerning the 4/1/98 insurance renewal for Horizon Coal Corporation. We forwarded the certificate to the Utah Division of Oil, Gas & Mining and they requested revision of the cancellation clause as follows:

- Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will ~~endeavor to~~ mail 45 days written notice to the certificate holder named to the left, ~~but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.~~

If Acordia is in agreement with this change, we would appreciate the revision and reissuance of the Certificates.

Thank you for your assistance. Please let me know if you have any questions.

Very truly yours,

  
Denise A. Dragoo

DAD:jmc:161889  
Enclosure

cc: Scott Kiscaden  
Todd Kiscaden  
Robert Scott  
Pamela Grubaugh-Littig (*via e-mail*)