

THE STATE OF ALABAMA,

SHELBY

.....County

Know All Men By These Presents

That we PATRICIA N. GIBBS

as Principal, and MARKEL INSURANCE COMPANY

, a corporation duly incorporated under the

laws of the State of ILLINOIS as Surety, are held and firmly bound unto STATE OF ALABAMA

in the sum of

TEN THOUSAND & NO/100 (\$10,000.00)

Dollars, for the payment of which well and truly

to be made and done, we bind ourselves, our heirs, executors, administrators and assigns, firmly by these presents, and

we hereby waive our right to claim personal property exempt under the laws of Alabama.

Sealed with our seals, and dated FEBRUARY 3, 1998

The condition of the above obligation is such, That whereas the above bound Principal was on

FEBRUARY 3, 1998 duly APPOINTED

to the office of

NOTARY PUBLIC STATE AT LARGE

for the term of FOUR (4) years from FEBRUARY 3, 1998

in precinct No.

in and for said County.

Now, if the said Principal shall faithfully perform and discharge all the duties of said office during his continuance

therein then the above obligation to be void, otherwise to remain in full force and effect.

Patricia N. Gibbs

PATRICIA N. GIBBS

(SEAL)

Inst # 1998-05927

MARKEL INSURANCE COMPANY

By

Richard E. Thompson
RICHARD E. THOMPSON

Attorney-in-fact.

Taken and approved this

23rd

day of

February

1998

02/23/1998-05927

11:55 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002-NEL

17.00

Patricia Gager Schmitt

Judge of Probate.

POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT

KNOW ALL MEN BY THESE PRESENTS:

That Markel Insurance Company ("Corporation"), a corporation organized and existing under the laws of the State of Illinois, with its main office at Shand Morahan Plaza in the City of Evanston, Illinois, and the administrative office at Richmond, Virginia, does hereby nominate, constitute and appoint, for the purpose stated herein, Sedgwick James of Alabama, Inc., Birmingham, Alabama, acting through its staff, John F. Wood, Richard E. Thompson, Alvin B. Bresler or Patton Bradford, Jr., its true and lawful attorney(s)-in-fact, with full power and authority to make, execute and deliver, for and on its behalf as surety, and as its act and deed, in Illinois and States where the Corporation is qualified to act as an admitted insurer, all bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation with a limit of liability not to exceed \$5,000,000 per writing; and the execution of such bonds in pursuance of these presents shall be as binding upon said Markel Insurance Company to all intents and purposes as if duly executed by its Chairman, Vice Chairman, President and Chief Operating Officer, Executive Vice President, any Vice President, sealed with its corporate seal, and attested by its Secretary or Assistant Secretary.

This Power of Attorney and Certificate of Authority shall only be valid if evidencing original or facsimile signatures and only if the raised seal of the Corporation is affixed hereto. This Power of Attorney and Certificate of Authority is made and executed by authority of a resolution adopted by the Board of Directors, of which the following is a true and exact copy.

"RESOLVED:

That, pursuant to Section 8.6 of the Corporation's Bylaws, the Chairman, Vice Chairman, President and Chief Operating Officer, Executive Vice President, any Vice President, and Secretary, and any Assistant Secretary are hereby authorized and empowered as the Corporation's attorney-in-fact, to make and execute on behalf of the Corporation, in Illinois and States where the Corporation is qualified to act as an admitted insurer, bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation and are further authorized and empowered to select and appoint individuals as its attorney-in-fact, with full power and authority to make, execute and deliver, for and on its behalf as surety, and as its act and deed, in Illinois and States where the Corporation is qualified as an admitted insurer, all bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation; provided further, that the liability of the Corporation on any such writing executed under this authority shall not exceed \$5,000,000; also to execute such instruments as may be necessary or proper in connection with the settlement of claims or the recovery of reinsurance or salvage.

IN WITNESS WHEREOF, Markel Insurance Company has caused these presents to be signed by its duly authorized officer and the Corporate Seal to be hereunto affixed this 5th day of January, 1998.

MARKEL INSURANCE COMPANY

By: Garry W. Black

Garry W. Black, Vice President

COUNTY OF HENRICO)
COMMONWEALTH OF VIRGINIA)

The foregoing instrument was acknowledged before me this 5th day of January, 1998
Garry W. Black, Vice President, Markel Insurance Company



Cynthia C. Vayo

Cynthia C. Vayo, Notary Public
My Commission Expires: June 30, 2000.

Inst # 1998-05927

02/23/1998-05927
11:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
0022 MEL 17.00

CERTIFICATE

I, the undersigned, Assistant Secretary of MARKEL INSURANCE COMPANY, a stock corporation of the State of Illinois, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney and Certificate of Authority remains in full force and has not been revoked; and furthermore, that the Standing Resolutions of the Board of Directors, as set forth in the Certificate of Authority, are now in force.

Signed and Sealed at the Home Office of the Company, in the City of Evanston, State of Illinois, Dated this 3 day of FEBRUARY, 1998.

Myra I. Hey

By: Myra I. Hey, Assistant Secretary