

BOND NUMBER 103191

THE STATE OF ALABAMA,  
SHELBY  
.....County

Know All Men By These Presents

That we ROGER O. GRAUL  
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 AND 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

APRIL 6, 1999

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

APRIL 6, 1999

duly

APPOINTED

to the office of

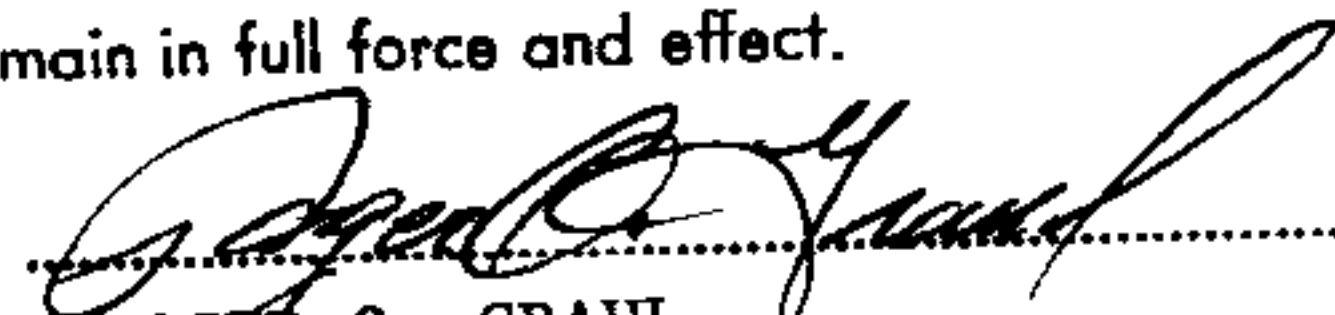
NOTARY PUBLIC STATE AT LARGE

for the term of FOUR (4) years from APRIL 6, 1999

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.

  
.....(SEAL)  
ROGER O. GRAUL

MARKEL INSURANCE COMPANY

By.....

RICHARD E. THOMPSON, Attorney-in-fact.

Witness and approved this.....

19

day of

May

19

99

  
.....

Judge of Probate.

Inst # 1999-20988  
05/19/1999-20988  
08:30 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMS 17.00

**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, Patton Bradford, Jr. or Barbara Sue Garren, 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 28th day of July, 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 28th day of July, 1998 by  
Garry W. Black, Vice President, Markel Insurance Company



Cynthia C. Vayo

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

Inst # 1999-20988

05/19/1999-20988  
08:30 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HNS 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 6 day of MAY, 1999.

Myra I. Hey

By: Myra I. Hey, Assistant Secretary