

OFFICIAL BOND

20030114000026420 Pg 1/2 23.00
Shelby Cnty Judge of Probate, AL
01/14/2003 11:03:00 FILED/CERTIFIED

BOND NO. S294465

THE STATE OF ALABAMA, }
SHELBY County }

Know All Men By These Presents

That we DEIDRE A. RAFFORD as Principal & EMPLOYERS MUTUAL CASUALTY COMPANY, as
Surety are held and firmly bound unto the 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 this 16TH day of DECEMBER, 2002

The condition of the above obligation, That whereas the above bound DEIDRE A. RAFFORD

DEIDRE A. RAFFORD was duly appointed to the office
of Notary Public on the 14th day of January, 2003; for the term of 4 years from the 14th
day of January, 2003 in Precinct No. _____ in and for said County.

Now, if the said DEIDRE A. RAFFORD 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.

Deidre A. Rafford (L.S.)
Principal

Patsy Parrish
Authorized Resident Agent

EMPLOYERS MUTUAL CASUALTY COMPANY (L.S.)
BY: Patsy Parrish (L.S.)
PATSY PARRISH Attorney-in-Fact

Taken and approved this 14th day of January, 2003.

Patricia Yeager Brumister
Judge of Probate

THE STATE OF ALABAMA, }
Shelby County }

OATH OF OFFICE

I, Deidre A. Rafford solemnly swear that I will support the constitution of
the United States, and the constitution of the State of Alabama, so long as I continue a citizen thereof; and that I will faithfully
and honestly discharge the duties of the office upon which I am about to enter, to the best of my ability. So help me God.

Subscribed and sworn to before me this 16th day of December, 2002.

Carla J. Allen
Notary Public

Deidre A. Rafford
Principal

EMC Insurance Companies

P.O. Box 712 • Des Moines, Iowa 50303

No. 511044

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-

20030114000026420 Pg 2/2 23.00
Shelby Cnty Judge of Probate, AL
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KNOW ALL MEN BY THESE PRESENTS, that:

1. Employers Mutual Casualty Company, an Iowa Corporation
2. EMCASCO Insurance Company, an Iowa Corporation
3. Union Insurance Company of Providence, an Iowa Corporation
4. Illinois EMCASCO Insurance Company, an Illinois Corporation
5. Dakota Fire Insurance Com,
6. EMC Property & Casualty Company, an Iowa Corporation
7. The Hamilton Mutual Insurance Company, an Ohio Corporation

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint:

THOMAS A. ROBERTS, H. CARLTON RUSHIN, PATSY PARRISH, IVEY JACKSON, BEN I. JACKSON JR., INDIVIDUALLY, BIRMINGHAM, ALABAMA.....

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings, and other obligatory instruments of a similar nature as follows:

IN AN AMOUNT NOT EXCEEDING ONE MILLION DOLLARS (\$1,000,000.00)

and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

The authority hereby granted shall expire August 1, 2005 unless sooner revoked.

AUTHORITY FOR POWER OF ATTORNEY

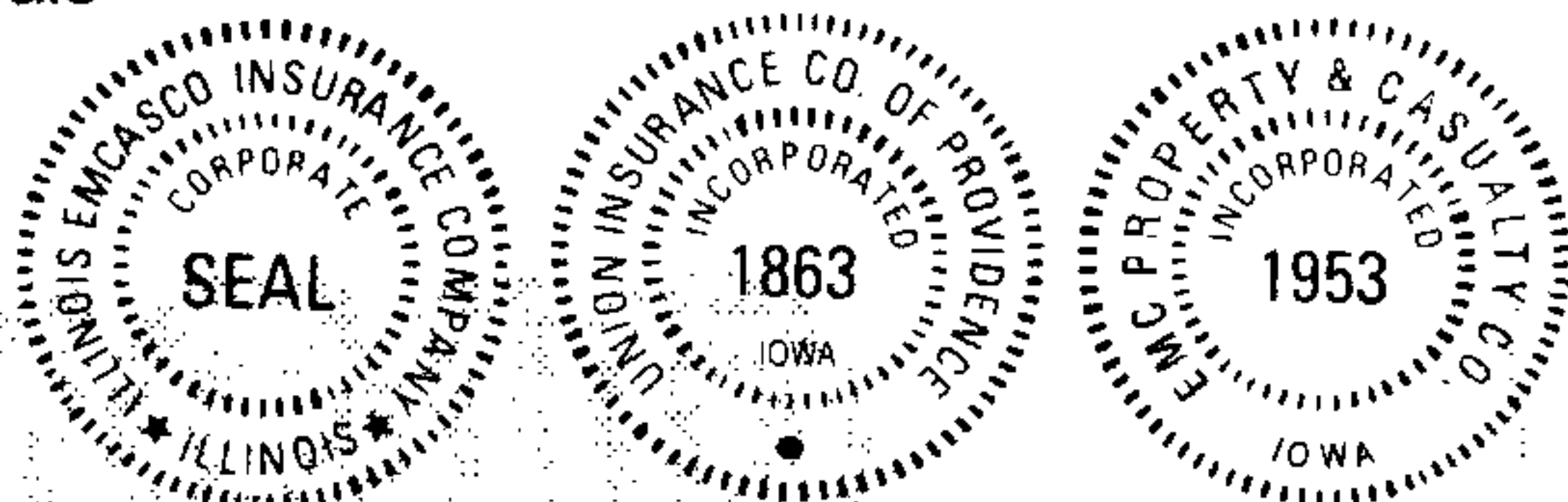
This Power-of-Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at a regularly scheduled meeting of each company duly called and held in 1999:

RESOLVED: The President and Chief Executive Officer, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of each Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him or her. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power-of-attorney issued to them, to execute and deliver on behalf of the Company, and to attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and any such instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power-of-attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon this Company. The facsimile or mechanically reproduced signature of such officer, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and affect as though manually affixed.

IN WITNESS WHEREOF, the Companies have caused these presents to be signed for each by their officers as shown, and the Corporate seals to be hereto affixed this

26th day of March, 2002

Seals



Bruce G. Kelley
Bruce G. Kelley, Chairman
of Companies 2, 3, 4, 5 & 6; President
of Company 1; Vice Chairman and
CEO of Company 7

Jeffrey S. Birdsley
Jeffrey S. Birdsley
Assistant Secretary

On this 26th day of March AD 2002 before me a Notary Public in and for the State of Iowa, personally appeared Bruce G. Kelley and Jeffrey S. Birdsley, who, being by me duly sworn, did say that they are, and are known to me to be the Chairman, President, Vice Chairman and CEO, and/or Assistant Secretary, respectively, of each of The Companies above; that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of the Companies by authority of their respective Boards of Directors; and that the said Bruce G. Kelley and Jeffrey S. Birdsley, as such officers, acknowledge the execution of said instrument to be the voluntary act and deed of each of the Companies.

My Commission Expires September 30, 2003.

Ruta Krumins

Notary Public in and for the State of Iowa

CERTIFICATE

I, David L. Hixenbaugh, Vice President of the Companies, do hereby certify that the foregoing resolution of the Boards of Directors by each of the Companies, and this Power of Attorney issued pursuant thereto on March 26, 2002 on behalf of Thomas A. Roberts, H. Carlton Rushin, Patsy Parrish, Ivey Jackson, Ben I. Jackson Jr. are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 16th day of DECEMBER, 2002

David L. Hixenbaugh Vice-President