

UNPUBLISHED

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

---

No. 04-1878

---

WILLIAM RAY MILLER,

Debtor - Appellant,

and

DONNA MANNINO,

Claimant,

versus

CIGNA INSURANCE COMPANY,

Creditor - Appellee,

JAMES R. WOOTON, Trustee; CHARLES R.  
GOLDSTEIN, Trustee,

Trustees,

and

THE INSURANCE COMPANY OF NORTH AMERICA;  
CENTURY INDEMNITY COMPANY; CIGNA FIRE  
UNDERWRITERS INSURANCE COMPANY; CIGNA PROPERTY  
AND CASUALTY INSURANCE COMPANY; INDEMNITY  
INSURANCE COMPANY OF NORTH AMERICA; PACIFIC  
EMPLOYERS INSURANCE COMPANY; BANKERS STANDARD  
INSURANCE COMPANY,

Creditors.

---

Appeal from the United States District Court for the District of Maryland, at Baltimore. William D. Quarles, Jr., District Judge. (CA-04-215-1-WDQ, CA-04-216-1-WDQ, BK-00-1758-6-JS)

---

Submitted: December 16, 2004                      Decided: December 20, 2004

---

Before MICHAEL, KING, and SHEDD, Circuit Judges.

---

Affirmed by unpublished per curiam opinion.

---

James R. Schraf, LIPSHULTZ AND HONE, CHARTERED, Silver Spring, Maryland, for Appellant. Carol L. Hoshall, WHITEFORD, TAYLOR & PRESTON, L.L.P., Baltimore, Maryland, for Appellee.

---

Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

William Ray Miller appeals from the district court's order affirming the bankruptcy court's order determining that a debt Miller owed to Cigna Insurance Company was not dischargeable in his bankruptcy proceeding. Our review of the record and the opinions below discloses no reversible error. Accordingly, we affirm on the reasoning of the district court. See Miller v. Cigna Ins. Co., Nos. CA-04-215-1-WDQ, CA-04-216-WDQ, BK-00-1758-6-JS (D. Md. June 17, 2004). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED