

**POWER OF ATTORNEY**

Insurance Company of North America  
a CIGNA company

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Know all men by these presents; That **INSURANCE COMPANY OF NORTH AMERICA**, a corporation of the Commonwealth of Pennsylvania, having its principal office in the City of Philadelphia, Pennsylvania, pursuant to the following Resolution adopted by the Board of Directors of the said Company on December 5, 1983, to wit:

RESOLVED, That pursuant to Articles 2.16 and 5.1 of the By Laws, the following Rules shall govern the execution for the Company of bonds, undertakings, recognizances, contracts and other writings in the future:

- (1) That the President, any Senior Vice President, any Vice President, any Assistant Vice President, or any Attorney in Fact, may execute for and on behalf of the Company any and all bonds, undertakings, recognizances, contracts and other writings in the future period, the same to be attested when necessary by the Corporate Secretary, or any Assistant Corporate Secretary, and the seal of the Company attached thereto, and that the President, any Senior Vice President, any Vice President or any Assistant Vice President may appoint and authorize any other Officer (elected or appointed) of the Company, and Attorneys in Fact to execute or attest to the execution of all such writings on behalf of the Company and to affix the seal of the Company thereto.
- (2) Any such writing executed in accordance with these Rules shall be as binding upon the Company in any case as though signed by the President and attested to by the Corporate Secretary.
- (3) The signature of the President, or a Senior Vice President, or a Vice President, or an Assistant Vice President and the seal of the Company may be attested by facsimile on any power of attorney granted pursuant to this Resolution, and the signature of a Factoring Officer and the seal of the Company may be attested by facsimile to any certificate of any such power, and any such power or certificate bearing such facsimile signatures and seal shall be valid and binding on the Company.
- (4) Such other Officers of the Company, and Attorneys in Fact shall have authority to certify to every copy of this Resolution, the By Laws of the Company, and any minutes or record of the Company necessary to the discharge of their duties.
- (5) The passage of this Resolution does not revoke any similar authority granted by Resolutions of the Board of Directors adopted on June 9, 1953, May 28, 1975 and March 29, 1977.

does hereby nominate, constitute and appoint **T. R. GUY, GERALDINE GRAHAM, KATHLEEN SALOWITZ, LYNN H. OLSCHLAGER, THOMAS J. KRINOCK, ANGIE GREENSLADE, TERRY R. THOMASON, ARTHUR HARM and THOMAS SOUSA**, all of the City of Troy, State of Michigan

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each individually if there be more than one named, its true and lawful attorney-in-fact, to make, execute, seal and deliver on its behalf, and as its act and deed any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof. And the execution of such writings in pursuance of these presents, shall be as binding upon said Company, as fully and amply as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office.

IN WITNESS WHEREOF, the said **John B. Fitzgerald, Jr.**, Vice-President, has hereunto subscribed his name and affixed the corporate seal of the said **INSURANCE COMPANY OF NORTH AMERICA** this 26th day of March 1987.

**INSURANCE COMPANY OF NORTH AMERICA**  
By *J. B. Fitzgerald*  
**JOHN B. FITZGERALD, Jr.**, Vice President

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF PHILADELPHIA  
On this 26th day of March A.D. 1987, before me, a Notary Public of the Commonwealth of Pennsylvania in and for the County of Philadelphia came **John B. Fitzgerald, Jr.**, Vice President of the **INSURANCE COMPANY OF NORTH AMERICA** to me personally known to be the individual and officer who executed the preceding instrument, and he acknowledged that he executed the same, and that the seal affixed to the preceding instrument is the corporate seal of said Company; that the said corporate seal and his signature were duly affixed by the authority and direction of the said corporation, and that Resolution, adopted by the Board of Directors of said Company, referred to in the preceding instrument, is now in force.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal of the City of Philadelphia the day and year first above written.  
**Julia Anna Rohana**, Notary Public  
Philadelphia, Philadelphia County, Pa.  
My Commission Expires August 20, 1990 **JULIA ANNA ROHANA**, Notary Public

**James B. Wylie**, Secretary of **INSURANCE COMPANY OF NORTH AMERICA**, do hereby certify that the original POWER OF ATTORNEY hereinbefore is a full, true and correct copy, is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Secretary, and affixed the corporate seal of the Corporation, this 10th day of March 1988.  
**James B. Wylie**, Secretary