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POWER OF ATTORNEYInsurance Company of North America
a CIGNA company**CIGNA**

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 March 23, 1977, to wit:

"RESOLVED, pursuant to Articles 3.6 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 nature thereof:

- (1) That the President, or any Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Resident Vice President or Attorney-in-Fact, may execute for and in behalf of the Company any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof, the same to be attested when necessary by the Secretary, or a Resident Secretary, an Assistant Secretary or a Resident Assistant Secretary and the seal of the Company affixed thereto, and that the President, or any Executive Vice President, Senior Vice President, or Vice President may appoint and authorize Assistant Vice Presidents, Resident Vice Presidents, Secretaries, Resident Secretaries, Assistant Secretaries and Attorneys-in-Fact to so 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 by the Secretary.
- (3) The signature of the President, or an Executive Vice President, or Senior Vice President, or Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to this Resolution, and the signature of a certifying officer and the seal of the Company may be affixed by facsimile to any certificate of any such power, and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company.
- (4) Such Assistant Vice Presidents, Secretaries, Assistant Secretaries, Resident Officers and Attorneys-in-Fact shall have authority to certify or verify copies of this Resolution, the By Laws of the Company, and any affidavit or record of the Company necessary to the discharge of their duties.
- (5) The passage of this Resolution does not revoke any earlier authority granted by Resolutions of the Board of Directors adopted on June 9, 1953 and May 28, 1975.

does hereby nominate, constitute and appoint **LEE McGRUFF, H. G. SEIBELS, JR., MALCOLM K. MILLER, JR., BAKER H. DAVIS, D. E. LUDLOW and RICHARD WOMACK**, all of the City of Birmingham, State of Alabama

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 **H. F. McCRANIE, JR.** Vice-President has hereunto subscribed his name and affixed the corporate seal of the said **INSURANCE COMPANY OF NORTH AMERICA** this 24th day of May 1984



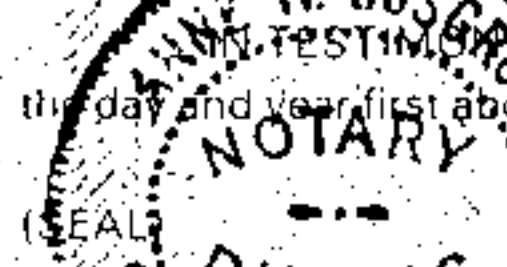
INSURANCE COMPANY OF NORTH AMERICA

by H. F. McCranie, Jr.
H. F. McCRANIE, JR. Vice-President

STATE OF PENNSYLVANIA
COUNTY OF DELAWARE SS

On this 24th day of May A.D. 1984 before me, a Notary Public of the State of Pennsylvania and for the County of Delaware came H. F. McCRANIE, 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 TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at the City of RADNOR this day and year first above written.



ANNE W. COSGROVE - Notary Public
Bryn Mawr, Delaware County, PA
My Commission Expires Sept 21, 1987

Anne W. Cosgrove
ANNE W. COSGROVE Notary Public

the undersigned, Assistant Secretary of **INSURANCE COMPANY OF NORTH AMERICA**, do hereby certify that the original POWER OF ATTORNEY of which the foregoing is a full, true and correct copy is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Assistant Secretary, and affixed the corporate seal of the Corporation this 24th day of JULY 1984



STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
1987 JUL 23 AM 8:22
JUDGE OF PROBATE

James S. Wyllie
JAMES S. WYLLIE Assistant Secretary