

THE STATE OF ALABAMA

NOTARY PUBLIC  
OFFICIAL BOND

KNOW ALL MEN BY THESE PRESENTS

THAT WE, Barbara Freeman  
 as Principal, and General Accident Insurance Company of America as Surety are held and firmly  
 bound unto The State of Alabama in the penal sum of \_\_\_\_\_  
TEN THOUSAND AND 00/100 ( 10,000.00 ) DOLLARS

for which payment well and truly to be made, we bind ourselves, our heirs, executors, and administrators, jointly and severally,  
 firmly by these presents.

Sealed with our seals, and dated this 12th day of February, A.D. 1996.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH

That whereas the above bounden Barbara Freeman  
 was on the 5 day of March, 1996 duly appointed to the office of Notary Public in and for \_\_\_\_\_  
STATE-AT-LARGE

Now, if the said Barbara Freeman  
 shall faithfully discharge the duties of such office during the time he/she continues therein, or discharges any of the duties thereof,  
 then this obligation to be void, otherwise to remain in full force and effect for the term of four (4) years from the date of the notary  
 commission.

PRINCIPAL

SIGNED, SEALED AND DELIVERED  
 In Presence of

Barbara Freeman Seal

Jim Tatum, Sr.  
 Jim Tatum, Sr.

Helen Dunning  
 Attorney-in-Fact,  
 Helen Dunning

Taken and approved the 5 day of March

Patricia Gager Fuhrmeister 19 96  
 Judge of Probate

## OATH OF OFFICE

I, Barbara Freeman  
 do solemnly swear (or affirm) 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

01 day of March, 1996

COMMISSION EXPIRES 2-13-98

Inst # 1996-07169  
 03/05/1996-07169  
 12:59 PM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 003 SNA 17.00

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA  
HOME OFFICE, PHILADELPHIA, PENNSYLVANIA

FINANCIAL STATEMENT DECEMBER 31, 1994

ASSETS

Cash and Bank Deposits	\$7,195,620
Securities	2,246,927,455
Real Estate	116,843,222
Premium Balances (under 90 Days)	179,277,278
Accrued Interest and Dividends	21,551,362
Other Assets	<u>290,593,776</u>
Total Admitted Assets	<u>\$2,862,388,713</u>

LIABILITIES

Losses and Loss Adjustment Expenses	\$1,218,976,057
Unearned Premiums	405,587,485
Long-term Debt	35,950,000
Other Taxes	2,862,307
Federal Income Taxes	0
Other Liabilities	<u>189,995,462</u>
Total Liabilities	1,853,371,311

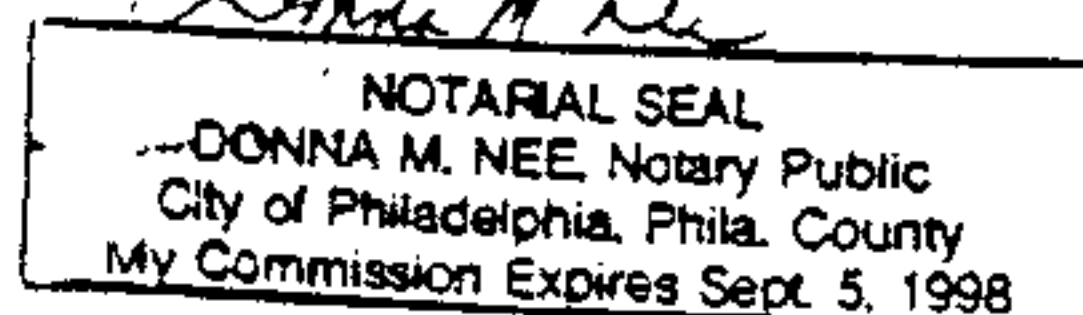
CAPITAL AND SURPLUS

Capital Paid Up	4,000,000
Surplus	<u>1,005,017,402</u>
Total Policyholders' Surplus	<u>1,009,017,402</u>
Total Liabilities, Capital and Surplus	<u>\$2,862,388,713</u>

State of Pennsylvania ) SS.  
County of Philadelphia)

Michael E. McLoone being duly sworn, says: That he is Vice President of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA; that said company is a corporation duly organized, existing, and engaged in business as a surety by virtue of the laws of the State of Pennsylvania, and has duly complied with all requirements of the laws of said state applicable to said company and is duly qualified to act as surety under such laws; that said company has also complied with and is duly qualified to act as surety under the Act of Congress of July 30, 1947, as amended (6 U.S.C. 6-13); that the foregoing is a full, true and correct statement of the financial condition of said company on the 31st day of December, 1994.

Sworn to before me this day <sup>3-2-95</sup>



  
Vice President - Controller



# GA Power of Attorney

436 Walnut Street, Philadelphia, Pennsylvania 19106

GA SB 9971213

Inst # 1996-07169

**KNOW ALL MEN BY THESE PRESENTS**, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint **Thomas M. Niland, Helen Dunning, Janet Gamba, William H. Bonde**

each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA hereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof; provided that no bond or undertaking of suretyship executed under this authority shall exceed in the amount the sum of: **Two Million**

**Dollars (\$2,000,000.00)**

This power of attorney is granted under and by authority of Subsection 5.1(b) of Article V of the by-laws of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

"5.1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him. Any instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer, and sealed and attested by the Secretary."

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

"Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached."

**IN WITNESS WHEREOF**, GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA has caused these presents to be signed by Dennis S. Perler, its Vice President, and its corporate seal to be hereto affixed, this 1st day of December, 1995

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

*Dennis S. Perler*

Dennis S. Perler, Vice President

Commonwealth of Pennsylvania  
Philadelphia County

On this 1st day of December, 1995

the Vice President of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, and said corporate seal and his signature were duly affixed pursuant to the by-laws and the resolution of the board of directors of said Company.

03/05/1996-07169  
12:59 PM CERTIFIED  
NOTARY PUBLIC

**NOTARIAL SEAL**  
DORIS L. PLANT, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires Nov. 9, 1998

*Doris L. Plant*

Notary Public in and for the Commonwealth of Pennsylvania

I, James E. Carroll, Assistant Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing is a true and correct copy of a power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that Article V, Subsection 5.1(b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

**IN WITNESS WHEREOF**, I have hereunto set my hand and affixed the seal of said Company this 12th day of February, 1996



*James E. Carroll*

James E. Carroll, Assistant Secretary

This Power of Attorney may not be used

This document is printed on a brown background

SB-0025 3.92

For verification of the authenticity of this Power of Attorney you may call, 1-800-288-2360 and ask for the Power of Attorney supervisor. Please refer to the Power of Attorney number, the above named individual(s) and details of the bond to which the power is attached. In Pennsylvania, Dial 215-625-3081.

SB-0062 7.92