

# **Exhibit 18**

State of Vermont  
Department of Financial Regulation  
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For consumer assistance  
[All Insurance] 800-964-1784  
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[Banking] 888-568-4547

**ORDER OF ADOPTION  
Examination Report**

The attached report of examination and addendum to the report made of the condition and affairs as of May 3, 2013 of:

**Consumer Health Coalition of Vermont, Inc.**

was recently completed by duly qualified examiners of the State of Vermont, Department of Financial Regulation.

Due consideration has been given to the comments of the examiners and the Consumer Health Coalition of Vermont, Inc. regarding the proposed application, activities, and transactions related to Docket # 12-041-I, as reflected in this report. This report is hereby, as of this date, approved, adopted, filed and made an official record of this Department.

IN WITNESS WHEREOF, I have hereunto set my hand, and affixed the official seal of this Department at the City of Montpelier this 22<sup>nd</sup> day of May, 2013.

  
Susan L. Donegan, Commissioner

