

Exhibit 4



State of Vermont
 Department of Financial Regulation
 89 Main Street
 Montpelier, VT 05620-3101
 www.dfr.vermont.gov

**CERTIFICATE OF APPOINTMENT
 Examination Order**

By Virtue of the authority vested in me by Title 8 V.S.A. Sections 3563 and 3573 as Commissioner of the Department of Financial Regulation (DFR) for the State of Vermont, I hereby appoint, effective November 20, 2012:

**Kaj Samsom, Chief Insurance Examiner
 Karen Murphy, Administrative Insurance Examiner
 Bostick Crawford Consulting Group
 Oliver Wyman Group**

as Examiners of the Department of Financial Regulation to represent me in the organizational examination of:

Consumer Health Coalition of Vermont, Inc.

This examination is being performed in order to investigate and examine the proposed application, activities, and transactions related to Docket # 12-041-I: Petition for a Title 8 §3305 Hearing. The Company will be charged the following hourly rates plus miscellaneous expenses and/or per diem as customarily used for Department staff engaged in such examinations:

Kaj Samsom	\$160
Karen Murphy	\$140
Contracted Resources	Per Contract

In addition to the above, the Department may retain additional attorneys, appraisers, independent actuaries, independent certified public accountants or other professionals and specialists, the cost of which shall be borne by the company which is the subject of the examination.

Stephen W. Kimbell, Commissioner

11/20/12