



SPECIALTY PROGRAMS. RELIABLE SERVICE. SUPERIOR PROTECTION.

For over 30 years, VGM Insurance has been dedicated to creating specialty programs and customized solutions for the unique needs of the businesses we serve.

OUR CORE PROGRAMS

- Home Medical Equipment
- Physical Therapy
- Home Health/Hospice
- Orthotic and Prosthetic
- Manufacturer Representatives
- Medical Distributors
- Medical Testing and Imaging
- Temporary Medical Staffing
- Dialysis Centers
- Golf and Hospitality

OUR COVERAGES

- Commercial General Liability
- Professional Liability
- Excess Liability
- Property
- Business Auto
- Workers' Compensation
- Directors and Officers
- Employment Practices Liability
- Cyber Liability
- Surety Bonds

PARTNER WITH US TODAY!



PROGRAM HIGHLIGHTS

- **Trusted Carrier Partners:** We work only with A.M. Best 'A' Rated or higher carriers. You can trust us to protect your clients' businesses.
- **Competitive Commission Structure:** We offer a competitive commission structure to our agent and broker partners, and pride ourselves on providing unparalleled service at all times.
- **Flexibility:** Our programs are available on an admitted and non-admitted basis nationwide.
- **Risk Management Expertise:** Access to our in-house corporate counsel and claims team, as well as a full portfolio of risk management resources, helps clients manage their risk and defend their business.

VALUE-ADDED BUSINESS SOLUTIONS

Partnering with us provides access to a variety of services and solutions to help your clients' businesses thrive, including:

- Online Continuing Education and CEUs
- Technology/Network Security Solutions
- Web Marketing Solutions
- Audit/Compliance Assistance and Education
- Group Purchasing Solutions
- Nationwide Referral Networks
- Government Advocacy



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