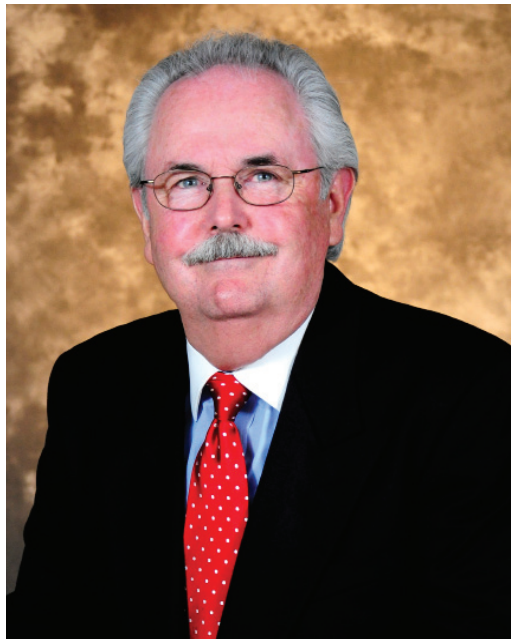




**Der Manouel**

INSURANCE GROUP

*Changing the Equation*



## **Victor Gunderson**

CLU, ChFC, RHU, REBC

Vice President, Benefits and Financial Services  
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Vic has been Vice President of the Benefits & Financial Services Division of Der Manouel Insurance Group since March of 2002, and of DMIG Consulting since 2012. In addition to managing his own book of business, Vic serves as mentor to the consultants at the agency. Vic is also the agency authority on Health Care Reform and Compliance.

Vic has been in the insurance industry since 1975. During that time, he has become an industry leader in Self Insured Plans and ERISA, HIPAA & Cobra compliance. Having been a business owner himself, Vic understands the complexities involved in doing business in the state of California. Vic developed the strategic partnerships for the new "DMIG Consulting" arm of our agency. DMIG Consulting steps in to assist clients with their Human Resource, compliance, payroll and paperless, encrypted employee recordkeeping needs.

Vic received his Chartered Life Underwriters designation in 1984, followed by his Chartered Financial Consultant, Registered Health Underwriter and Registered Employee Benefit Consultant designations, all from the American College of Financial Services in Bryn Mawr, PA. He was awarded a certificate in Health Care Reform studies from the American College in August 2011.

Vic is a member of the National Association of Health Underwriters and the Society of Financial Services Professionals.

Vic resides in Fresno with Betty, his wife of 43 years. They have 2 daughters and 5 grandchildren. Vic enjoys golf and golf charities, reading, and spending time with his grandchildren.

Please contact Vic with any questions, or to arrange a time to meet with him!

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