

Marshall & Sterling Inc., founded in 1864, is among the largest privately owned insurance and risk management agencies in the United States, with total written premiums in excess of \$900 million.

An employee-owned company with more than 450 industry specialists, the company maintains a national presence, is licensed in all states and the U.S. Virgin Islands, and is well positioned to serve the requirements of international clients.

Marshall & Sterling provides a full line of commercial and personal insurance products and services, life, group benefits & health insurance plans and administration, fiduciary and fidelity bonds, self insurance strategies, risk management and loss control services, wealth management & financial planning for businesses, individuals and families.

Marshall & Sterling has direct and preferred relationships with the nation's leading insurance, health benefits, risk management and financial companies, providing clients with among the broadest and most competitive programs and services available in the industry.



Capt. Paul Kesick
USCG 100 Ton Master's
License

Member of:
AIMU, HVMTA, ESMTA
and ENYMTA

Captain Paul Kesick is a United States Coast Guard 100 Ton Master Captain and has over 25 years of experience working in the marine towing and salvage business. At Marshall & Sterling Insurance, Paul is able to apply his real world marina knowledge to the Marine Insurance industry.

Well schooled in Ocean Marine Insurance, Captain Paul specializes in all commercial aspects of the

marine industry, such as Marinas, Yacht Clubs, Ship Yards, Commercial Towing, Yachts and Charter Boats, while also handling other types of Marine related insurance, including personal boats and watercraft.

Captain Paul's expertise is unique in the insurance industry. His knowledge of marine operations, 25 years of towing experience and designation as a USCG 100 Ton Master Captain allow him to better recognize the insurance needs and risks of marine customers. He has created several exclusive programs, for certain elite customers, only available at Marshall & Sterling.

With Captain Paul's experience, and the backing of Marshall & Sterling - one of the largest privately held insurance and risk management agencies in the United States - you will not find a better team with which to work!

Capt. Paul Kesick, COMI
Sales Executive -
Marine Division



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This literature is for descriptive purposes only. Actual insurance coverage is subject to the language of the policy as issued.

Ocean Marine Program

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INSURANCE

800-333-3766

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Insurance Excellence for 150 Years!

Buying insurance these days can be perilous at best. Whether it's an obscure 800 number, or a web site you've happened to Google, how do you know you're getting the best possible insurance protection at the best price?

Since 1864, Marshall & Sterling Insurance has been providing exceptional insurance coverage with outstanding service and support for our valued clients. As an employee-owned company, our team of experienced insurance professionals can assist you with all of your insurance needs. Our pride in ownership drives us to be an insurance agency unlike any other.

With 16 offices throughout New York State, Marshall & Sterling Insurance can provide affordable business insurance coverage. Marshall & Sterling has the industry expertise, and attentive care and support each customer deserves.

We are committed to exceeding every client's expectation for quality insurance and customer service.



"Our People Are Your Best Insurance"

In today's busy world there are many choices when it comes to providing affordable insurance coverage. Assuring that your marine business has the best, and most cost-effective insurance possible is paramount to your well being and success.

- ◆ **All Forms of Ocean, Marine & Commercial Insurance Coverage**
- ◆ **Commercial Assistance Towing Program**
- ◆ **Hull & Machinery**
- ◆ **Ship Repair**
- ◆ **Jones Act / Crew Liability**
- ◆ **Marine Employee Liability**
- ◆ **Charter Vessels**
- ◆ **6 Pack and Inspected Vessels**
- ◆ **Collision Liability**
- ◆ **Tower's & Salvor's Liability**
- ◆ **Incidental Diving Liability**
- ◆ **Marine Operator's Legal Liability**
- ◆ **Marine Commercial Liability**
- ◆ **Boat Dealer Liability**
- ◆ **Yacht Clubs**
- ◆ **Liquor Legal Liability**
- ◆ **Pollution Liability**
- ◆ **Automobile (including fleets)**
- ◆ **Overland Transport (Inland Marine)**
- ◆ **Passenger Liability**
- ◆ **Workers' Compensation**
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- ◆ **Online Tools, Safety Training & Resources**

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A Legacy of Exceptional Service



As an insurance market leader, Marshall & Sterling brings the resources and professional guidance you deserve when selecting an insurance agent to protect what's important to you.

We provide a full range of insurance products and services for any need, and we always act in our clients' best interests. Our claims handling service is quick, precise, experienced and focused on your satisfaction.

By maintaining our focus on our clients' needs and perspective, we're able to deliver those products, services and insurance protections which best meet your needs and budget requirements. We are large enough to handle the complex needs of a national franchise corporation, yet small enough to be responsive to the needs of each individual customer.

We take the time to provide you with the best possible protection at the very best price!

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