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.

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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 avilable 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!

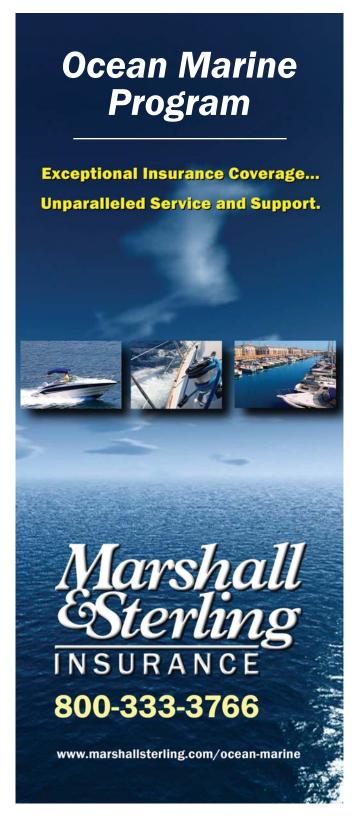
Capt. Paul Kesick, COMI Sales Executive -Marine Division



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