

FOR IMMEDIATE RELEASE

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Gowrie, Barden & Brett Welcomes Dennis Schmelzer

CT Insurance Brokerage Names Personal Lines Insurance Agent

(July 19, 2004) Westbrook, CT – Gowrie, Barden, and Brett announced today that Dennis Schmelzer has joined the firm as a Personal Lines Insurance Agent. The announcement was made by Gowrie, Barden & Brett (GBB) president S. Carter Gowrie, from the company's headquarters in Westbrook, CT.

As a Personal Lines Insurance Agent of Gowrie, Barden and Brett, Dennis will be responsible for the production of new personal lines business for the agency, primarily focusing on home, auto, valuable objects and umbrella policies.

Dennis brings five years of Sales and Marketing experience to Gowrie, Barden & Brett. Prior to joining Gowrie, Barden & Brett, Dennis was employed by Webster Bank where he started off in the branch network and grew into a sales support role as a program administrator.

Gowrie, Barden and Brett and its affiliate companies Gowrie, Brett and Young, GBB's programs for boats, yachts and yacht clubs are endorsed by the US Sailing Association, the governing body for sailing and yacht racing in the U.S. Gowrie, Brett and Young provides employee benefit services and life and health products to companies throughout the Northeast.

For more information about Gowrie, Barden & Brett services, visit www.gowrie.com.

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