

Brown & Brown, Inc. Elects Richard Freebourn Vice President

January 26, 2004

DAYTONA BEACH and TAMPA, Fla., Jan. 26 /PRNewswire-FirstCall/ -- The Board of Directors of Brown & Brown, Inc. (NYSE: BRO) is pleased to announce the election of Richard A. Freebourn, CPCU, CIC, as Vice President of Internal Operations. Mr. Freebourn has served in many key and progressively senior financial management capacities during his 20 years with Brown & Brown, most recently as Director of Internal Audit, Operations and Quality Control. As Vice President of Internal Operations, he will continue to be responsible for these three key corporate level units.

A graduate of the University of South Florida, Mr. Freebourn joined Brown & Brown in February 1984 in its Fort Myers, Florida profit center, taking on increasingly higher level positions. In 1998, he moved to Indianapolis, Indiana as a divisional Vice President and Operations Manager, overseeing the assimilation of a large acquisition. He assumed his most recent duties in 2000. Mr. Freebourn has earned both the Certified Property Casualty Underwriter (CPCU) and Certified Insurance Counselor (CIC) designations.

Brown & Brown, Inc. and its subsidiaries offer a broad range of insurance and reinsurance products and services, as well as risk management, employee benefit administration, and managed health care programs. Providing service to business, public entity, individual and trade and association clients nationwide, the Company is ranked by Business Insurance magazine as the United States' sixth largest independent insurance intermediary. Our Web address is www.bbinsurance.com.

SOURCE Brown & Brown, Inc. -0- 01/26/2004 /CONTACT: Cory T. Walker, Chief Financial Officer, Brown & Brown, +1-386-239-7250/ /Web site: http://www.bbinsurance.com / (BRO) CO: Brown & Brown, Inc. ST: Elorida

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