



Brown & Brown, Inc. Announces the Election of Hugh M. Brown to its Board of Directors

March 18, 2004

DAYTONA BEACH, Fla. and TAMPA, Fla., March 18 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. (NYSE: BRO), announces the election, by unanimous vote of the Board, of Hugh M. Brown, Founder, and President and Chief Executive Officer (Retired), of BAMS, Inc., of Titusville, Florida, to Brown & Brown, Inc.'s Board of Directors, effective March 15, 2004.

Commenting on Hugh Brown's talents, J. Hyatt Brown, the Company's Chairman and Chief Executive Officer, said, "Hugh has long been a proven advocate of success achievement through a 'can do' attitude. He believes in the ethic of hard work and treating people with respect, which makes him an appropriate addition to our Board. He exemplifies our culture and will provide valuable counsel as we continue our program of exceptional growth."

Hugh M. Brown founded BAMS, Inc., a full service engineering and technical services company, in 1978. Under his leadership, BAMS was consistently recognized as one of the most successful privately owned engineering and technical services firms in the Southeast. Mr. Brown is a past Chairman of the Federal Reserve Bank of Atlanta, served on the Florida State Commission on Education, and was Chairman of the Spaceport Florida Authority Board of Supervisors from 1994 to 1997. His numerous recognitions include Small Minority-Owned Business of the Year at Kennedy Space Center for four years; Small Business Person of the Year by the United States Small Business Administration; and Regional Minority Small Business Person of the Year for the Atlanta Region. In 1993, Ernst & Young/Inc. Magazine named Mr. Brown its Florida Entrepreneur of the Year (Services category). In 1996, he was awarded the Entrepreneurial Award for Performance Excellence by the Jim Moran Institute.

Mr. Brown currently serves on the Board of directors for SunTrust Bank of Orlando, Blue Cross-Blue Shield of Florida, the Florida Council of "100," and the Florida Council on Economic Education.

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.

This press release may contain certain statements relating to future results which are forward-looking statements. These statements are not historical facts, but instead represent only the Company's belief regarding future events, many of which, by their nature, are inherently uncertain and outside of the Company's control. It is possible that the Company's actual results and financial condition may differ, possibly materially, from the anticipated results and financial condition indicated in these forward-looking statements. Further information concerning the Company and its business, including factors that potentially could materially affect the Company's financial results, are contained in the Company's filings with the Securities and Exchange Commission. Some factors include: general economic conditions around the country; downward commercial property and casualty premium pressures; the competitive environment; the integration of the Company's operations with those of businesses or assets the Company has acquired or may acquire in the future and the failure to realize the expected benefits of such integration; and the potential occurrence of a disaster that affects certain areas of the States of Arizona, California, Florida, New Jersey and/or New York, where significant portions of the Company's business are concentrated. All forward-looking statements included in this press release are made only as of the date of this press release, and we do not undertake any obligation to publicly update or correct any forward-looking statements to reflect events or circumstances that subsequently occur or of which we hereafter become aware.

SOURCE Brown & Brown, Inc.

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