



Brown & Brown
INSURANCE.

Brown & Brown, Inc. President & COO Jim W. Henderson to Present at Financial Services Conference

June 2, 2004

DAYTONA BEACH, Fla. and TAMPA, Fla., June 2 /PRNewswire-FirstCall/ -- Jim W. Henderson, President and Chief Operating Officer of Brown & Brown, Inc. (NYSE: BRO), will speak at Sandler O'Neill & Partners, L.P. Financial Services Conference on Wednesday, June 9, 2004, at 9:00 a.m.

Mr. Henderson's presentation can be heard live by logging onto the conference website through <http://www.bbinsurance.com/pages/irpages/conferences.html> or directly at <http://www.sandleroneill.com>. Playback of the presentation will be available at the same addresses for thirty days after the event, beginning on June 11, 2004.

Comments made during this presentation 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; the potential occurrence of a disaster that affects certain areas of the states of Arizona, California, Florida, New Jersey, New York and/or Washington, where significant portions of the Company's business are concentrated; the actual costs of resolution of contingent liabilities; and those factors relevant to Brown & Brown's consummation and integration of the announced acquisition, including any matters analyzed in the due diligence process, material adverse changes in the customers of the company whose operations are being acquired, material adverse changes in the business and financial condition of either or both companies and their respective customers, and substantial delay in the expected closing of the transaction. All forward-looking statements are made only as of the date of this presentation, 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.

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 <http://www.bbinsurance.com>.

SOURCE Brown & Brown, Inc.

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