



Brown & Brown, Inc. Chairman & CEO J. Hyatt Brown to Speak at Insurance Investor Conference

September 8, 2003

DAYTONA BEACH & TAMPA, Fla.--(BUSINESS WIRE)--Sept. 8, 2003--Brown & Brown, Inc. (NYSE:BRO) today announced that Chairman and Chief Executive Officer J. Hyatt Brown will address the Sandler O'Neill & Partners Insurance Conference in New York, New York on Tuesday, September 16, 2003 at 7:45 a.m. (ET).

This presentation can be heard live by logging onto the Conference Call portion of Brown & Brown Inc.'s website, under the Investor Relations section, at <http://www.bbinsurance.com>. Playback of the presentation will be available starting on Thursday, September 18, 2003 through October 15, 2003 by logging onto the same address.

Brown & Brown, Inc. and its subsidiaries offer a broad range of insurance and reinsurance products and services, as well as risk management services and third-party administration of employee benefit plans, self-funded insurance pools, and managed health care programs. Providing service to business, public entity, trade, association, and individual 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>.

Statements made in this press release and 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; and the potential occurrence of a disaster that affects certain areas of the States of Arizona, California, Florida and/or New York, where significant portions of the Company's business are concentrated. All forward-looking statements included in this presentation are made only as of the date of this presentation, and Brown & Brown does 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.

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SOURCE: Brown & Brown, Inc.