



Brown & Brown, Inc. Announces the Election of Chilton D. Varner to Its Board Of Directors

July 1, 2004

DAYTONA BEACH, Fla. and TAMPA, Fla., July 1 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. (NYSE: BRO) announces the election, by unanimous vote of the Board, of Chilton D. Varner, one of the nation's most highly regarded business defense trial lawyers and published legal expert, to Brown & Brown, Inc.'s Board of Directors, effective July 1, 2004.

Commenting on Chilton Varner's election, J. Hyatt Brown, the Company's Chairman and Chief Executive Officer, said, "Chilton is a proven advocate of American business and has, throughout her noteworthy career, shown herself to have the same drive and dedication that is a Brown & Brown hallmark. We believe this ethic of hard work and treating people with respect makes her a very appropriate addition to our Board. We look forward to her valuable counsel as we continue our program of exceptional growth."

Chilton D. Varner is a partner in the law firm of King & Spalding, LLP, in Atlanta, Georgia. A graduate of Smith College, where she was named to membership in Phi Beta Kappa, and Emory University Law School, Ms. Varner was honored with Emory Law School's Distinguished Alumni Award in 1998. In 2001, the National Law Journal profiled Ms. Varner as one of the nation's top ten women litigators. With more than 25 years of courtroom experience, she is considered to be among the very best in defending corporations in product liability, commercial and other civil disputes. The author of many books and papers on areas of interest in her practice, she has also served as a member of the faculty of the Trial Academy of the International Association of Defense Counsel and regularly presents at bar association meetings around the country. She has been a trustee of Emory University since 1995 and has served on the Board of Wesley Woods Geriatric Center since 1996.

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. Web address is <http://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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/Web site: <http://www.bbinsurance.com> /
(BRO)

CO: Brown & Brown, Inc.; King & Spalding, LLP

ST: Florida, Georgia

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