



Brown & Brown
INSURANCE.

Brown & Brown, Inc. Announces 2004 Second Quarter Results Conference Call Tuesday, July 13, 2004

July 12, 2004

DAYTONA BEACH, Fla. and TAMPA, Fla., July 12 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. (NYSE: BRO) announces that J. Hyatt Brown, Chairman and Chief Executive Officer, Jim W. Henderson, President and Chief Operating Officer, and Cory T. Walker, Chief Financial Officer, of Brown & Brown, Inc. will hold an investor update conference call concerning Brown & Brown's second quarter 2004 financial results on Tuesday, July 13, 2004. You are invited to listen to the call, which will be broadcast live over the Internet at 8:30 a.m. ET.

What: Brown & Brown 2004 Second Quarter Financial Results

When: 8:30 a.m. ET, Tuesday, July 13, 2004

Where: <http://www.firstcallevnts.com/service/ajwz408175474gf12.html>

How: Live over the Internet -- simply log on to the Web at the address above, or you may go to <http://www.bbinsurance.com> and click on Investor Relations and then Conference calls.

Contact: Doug Hudson -- Director, Corporate Communications & Investor Relations -- (352) 732-6522, email: doug.hudson@bbinsurance.com

If you are unable to listen during the live web cast, audio from the conference call will be available commencing two hours after the end of the live broadcast until midnight, July 17, 2004, by dialing 1-888-203-1112, replay access code 549776. Audio will also be archived on Brown & Brown's website, <http://www.bbinsurance.com>, for 14 days after the live broadcast. To access the website replay, go to Investor Relations and click on Conference Calls.

Minimum Requirements to listen to broadcast: The Windows Media Player software, downloadable free from: <http://www.microsoft.com/windows/windowsmedia/EN/default.asp> and at least a 28.8 kbps connection to the Internet. If you experience problems listening to the broadcast, send an email to webcastsupport@tfprn.com.

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 nation- wide, 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 during this conference call, as well as responses to questions asked during the Question and Answer portion, 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, is 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, New York and/or Washington, where significant portions of the Company's business are concentrated. All forward-looking statements included in this conference call are made only as of the date of this call, 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.

-0- 07/12/2004

/CONTACT: Cory T. Walker, Chief Financial Officer, Brown & Brown, Inc.,
+1-386-239-7250/

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

/Audio: <http://www.firstcallevnts.com/service/ajwz408175474gf12.html> /
(BRO)

CO: Brown & Brown, Inc.

ST: Florida

IN: INS

SU: CCA MAV

MR-KW

-- FLM099 --

2085 07/12/2004 08:30 EDT <http://www.prnewswire.com>