



## **Brown & Brown, Inc. President and COO Jim W. Henderson to Present at Sandler O'Neill Conference**

May 31, 2005

DAYTONA BEACH, Fla. and TAMPA, Fla., May 31 /PRNewswire-FirstCall/ -- Jim W. Henderson, President and Chief Operating Officer of Brown & Brown, Inc. (NYSE: BRO), will speak at Sandler O'Neill & Partners' 2005 Financial Services Conference on Wednesday, June 8, 2005, at 2:30 p.m. ET.

Mr. Henderson's presentation can be heard live by logging onto the conference website through <http://www.bbinsurance.com/pages/irpages/conferences.html>. Playback of the presentation will be available through July 7, 2005, by logging onto the same address.

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 in the insurance agency and brokerage industry generally; 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, Georgia, New Jersey, New York, Pennsylvania and/or Washington, where significant portions of the Company's business are concentrated; and the actual costs of resolution of contingent liabilities. 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/>

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(BRO)

CO: Brown & Brown, Inc.; Sandler O'Neill & Partners

ST: Florida

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