



Brown & Brown
INSURANCE.

Brown & Brown, Inc. Chairman and CEO J. Hyatt Brown to Present at Keefe Bruyette & Woods Insurance Conference

September 7, 2005

DAYTONA BEACH, Fla. and TAMPA, Fla., Sept. 7 /PRNewswire-FirstCall/ -- J. Hyatt Brown, Chairman and Chief Executive Officer of Brown & Brown, Inc. (NYSE: BRO), will present at Keefe Bruyette & Woods, Inc.'s 2005 Insurance Conference, at The Pierre Hotel in New York, New York on September 8, 2005, at 8:50 am (Eastern Time).

To listen to Mr. Brown's live presentation, log onto http://customer.talkpoint.com/KEEF001/090705a_cy . A replay of the web cast will be available at the same URL beginning September 9, 2005, and will remain archived at the same link for 60 days. You may also log onto Brown & Brown's web site at <http://www.bbinsurance.com> , then go to Investor Relations and click on Conference Calls to access the event or replay.

Comments made or materials presented by Mr. Brown 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 made during this presentation are made only as of the date thereof, and the Company 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 the Company thereafter becomes aware.

SOURCE Brown & Brown, Inc.

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

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(BRO)

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