# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

# Form 8-K

**CURRENT REPORT** 

PURSUANT TO SECTION 13 OR 15 (D) OF

THE SECURITIES EXCHANGE ACT OF 1934

November 10, 2004

Date of Report: (Date of earliest event reported)

# ARTHUR J. GALLAGHER & CO.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation

1-9761 (Commission File Number) 36-2151613 (I.R.S. Employer

or organization)

**Identification Number**)

Two Pierce Place, Itasca, Illinois 60143-3141, (630) 773-3800

(Address, including zip code and telephone number, including area code, or registrant s principal executive offices)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

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- " Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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#### Item 7.01. Regulation FD Disclosure.

The slides and investment profile containing information to be presented at investor conferences are attached hereto as exhibits to this report and are incorporated herein in their entirety by this reference. These exhibits may also be accessed at the Company s website (www.ajg.com). This information is being furnished pursuant to Item 7.01, Regulation FD Disclosure. These exhibits include certain non-GAAP financial measures. A reconciliation of those measures to the most directly related comparable GAAP measures is also available on the Company s website at www.ajg.com.

#### Item 9.01. Financial Statements and Exhibits.

- (c) Exhibits
  - 99.1 Slides for the Company s presentations at investor conferences.
  - 99.2 Arthur J. Gallagher & Co. Investment Profile.

#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Arthur J. Gallagher & Co.

By: /s/ DOUGLAS K. HOWELL
Douglas K. Howell

Vice President and Chief Financial Officer

Dated: November 10, 2004