



Brown & Brown, Inc. Announces Fourth Quarter/Year-End 2002 Results Conference Call, Thursday, January 16, 2003

January 15, 2003

DAYTONA BEACH, Fla. and TAMPA, Fla., Jan. 15 /PRNewswire/ -- Brown & Brown, Inc. (NYSE: BRO) announces that J. Hyatt Brown, Chairman & CEO, Jim W. Henderson, President & COO and Cory T. Walker, CFO, of Brown & Brown, Inc., will hold an investor update conference call concerning Brown & Brown's Fourth Quarter and Year-End 2002 Financial Results on Thursday, January 16, 2003. You are invited to listen to the call, which will be broadcasted live over the Internet at 8:30 a.m. ET.

What:

Brown & Brown 2002 Fourth Quarter and Year-End Financial Results

When:

8:30 a.m. ET, Thursday, January 16, 2003

Where:

<http://www.firstcallevts.com/service/ajwz372133907gf12.html>

How:

Live over the Internet -- simply log on to the Web at the address above

Contact:

Doug Hudson - Director, Corporate Communications & Investor Relations - (813) 335-7185, 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, January 22, 2003, by dialing 1-888-203-1112, replay pass code 500923. Audio will also be archived on Brown & Brown's website, www.bbinsurance.com, for 14 days after the live broadcast. To access the web site 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. provides a broad range of insurance and reinsurance products and services, as well as risk management, employee benefit administration, and managed health care services through offices located across the United States. The company is ranked by Business Insurance magazine as the nation's sixth largest independent insurance intermediary organization.

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, 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 and/or New York, 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.

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