

Brown & Brown, Inc. Announces The Acquisition Of John Manner Insurance Agency, Inc.

September 4, 2002

John Manner Insurance Agency, with annualized revenues of approximately \$4.2 million, is a full-service property and casualty insurance agency that has been serving the commercial, employee benefits and personal insurance needs of the residents and businesses of the greater Joliet area, and throughout the state of Illinois, for over 30 years. John and his staff will continue to serve their customers from their current location, as a freestanding Brown & Brown operation.

Scott Penny, who is responsible for Brown & Brown's operations in the upper Mid-West United States, said, "We feel quite fortunate to have John and his team of insurance specialists join our expanding Mid-West presence. They bring us broadened expertise, as well as the opportunities associated with entry into new markets."

Brown & Brown, Inc. and its subsidiaries provide 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. Our Web address is www.bbinsurance.com.

This press release 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, Florida and/or New York, where significant portions of the Company's business are concentrated. 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.

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