



Brown & Brown, Inc. President & COO Jim W. Henderson to Present At Insurance Conference

December 5, 2002

DAYTONA BEACH, Fla., and TAMPA, Fla., Dec. 5 /PRNewswire-FirstCall/ -- Jim W. Henderson, President and Chief Operating Officer of Brown & Brown, Inc. (NYSE: BRO) will speak at Keefe, Bruyette & Woods' 2002 Insurance Conference on Tuesday, December 10, 2002, at 8:30 a.m.

Mr. Henderson's presentation can be heard live by logging onto the conference website through www.bbinsurance.com/pages/irpages/conferences.html. Playback of the presentation will be available through December 15 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; 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 made during this presentation are made only as of the date of this presentation, 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.

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.

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