



**Brown & Brown**  
INSURANCE.

## **Brown & Brown Benefits Is Now United Benefits**

February 5, 2002

DAYTONA BEACH, Fla., Feb. 5 /PRNewswire-FirstCall/ -- Brown & Brown Benefits, a third party administrator (TPA), with over twenty-five years' experience in processing health claims for self-insured employers, has become United Benefits, Inc., effective February 1, 2002. This change reflects the expanding operations and geographical reach of this specialty unit of Brown & Brown, Inc. United Benefits and its staff will continue to operate from Brown & Brown's corporate headquarters in Daytona Beach, Florida.

United Benefits serves large employers throughout the United States, with particular focus on Florida and the Southeast. United Benefits is a wholly-owned subsidiary of Brown & Brown, Inc. (NYSE: BRO), which 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. Brown & Brown is ranked by Business Insurance magazine as the nation's eighth largest independent insurance intermediary organization. Our Web address is [www.bbinsurance.com](http://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 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, and the performance of newly acquired entities. 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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