

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

Date of Report (Date of earliest event reported): March 24, 2003

BROWN & BROWN, INC.
(Exact name of registrant as specified in its charter)

<u>Florida</u> (State or other jurisdiction of incorporation)	<u>0-7201</u> (Commission File Number)	<u>59-0864469</u> (IRS Employer Identification No.)
---------------------------------------------------------------------	-------------------------------------------	-----------------------------------------------------------

220 S. Ridgewood Ave., Daytona Beach, Florida 32114
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (386) 252-9601

N/A
(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

(c) The following Exhibits are filed as part of this report:

Exhibit Description
No.

- 99.1 Certification of J. Hyatt Brown, chief executive officer of the Company.
- 99.2 Certification of Cory T. Walker, chief financial officer of the Company.

Item 9. Regulation FD Disclosure

On March 24, 2003, Brown & Brown, Inc. (the "Company") submitted to the Securities and Exchange Commission certifications by its chief executive officer and chief financial officer, pursuant to 18 U.S.C. Section 1350 as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, with respect to the Company's report on Form 10-K for the year ended December 31, 2002 filed on March 24, 2003.

SIGNATURE

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.

Date: March 25, 2003

BROWN & BROWN, INC.
(Registrant)

By: /S/ LAUREL L. GRAMMIG
Laurel L. Grammig
Vice President

EXHIBIT 99.1

Certification

Pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, the undersigned officer of Brown & Brown, Inc. (the "Company") hereby certifies, in the undersigned's capacity as an officer of the Company and to such officer's actual knowledge, that:

- (1) the Annual Report on Form 10-K for the year ended December 31, 2002 (the "Report") fully complies with the requirements of Section 13(a) or 15(d), as applicable, of the Securities Exchange Act of 1934, as amended; and
- (2) the information contained in the Report fairly presents, in all material respects, the final condition and results of operations of the Company.

IN WITNESS WHEREOF, the undersigned officer has executed this Certification on March 24, 2003.

/S/ J. HYATT BROWN

Name: J. Hyatt Brown
Title: Chief Executive Officer

The foregoing Certification is being furnished solely pursuant to 18 U.S.C. § 1350, is limited to the periods covered by the Report, and is not being filed as part of the Report or as a separate disclosure document.

EXHIBIT 99.2

Certification

Pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, the undersigned officer of Brown & Brown, Inc. (the "Company") hereby certifies, in the undersigned's capacity as an officer of the Company and to such officer's actual knowledge, that:

- (1) the Annual Report on Form 10-K for the year ended December 31, 2002 (the "Report") fully complies with the requirements of Section 13(a) or 15(d), as applicable, of the Securities Exchange Act of 1934, as amended; and
- (2) the information contained in the Report fairly presents, in all material respects, the final condition and results of operations of the Company.

IN WITNESS WHEREOF, the undersigned officer has executed this Certification on March 24, 2003.

/S/ CORY T. WALKER

Name: Cory T. Walker
Title: Chief Financial Officer

The foregoing Certification is being furnished solely pursuant to 18 U.S.C. § 1350, is limited to the periods covered by the Report, and is not being filed as part of the Report or as a separate disclosure document.