

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): August 13, 2002

BROWN & BROWN, INC.

(Exact name of registrant as specified in its charter)

Florida (State or other jurisdiction of incorporation) 0-7201 (Commission File Number) 59-0864469 (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 August 13, 2002, 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-Q for the quarter ended June 30, 2002 filed on August 13, 2002.

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: August 13, 2002

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 Quarterly Report on Form 10-Q for the quarter ended June 30, 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 August 9, 2002.

/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 Quarterly Report on Form 10-Q for the quarter ended June 30, 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 August 13, 2002.

/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.