

BROWN & BROWN INC  
Form 8-K  
November 12, 2002

**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): November  
12, 2002

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

**FLORIDA**                      **0-7201**                      **59-0864469**  
(State or other jurisdiction (Commission (IRS Employer  
of incorporation)              File Number) Identification No.)

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

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

**ITEM 5. OTHER EVENTS.**

On November 12, 2002, Brown & Brown, Inc., a Florida corporation, issued the press release attached hereto as Exhibit 99 and incorporated by reference herein. The press release announced the completion of the asset acquisition of Cal-Surance Associates, Inc., United Network of Insurance Services, Inc., Sterling Reinsurance Intermediaries, Inc., Lancer Claims Services, Inc., and Charter Financial Services Corporation, each headquartered in Orange, California.

**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits.

EXHIBIT      DESCRIPTION

99              Press Release issued by Brown & Brown, Inc. on November 12, 2002.

SIGNATURES

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 thereunto duly authorized.

BROWN & BROWN, INC.

(Registrant)

Date: November 12, 2002

/s/ Cory T. Walker

Cory T. Walker, Vice President,

**Chief Financial Officer and Treasurer**

Exhibit Index

Brown & Brown, Inc.

Current Report on Form 8-K

Dated November 12, 2002

Exhibit No.      Description

Chief Financial Officer and Treasurer

99

Press Release issued by Brown & Brown, Inc. on November 12, 2002.