



Brown & Brown Announces New Carrier for Lawyer's Protector Plan(R) Effective September 1, 2005

June 28, 2005

NEW YORK and TAMPA, Fla., June 28 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. today announced that Greenwich Insurance Company, XL Capital Ltd's US- based primary insurer (Greenwich), will become the new carrier for the Lawyer's Protector Plan(R) (LPP(R)) insurance program, effective as of September 1, 2005. Brown & Brown and XL will be joining their respective programs together, creating one of the largest lawyers' professional liability insurance programs in the country for law firms with one to 10 attorneys.

The LPP is a division of Brown & Brown, Inc., a publicly held insurance intermediary traded on the New York Stock Exchange (NYSE: BRO). Brown & Brown is ranked as the eighth largest insurance intermediary in the United States by Business Insurance magazine. The LPP began operations in 1983 and has since become one of the largest providers of professional liability insurance to small law firms in the United States. When combined with XL's professional liability program for small law firms, the LPP program will provide coverage to over 8,000 law firms in 42 states and the District of Columbia.

Greenwich Insurance Company is a primary insurance company licensed to write property and casualty insurance throughout the United States and is a member insurer of XL Capital Ltd's insurance operations branded as "XL Insurance." XL Capital Ltd, through its operating subsidiaries, is a leading provider of insurance, reinsurance coverages and financial products and services to industrial, commercial and professional service firms, insurance companies, and other enterprises on a worldwide basis. More information about XL Capital Ltd is available at <http://www.xlcapital.com>.

"We are very excited to be working with Greenwich. Our insureds will now enjoy having their lawyer's professional liability insurance underwritten by an XL Insurance company. They also have a team with very deep expertise in lawyer's professional liability," said Stephen van Wert, Executive Vice President of Brown & Brown responsible for the LPP program, lawyers.protectorplan.com, in Tampa, Florida.

"We are pleased to have the opportunity to work with Brown & Brown to offer small law firms access to quality professional liability protection," said Reina Gregorio, senior vice president of XL Insurance Select Professional underwriting unit, which will administer the program with Brown & Brown. "With our combined expertise and commitment to service, we have created a solid program that we believe will prove advantageous to our clients."

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 Brown & Brown's belief regarding future events, many of which, by their nature, are inherently uncertain and outside of Brown & Brown's control. It is possible that Brown & Brown'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 Brown & Brown and its business, including factors that potentially could materially affect Brown & Brown's financial results, are contained in Brown & Brown'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 Brown & Brown's operations with those of businesses or assets Brown & Brown has acquired or may acquire in the future and the failure to realize the expected benefits of such integration; the potential occurrence of a disaster that affects certain areas of the States of Arizona, California, Florida, Georgia, New Jersey, New York, Pennsylvania and/or Washington, where significant portions of Brown & Brown's business are concentrated; and the actual costs of resolution of contingent liabilities. 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.

SOURCE Brown & Brown, Inc.

-0- 06/28/2005

/CONTACT: Danielle Hardiman, Lawyer's Protector Plan(R), +1-800-336-5529, ext. 4207/

/Web site: <http://www.bbinsurance.com>

<http://www.xlcapital.com> /

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CO: Brown & Brown, Inc.; Greenwich Insurance Company; XL Capital Ltd;

XL Insurance company

ST: Florida, New York

IN: INS

SU: PDT JVN

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