



**Brown & Brown, Inc. Announces New Carrier for Wholesalers & Distributors Preferred Program(R), Food Processors Preferred Program(R), and Light Manufacturing Program(SM), Effective July 1, 2005**

July 5, 2005

TAMPA, Fla., July 5 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. (NYSE: BRO) today announced a program alliance with ACE Westchester Specialty Group. Effective July 1, 2005, ACE Westchester Specialty Group will provide coverage through ACE American Insurance Company and other admitted ACE affiliates, part of the ACE Group of Companies, for the Wholesalers & Distributors Preferred Program(R), Food Processors Preferred Program(R), and Light Manufacturing Program(SM) administered by the Insurance Administration Center (IAC) unit of Brown & Brown's Commercial Programs division.

The Wholesalers & Distributors Preferred Program(R) (WDPP(R)), Food Processors Preferred Program(R) (FPPP(SM)), and Light Manufacturing Program(SM) (LMP(SM)) are property and casualty insurance programs created to target industry groups in the wholesale distribution, food processing, and light manufacturing sectors, respectively. "These programs have been designed to give agents a true marketing advantage in competing for this business. The advantage is based on an ongoing commitment to provide the coverage that is essential to the nature of wholesale distribution, food processing and light manufacturing industries," said Katherine S. Reimann, Senior Vice President of Brown & Brown's Commercial Programs Division. "With built-in protection for the lifeblood of these industries -- inventory coverage -- WDPP(R), FPPP(SM) and LMP(SM) provide superior customized, industry-specific, comprehensive protection, and expert technical services that directly contribute to client businesses' financial success."

WDPP(R), FPPP, and LMP are insurance programs administered by 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.

"We are pleased to join forces with Brown & Brown's experienced Commercial Programs practice as this provides us with new opportunities to expand our business and bring ACE Westchester Specialty Group's innovative solutions to the commercial programs insurance market," said Robert J. Groff, Vice President, Program Division, ACE Westchester Specialty Group.

ACE Westchester Specialty Group is the U.S.-based wholesale focused excess and surplus property and casualty operation of the ACE Group of Companies, which is headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information about ACE Westchester Specialty Group can be found at <http://www.ace-ina.com>.

"Our relationship with ACE Westchester Specialty Group provides us with new opportunities to expand our leading commercial insurance programs. Our agents, and their clients in these vital and dynamic industries, may now take advantage of having the specialized insurance coverage programs their businesses require underwritten by one of the world's most highly regarded and financially sound insurance organizations," Ms. Reimann added.

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: economic conditions around the country generally and/or the wholesale distribution, food processing, and light manufacturing industries in particular; downward commercial property and casualty premium pressures generally and in the wholesale distribution, food processing, and/or light manufacturing sectors in particular; 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- 07/05/2005

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

<http://www.ace-ina.com> /

(BRO ACE)

CO: Brown & Brown, Inc.; ACE Westchester Specialty Group; ACE Group of Companies

ST: Florida

IN: INS FOD

SU: CON JVN

MD

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