

Michael Gill Joins Brown & Brown, Inc.

July 6, 2005

DAYTONA BEACH, Fla. and TAMPA, Fla., July 6 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. (NYSE: BRO) today announced that Michael J. Gill has joined the Company as Executive Vice President and Profit Center Manager of its Villari & Associates division based in Ft. Lauderdale, Florida.

Mr. Gill joins Brown & Brown from Westport Insurance Company, in Chicago, Illinois, where he was President of that General Electric Specialty Insurance Group unit which focused on professional liability insurance. Prior to that, Mr. Gill was President and Chief Executive Officer of Coregis Insurance Company, specializing in insurance programs for public entities.

Thomas E. Riley, Brown & Brown Regional President, commented, "We feel quite fortunate to have Mike join us to head Villari & Associates, which specializes in serving the professional liability insurance needs of clients. His more than 30 years of industry experience make him a valuable new member of our team."

Brown & Brown, Inc. and its subsidiaries offer a broad range of insurance and reinsurance products and services, as well as risk management, third-party administration and managed health care programs. Providing service to business, public entity, individual, trade and professional association clients nationwide, the Company is ranked by Business Insurance magazine as the United States' eighth largest independent insurance intermediary. The Company's Web address is http://www.bbinsurance.com.

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 the Company's belief regarding future events, many of which, by their nature, are inherently uncertain and outside of the Company's control. It is possible that the Company'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 the Company and its business, including factors that potentially could materially affect the Company's financial results, are contained in the Company's filings with the Securities and Exchange Commission. Some factors include: general economic conditions around the country; downward commercial property and casualty premium pressures generally and in the professional liability sector in particular; the competitive environment generally and in the professional liability insurance market in particular; the integration of the Company's operations with those of businesses or assets the Company 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 the Company'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- 07/06/2005 /CONTACT: Thomas E. Riley, Regional President, Brown & Brown, Inc., +1-386-239-7261/ /Web site: http://www.bbinsurance.com / (BRO) CO: Brown & Brown, Inc.; Villari & Associates ST: Florida

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DS-MD -- FLW009 --0241 07/06/2005 10:05 EDT http://www.prnewswire.com