



## Lawyer's Protector Plan(R) to Begin Accepting Other Programs' Application Forms Effective January 2006

January 19, 2006

TAMPA, Fla., Jan. 19 /PRNewswire-FirstCall/ -- Brown & Brown, Inc. today announced that its Lawyer's Protector Plan(R) (LPP(R)) insurance program will begin offering bindable quotes using competitors' "long form" application forms for new lawyers professional liability insurance coverage, if such applications are accompanied by LPP(R)'s one-page LPP(R) "Bridge Application" and "Representation Statement" supplement. Located in Tampa, Florida, LPP(R) specializes in providing lawyers' professional liability insurance for law firms across the country with one to 10 attorneys.

"I am confident our agents will enjoy being able to use competitors' applications in order to receive a bindable quote from LPP(R). This should save a lot of time for the agent and for the insured law firm," said Stephen S. van Wert, Executive Vice President of Brown & Brown's Professional Programs Division, who is responsible for the LPP(R) program. All applications and supplements are available on LPP(R)'s website at <http://www.lawyers.protectorplan.com>.

LPP(R) is part of the Programs 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 7th largest insurance intermediary in the United States by Business Insurance magazine. LPP(R) 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. LPP(R) provides coverage to thousands of law firms in 42 states and the District of Columbia.

The LPP(R) program is currently underwritten by Greenwich Insurance Company, a member of the XL Capital group, rated "A+" by A.M. Best. 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>.

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.

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

<http://www.lawyers.protectorplan.com>

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

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CO: Brown & Brown, Inc.; Greenwich Insurance Company

ST: Florida

IN: INS

SU: PDT

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