FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

OMB APPROVAL
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

[] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person*				2. Issuer Name and Ticker or Trading Symbol						6. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
								Director		10% Owner						
	Brown & Brown, Inc. (BRO)							Officer (title belo		Other (specify below)						
Smith Ja	n	E.	į													
(Last) (First) (Middle) 1111 Third Avenue W., Ste. 110			3. I.R.S. Ide Number of Person, if (Voluntary	Mor	4. Statement for Month/Day/Year March/2003 5. If Amendment, Date of Original			7. Individual or Joint/Group Filing (Check Applicable Line)								
								X	Form fil	filed by One Reporting Person						
(Street)							(Month/Day/Year)			Form filed by More than One Reporting Person						
Bradenton	FL	34205														
(City)	(State)	(Zip)		Т	able I ¾ N	Non-I	Derivative	Secu	rities A	Acquired,	, Disposed of, or Benef	ficially Owned				
1. Title of Security (Instr. 3)			2. Trans- action Date	2A. Deemed Execution Date, if any (Month/	3. Trans- action Code (Instr.8)		4. Securities Acquor Disposed of (Instr. 3, 4 and 5		(D) `		5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Owner- ship			
			Day/ Year)	Day/ Year)	Code	ľ	Amount	or (D)		riice	(Instr. 3 and 4)	(Instr. 4)	(Instr. 4)			
Common Stock, \$.10 par v	alue		3/19/03		P		800	A	\$30.4	1		D				
Common Stock, \$.10 par v	alue		3/19/03		P		700	A	\$30.4			D				
Common Stock, \$.10 par value			3/19/03		P		3,200	A	\$30.5	5		D				
Common Stock, \$.10 par v	alue		3/19/03		P		300	A	\$30.7		6,000	D				
Common Stock, \$.10 par v	alue		3/19/03		P		400	A	\$30.7	4		I	Spouse(1)			
Common Stock, \$.10 par v	alue		3/19/03		P		4,600	A	\$30.7	5	6,400	I	Spouse(1)			
Common Stock, \$.10 par v	alue										2,000	I				

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

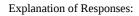
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(Over) SEC 1474 (9-02)

(1) The reporting person disclaims beneficial ownership of these securities, and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for the purpose of Section 16 or for any other purpose.

FORM 4 (continued)	Table II ¾ Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)														
Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans- action Date (Month/ Day/ Year)	Deemed Execution Date, if any (Month/ Day/	4. Trans- action Code (Instr.		ative Secu quired (A) posed of (re Securities Ac- red (A) or Dis-		6. Date Exer- cisable and Expiration Date (Month/Day/ Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		9. Number of deriv- ative Secur- ities Bene- ficially Owned Follow-	10. Owner- ship Form of Deri- vative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
			Year)	Code	V	(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares		ing Reported Trans- action(s) (Instr. 4)	(I) (Instr. 4)	
None.															
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^{*}If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).



** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

/S/ JAN E. SMITH 3/19/03

**Signature of Reporting Person Date
JAN E. SMITH

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