

U.S. SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C.
 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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(f) of the Investment Company Act of 1940

| | | | | | |
|--|--|--|--|---|--|
| 1. Name and Address of Reporting Person | | 2. Date of Event Requiring Statement (Month/Day/Year) | | 4. Issuer Name and Ticker or Trading Symbol | |
| Walker Cory T. (Last) (First) (Middle) | | 2/15/00 | | Brown & Brown, Inc. (BR0) | |
| 220 S. Ridgewood Ave. (Street) | | 3. IRS or Social Security Number of Reporting Person (Voluntary) | | 5. Relationship of Person to Issuer (Check all applicable) | |
| Daytona Beach FL 32114 (City) (State) (Zip) | | ###-##-#### | | <input type="checkbox"/> Director <input checked="" type="checkbox"/> Officer <input type="checkbox"/> 10% Owner <input type="checkbox"/> Other (specify below) Officer, Vice President and Treasurer | |
| | | Table I Non-Derivative Securities Beneficially Owned | | 6. If Amend-Date of Original (Month/Date/Year) | |
| 1. Title of Security (Instr. 4) | | 2. Amount of Securities Beneficially Owned (Instr. 4) | | 3. Ownership Forms Direct (D) or Indirect (I) (Instr. 5) | |
| Common Stock, \$.10 par value | | 3,898 | | D | |
| Common Stock, \$.10 par value | | 12,000 | | I(1) | |
| Common Stock, \$.10 par value | | 3,300 | | I | |
| Common Stock, \$.10 par value | | 3,568 | | I(2) | |
| | | | | Joint w/ Spouse Stock Performance Plan IRA Account Joint 401(k) | |

Form 3 (continued) Table II Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| | | | | | |
|--|--|--|--|---|---|
| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
| | Date Expiration | Title Amount or Num- | | | |

| | Dismissible | Date | Number of Shares | | | |
|-------|-------------|------|------------------|--|--|--|
| None. | | | | | | |
| | | | | | | |

Explanations of Responses:

- (1) These securities were awarded at various dates pursuant to to the Company's Stock Performance Plan based upon the satisfaction of conditions contained in that Plan. The recipient has voting rights and dividend entitlement with respect to these shares, but full ownership will not vest until the satisfaction of additional conditions.
- (2) Based upon information supplied as of 12/31/99 by the Plan's recordkeeper. Number of shares varies periodically based on contributions to plan.

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. SEE 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/S/ CORY T. WALKER 2/22/00

 **Signature of Date
 Reporting Person

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