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 Brown & Brown, Inc. (BRO)							6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
								(give					
Bridges C. Roy							Regional Executive Vice President						
(Last) (First) (Middle)	3. I.R.S. Ide Number of Person, if (Voluntar	of Reporting an entity		4. Statement for Month/Day/Year April 30, 2003 5. If Amendment, Date of Original				7. Individual or Joint/Group Filing (Check Applicable Line)					
401 E. Jackson St., Ste. 1700								m filed by One Reporting Person					
(Street)			(Month/Day/Year)				Form filed by More than One Reporting Person						
Tampa FL 33602													
(City) (State) (Zip)	Table I 34 Non-Derivative Securities Acquired, Disposed of, or Beneficially 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 Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5))	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	V	Amount	(A) or (D)	Price	(Instr. 3 and 4)	(Instr. 4)	(Instr. 4)			
Common Stock, \$.10 par value	4/30/03		F		7,269**	D	\$36.59	0	D				
Common Stock, \$.10 par value	4/30/03		F		36,252	D	\$36.59	<u> </u>	D				
Common Stock, \$.10 par value	4/30/03		M		164,644	A	\$ 9.67188	169,578	μ	Stock Performance Plan(1)			
Common Stock, \$.10 par value				_				108,830	I	401(k) Plan(2)			
Common Stock, \$.10 par value								21,327	I	HUT(K) Plan(2)			
Common Stock, \$.10 par value							1	1,705	T	Spouse***			

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)

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FORM 4 (continued)	Table II ¾ Derivative Securities Acquired, Disposed of, or Beneficially Owned															
	(e.g., puts, calls, warrants, options, convertible securities)															
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	Date	3A. Deemed Execution Date, if any (Month/ Day/ Year)	4. Tran actio Code (Inst	n e	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			6. Date Exer-		·		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Follow-	10. Owner- ship Form of Deri- vative Security: Direct (D) or Indirect	11. Nature of Indirect Benefi- cial Owner- ship (Instr. 4)
				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)	
Stock Options(a)	\$ 9.67188	4/30/03			П		10,34	0	4/21/01	4/20/10	Common Stock	10,340			D	
	9.67188	4/30/03			П		10,34	0	4/21/02	4/20/10	Common Stock	10,340			D	
	9.67188	4/30/03					143,96	4	4/21/03	4/20/10	Common Stock	143,964			D	
	9.67188								4/21/04(b)	4/20/10	Common Stock	10,340			D	
	9.67188								4/21/05(b)	4/20/10	Common Stock	10,340			D	
	9.67188								4/21/06(b)	4/20/10	Common Stock	10,340			D	
	\$31.56				Γ				3/23/13	3/24/13	Common Stock	63,008(c)		94,028	D	

^{*}If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Explanation of Responses:

- **Owned jointly with spouse.
- ***Reporting Person disclaims beneficial ownership in shares owned by spouse of Reporting Person.
- (1) These securities were granted pursuant to the Company's Stock Performance Plan. Until the satisfaction of conditions contained in that Plan, the recipient has neither voting rights nor dividend entitlement with respect to a portion of these shares, and full ownership will not vest until the satisfaction of additional conditions.
- (2) Based upon information supplied as of 12/31/02 by the Plan's recordkeeper. Number of shares varies periodically based on contributions to plan.
- (a) Granted by the Compensation Committee of the Board Directors pursuant to the Company's 2000 Incentive Stock Option Plan (the "Plan"). Consideration for granted options is grantee's performance and continued service with Company as specified in the Plan.
- (b) Due to the satisfaction of conditions established pursuant to the Plan, an additional 10,340 options will vest on each of 4/21/04, 4/21/05 and 4/21/06, subject to grantee's continued service with the Company as specified in the Plan.
- (c) These options vest and become exercisable on 3/23/13, unless accelerated based on satisfaction of conditions established pursuant to the Plan.

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

/S/ C. ROY BRIDGES 5/1/03

**Signature of Reporting Person Date
C. ROY BRIDGES

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

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