

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

() Form 3 Holdings Reported
 () Form 4 Transactions Reported

1. Name and Address of Reporting Person

Laurel L. Grammig
 401 E. Jackson St., Ste. 1700
 Tampa, FL 33602
 USA

2. Issuer Name and Ticker or Trading Symbol

Brown & Brown (BRO)

3. IRS or Social Security Number of Reporting Person (Voluntary)

4. Statement for Month/Year

December 31, 2000

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 () Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)

Vice President & Secretary

7. Individual or Joint/Group Reporting (Check Applicable Line)

(X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D)		5. Amount of Securities Beneficially Owned at End of Year	6. Dir (D) or Indir (I)	7. Nature of Indirect Beneficial Ownership
			Amount	A/D	Price		
Common Stock			947	A	N/A		

Common Stock					1,500*	D	

Common Stock					10,740*(2)	I	Stock Performance Plan

Common Stock	12/31/00	B	760	A	N/A	I	401(k) Plan

*All amounts shown reflect a two-for-one stock split effected August 23, 2000.

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Year	10. Dir (D) or Indir (I)	11. Nature of Indirect Beneficial Ownership
None.										

Explanation of Responses:

- (1) Acquired through the Company's Employee Stock Purchase Plan. Number of shares may reflect reinvested dividends.
- (2) These securities were awarded at various dates pursuant 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.
- (3) Based upon information supplied as of 12/31/00 by the Plan's recordkeeper. Number of shares varies periodically based on contributions to plan.

SIGNATURE OF REPORTING PERSON

/s/ Laurel L. Grammig

DATE

February 14, 2001