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CRAWFORD & CO
Form 8-K
October 27, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K
CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): October 27, 2003

CRAWFORD & COMPANY

(Exact name of Registrant as specified in its charter)

GEORGIA

(State or other jurisdiction of incorporation)

1-10356

(Commission File Number)

58-0506554

(IRS Employer Identification No.)

5620 Glenridge Drive, N.E., Atlanta, Georgia 30342

(Address of principal executive offices) (Zip Code)

(404) 256-0830

(Registrant's telephone number, including area code)

ITEM 7. Financial Statements, Pro Forma Financial Statements and Exhibits
(c) Exhibits

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| Exhibit No. ----- | Description ----- |
|----------------------|--------------------------------------|
| 99.1 | Press Release dated October 27, 2003 |

ITEM 9. Regulation FD Disclosure

The information contained in this Item 9 is being furnished to the Securities and Exchange Commission (the "Commission") pursuant to Item 12 of Form 8-K, "Disclosure of Results of Operations and Financial Condition," as directed by the Commission in Release No. 23-47583.

On October 27, 2003, Crawford & Company (the "Company") issued a press release containing information about the Company's financial condition or results of operations for the quarterly period ended September 30, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

SIGNATURES

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CRAWFORD & COMPANY
(Registrant)

By: /s/ JOHN F. GIBLIN

John F. Giblin
Executive Vice President and
Chief Financial Officer

Dated: October 27, 2003

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EXHIBIT INDEX

| Number ----- | Descriptions ----- |
|-----------------|---------------------------------------|
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