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CRAWFORD & CO
Form 8-K
October 25, 2004

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 25, 2004

CRAWFORD & COMPANY

(Exact name of Registrant as specified in its charter)

GEORGIA

(State or other jurisdiction of incorporation)

1-10356

58-0506554

(Commission File Number)

(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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 2.02 Results of Operations and Financial Condition

On October 25, 2004, Crawford & Company (the "Company") issued a press release containing information about the Company's financial condition, results of operations, and cash flows for the third quarter of 2004. A copy of the press release is attached hereto as Exhibit 99.1.

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The press release contains non-GAAP financial measures and a reconciliation to the related GAAP measure is included. Operating earnings is one of the key performance measures used by the Company's senior management to evaluate the performance of its business and make resource allocation decisions. The Company believes this measure is useful to investors in that it allows them to evaluate its performance using the same criteria that management uses.

ITEM 9.01 Financial Statements, Pro Forma Financial Statements and Exhibits

(c) Exhibits

| Exhibit No. | Description |
|-------------|--------------------------------------|
| 99.1 | Press Release dated October 25, 2004 |

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 25, 2004

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EXHIBIT INDEX

| Number | Descriptions |
|--------|---------------------------------------|
| ----- | ----- |
| 99.1 | Press Release issued October 25, 2004 |

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