

CRAWFORD & CO  
Form 8-K  
October 05, 2006

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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 2, 2006  
**CRAWFORD & COMPANY**

(Exact Name of Registrant as Specified in Its Charter)  
**Georgia**

(State or Other Jurisdiction of Incorporation)

**1-10356**

(Commission File Number)

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

(Address of Principal Executive Offices)

**58-0506554**

(IRS Employer Identification No.)

**30342**

(Zip Code)

**(404) 256-0830**

(Registrant's Telephone Number, Including Area Code)  
**N/A**

(Former Name or Former Address, if Changed Since Last Report)

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 1.01 Entry into a Material Definitive Agreement

On September 30, 2005 Crawford & Company (the Company) executed a First Amended and Restated Credit Agreement ( Amended Revolving Credit Agreement ) to its existing \$70.0 million Revolving Credit Agreement ( Revolving Credit Agreement ) dated October, 2003. The Amended Revolving Credit Agreement was filed as an exhibit to the Form 8-K filed by the Company on October 5, 2005. On June 16, 2006, the Company entered into Amendment No. 1 to the First Amended and Restated Credit Agreement which was filed as an exhibit to the Form 8-K filed by the Company on June 22, 2006. On August 15, 2006, the Company entered into Amendment No. 2 to the First Amended and Restated Credit Agreement which was filed as an exhibit to the Form 8-K filed by the Company on August 18, 2006. Circulated for signature on September 21, 2006 and effective as of October 2, 2006, the Company entered into Amendment No. 3 to the First Amended and Restated Credit Agreement, ( Amendment No. 3 ). Amendment No. 3 is included herein as an Exhibit to this Form 8-K.

The stock of Crawford & Company International, Inc., a wholly-owned subsidiary of the Company, continues to be pledged as security under the agreement and the Company's U.S. subsidiaries remain guarantors for the Company's obligations under the agreement.

As a result of Amendment No. 3 to the Amended Revolving Credit Agreement the original provisions of the agreement have been modified at October 2, 2006 to increase the permitted acquisition basket limit from \$15,000,000 to \$25,000,000 for a twelve month period beginning on August 1, 2006 and ending on July 31, 2007.

---

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

The following exhibit is filed herewith:

Exhibit Number	Descriptions
10.1	Amendment No. 3 to First Amended and Restated Credit Agreement

---

SIGNATURES

Pursuant to the requirements of the Securities 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

By: /s/ R. E. Powers, III

R. E. Powers, III  
Assistant Corporate Secretary

Dated: October 4, 2006