

CRAWFORD & CO  
Form SC 13G/A  
October 30, 2002

THIS PAPER DOCUMENT IS BEING SUBMITTED PURSUANT TO  
RULE 901 9(d) OF REGULATION S-T

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

SCHEDULE 13G  
Under the Securities Exchange Act of 1934  
(Amendment No. 2)\*

Crawford & Company, Class B  
(Name of Issuer)

Common  
(Title of Class of Securities)

224633107  
(CUSIP Number)

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to  
which this

Schedule is filed:

[X ]

Rule 13d-1(b)

[ ]

Rule 13d-1(c)

[ ]

Rule 13d-1(d)

CUSIP No. 224633107

1.

Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

Wachovia Corporation

56-0898180

2.

Check the Appropriate Box if a Member of a Group (See  
Instructions)

(a)

(b)

3.

SEC Use Only

Edgar Filing: CRAWFORD & CO - Form SC 13G/A

4.  
Citizenship or Place of Organization  
North Carolina

Number of Shares Beneficially Owned by Each Reporting  
Person With

5. Sole Voting Power	0
6. Shared Voting Power	0
7. Sole Dispositive Power	91445
8. Shared Dispositive Power	0

9.  
Aggregate Amount Beneficially Owned by Each Reporting Person  
91445

10.  
Check if the Aggregate Amount in Row (9) Excludes Certain  
Shares  
(See Instructions)  
Not Applicable.

11.  
Percent of Class Represented by Amount in Row (9)  
0.37%

12.  
Type of Reporting Person (See Instructions)  
Parent Holding Company (HC)

Item 1.

(a) Name of Issuer  
Crawford & Company, Class B

(b) Address of Issuer's Principal Executive Offices  
5620 Glenridge Drive, NE  
Atlanta, GA 30342

Item 2.

(a) Name of Person Filing  
Wachovia Corporation

(b) Address of Principal Business Office or, if none,  
Residence  
One First Union Center

Edgar Filing: CRAWFORD & CO - Form SC 13G/A

Charlotte, North Carolina 28288-0137

(c) Citizenship  
North Carolina

(d) Title of Class of Securities  
Common

(e) CUSIP Number  
337358105

Item 3.

If this statement is filed pursuant to 240.13d-1(b) or  
240.13d-2(b) or

c), check whether the person filing is a:

(g)  A parent holding company or control person in  
accordance with  
240.13d-1(b)(1)(ii)(G);

Item 4.

Ownership.

Provide the following information regarding the aggregate  
number and  
percentage of the class of securities of the issuer  
identified in Item 1.

(a)  
Amount beneficially owned: 91445.

(b)  
Percent of class: 0.37%.

(c)  
Number of shares as to which the person has:

(i)  
Sole power to vote or to direct the vote 0.

(ii)  
Shared power to vote or to direct the vote 0.

(iii)  
Sole power to dispose or to direct the disposition of 91445.

(iv)  
Shared power to dispose or to direct the disposition of 0.

Item 5.

Ownership of Five Percent or Less of a Class

Edgar Filing: CRAWFORD & CO - Form SC 13G/A

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [ ].

Item 6.  
Ownership of More than Five Percent on Behalf of Another Person.  
Not Applicable.

Item 7.  
Identification and classification of the subsidiary which acquired the security being reported on by the parent holding company:

Wachovia Corporation is filing this schedule pursuant to Rule 13d-1(b)(1)(ii)(G) as indicated under Item 3(g). The relevant subsidiaries are First Union Securities, Inc. (IA), First Union National Bank (BK) and Offitbank (BK). First Union Securities Inc. is an investment advisor for mutual funds and other clients; the securities reported by this subsidiary are beneficially owned by such mutual funds or other clients. The other Wachovia entities listed above holds the securities reported in a fiduciary capacity for their respective customers.

Item 8.  
Identification and Classification of Members of the Group  
Not Applicable.

Item 9.  
Notice of Dissolution of Group  
Not Applicable.

Item 10.  
Certification

(a)  
The following certification shall be included if the statement is filed pursuant to 240.13d-1(b):

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this

Edgar Filing: CRAWFORD & CO - Form SC 13G/A

statement is true, complete and correct.

10/30/2002

Date

Signature

Karen F. Knudtsen, Vice President & Trust Officer

Name/Title