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ALLMERICA FINANCIAL CORP  
Form 8-K  
October 19, 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 18, 2004

ALLMERICA FINANCIAL CORPORATION  
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(Exact name of Registrant as specified in its charter)

Delaware -----	1-13754 -----	04-3263626 -----
(State or other jurisdic- tion of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

440 Lincoln Street, Worcester, Massachusetts 01653  
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(Address of principal executive offices)  
(Zip Code)

Registrant's telephone number, including area code: (508) 855-1000

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

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Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure

On October 18, 2004, Allmerica Financial Corporation announced estimated pre-tax catastrophe losses from Hurricane Jeanne of approximately \$30 million. The anticipated charges will be reflected in the Company's third quarter results. The press release is furnished as Exhibit 99.1 hereto.

Item 9.01. Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

The following exhibit is furnished herewith.

Exhibit 99.1 Press Release dated October 18, 2004, announcing estimated pre-tax catastrophe losses related to Hurricane Jeanne.

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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.

Allmerica Financial Corporation  
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Registrant

By: /s/ Edward J. Parry III  
-----  
Edward J. Parry III  
Chief Financial Officer,  
Executive Vice President,  
Principal Accounting Officer and Director

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Exhibit Index

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