ALLMERICA FINANCIAL CORP Form 8-K September 03, 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): September 2, 2004

ALLMERICA FINANCIAL CORPORATION _____

(Exact name of Registrant as specified in its charter)

Delaware

_____ (State or other jurisdic- (Commission File Number) (I.R.S. Employer tion of incorporation)

L 13/54

04-3263626 _____

Identification No.)

440 Lincoln Street, Worcester, Massachusetts 01653 _____

(Address of principal executive offices) (Zip Code)

> (508) 855-1000 _____

(Registrant's telephone number, including area code)

Item 7.01. Regulation FD Disclosure

On September 2, 2004, Allmerica Financial Corporation announced that it has increased its estimate of pre-tax catastrophe losses from Hurricane Charley by \$10 million following additional inspections of the damaged properties and more complete information provided by policyholders. The Company expects to incur approximately \$40 million in pre-tax catastrophe losses related to Hurricane Charley. The anticipated charges will be reflected in the Company's third quarter results. The press release is furnished as Exhibit 99.1 hereto.

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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 September 2, 2004, announcing an increased estimate of pre-tax catastrophe losses related to Hurricane Charley.

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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 ------Registrant

By: /s/ Edward J. Parry III

Edward J. Parry III Chief Financial Officer, Executive Vice President, Principal Accounting Officer and Director

Date: September 2, 2004

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Exhibit Index

Exhibit 99.1 Press Release, dated September 2, 2004, announcing an increased estimate of pre-tax catastrophe losses related to Hurricane Charley.