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ALLMERICA FINANCIAL CORP  
Form 8-K  
December 05, 2003

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): December 4, 2003

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

|  |                          |                                      |
|--|--------------------------|--------------------------------------|
| Delaware                                       | 1-13754                  | 04-3263626                           |
| (State or other jurisdiction of incorporation) | (Commission File Number) | (I.R.S. Employer 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. Financial Statements and Exhibits.

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

The following exhibits are furnished herewith.

Exhibit 99.1 Press Release, dated December 4, 2003, announcing the implementation of a guaranteed minimum death benefit hedging

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program for the Company's in-force variable annuity policies and announcing the approval for a \$25 million dividend from its lead life insurance subsidiary, Allmerica Financial Life Insurance and Annuity Company.

Item 9. Regulation FD Disclosure.

On December 4, 2003, Allmerica Financial Corporation issued a press release announcing the implementation of a hedging program for its in-force variable annuity policies with guaranteed minimum death benefit features. The Company also announced that its lead life insurance subsidiary, Allmerica Financial Life Insurance and Annuity Company, will pay a dividend of \$25 million to the Company. The press release is furnished as Exhibit 99.1 hereto.

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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.

Allmerica Financial Corporation  
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Registrant

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

Date: December 4, 2003

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Exhibit Index

Exhibit 99.1 Press Release, dated December 4, 2003, announcing the implementation of a guaranteed minimum death benefit hedging program for the Company's in-force variable annuity policies and announcing the approval for a \$25 million dividend from its lead life insurance subsidiary, Allmerica Financial Life Insurance and Annuity Company.