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ALLMERICA FINANCIAL CORP  
Form 8-K  
October 19, 2005

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, 2005

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

Delaware	1-13754	04-3263626
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(State or other jurisdiction 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 (17CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure.

The following information is being furnished under Item 7.01 - Regulation FD Disclosures. Such information, including the exhibits attached hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any other filing under the Securities Act of 1933, as amended.

On October 18, 2005, Allmerica Financial Corporation issued the following press releases: "Allmerica Financial Corporation Announces Estimated Losses From Hurricane Katrina" and "Allmerica Financial Corporation Declares Annual Dividend". The press releases are furnished as Exhibits 99.1 and 99.2, respectively, to this Current Report and are hereby incorporated by reference in this Item 7.01.

Item 9.01 Financial Statements and Exhibits.

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

The following exhibits are furnished herewith.

- Exhibit 99.1 Press Release, dated October 18, 2005, announcing estimated losses from Hurricane Katrina.
- Exhibit 99.2 Press Release, dated October 18, 2005, announcing dividend of 25 cents per share.

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)

Date: October 18, 2005

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