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August 14, 2002

BY HAND

RECEIVED
OFFICE OF THE SECRETARY

AUG 14 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549-0609

Re: Allmerica Financial Corporation (the "Company")
– Statement Under Oath of Principal Executive Officer
– Statement Under Oath of Principal Financial Officer

Dear Mr. Katz:

On behalf of John F. O'Brien, the Principal Executive Officer of the Company, and Edward J. Parry, III, the Principal Financial Officer of the Company, enclosed for filing are original executed statements under oath for each of the referenced individuals as prescribed by the Securities and Exchange Commission Order requiring the filing of sworn statements pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934 (Commission Order No. 4-460).

We respectfully request that the duplicate copy of this letter be stamped "Received" and returned to the courier in the enclosed business reply envelope.

Sincerely,

A handwritten signature in cursive script, appearing to read "Charles F. Cronin".

Charles F. Cronin
Secretary and Counsel

Enclosures (2)

cc: John F. O'Brien
Edward J. Parry, III
J. Kendall Huber

440 Lincoln Street, Worcester, Massachusetts 01653, Phone 508-855-1000, Fax 508-853-6332
www.allmerica.com

THE ALLMERICA FINANCIAL COMPANIES

First Allmerica Financial Life Insurance Company • Allmerica Financial Life Insurance and Annuity Company (all states except NY)
Allmerica Trust Company, N.A. • Allmerica Investments, Inc. • Allmerica Investment Management Company, Inc. • Financial Profiles, Inc.
The Hanover Insurance Company • AMGRO, Inc. • Allmerica Financial Alliance Insurance Company • Allmerica Asset Management, Inc.
Allmerica Financial Benefit Insurance Company • Citizens Insurance Company of America • Citizens Management Inc.

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**Statement Under Oath of Principal Executive Officer
and Principal Financial Officer
Regarding Facts and Circumstances Relating to Exchange Act Filings**

I, John F. O'Brien, President and Chief Executive Officer of Allmerica Financial Corporation, state and attest that:

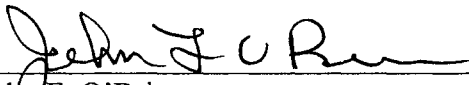
(1) To the best of my knowledge, based upon a review of the covered reports of Allmerica Financial Corporation, and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

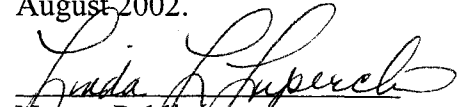
(2) I have reviewed the contents of this statement with the Company's Audit Committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- 2001 Annual Report on Form 10-K of Allmerica Financial Corporation;
- all reports of Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Allmerica Financial Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.


John F. O'Brien
Date: August 14, 2002

Subscribed and sworn to
before me this 14th day of
August 2002.


Notary Public
My Commission Expires:

RECEIVED
OFFICE OF THE SECRETARY
AUG 14 2002

LINDA L. LUPERCHIO
NOTARY PUBLIC
COMMONWEALTH OF MASSACHUSETTS
MY COMMISSION EXPIRES JANUARY 7, 2005