

MERCURY GENERAL CORP  
Form 8-K  
January 19, 2006

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**WASHINGTON, D.C. 20549**

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**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): January 18, 2006

**MERCURY GENERAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

**California**  
(State or Other Jurisdiction of  
Incorporation)

**001-12257**  
(Commission  
File Number)

**95-221-1612**  
(I.R.S. Employer  
Identification No.)

**4484 Wilshire Boulevard**  
**Los Angeles, California 90010**  
(Address of Principal Executive Offices)

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(323) 937-1060

(Registrant's telephone number, including area code)

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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 425 under the Exchange Act (17 CFR 240.14.a-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 Exchange Act (17 CFR 240.13e-4(c))
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**Item 8.01. Other Events**

On January 18, 2006, Mercury General Corporation issued a press release reporting revised estimates of loss resulting from Hurricane Wilma, which struck Florida during the fourth quarter of 2005. A copy of the press release is attached hereto as Exhibit 99.1

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits.

99.1 Press release issued by Mercury General Corporation on January 18, 2006.

**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.

Date: January 18, 2006

**MERCURY GENERAL CORPORATION**

By: /s/ THEODORE STALICK  
Name: Theodore Stalick  
Its: Chief Financial Officer

**Exhibit Index**

Exhibit 99.1. Press release issued by Mercury General Corporation January 18, 2006.