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AMERICAN MEDICAL SECURITY GROUP INC

Form 8-K

November 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) NOVEMBER 3, 2004
(NOVEMBER 3, 2004)

AMERICAN MEDICAL SECURITY GROUP, INC.

(Exact name of registrant as specified in its charter)

Wisconsin

1-13154

39-1431799

(State or other jurisdiction of
incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

3100 AMS Boulevard
Green Bay, Wisconsin

54313

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code (920) 661-1111

(Former name or former address, if changed since last report.)

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 (see General Instruction A.2. below):

- 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 (17 CFR
240.14a-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 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On November 3, 2004, American Medical Security Group, Inc. issued a press release announcing third quarter 2004 financial results. A copy of the press release is furnished as Exhibit 99 to this report.

The information in this Form 8-K and the exhibit attached hereto are furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) EXHIBITS

See the Exhibit Index following the Signature page of this report, which is incorporated herein by reference.

2

SIGNATURE

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 thereunto duly authorized.

AMERICAN MEDICAL SECURITY GROUP, INC.

Dated: November 3, 2004

/S/ JOHN R. LOMBARDI
Executive Vice President and
Chief Financial Officer

3

AMERICAN MEDICAL SECURITY GROUP, INC.
(THE "REGISTRANT")
(COMMISSION FILE NO. 1-13154)

EXHIBIT INDEX
TO
FORM 8-K CURRENT REPORT
DATE OF REPORT: NOVEMBER 3, 2004

EXHIBIT NUMBER -----	DESCRIPTION -----	FILED HEREWITH -----
99	Press Release dated November 3, 2004, issued by the Registrant	X

