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AMERICAN MEDICAL SECURITY GROUP INC

Form 8-K

September 23, 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) SEPTEMBER 23, 2004 (SEPTEMBER 23, 2004) -----  
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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

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code (920) 661-1111  
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(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 8.01 OTHER EVENTS.

The following is a report of recent developments in a previously reported legal proceeding.

On September 23, 2004, American Medical Security Group, Inc. (the "Company") announced that it reached an agreement to settle a class-action lawsuit - Addison v. American Medical Security, Inc. and United Wisconsin Life Insurance Company (subsidiaries of the Company) - pending in the Circuit Court for Palm Beach County, Florida. The agreement to settle is subject to approval by the Circuit Court. The Company believes it is adequately reserved for the anticipated cost of the settlement and related expenses. As a result, the agreement is expected to have no material effect on the Company's earnings or results of operations.

A copy of the press release issued by the Company related to the agreement to settle is attached hereto as Exhibit 99 and incorporated herein by reference.

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.

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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: September 23, 2004

/S/ JOHN R. LOMBARDI

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Executive Vice President and Chief  
Financial Officer

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

EXHIBIT INDEX  
TO

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FORM 8-K CURRENT REPORT  
DATE OF REPORT: SEPTEMBER 23, 2004

EXHIBIT NUMBER -----	DESCRIPTION -----	FILED HEREWITH -----
99	Press Release dated September 23, 2004, issued by the Registrant	X