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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

	I Oldi O It			
CUI PURSUANT TO SECTION 13 OR 15 (D	RRENT REPORT) OF THE SECURITIES E	EXCHANGE ACT OF 1934		
Date of Report (Date of earliest ever 23, 2004)	ent reported) SEPTEME	BER 23, 2004 (SEPTEMBER		
AMERICAN MEDICAL SECURITY GROUP, INC.				
(Exact name of registra	ant as specified in i	ts charter)		
Wisconsin	1-13154	39-1431799		
(State or other jurisdiction of incorporation)		(IRS Employer Identification No.)		
3100 AMS Boulevard Green Bay, Wisconsin		54313		
(Address of principal executive	e offices)	(Zip Code)		
Registrant's telephone number, incl	uding area code (92	:0) 661-1111 		
(Former name or former addre	ess, if changed since	e last report.)		
Check the appropriate box below if simultaneously satisfy the filing of following provisions (see General In	oligation of the regi	strant under any of the		
[] Written communications pursuant (17 CFR 230.425)	t to Rule 425 under t	he Securities Act		
[] Soliciting material pursuant to (17 CFR 240.14a-12)	o Rule 14a-12 under t	he Exchange Act		
[] Pre-commencement communication: Exchange Act (17 CFR 240.14d-2		d-2(b) under the		
[] Pre-commencement communication: Exchange Act (17 CFR 240.13e-4	-	se-4(c) under the		

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TTEM 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

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

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