

WIRCH JOHN R
Form 4
December 15, 2004

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Check this box
if no longer
subject to
Section 16.
Form 4 or
Form 5
obligations
may continue.
See Instruction
1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF
SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

OMB APPROVAL

OMB
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(Print or Type Responses)

1. Name and Address of Reporting Person *
WIRCH JOHN R

(Last) (First) (Middle)

C/O AMERICAN MECICAL
SECURITY GROUP INC, 3100
AMS BLVD

(Street)

GREEN BAY, WI 54313

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading
Symbol
AMERICAN MEDICAL
SECURITY GROUP INC [AMZ]

3. Date of Earliest Transaction
(Month/Day/Year)
12/13/2004

4. If Amendment, Date Original
Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

____ Director ____ 10% Owner
____X____ Officer (give title ____ Other (specify
below) below)
VP, Human Resources

6. Individual or Joint/Group Filing(Check
Applicable Line)
____X____ Form filed by One Reporting Person
____ Form filed by More than One Reporting
Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D)	Price		
			Code	V	Amount		
Common Stock	12/13/2004		D		1,000	D	\$ 32.75
							0
							D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of
information contained in this form are not
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SEC 1474
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (Right to Buy)	\$ 10.25	12/13/2004		D	15,000	<u>(1)</u>	09/27/2010	Common Stock	15,000
Employee Stock Option (right to buy)	\$ 5.8125	12/13/2004		D	13,000	<u>(2)</u>	11/16/2011	Common Stock	13,000
Employee Stock Option (right to buy)	\$ 5.1875	12/13/2004		D	15,000	<u>(3)</u>	11/16/2012	Common Stock	15,000
Employee Stock Option (right to buy)	\$ 10.2	12/13/2004		D	12,000	<u>(4)</u>	11/28/2013	Common Stock	12,000
Employee Stock Option (right to buy)	\$ 14.41	12/13/2004		D	10,000	<u>(5)</u>	01/19/2015	Common Stock	10,000

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
WIRCH JOHN R C/O AMERICAN MECICAL SECURITY GROUP INC 3100 AMS BLVD GREEN BAY, WI 54313	VP, Human Resources

Signatures

/s/Cheryl Thomson
Attorney-in-Fact

12/15/2004

__Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This option vested in four equal annual installments beginning September 28, 1999.
- (2) This option vested in four equal annual installments beginning November 17, 2000.
- (3) This option vested in four equal annual installments beginning November 17, 2001.
- (4) This option vested in four equal annual installments beginning November 29, 2002.
- (5) This option vested in four equal annual installments beginning January 20, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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