

AMERICAN MEDICAL SECURITY GROUP INC  
Form 8-K  
March 25, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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): March 25, 2004

AMERICAN MEDICAL SECURITY GROUP, INC.  
(Exact name of Registrant as specified in its charter)

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|--|--|---|
| WISCONSIN<br>(State of Incorporation)  | 1-13154<br>(Commission File Number)                                    | 39-1431799<br>(I.R.S. Employer<br>Identification No.) |
| 3100 AMS BOULEVARD, GREEN BAY, WISCONSIN<br>(Address of principal executive offices) |  | 54313<br>(Zip Code)                                   |
|  | (920) 661-1111<br>(Registrant's telephone number, including area code) |   |

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ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

On March 25, 2004, American Medical Security Group, Inc. (the "Company") announced that the Company will begin to distribute its MedOne(R) health benefits product for individuals in Kentucky by early summer. A copy of the press release issued by the Company related to its entry into Kentucky is attached hereto as Exhibit 99 and incorporated herein by reference.

ITEM 7. 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: March 25, 2004

/S/ TIMOTHY J. MOORE

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Senior Vice President of Corporate Affairs,  
General Counsel & Secretary

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

EXHIBIT INDEX  
TO  
FORM 8-K CURRENT REPORT  
DATE OF REPORT: MARCH 25, 2004

| EXHIBIT<br>NUMBER | DESCRIPTION  | FILED<br>HEREWITH |
|-------------------|--|-------------------|
| 99                | Press Release dated March 25, 2004, issued by the Registrant | X                 |

EX-1