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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

		of Report (Date of earliest EMBER 3, 2004)	event reported) NOVEMBE	CR 3, 2004	
		AMERICAN M	EDICAL SECURITY GROUP, I	INC.	
	(Exact name of registrant as specified in its charter)				
		Wisconsin	1-13154	39-1431799	
(S	tai	e or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)	
		3100 AMS Boulevard Green Bay, Wisconsin		54313	
(A	dd:	ress of principal executive	offices)	(Zip Code)	
Registrant's telephone number, including area code (920) 661-1111					
		(Former name or former	address, if changed sinc	ce last report.)	
si	mu.	the appropriate box below taneously satisfy the filin wing provisions (see Genera	g obligation of the regi	strant under any of the	
]]	Written communications purs CFR 230.425)	uant to Rule 425 under t	the Securities Act (17	
[]	Soliciting material pursuan 240.14a-12)	t to Rule 14a-12 under t	he Exchange Act (17 CFR	
[]	Pre-commencement communicat Exchange Act (17 CFR 240.14	-	d-2(b) under the	
[]	Pre-commencement communicat Exchange Act (17 CFR 240.13	-	Be-4(c) under the	

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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.

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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: November 3, 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

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

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