

Edgar Filing: AMERICAN PHYSICIANS SERVICE GROUP INC - Form 8-K

AMERICAN PHYSICIANS SERVICE GROUP INC

Form 8-K

November 04, 2004

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 Report (Date of earliest event reported:)
(November 4, 2004 November 4, 2004)

American Physicians Service Group, Inc.
(Exact name of registrant as specified in its charter)

Texas
(State of
Incorporation)

0-11453
(Commission File Number)

75-1458323
(IRS Employer
Identification No.)

1301 Capitol of Texas Highway
Suite C-300
Austin, Texas
(Address of principal executive offices)

78746
(Zip Code)

(512) 328-0888
(Registrant's telephone number, including area code)

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On November 4, 2004, American Physicians Service Group, Inc. issued a press release entitled, "American Physicians Service Group, Inc. Reports Third Quarter Earnings." The text of the press release, which is attached as Exhibit 99.1, is incorporated by reference in its entirety.

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SIGNATURES

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 hereunto duly authorized.

American Physicians Service Group, Inc.

Date: November 4, 2004

By: /s/ W.H. Hayes

Name: W.H. Hayes

Title: Sr VP - Finance

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EXHIBIT INDEX

Exhibit Number -----	Description -----
99.1	Press Release issued by American Physicians Service Group, Inc., on November 4, 2004.