AMERICAN PHYSICIANS SERVICE GROUP INC Form 8-K August 05, 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:) August 5, 2004 August 5, 2004)

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

Texas	0-11453	75-1458323
(State of	(Commission File Number)	(IRS Employer
Incorporation)		Identification No.)

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

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

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On August 5, 2004, American Physicians Service Group, Inc. issued a press release entitled, "American Physicians Service Group, Inc. reports EPS of \$.25 on 26% Rise in Net Income" 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: August 5, 2004 By: /s/ W.H. Hayes _____

> Name: W.H. Hayes _____

> Title: Sr VP - Finance _____ _____

> > 2

EXHIBIT INDEX

Exhibit

Number Description

_____ ____

99.1 Press Release issued by American Physicians Service Group, Inc., on August 5, 2004.