

AMERICAN PHYSICIANS SERVICE GROUP INC  
Form 8-K  
November 10, 2008

**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): November 10, 2008

**AMERICAN PHYSICIANS SERVICE GROUP, INC.**

(Exact Name of Registrant as Specified in its Charter)

**TEXAS**  
(State or Other Jurisdiction  
of Incorporation)

**001-31434**  
(Commission  
File Number)

**75-1458323**  
(IRS Employer  
Identification No.)

**1301 CAPITAL OF TEXAS HIGHWAY**

**SUITE C-300**

**AUSTIN, TEXAS 78746**

(Address of Principal Executive Offices, Zip Code)

**(512) 328-0888**

(Registrant's Telephone Number, Including Area Code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01**

**Regulation FD Disclosure**

American Physicians Service Group, Inc. (the Company) is furnishing presentation materials, included as Exhibit 99.1 to this report and incorporated herein by reference, which were prepared for use for investor and analyst meetings that will take place in November 2008. The Company is not undertaking to update this presentation. This report should not be deemed an admission as to the materiality of any information contained in the presentation.

We are furnishing the exhibit to this Form 8-K in accordance with Item 7.01. The exhibit shall not be deemed to be filed for the purposes of Section 18 of the Securities and Exchange Act of 1934 (the Exchange Act), or otherwise subject to the liability of such section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, regardless of the general incorporation language of such filing, except as shall be expressly set forth by specific reference in such filing.

**Item 9.01**

**Financial Statements and Exhibits**

**(d) Exhibits**

99.1

Third quarter 2008 Investor Presentation materials of American Physicians Service Group, Inc.

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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.

Date: November 10, 2008

American Physicians Service Group, Inc.

Signed: /s/ Marc J. Zimmermann

Name: Marc J. Zimmermann

Title: Vice President Finance and Chief  
Financial Officer

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**EXHIBIT INDEX**

**Exhibit No.**

**Description**

99.1

Third quarter 2008 Investor Presentation materials of American Physicians Service Group, Inc.