

GREAT AMERICAN FINANCIAL RESOURCES INC  
Form 8-K  
October 20, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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 earliest event reported): October 20, 2003

**GREAT AMERICAN FINANCIAL RESOURCES, INC.**

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

1-11632

06-1356481

(Commission File Number)

IRS Employer Identification No.)

250 East Fifth Street

Cincinnati, Ohio 45202

(Address of principal executive offices including zip code)

Registrant's telephone number, including area code: **(513) 333-5300**

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Item 12. Results of Operations and Financial Conditions

SIGNATURE

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EXHIBIT 99.1

Item 12. Results of Operations and Financial Conditions

On October 16, 2003, Great American Financial Resources, Inc. ("GAFRI") reported its results for the period ending September 30, 2003. A copy of the press release issued by GAFRI on October 16, 2003 concerning the foregoing results is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

Pursuant to the requirements of the Securities Exchange Act of 1934, the registration has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

GREAT AMERICAN FINANCIAL RESOURCES,  
INC.

Dated: October 20, 2003

By: /s/ Christopher P. Miliano

Christopher P. Milano

Chief Financial Officer

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99.1 Press release, dated as of October 16, 2003, reporting Great American Financial Resources, Inc. results for the period ended September 30, 2003 (furnished and not filed herewith solely pursuant to Item 12).

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