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GREAT AMERICAN FINANCIAL RESOURCES INC Form 8-K February 13, 2004

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): February 12, 2004

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

IRS Employer Identification No.)

(Commission File Number)

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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 February 12, 2004, Great American Financial Resources, Inc. ("GAFRI") reported its results for the period ending December 31, 2003. A copy of the press release issued by GAFRI on February 12, 2004 concerning the foregoing results is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

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SIGNATURE

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

GREAT AMERICAN FINANCIAL RESOURCES, INC.

Dated: February 12, 2004 By: /s/ Christopher P. Miliano

Christopher P. Milano

Chief Financial Officer

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Press release, dated as of February 12, 2004, reporting Great American Financial Resources, Inc. results for the period ended December 31, 2003 (furnished and not filed herewith solely pursuant to Item 12).

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