

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

(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**

TABLE OF CONTENTS

Item 12. Results of Operations and Financial Conditions

SIGNATURE

INDEX TO EXHIBITS

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.

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: February 12, 2004

By: /s/ Christopher P. Miliano

Christopher P. Milano

Chief Financial Officer

2

#### INDEX TO EXHIBITS

99.1 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).

3