

JOSEPH RONALD G
 Form 4
 May 02, 2003

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| OMB APPROVAL |
| OMB Number 3235-0287 |
| Expires: Sept. 30, 1998 |
| Estimated average burden |
| hours per response.....0.5 |

Check this box if no longer
 subject to Section 16. Form 4
 of Form 5 obligations may
 continue. See Instruction 1(b).

(Print or Type Responses)

| | | | | | |
|--|---------|--|---------------------------|--|---------------------|
| 1. Name and Address of Reporting Person* | | 2. Issuer Name and Ticker or Trading Symbol | | 6. Relationship of Reporting Person(s) to Issuer | |
| Joseph Ronald G. | | GREAT AMERICAN FINANCIAL RESOURCES, INC. (GFR) | | (Check all applicable) <input checked="" type="checkbox"/> <u> </u> Director <input type="checkbox"/> 10% Owner | |
| (Last) | (First) | (Middle) | 3. IRS or Social Security | 4. Statement for | — Officer (give |
| | | | | | — Other (specify |
| 1116 Leafree Court | | Number of Reporting Person (Voluntary) | Month/Year | May 1, 2003 | title below) below) |
| | | | | | |

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| (Street) | | 5. If Amendment, | | 7. Individual or Joint/Group Filing (check applicable line) | | | |
|------------------------------------|---|---|---|---|--|--|--|
| Cincinnati, Ohio L5208 | | Date of Original (month/Year) | | <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More Than One Reporting Person | | | |
| (City) (State) (Zip) | Table I - Non-Derivative Securities Acquired, Disposed of or Beneficially Owned | | | | | | |
| 1. Title of Security (Instr. 3) | 2. Trans- action Date | 3. Trans- action Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3,4 and 5) | 5. Amount of Securities Beneficially Owned at | 6. Owner- ship Form: Direct | 7. Nature of In- Direct Bene- Direct | |
| | (Month/ Day/ Year) | Code V | Amount (A) or (D) | Price | (End of Month Instr. 3 and 4) | (D) or Indirect (I) (Instr. 4) | Official Owner- Indirect ship (Instr. 4) |
| Common Stock, \$1.00 par value | 5/1/2003 | N V | 514 shares | A \$14.57 | 35,865 shares | D | |
| | | | | | 4,000 shares | I | By Closely |
| | | | | | | | Held |
| | | | | | | | Corporation |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. (Over)

*If the form is filed by more than one reporting person, see Instruction 4(b)(v).

FORM 4 (continued)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative | 3. Transaction Date | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month//Day/Year) | | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | | 8. Price of Derivative Security |
|---|---|---------------------|-----------------------------------|---|---|-----|--|------------|--|------------------|---------------------------------|
| | Security | (Month/Day/Year) | | | | | Date | Expiration | | Amount or | ity (Instr. 5) |
| | | | Code | V | (A) | (D) | Exercisable | Date | Title | Number of Shares | |
| Common Stock | \$14.37 | | | | | | 2/13/1998 | 2/13/2007 | Common Stock | 10,114 | \$14.37 |
| Common Stock | \$14.76 | | | | | | 3/1/1998 | 3/1/2007 | Common Stock | 1,000 | \$14.76 |

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|--------------|---------|--|--|--|--|--|----------|----------|--------------|-------|---------|
| Common Stock | \$22.14 | | | | | | 3/1/1999 | 3/1/2008 | Common Stock | 1,000 | \$22.14 |
| Common Stock | \$21.73 | | | | | | 3/1/2000 | 3/1/2009 | Common Stock | 1,000 | \$21.73 |
| Common Stock | \$15.44 | | | | | | 3/1/2001 | 3/1/2010 | Common Stock | 1,000 | \$15.44 |
| Common Stock | \$16.91 | | | | | | 6/1/2001 | 6/1/2010 | Common Stock | 2,000 | \$16.91 |
| Common Stock | \$18.98 | | | | | | 3/1/2002 | 3/1/2011 | Common Stock | 3,000 | \$18.98 |
| Common Stock | \$16.99 | | | | | | 3/1/2003 | 3/1/2012 | Common Stock | 3,000 | \$16.99 |
| Common Stock | \$14.20 | | | | | | 3/1/2004 | 3/1/2013 | Common Stock | 3,000 | \$14.20 |

Explanation of Responses:

* The Stock Options expire 10 years from the date of grant and vest 20% on each anniversary of the date of grant beginning with the first anniversary.