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GREAT AMERICAN FINANCIAL RESOURCES INC  
Form 13F-NT  
November 15, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Quarter Ended September 30, 2004

GREAT AMERICAN FINANCIAL RESOURCES, INC  
One East Fourth Street, Cincinnati, Ohio 45202

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(Name and Address of Institutional Investment Manager Filing this Report)

Form 13F File Number: Unassigned

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Fred J. Runk  
Assistant Treasurer  
(513) 579-2489

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(Name, Title and Phone Number of Person Signing  
this Report on Behalf of Reporting Manager)

Signature:

s/Fred J. Runk    Cincinnati, Ohio    November 15, 2004

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Fred J. Runk  
Assistant Treasurer

Report Type:

- 13F HOLDINGS REPORT.
- 13F NOTICE.
- 13F COMBINATION REPORT.

Other Manager Reporting for this Manager:  
(28-4389) American Financial Group, Inc.

