

LAWRENCE JOHN T  
 Form 4  
 May 01, 2003

|                               |
|-------------------------------|
| OMB APPROVAL                  |
| OMB Number<br>3235-0287       |
| Expires: Sept. 30, 1998       |
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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                               |                     |                     |
| Lawrence III John T.                     | GREAT AMERICAN FINANCIAL RESOURCES, INC. (GFR) |                  | (Check all applicable)<br><br><u>  X  </u><br><br>Director <u>  </u> 10% Owner |                     |                     |
| (Last) (First) (Middle)                  | 3. IRS or Social Security                      | 4. Statement for |  | —<br>Officer (give  | —<br>Other (specify |
| 8044 Montgomery Road Suite 215           | 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<br>L5236          |   | Date of Original<br><br>(month/Year)      |   | <input checked="" type="checkbox"/> Form filed by One Reporting Person<br><br><input type="checkbox"/> Form filed by More Than One Reporting Person |  |   |  |
| (City)<br>(State) (Zip)            | Table I - Non-Derivative Securities Acquired, Disposed of or Beneficially Owned |   |   |   |  |   |  |
| 1. Title of Security<br>(Instr. 3) | 2. Trans-<br>action<br>Date   | 3. Trans-<br>action<br>Code<br>(Instr. 8) | 4. Securities Acquired<br>(A)<br><br>or Disposed of (D)<br>(Instr. 3,4 and 5) | 5. Amount<br>of<br>Securities<br>Beneficially<br>Owned at   | 6. Owner-<br>ship<br>Form:<br>Direct   | 7. Nature<br>of In-<br>Direct<br>Bene-        |  |
|                                    | (Month/<br>Day/<br>Year)  | Code V                                    | Amount<br><br>(A) or<br>(D)   | Price   | (End of<br>Month<br>Instr. 3 and<br>4) | (D)<br>or<br>Indirect<br>(I)<br>(Instr.<br>4) | Official<br>Owner-<br>ship<br>(Instr. 4) |
| Common Stock,<br>\$1.00 par value  | 5/1/2003  | A V                                       | 514<br>shares   | A \$14.57   | 13,054<br>shares                       | D   |  |
| Common Stock,<br>\$1.00 par value  |   |   |   |   | 4,800 shares                           | I   | As                                       |
|                                    |   |   |   |   |  |   | Custodian                                |
|                                    |   |   |   |   |  |   | For minor                                |
|                                    |   |   |   |   |  |   | Children                                 |
|                                    |   |   |   |   |  |   |  |
|                                    |   |   |   |   |  |   |  |
|                                    |   |   |   |   |  |   |  |
|                                    |   |   |   |   |  |   |  |

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<br>(Instr. 3) | 2. Conversion or Exercise Price of Derivative | 3. Transaction Date | 4. Transaction Code<br>(Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D)<br>(Instr. 3, 4 and 5) |     | 6. Date Exercisable and Expiration Date<br>(Month//Day//Year) |            | 7. Title and Amount of Underlying Securities<br>(Instr. 3 and 4) |                  | 8. Price of Derivative Security |
|---|---|---------------------|-----------------------------------|---|---|-----|---|------------|--|------------------|---------------------------------|
|   |   |                     |                                   |   |   |     | Date  | Expiration |  |                  |                                 |
|   | Security                                      | (Month/Day/Year)    | 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                         |
|   |   | \$14.76             |                                   |   |   |     | 3/1/1998  | 3/1/2007   |  | 1,000            | \$14.76                         |

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|              |         |  |  |  |  |  |          |          |              |       |         |
|--------------|---------|--|--|--|--|--|----------|----------|--------------|-------|---------|
| Common Stock |         |  |  |  |  |  |          |          | Common Stock |       |         |
| 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.

