

GREAT AMERICAN FINANCIAL RESOURCES INC  
 Form 5  
 February 09, 2006

# FORM 5

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

OMB APPROVAL  
 OMB Number: 3235-0362  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

## ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *			2. Issuer Name and Ticker or Trading Symbol		5. Relationship of Reporting Person(s) to Issuer	
SCHEPER CHARLES R			GREAT AMERICAN FINANCIAL RESOURCES INC [GFR]		(Check all applicable)	
(Last)	(First)	(Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)		<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
			12/31/2005		<input checked="" type="checkbox"/> Officer (give title below)	<input type="checkbox"/> Other (specify below)
250 EAST FIFTH STREET			4. If Amendment, Date Original Filed(Month/Day/Year)		Chief Operating Officer	
(Street)					6. Individual or Joint/Group Reporting	
CINCINNATI, OH 45202					(check applicable line)	
(City)	(State)	(Zip)			<input checked="" type="checkbox"/> Form Filed by One Reporting Person	
					<input type="checkbox"/> Form Filed by More than One Reporting Person	

### Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
				(A) or (D) Price			

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

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SEC 2270 (9-02)

### Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)

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	Derivative Security				or Disposed of		Date Exercisable	Expiration Date	Title	Amount Number Shares
					(A)	(D)				
Stock Option <u>(1)</u>	\$ 16.46	03/16/2005	Â	A	50,000	Â	03/16/2006	03/16/2015	Common Stock	50,000
Stock Option*	\$ 15.75	Â	Â	Â	Â	Â	03/22/2005	03/22/2014	Common Stock	50,000
Stock Option*	\$ 13.55	Â	Â	Â	Â	Â	03/10/2004	03/10/2013	Common Stock	50,000
Stock Option*	\$ 17.5	Â	Â	Â	Â	Â	03/14/2003	03/14/2012	Common Stock	50,000
Stock Option*	\$ 18	Â	Â	Â	Â	Â	03/27/2002	03/27/2011	Common Stock	80,000
Stock Option*	\$ 15	Â	Â	Â	Â	Â	03/17/2001	03/17/2010	Common Stock	100,000
Stock Option*	\$ 22.12	Â	Â	Â	Â	Â	04/27/2000	04/02/2009	Common Stock	50,000
Stock Option*	\$ 22.5	Â	Â	Â	Â	Â	12/23/1999	12/23/2008	Common Stock	15,000
Stock Option*	\$ 22.12	Â	Â	Â	Â	Â	02/05/1999	02/05/2008	Common Stock	15,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHEPER CHARLES R 250 EAST FIFTH STREET CINCINNATI, OH 45202	Â	Â	Â Chief Operating Officer	Â

## Signatures

Mark F. Muething, Attorney-in-Fact for Charles R. Scheper

02/09/2006

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

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

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) The options vest 20% on each of the first five anniversaries of the date of grant and terminate 10 years after the date of grant.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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