

Item 1(a). Name of Issuer.

American Financial Group, Inc.

Item 1(b). Address of Issuer's Principal Executive Office.

One East Fourth Street, Cincinnati, Ohio 45202

Item 2(a). Name of Person Filing.

The Administrative Plan Committee of The American Financial Group, Inc. Retirement and Savings Plan

Item 2(b). Address of Principal Business Office or, if None, Residence.

One East Fourth Street, Cincinnati, Ohio 45202

Item 2(c). Citizenship.

Not Applicable

Item 2(d). Title of Class of Securities.

Common Stock, no par value

Item 2(e). Cusip Number.

025932 10 4

Item 3. This statement is filed pursuant to Rule 13d-1(b) or 13d-2(b) and the person filing is an Employee Benefit Plan, Pension Fund which is subject to the provisions of the Employee Retirement Income Security Act of 1974 or Endowment Fund.

Item 4. Ownership.

- | | |
|--|-----------|
| (a) Amount Beneficially Owned: | 7,327,490 |
| (b) Percentage of Class: | 12.8% |
| (c) Number of shares as to which such person has: | |
| (i) Sole power to vote or direct the vote: | 7,327,490 |
| (ii) Shared power to vote or direct the vote: | none |
| (iii) Sole power to dispose or direct the disposition of: | 7,327,490 |
| (iv) Shared power to dispose or direct the disposition of: | none |

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose or effect.

After reasonable inquiry and to the best knowledge and belief of the undersigned, it is hereby certified that the information set forth in this statement is true, complete and correct.

Dated: February 10, 2000

The Administrative Plan Committee of The
American Financial Group, Inc.
Retirement and Savings Plan

By: Sandra W. Heimann *

Sandra W. Heimann, Member

By: Thomas E. Mischell*

Thomas E. Mischell, Member

Karl J. Grafe

* By Karl J. Grafe, Attorney-in-Fact pursuant to authority granted in the Powers of Attorney attached hereto as Exhibit 1.

Exhibit 1

POWER OF ATTORNEY

I, Sandra W. Heimann, do hereby appoint James C. Kennedy and Karl J. Grafe, or either of them, as my true and lawful attorneys-in-fact to sign on my behalf individually and as a member of the The Administrative Plan Committee of The American Financial Group, Inc. Retirement and Savings Plan (the "Plan Committee") and to file with the Securities and Exchange Commission any schedules or other filings or amendments thereto made by me or on behalf of the Plan Committee pursuant to Sections 13(d), 13(f), 13(g), and 14(d) of the Securities and Exchange Act of 1934, as amended.

IN WITNESS WHEREOF, I have hereunto set my hand at Cincinnati, Ohio as of the 5th day of November, 1997.

/s/ Sandra W. Heimann

Sandra W. Heimann

POWER OF ATTORNEY

I, Thomas E. Mischell, do hereby appoint James C. Kennedy and Karl J. Grafe, or either of them, as my true and lawful attorneys-in-fact to sign on my behalf individually and as a member of the The Administrative Plan Committee of The American Financial Group, Inc. Retirement and Savings Plan (the "Plan Committee") and to file with the Securities and Exchange Commission any schedules or other filings or amendments thereto made by me or on behalf of the Plan Committee pursuant to Sections 13(d), 13(f), 13(g), and 14(d) of the Securities and Exchange Act of 1934, as amended.

IN WITNESS WHEREOF, I have hereunto set my hand at Cincinnati, Ohio as of the 5th day of November, 1997.

/s/ Thomas E. Mischell

Thomas E. Mischell