FORM 4

[] Check this box if no longer subject to Section 16. Form or Form 5 obligations continue. See Instruction 1(b)

U.S. SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden nours per response

(Print or Type Responses)											
Name and Address of Reporting Person	2. Issuer Nan	ne and Ticker o	or Trading Sy	mbol				6. Relationship of Reporting Person to Issuer (Check all applicable)			
Runk Fred J.	AMERIC	CAN FINA	NCIAL G	ROUP,							
(Last) (First) (Middle)	3. IRS Identif Number of I				4. Statement for			Director	10% Ov	10% Owner	
One East Fourth Street		entity (Volunta	ary)		Month/Day/Year February 17			X_Officer (give title below)		Other (specify below)	
(Street)	1				5. If Amendment,			Senior Vice President			
					Date of Original (Month/Day/Year	-)		<u>& Treasurer</u>			
Cincinnati, Ohio 45202					(Monar Buy, Tea	.)		7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Zip)				Table I	Beneficially Owned						
1. Title of Security (Instr. 3)	2. Trans- action Date	2A. Deemed Execution Date, if any	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	6. Owner- ship Form: Direct	7. Nature of In- Direct Bene-	
	(Month/ Day/ Year)	(Month/ Day/ Year)	Code	v	Amount	(A) or (D)	Price	Following Reported Transactions (Instr. 3 and 4)	(D) or Indirect (I) (Instr. 4)	Ficial Owner- ship (Instr. 4)	
Common Stock	2/17/03		P		52	A	\$23.25	241,443	D		
Common Stock								6,338.55	I	In ESPP Accoun (a)	
Common Stock								1,356	I	In DRIP Plan (b	
Reminder: Report on a separate line for each class of securities beneficially	owned directly	or indirectly .						Over			

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FORM 4 (continued) 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)	sion or	3. Trans- action Date	3A Deemed Execution Date, if any	4. Transaction Code (Instr. 8)	ative Securities Ac-			6. Date Exercisable and Expiration Date (Month//Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Deriv- ative ecuri- ty	9. Number of Derivative Securities Bene-	10. Owner- ship Form of De- rivative Secur	11. Nature of In- direct Bene- ficial Owner-
	Security	(Month/ Day/ Year)	(Month/ Day/ Year)				Date	Expiration		Amount or		icially Owned at End of	Ity Direct (D) or Indi-	Ship (Instr. 4)	
				Code	V	(A)	(D)	Exercisable	Date	Title	Number of Shares		Month (Instr. 4)	rect (I) (Instr. 4)	

Explanation of Responses:

- a. These shares were allocated to the Reporting Person's account under the Issuer's Employee Stock Purchase Plan as of December 31, 2001. b. These shares were held in the Reporting Person's account under the Issuer's Dividend Reinvestment Plan as of December 31, 2001.

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

February 18, 2003

Date

Fred J. Runk

** Signature of Reporting Person
Fred J. Runk

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