

CINCINNATI FINANCIAL CORP
 Form 4
 February 14, 2005

FORM 4

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

OMB APPROVAL

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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

(Print or Type Responses)

1. Name and Address of Reporting Person *
TIMMEL TIMOTHY L

2. Issuer Name and Ticker or Trading Symbol
CINCINNATI FINANCIAL CORP [CINF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
6200 SOUTH GILMORE RD
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
02/09/2005

____ Director _____ 10% Owner
 ____ Officer (give title below) Other (specify below)
SR. VICE PRESIDENT / OPERATIONS

FAIRFIELD, OH 45014-5141

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)			
Common Stock	02/08/2005	02/08/2005	G	V	5,220	D	\$ 0 0	D	
Common Stock - Trust	02/08/2005	02/08/2005	G	V	10	A	\$ 0 38,157	D	
Common Stock 401K							1,728	D	
Common Stock IRA							365	D	
Common Stock -	02/08/2005	02/08/2005	G	V	5,210	A	\$ 0 38,046	I	SPOUSE

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Trust

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

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(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 Derivative Security	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) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Fair Market Value of Underlying Securities (Instr. 3 and 4)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 40.75					01/19/2005	01/19/2014	Common Stock	15,750
Employee Stock Option (right to buy)	\$ 43.71					<u>(1)</u>	01/25/2015	Common Stock	20,000
Phantom Stock	\$ 0					08/08/1988	08/08/1988	Common Stock	5,857
Stock Option	\$ 18.91					02/03/1997	02/03/2006	Common Stock	3,308
Stock Option	\$ 19.52					04/06/1997	04/06/2006	Common Stock	15,750
Stock Option	\$ 21.39					04/05/1998	04/05/2007	Common Stock	7,875
Stock Option	\$ 21.9					04/15/1998	04/15/2007	Common Stock	7,875
Stock Option	\$ 28.3					01/25/2001	01/25/2010	Common Stock	15,750

