

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2006-01-05** | Period of Report: **2006-01-03**

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REPORTING OWNER

TIMMEL TIMOTHY L

CIK: **1209894**

Type: **4** | Act: **34** | File No.: **000-04604** | Film No.: **06512529**

Business Address

CINCINNATI FINANCIAL CORP

PO BOX 145496

CINCINNATI OH 45250-5496

5138702662

ISSUER

CINCINNATI FINANCIAL CORP

CIK: **20286** | IRS No.: **310746871** | State of Incorporation: **OH** | Fiscal Year End: **1231**

SIC: **6331** Fire, marine & casualty insurance

Mailing Address

P.O. BOX 145496

CINCINNATI OH 45250

Business Address

6200 S GILMORE RD

FAIRFIELD OH 45014

5138702000

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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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).

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 Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

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) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input checked="" type="checkbox"/> Other (specify below) SR. VICE PRESIDENT / OPERATIONS		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 01/03/2006			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> Form Filed by More than One Reporting Person		
6200 SOUTH GILMORE RD			4. If Amendment, Date Original Filed(Month/Day/Year)					
(Street) FAIRFIELD, OH 45014-5141								
(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 (Instr. 8)		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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock - Trust	01/03/2006	01/03/2006	A		10	A	\$45.07	40,074 ⁽¹⁾	D	
Common Stock 401K								1,859 ⁽¹⁾	D	
Common Stock IRA								383 ⁽¹⁾	D	
Common Stock - Trust								39,947 ⁽¹⁾	I	SPOUSE

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 Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					
Employee Stock Option	\$38.8							01/19/2005	01/19/2014	Common Stock	16,538	16,538	D	

(right to buy)														
Employee Stock Option (right to buy)	\$41.6285					(2)	01/25/2015	Common Stock	21,000		21,000	D		
Phantom Stock	\$ 0					08/08/1988	08/08/1988	Common Stock	6,189		6,189	D		
Stock Option	\$18					02/03/1997	02/03/2006	Common Stock	3,474		3,474	D		
Stock Option	\$18.59					04/06/1997	04/06/2006	Common Stock	16,538		16,538	D		
Stock Option	\$20.37					04/05/1998	04/05/2007	Common Stock	8,269		8,269	D		
Stock Option	\$20.85					04/15/1998	04/15/2007	Common Stock	8,269		8,269	D		
Stock Option	\$26.95					01/25/2001	01/25/2010	Common Stock	16,538		16,538	D		
Stock Option	\$30.6					01/27/2000	01/27/2009	Common Stock	16,538		16,538	D		
Stock Option	\$30.72					08/24/1999	08/24/2008	Common Stock	11,025		11,025	D		
Stock Option	\$32.45					02/01/2004	02/01/2013	Common Stock	16,538		16,538	D		
Stock Option	\$32.81					01/31/2002	01/31/2011	Common Stock	16,538		16,538	D		
Stock Option	\$34.96					01/28/2003	01/28/2012	Common Stock	16,538		16,538	D		
Stock Option	\$38.87					02/07/1999	02/07/2008	Common Stock	16,538		16,538	D		

Explanation of Responses:

2. The option is exercisable in three equal annual installments beginning on the first anniversary of the date of grant.
1. Share amounts and exercise prices have been adjusted for a 5% Stock Dividend, record date April 6, 2005, paid April 26, 2005.

Signatures

TIMOTHY L TIMMEL

** Signature of Reporting Person

01/05/2006

Date

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

* 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).

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.