

TIMMEL TIMOTHY L

Form 4

January 04, 2005

FORM 4**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

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 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

OMB APPROVAL

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(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)
01/03/2005

____ Director ____ 10% Owner
____X____ Officer (give title ____ Other (specify
below) below)

SR. VICE PRESIDENT

FAIRFIELD, OH 45014-5141

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

6. 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 - 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	01/03/2005	01/03/2005	A		10	A	\$ 43.72	5,220 ⁽¹⁾	D
Common Stock IRA								365 ⁽¹⁾	D
Common Stock - Trust								36,408 ⁽¹⁾	D
Common Stock - Trust								32,836 ⁽¹⁾	I
								1,728 ⁽¹⁾	D
									SPOUSE

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Common
Stock
401K

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

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SEC 1474
(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. F Der Sec (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	\$ 0					08/08/1988	08/08/1988	Common Stock	5,857	
Stock Option	\$ 15.03					02/04/1996	02/04/2005	Common Stock	1,739	
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	
Stock Option	\$ 32.14					01/27/2000	01/27/2009	Common Stock	15,750	
Stock Option	\$ 32.26					08/24/1999	08/24/2008	Common Stock	10,500	
Stock	\$ 34.08					02/01/2004	02/01/2013	Common	15,750	

Option					Stock	
Stock	\$ 34.46		01/31/2002	01/31/2011	Common	15,750
Option					Stock	
Stock	\$ 36.71		01/28/2003	01/28/2012	Common	15,750
Option					Stock	
Stock	\$ 40.82		02/07/1999	02/07/2008	Common	15,750
Option					Stock	
Employee						
Stock						
Option	\$ 40.75		01/19/2005	01/19/2014	Common	15,750
(right to					Stock	
buy)						

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TIMMEL TIMOTHY L 6200 SOUTH GILMORE RD FAIRFIELD, OH 45014-5141			SR. VICE PRESIDENT	

Signatures

TIMOTHY L
TIMMEL 01/04/2005

__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) Share amounts have been adjusted for a 5% Stock Dividend, record date April 30, 2004, paid June 15, 2004.

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

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