

McCurdy Daniel T
Form 4
January 27, 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 *
McCurdy Daniel T

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

3. Date of Earliest Transaction
(Month/Day/Year)
01/25/2005

____ Director ____ 10% Owner
____ Officer (give title ____X____ Other (specify
below) below)
SR. VICE PRESIDENT - / BOND &
EXECUTIVE RISK

(Street)

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

FAIRFIELD, OH 45014-5141

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					24,182	D	
Common Stock - Trust					20,837	D	
Common Stock IRA					423	D	
Common Stock - Trust					21,890	I	SPOUSE

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Common
Stock IRA

423

I

SPOUSE

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)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 19.52							<u>(1)</u>	04/06/2006	Common Stock	15,750
Employee Stock Option (right to buy)	\$ 21.39							<u>(1)</u>	04/05/1997	Common Stock	3,150
Employee Stock Option (right to buy)	\$ 28.3							<u>(1)</u>	01/25/2010	Common Stock	15,750
Employee Stock Option (right to buy)	\$ 32.14							<u>(1)</u>	01/27/1999	Common Stock	5,250
Employee Stock Option (right to buy)	\$ 32.26							<u>(1)</u>	08/24/1998	Common Stock	3,150

Employee Stock Option (right to buy)	\$ 34.08					<u>(1)</u>	02/01/2013	Common Stock	5,250
Employee Stock Option (right to buy)	\$ 34.46					<u>(1)</u>	01/31/2011	Common Stock	5,250
Employee Stock Option (right to buy)	\$ 36.71					<u>(1)</u>	01/28/2012	Common Stock	5,250
Employee Stock Option (right to buy)	\$ 40.75					<u>(1)</u>	01/19/2014	Common Stock	5,250
Employee Stock Option (right to buy)	\$ 40.82					<u>(1)</u>	02/07/2008	Common Stock	6,300
Employee Stock Option (right to buy)	\$ 43.71	01/25/2005	01/25/2005	A	15,000	<u>(1)</u>	01/25/2015	Common Stock	15,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
McCurdy Daniel T 6200 SOUTH GILMORE RD FAIRFIELD, OH 45014-5141			SR. VICE PRESIDENT -	BOND & EXECUTIVE RISK

Signatures

DANIEL T.
MCCURDY, JR. 01/27/2005

 **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) The option is exercisable in three equal annual installments beginning on the first anniversary of the date of grant.

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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