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CINCINNATI FINANCIAL CORP  
Form 8-K  
December 12, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Commission file number 0-4604

CINCINNATI FINANCIAL CORPORATION  
(Exact name of registrant as specified in its charter)

|  |  |
|--|--|
| Ohio   | 31-0746871                                       |
| -----<br>(State or other jurisdiction of incorporation<br>or organization) | -----<br>(I.R.S. Employer Identification<br>No.) |
| 6200 S. Gilmore Road, Fairfield, Ohio                                      | 45014-5141                                       |
| -----<br>(Address of principal executive offices)                          | -----<br>(Zip code)                              |

Registrant's telephone number, including area code: (513) 870-2000

Item 9. Regulation FD Disclosure. On December 11, 2003, Cincinnati Financial Corporation issued the attached news release. The news release is furnished as Exhibit 99.1 hereto and is incorporated herein by reference. This report should not be deemed an admission as to the materiality of any information contained in the news release.

The information furnished in this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Signature

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

CINCINNATI FINANCIAL CORPORATION

/S/ Kenneth W. Stecher

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Kenneth W. Stecher  
Chief Financial Officer, Senior Vice  
President, Secretary and Treasurer  
(Principal Accounting Officer)  
December 11, 2003