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CINCINNATI FINANCIAL CORP

Form 8-K September 30, 2004

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549
FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported) September 30, 2004

CINCINNATI FINANCIAL CORPORATION ______ (Exact name of registrant as specified in its charter) 0-4604 31-0746871 Ohio _____ (State or other jurisdiction (Commission (I.R.S. Employer of incorporation) File Number) Identification No.) 6200 S. Gilmore Road, Fairfield, Ohio 45014-5141 ______ (Address of principal executive offices) (Zip Code) Registrant's telephone number, including area code (513) 870-2000 ______ (Former name or former address, if changed since last report.) Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions: Written communications pursuant to Rule 425 under the Securities Act (17 |_| CFR 230.425) 1_1 Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13a-4(c)) Item 7.01 Regulation FD Disclosure. On September 30, 2004, Cincinnati Financial

Corporation issued the attached news release "Cincinnati Financial Corporation Estimates Hurricanes Frances and Ivan Catastrophe Losses."

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.

Item 9.01 Financial Statements and Exhibits.

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(c) Exhibits

Exhibit 99.1 - News release dated September 30, 2004, titled "Cincinnati Financial Corporation Estimates Hurricanes Frances and Ivan Catastrophe Losses."

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 hereunto duly authorized.

CINCINNATI FINANCIAL CORPORATION

Date September 30, 2004

/s/ Kenneth W. Stecher

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