

UNITED STATES
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: April 13, 2020
(Date of earliest event reported)

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

Ohio (State or other jurisdiction of incorporation)	0-4604 (Commission File Number)	31-0746871 (I.R.S. Employer Identification No.)
6200 S. Gilmore Road (Address of principal executive offices)	Fairfield, Ohio	45014-5141 (Zip Code)

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

N/A
(Former name or former address, if changed since last report.)

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock	CINF	Nasdaq Global Select Market

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)
- ☐ 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§203.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

- ☐ Emerging growth company
- ☐ If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure.

On April 13, 2020, Cincinnati Financial Corporation issued the attached news release “The Cincinnati Insurance Company Offers Stay-at-Home Discount to Personal Auto Policyholders.” 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 foregoing information is being furnished pursuant to this Item 7.01 and shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise be subject to the liabilities of that section, and shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

Exhibit 99.1 - [News release entitled, "The Cincinnati Insurance Company Offers Stay-at-Home Discount to Personal Auto Policyholders"](#)

Exhibit 104 - The cover page from this Current Report on Form 8-K, formatted as Inline XBRL

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: April 13, 2020

/S/ Michael J. Sewell

Michael J. Sewell, CPA

Chief Financial Officer, Senior Vice President and Treasurer
(Principal Accounting Officer)



The Cincinnati Insurance Company n The Cincinnati Indemnity Company
The Cincinnati Casualty Company n The Cincinnati Specialty Underwriters Insurance Company
The Cincinnati Life Insurance Company n CFC Investment Company n CSU Producer Resources Inc.
Cincinnati Global Underwriting Ltd. n Cincinnati Global Underwriting Agency Ltd.

Investor Contact: Dennis E. McDaniel, 513-870-2768
CINF-IR@cinfin.com

Media Contact: Betsy E. Ertel, 513-603-5323
Media_Inquiries@cinfin.com

The Cincinnati Insurance Company Offers Stay-at-Home Discount to Personal Auto Policyholders

Cincinnati, April 13, 2020 - Cincinnati Financial Corporation (Nasdaq: CINF) announced that two of its property casualty insurance subsidiaries, The Cincinnati Insurance Company and The Cincinnati Casualty Company, will offer a 15% personal lines auto credit for current policyholders.

Personal lines auto policyholders of Cincinnati Insurance and Cincinnati Casualty will receive a 15% credit per policy on their April and May premiums - pending regulatory approval. No action is required by policyholders to receive this discount.

"It's taken all of us staying at home, keeping our distance and practicing strong personal hygiene to slow the spread of COVID-19," commented Will Van Den Heuvel, senior vice president, Personal Lines. "We've seen a reduction in claims as a result of reduced driving. The Stay-at-Home credit reflects that reduction and supports our policyholders at a time when many are facing financial hardship."

Cincinnati puts the health and safety of associates, agents and customers at the top of its priorities. That's why the company put its business continuity plans in action, helping to prevent the spread of COVID-19 while keeping the business running, ready to serve agents and policyholders with outstanding service.

For Policyholders:

- Pausing cancellations for personal lines and commercial lines policyholders due to nonpayment of premium and waiving late fees until at least April 30
- Waiving restrictions on policyholders now performing delivery services in efforts to protect the wellbeing of their communities
- Providing additional risk management advice to businesses considering manufacturing of personal protective equipment
- Waiving vacancy clauses for buildings temporarily closed due to the pandemic
- Providing credits on commercial policies for vehicles not being used when requested
- Conducting virtual claims and risk management inspections where possible, and closely following CDC health guidelines when an in-person meeting is necessary

For Agents:

- Delivering meals, purchased from local businesses, to agencies to help support their employees as they work to serve clients in their communities
- Transforming training sessions to virtual sessions
- Connecting agents for roundtable discussion on how to best serve clients during the COVID-19 outbreak
- Using the Cincinnati Customer Care Center to temporarily assist agents as they transitioned their offices to work from home

For Associates:

- Moving more than 95% of company associates to work from home
- Supplying location-critical associates with sanitization products and offering take-home meals from our food service vendor, limiting the additional number of trips needed
- Maintaining full pay for associates who couldn't do their jobs from home or who were needed to care for family members
- Purchasing face coverings for location-critical associates and those who need to meet with policyholders

To learn more about the company's response to COVID-19, please visit www.cinfin.com/covid-19.

About Cincinnati Financial

Cincinnati Financial Corporation offers primarily business, home and auto insurance, our main business, through The Cincinnati Insurance Company and its two standard market property casualty companies. The same local independent insurance agencies that market those policies may offer products of our other subsidiaries, including life insurance, fixed annuities and surplus lines property and casualty insurance. For additional information about the company, please visit *cinfin.com*.

Mailing Address:

P.O. Box 145496

Cincinnati, Ohio 45250-5496

Street Address:

6200 South Gilmore Road

Fairfield, Ohio 45014-5141

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