

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 (Date of earliest event reported) October 18, 2004

CINCINNATI FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Ohio

0-4604

31-0746871

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(I.R.S. Employer
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)
- 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 October 18, 2004, Cincinnati Financial Corporation issued the attached news
release "Cincinnati Financial Corporation Appoints Manager of Internal Audit."
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.

(c) Exhibits

Exhibit 99.1 - News release dated October 18, 2004, titled "Cincinnati
Financial Corporation Appoints Manager of Internal Audit."

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 October 18, 2004

/s/ Kenneth W. Stecher

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

Cincinnati Financial Corporation Appoints Manager of Internal Audit

* Donald J. Doyle, Jr., to report to board of directors

* Internal Audit Officer Marc A. O'Dowd to retire in 2005

CINCINNATI, Oct. 18 /PRNewswire-FirstCall/ -- Cincinnati Financial Corporation (Nasdaq: CINF) announced today that on October 15, 2004, the audit committee of the board of directors approved the appointment of Donald J. Doyle, Jr., CPCU, AIM, to manage its internal audit department, effective October 18, 2004.

Doyle continues to serve as senior vice president in each of the company's four insurance subsidiaries, positions to which he was promoted in February 2004. As manager of internal audit, he now reports functionally to the CFC board through its audit committee and administratively to the CFC executive department. During his 15-year tenure with the company, he has held previous management positions in strategic planning, information technology and personal lines underwriting. He earned a bachelor's degree from the College of Mount St. Joseph and a Master of Business Administration degree from Xavier University.

Internal Audit Officer Marc A. O'Dowd, CPA, CPCU, has announced plans to retire in the first half of 2005. O'Dowd established the company's internal audit department in 1977, advancing to his current position in 1997.

Chairman and Chief Executive Officer John J. Schiff, Jr., CPCU, commented, "The board of directors and I truly appreciate Marc's leadership in the evolution of the internal audit function, which is critical to our company's accountability and integrity.

"The department's scope of duties continues to expand beyond auditing financial systems and controls. Current plans include taking on operational audits and reducing outsourced work by adding an information systems auditor position. As we achieve this management transition, Don's broad experience within the company will help the department fulfill its mission, continuously evaluating and improving the effectiveness of processes relating to risk management and internal controls."

Cincinnati Financial Corporation offers property and casualty insurance, its main business, through The Cincinnati Insurance Company, The Cincinnati Indemnity Company and The Cincinnati Casualty Company. The Cincinnati Life Insurance Company markets life and disability income insurance and annuities. CFC Investment Company supports the insurance subsidiaries and their independent agent representatives through commercial leasing and financing activities. CinFin Capital Management Company provides asset management services to institutions, corporations and individuals. For additional information, please visit the company's Web site at www.cinfin.com.

SOURCE Cincinnati Financial Corporation

-0- 10/18/2004

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/Web site: <http://www.cinfin.com> /
(CINF)

CO: Cincinnati Financial Corporation
ST: Ohio
IN: FIN INS
SU: PER