

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) November 15, 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 November 15, 2004, Cincinnati Financial Corporation issued the attached news release "Cincinnati Financial Corporation Declares Regular Quarterly Cash Dividend." 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 November 15, 2004, titled "Cincinnati Financial Corporation Declares Regular Quarterly Cash Dividend."

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 November 15, 2004

/s/ Kenneth W. Stecher

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

## Cincinnati Financial Corporation Declares Regular Quarterly Cash Dividend

CINCINNATI, Nov. 15 /PRNewswire-FirstCall/ -- Cincinnati Financial Corporation (Nasdaq: CINF) today announced that at its regular meeting on November 12, 2004, the board of directors declared a 27.5 cents per share regular quarterly cash dividend payable January 14, 2005, to shareholders of record on December 22, 2004. The indicated annual dividend is \$1.10 per share.

Chairman and Chief Executive Officer John J. Schiff, Jr., CPCU commented, "Cincinnati Financial's insurance and investment operations are structured to perform predictably and consistently over the long term, benefiting agents, policyholders, shareholders and associates. The board believes in rewarding shareholders who support this approach and the strong results it creates."

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 <http://www.cinfin.com>.

SOURCE Cincinnati Financial Corporation

-0- 11/15/2004

/CONTACT: Investors, Heather J. Wietzel, +1-513-603-5950, or Media, Joan O. Shevchik, +1-513-603-5323, both of Cincinnati Financial Corporation/  
/Web site: <http://www.cinfin.com> /  
(CINF)

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