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CINCINNATI FINANCIAL CORP  
Form 8-K  
July 22, 2004

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

Date of Report: July 22, 2004

Commission file number 0-4604

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

Ohio

31-0746871

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(State or other jurisdiction of  
incorporation or organization)

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(I.R.S. Employer Identification No.)

6200 S. Gilmore Road, Fairfield, Ohio

45014-5141

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(Address of principal executive offices)

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(Zip code)

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

Item 12. Results of Operations and Financial Condition. On July 22, 2004, Cincinnati Financial Corporation issued a news release announcing its financial results for the second quarter, ended June 30, 2004. The news release is furnished as Exhibit 99.1 hereto and is incorporated herein by reference.

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)  
July 22, 2004

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Exhibits:

Exhibit 99.1 News release dated July 22, 2004, containing financial results of Cincinnati Financial Corporation for the second quarter, ended June 30, 2004.