SCHIFF JOHN J JR

Form 4

November 30, 2005

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287

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if no longer subject to Section 16. Form 4 or Form 5

Check this box

SECURITIESFiled pursuant to Section 16(a) of the Securities Exchange Act of 1934,

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

obligations
may continue.

See Instruction

Fried pursuant to Section 10(a) of the Section 10(a) of the Section 1934,

Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * SCHIFF JOHN J JR			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer		
			CINCINNATI FINANCIAL CORP [CINF]	(Check all applicable)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Voor)	X Director 10% OwnerX Officer (give title Other (specify		
6200 SOUTH GILMORE RD			(Month/Day/Year) 11/28/2005	below) below) PRESIDENT & CEO		
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Chec		
			Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person		
FAIRFIELD, OH 45014-5141				Form filed by More than One Reportin		

		,						F	erson		
(Ci	ty)	(State)	(Zip) Ta	ble I - I	Non-	-Derivative	e Secu	rities Acqui	red, Disposed of	, or Beneficia	ally Owned
1.Title of Security (Instr. 3	1	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (Instr.		4. Securition Disposition (Instr. 3, 4)	ed of (5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Comm Stock	on	11/28/2005	11/28/2005	P	·	50,000	A	\$ 44.5332	4,101,911 (1)	D	
Comm Stock 401K	ion								1,457 (1)	D	
Comm Stock	ion	04/15/2005	04/15/2005	G	V	50,959	D	\$ 0	3,666,295 (2) (1)	I	CHARITABLE LEAD ANNUITY TRUST
Comm Stock	ion	07/15/2005	07/15/2005	G	V	52,561	D	\$ 0	3,613,734 (2) (1)	I	CHARITABLE LEAD

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								ANNUITY TRUST
Common Stock	10/17/2005	10/17/2005	G V 56	5,230 D	\$ 0	3,557,504 (2) (1)	I	CHARITABLE LEAD ANNUITY TRUST
Common Stock						107,186 (1)	I	CO. PENSION PLAN
Common Stock						114,249 (1)	I	CORPORATION
Common Stock						49,563 (1)	I	SCHIFF TRUST
Common Stock						563,633 (1)	I	SPOUSE
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. Persons who respond to the collection of SEC 1474								

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

number.

information contained in this form are not

required to respond unless the form displays a currently valid OMB control

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Dr.Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 38.8					01/19/2005	01/19/2014	Common Stock	55,125
Employee Stock Option (right to buy)	\$ 41.6285					(3)	01/25/2015	Common Stock	63,000

(9-02)

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Phantom Stock	\$ 0	08/08/1988	08/08/1988	Common Stock	10,834
Stock Option	\$ 26.95	01/25/2001	01/25/2010	Common Stock	55,125
Stock Option	\$ 30.6	01/27/2000	01/27/2009	Common Stock	115,763
Stock Option	\$ 30.72	08/24/1999	08/24/2008	Common Stock	11,025
Stock Option	\$ 32.45	02/01/2004	02/01/2013	Common Stock	55,125
Stock Option	\$ 32.81	01/31/2002	01/31/2011	Common Stock	55,125
Stock Option	\$ 34.96	01/28/2003	01/28/2012	Common Stock	55,125
Stock Option	\$ 41.14	01/05/1999	01/05/2008	Common Stock	115,763

Reporting Owners

Reporting Owner Name / Address		1	Relationships				
	Director	10% Owner	Officer	Other			
SCHIFF JOHN J JR							
6200 SOUTH GILMORE RD	X		PRESIDENT & CEO				
FAIRFIELD OH 45014-5141							

Signatures

JOHN J
SCHIFF, JR.

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (3) The option is exercisable in three equal annual installments beginning on the first anniversary of the date of grant.
- (2) Shares are gifted quarterly from the Charitable Lead Annuity Trust.
- (1) Share amounts and exercise prices have been adjusted for a 5% Stock Dividend, record date April 6, 2005, paid April 26, 2005.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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