

TIMMEL TIMOTHY L
 Form 5
 February 06, 2006

FORM 5

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 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. Name and Address of Reporting Person *
 TIMMEL TIMOTHY L
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol
 CINCINNATI FINANCIAL CORP
 [CINF]

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2005

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)
 ___ Director ___ 10% Owner
 ___ Officer (give title below) Other (specify below)
 SR. VICE PRESIDENT / OPERATIONS

6. Individual or Joint/Group Reporting
 (check applicable line)

6200 SOUTH GILMORE RD
 (Street)

FAIRFIELD, OH 45014-5141
 (City) (State) (Zip)

___X___ Form Filed by One Reporting Person
 ___ Form Filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock - Trust	Â	Â	Â	Â	Â	Â	40,064 ⁽¹⁾	D	Â
Common Stock 401K	12/31/2005	12/31/2005	A ⁽²⁾	229	A	\$ 0	2,088 ⁽¹⁾	D	Â
Common Stock IRA	Â	Â	Â	Â	Â	Â	383 ⁽¹⁾	D	Â
Common Stock -	Â	Â	Â	Â	Â	Â	39,947 ⁽¹⁾	I	SPOUSE

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Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

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

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. 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 Security (Instr. 3 and 4)
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 38.8	Â	Â	Â	Â Â	01/19/2005 01/19/2014	Common Stock 16,5
Employee Stock Option (right to buy)	\$ 41.6285	Â	Â	Â	Â Â	Â ⁽³⁾ 01/25/2015	Common Stock 21,0
Phantom Stock	\$ 0	12/31/2005	12/31/2005	A ⁽²⁾	123 Â	08/08/1988 08/08/1988	Common Stock 123
Stock Option	\$ 18	Â	Â	Â	Â Â	02/03/1997 ⁽³⁾ 02/03/2006	Common Stock 3,47
Stock Option	\$ 18.59	Â	Â	Â	Â Â	04/06/1997 04/06/2006	Common Stock 16,5
Stock Option	\$ 20.37	Â	Â	Â	Â Â	04/05/1998 04/05/2007	Common Stock 8,26
Stock Option	\$ 20.85	Â	Â	Â	Â Â	04/15/1998 04/15/2007	Common Stock 8,26
Stock Option	\$ 26.95	Â	Â	Â	Â Â	01/25/2001 01/25/2010	Common Stock 16,5
Stock Option	\$ 30.6	Â	Â	Â	Â Â	01/27/2000 01/27/2009	Common Stock 16,5
	\$ 30.72	Â	Â	Â	Â Â	08/24/1999 08/24/2008	11,0

Stock Option										Common Stock	
Stock Option	\$ 32.45	Â	Â	Â	Â	Â	02/01/2004	02/01/2013	Common Stock	16,5	
Stock Option	\$ 32.81	Â	Â	Â	Â	Â	01/31/2002	01/31/2011	Common Stock	16,5	
Stock Option	\$ 34.96	Â	Â	Â	Â	Â	01/28/2003	01/28/2012	Common Stock	16,5	
Stock Option	\$ 38.87	Â	Â	Â	Â	Â	02/07/1999	02/07/2008	Common Stock	16,5	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TIMMEL TIMOTHY L 6200 SOUTH GILMORE RD FAIRFIELD, OH 45014-5141	Â	Â	Â SR. VICE PRESIDENT	OPERATIONS

Signatures

TIMOTHY L
TIMMEL

02/06/2006

__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.
- (1) Share amounts and exercise prices have been adjusted for a 5% Stock Dividend, record date April 6, 2005, paid April 26, 2005.
- (2) Dividend Reinvestment shares acquired through the 401K and Top Hat plans.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.