SCHIFF THOMAS R

Form 4

January 24, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

Number:

3235-0287

Expires:

January 31, 2005

0.5

burden hours per

response...

5. Relationship of Reporting Person(s) to

Issuer

102,082

108,809

47,203

I

Ι

Estimated average

Section 16. Form 4 or Form 5 obligations may continue.

See Instruction

Check this box

if no longer

subject to

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

2. Issuer Name and Ticker or Trading

Symbol

1(b).

Stock

Stock

Common

(Print or Type Responses)

SCHIFF THOMAS R

1. Name and Address of Reporting Person *

				CINCINNATI FINANCIAL CORP [CINF]					CORP	(Check all applicable)				
	(Last) 6200 SOU	(Last) (First) (Middle) 5200 SOUTH GILMORE RD		3. Date of Earliest Transaction (Month/Day/Year) 01/24/2005						_X_ Director 10% Owner Officer (give title below) Other (specify below)				
(Street)				4. If Amendment, Date Original						6. Individual or Joint/Group Filing(Check				
	FAIRFIEL	.D, OH 45014-51	41	Filed(M	onth/Day	y/Ye	ar)				d by One Repo	rting Person One Reporting		
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											neficially Owned			
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution I any	Execution Date, if any (Month/Day/Year)		ectio 8) V	4. Securities Acquired on(A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) 1,989,143	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
	Stock									<u>(1)</u>	D			
	Common Stock	01/14/2005	01/14/200	05	G	V	50,842	D	\$0	3,540,242 (1)	I	CHARITABLE LEAD ANNUITY TRUST		
	Common									102 082	ī	CO PENSION		

PLAN

CORPORATION

SCHIFF TRUST

Common Stock

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474

(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. Transactio Code (Instr. 8)	5. DriNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	.	ate	Amou Under Securi	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
				Code V	4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Relationships

Reporting Owner Name / Address

Director $\frac{10\%}{\text{Owner}}$ Officer Other

SCHIFF THOMAS R 6200 SOUTH GILMORE RD X FAIRFIELD, OH 45014-5141

Signatures

THOMAS R SCHIFF 01/24/2005

**Signature of Date
Reporting Person

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).
- (1) Share amounts have been adjusted for a 5% Stock Dividend, record date April 30, 2004, paid June 15, 2004.

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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