PLUM LARRY R
Form 5
February 06, 2006

FORM 5

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

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

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

OMB APPROVAL

OMB Number:	3235-0362
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1. Name and Address of Reporting Person *
PLUM LARRY R

(Last) (First) (Middle)

6200 SOUTH GILMORE RD

(Street)

FAIRFIELD,Â OHÂ 45014-5141

(City) (State) (Zip)

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) __X__ Other (specify below)
PRESIDENT OF AFFILIATED CO.

6. Individual or Joint/Group Reporting

(check applicable line)

_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)			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)
				Amount	(A) or (D)	Price			
Common Stock	01/10/2005	01/10/2005	G	1,050 (1)	A	$ 0	3,794 (2)	D	Â
Common Stock	04/26/2005	04/26/2005	G	250	D	$ 0	3,544 (2)	D	Â
Common Stock	08/23/2005	08/23/2005	G	50	D	$ 0	3,504 (2)	D	Â
Common Stock	12/31/2005	12/31/2005	A(3)	15	A	$ 0	3,519 (2)	D	Â

Common Stock - Trust	12/02/2005	12/02/2005	G	100	D	$ 0	109,339 (2)	D	Â
Common Stock 401K	12/31/2005	12/31/2005	A(4)	18	A	$ 0	865 (2)	D	Â
Common Stock IRA	Â	Â	Â	Â	Â	Â	5,232 (2)	D	Â

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

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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 Securities (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	16,538
Employee Stock Option (right to buy)	$ 41.6285	Â	Â	Â	Â	Â	Â (5)	01/25/2015	Common Stock	15,750
Phantom Stock	$ 0	12/31/2005	12/31/2005	A(4)	37	Â	08/08/1988	08/08/1988	Common Stock	37
Stock Option	$ 18.59	Â	Â	Â	Â	Â	04/06/1997	04/06/2006	Common Stock	16,537
Stock Option	$ 20.37	Â	Â	Â	Â	Â	04/05/1998	04/05/2007	Common Stock	3,308
Stock Option	$ 26.95	Â	Â	Â	Â	Â	01/25/2001	01/25/2010	Common Stock	16,538
	$ 30.6	Â	Â	Â	Â	Â	01/27/2000	01/27/2009		16,538

Stock Option									Common Stock	
Stock Option	$ 30.72	Â	Â	Â	Â	Â	08/24/1999	08/24/2008	Common Stock	11,025
Stock Option	$ 32.45	Â	Â	Â	Â	Â	02/01/2004	02/01/2013	Common Stock	16,538
Stock Option	$ 32.81	Â	Â	Â	Â	Â	01/31/2002	01/31/2011	Common Stock	16,538
Stock Option	$ 34.96	Â	Â	Â	Â	Â	01/28/2003	01/28/2012	Common Stock	16,538
Stock Option	$ 38.87	Â	Â	Â	Â	Â	02/07/1999	02/07/2008	Common Stock	16,538

Reporting Owners

Reporting Owner Name / Address	**Relationships**			
	Director	10% Owner	Officer	Other
PLUM LARRY R 6200 SOUTH GILMORE RD FAIRFIELD,Â OHÂ 45014-5141	Â	Â	Â	PRESIDENT OF AFFILIATED CO.

Signatures

LARRY R PLUM	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).

(5) The option is exercisable in three equal annual installments beginning on the first anniversary of the date of grant.

(1) Orginal share gift amount was 1,000 shares, due to the 5% dividend paid on April 26, 2005, an additional 50 shares is also reported.

(3) Shares acquired through dividend reinvestment

(2) Share amounts and exercise prices have been adjusted for a 5% Stock Dividend, record date April 6, 2005, paid April 26, 2005.

(4) 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.
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