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CINCINNATI FINANCIAL CORP  
Form 8-K  
July 29, 2003

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

Commission file number 0-4604

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

|  |  |
|--|--|
| Ohio   | 31-0746871                                       |
| -----<br>(State or other jurisdiction of<br>incorporation or organization) | -----<br>(I.R.S. Employer<br>Identification No.) |
| 6200 S. Gilmore Road, Fairfield, Ohio                                      | 45014-5141                                       |
| -----<br>(Address of principal executive offices)                          | -----<br>(Zip code)                              |

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

Item 9. Regulation FD Disclosure (Disclosure of Results of Operations and Financial Condition). On July 29, 2003, Cincinnati Financial Corporation announced its financial results for the second quarter and six months ended June 30, 2003. In accordance with the procedural guidance in SEC Release No. 33-8216, the information in this 8-K and the Exhibit attached to this Form 8-K are being furnished under "Item 9. Regulation FD Disclosure" to satisfy the requirements of "Item 12. Disclosure of Results of Operations and Financial Condition." The news release is furnished as Exhibit 99.1 hereto and is incorporated herein by reference.

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 29, 2003