

McCurdy Daniel T
Form 5
February 06, 2006

FORM 5

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

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

OMB APPROVAL

OMB
Number: 3235-0362
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2005
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1. Name and Address of Reporting Person *
McCurdy Daniel T

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

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

(Last) (First) (Middle)

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

____ Director ____ 10% Owner
____ Officer (give title ____ Other (specify
below) below)

SR. VICE PRESIDENT - / BOND &
EXECUTIVE RISK

6200 SOUTH GILMORE RD

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

FAIRFIELD, OH 45014-5141

X Form Filed by One Reporting Person
____ Form Filed by More than One Reporting
Person

(City) (State) (Zip)

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)
Common Stock	Â	Â	3 ⁽¹⁾	Â Â Â Â	Â	D	Â
Common Stock - Trust	Â	Â	Â	Â Â Â Â	21,878 ⁽²⁾	D	Â
Common Stock IRA	Â	Â	Â	Â Â Â Â	444 ⁽²⁾	D	Â
Common	Â	Â	Â	Â Â Â Â	22,984 ⁽²⁾	I	SPOUSE

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Stock -
Trust

Common Stock IRA Â Â Â Â Â Â 444 ⁽²⁾ I SPOUSE

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

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SEC 2270
(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 Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 18.59	Â	Â	Â	Â Â Â Â ⁽³⁾	04/06/2006	Common Stock	16,538
Employee Stock Option (right to buy)	\$ 20.37	Â	Â	Â	Â Â Â Â ⁽³⁾	04/05/1997	Common Stock	3,308
Employee Stock Option (right to buy)	\$ 26.95	Â	Â	Â	Â Â Â Â ⁽³⁾	01/25/2010	Common Stock	16,538
Employee Stock Option (right to buy)	\$ 30.6	Â	Â	Â	Â Â Â Â ⁽³⁾	01/27/1999	Common Stock	5,513
Employee Stock Option	\$ 30.72	Â	Â	Â	Â Â Â Â ⁽³⁾	08/24/1998	Common Stock	3,308

(right to
buy)

Employee

Stock

Option

\$ 32.45

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(3)

02/01/2013

Common
Stock

5,513

(right to
buy)

Employee

Stock

Option

\$ 32.81

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(3)

01/31/2011

Common
Stock

5,513

(right to
buy)

Employee

Stock

Option

\$ 34.96

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(3)

01/28/2012

Common
Stock

5,513

(right to
buy)

Employee

Stock

Option

\$ 38.8

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(3)

01/19/2014

Common
Stock

5,513

(right to
buy)

Employee

Stock

Option

\$ 38.87

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(3)

02/07/2008

Common
Stock

6,615

(right to
buy)

Employee

Stock

Option

\$ 41.6285

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(3)

01/25/2015

Common
Stock

15,750

(right to
buy)

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
McCurdy Daniel T 6200 SOUTH GILMORE RD FAIRFIELD, OH 45014-5141	Â	Â	Â SR. VICE PRESIDENT -	BOND & EXECUTIVE RISK

Signatures

DANIEL T.

MCCURDY, JR.

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) 867 shares held in individual account not reported on Form 3 for initial holdings.

(2) 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 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.