CINCINNATI FINANCIAL CORP Form 8-K August 02, 2006

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549 FORM 8-K CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

August 2, 2006

CINCINNATI FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Ohio 0-4604 31-0746871
(State or other jurisdiction (Commission (I.R.S. Employer of incorporation) File Number) Identification No.)
6200 S. Gilmore Road, Fairfield, Ohio 45014-5141

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

(Address of principal executive offices)

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13a-4(c))

Item 2.02 Results of Operations and Financial Condition. On August 2, 2006, Cincinnati Financial Corporation issued the attached news release titled Cincinnati Financial Second-quarter Net Income at 76 Cents per Share and Operating Income at 72 Cents on Higher Catastrophe Losses, furnished as Exhibit 99.1 hereto and incorporated herein by reference. On August 2, 2006, the company also distributed the attached information titled Supplemental Financial Data, furnished as Exhibit 99.2 hereto and incorporated herein by reference. This report should not be deemed an admission as to the materiality of any information contained in the news release or

(Zip Code)

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supplemental financial data.

In accordance with general instruction B.2 of Form 8-K, the information furnished in this report shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Item 7.01 Regulation FD Disclosure. On July 26, 2006, Cincinnati Financial Corporation issued the attached news release titled Cincinnati Financial Subsidiaries Earn AA- (Very Strong) Financial Strength Ratings from Standard & Poor s Ratings Services, furnished as Exhibit 99.3 hereto and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(c)

Exhibits

Exhibit 99.1 News release dated August 2, 2006, Cincinnati Financial Second-quarter Net Income at 76 Cents per Share and Operating Income at 72 Cents on Higher Catastrophe Losses

Exhibit 99.2 Supplemental Financial Data dated August 2, 2006

Exhibit 99.3 News release dated July 26, 2006, Cincinnati Financial Subsidiaries Earn AA- (Very Strong) Financial Strength Ratings from Standard & Poor s Ratings Services.

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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 hereunto duly authorized.

CINCINNATI FINANCIAL CORPORATION

Date August 2, 2006

By /s/Kenneth W. Stecher

Kenneth W. Stecher

Chief Financial Officer, Senior Vice President, Secretary and Treasurer

(Principal Accounting Officer)