

FIRSTMERIT CORP /OH/
Form SC 13G/A
February 14, 2003

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934
(Amendment No. 13)*

FIRSTMERIT CORPORATION

(Name of Issuer)

COMMON STOCK, no par value

(Title of Class of Securities)

33791502

(CUSIP Number)

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1 (b)

Rule 13d-1 (c)

Rule 13d-1 (d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the notes).

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CUSIP No. 33791502

1. Name of Reporting Person: I.R.S. Identification Nos. of above persons (entities only):
Cincinnati Financial Corporation 31-0746871

2. Check the Appropriate Box if a Member of a Group:

(a)

(b)

3. SEC Use Only:

4. Citizenship or Place of Organization:
Fairfield, Ohio

Number of
Shares
Beneficially
Owned by
Each
Reporting
Person With

5. Sole Voting Power:
7,331,500*

6. Shared Voting Power:
-0-

7. Sole Dispositive Power:
7,331,500

8. Shared Dispositive Power:
-0-

9. Aggregate Amount Beneficially Owned by Each Reporting Person:
7,331,500

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares:
 N/A

11.

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Percent of Class Represented by Amount in Row (9):
8.7%

12. Type of Reporting Person:
PH, IC, IA

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Item 1.

- (a) Name of Issuer:
FirstMerit Corporation
- (b) Address of Issuer's Principal Executive Offices:
111 Cascade Plaza
7th Floor
Akron, Ohio 44308

Item 2.

- (a) Name of Person Filing:
Cincinnati Financial Corporation
- (b) Address of Principal Business Office or, if none, Residence:
P. O. Box 145496
Cincinnati, Ohio 45250-5496
- (c) Citizenship:
OHIO
- (d) Title of Class of Securities:
Common stock, no par value
- (e) CUSIP Number:
33791502

Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).
- (e) An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

- (j) o Group, in accordance with §240.13d-1(b)(1)(ii)(J).

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Item 4. Ownership.

- (a) Amount beneficially owned:
7,331,500
- (b) Percent of class:
8.7%
- (c) Number of shares as to which the person has:
 - (i) Sole power to vote or to direct the vote:
7,331,500
 - (ii) Shared power to vote or to direct the vote:
-0-
 - (iii) Sole power to dispose or to direct the disposition of:
7,331,500
 - (iv) Shared power to dispose or to direct the disposition of:
-0-

Item 5. Ownership of Five Percent or Less of a Class.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following o. N/A **Item 6. Ownership of More than Five Percent on Behalf of Another Person.** N/A **Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.** This Schedule 13G is being filed by the Cincinnati Financial Corporation for itself or, if item 3(g) has been checked, as a parent holding company with respect to the holding of its following subsidiaries:

Cincinnati Financial Corporation (31-0746871), a parent holding company, in accordance with 240.13d-(b) (ii) (G)

Cincinnati Insurance Company (31-0542366), an insurance company as defined in sections 9 (a) (19) of the Act

Cincinnati Casualty Company (31-0826946), an insurance company as defined in sections 3 (a) (19) of the Act

Cincinnati Indemnity Company (31-1241793), an insurance company as defined in sections 3 (a) (19) of the Act

Cincinnati Life Insurance Company (31-1213778), an insurance company as defined in sections 3 (a) (19) of the Act

Cincinnati Financial Retirement Plan Trust (31-0746871), an employee benefit plan, pension fund which is subject to the provisions of the Employee Retirement Income Security Act of 1947 or Endowment Fund

CinFin Capital Management (31-1596849), an Investment Adviser registered under section 203 of the Investment Advisers Act of 1940

Item 8. Identification and Classification of Members of the Group. Item 9. Notice of Dissolution of Group.

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Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: February 10, 2003

Company Name(s):

The Cincinnati Financial
Corporation

By: /s/ Kenneth W.
Stecher

Name: Kenneth W.
Stecher

Title: Chief Financial
Officer

Footnotes:

*This stock is held in custody by the Fifth Third Bank or Charles Schwab Institutional.