DICKE DEAN W Form 4 January 04, 2005

FORM 4

OMB APPROVAL

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16.

washington, D.C. 20549

Expires: January 31, 2005

Section 16. Form 4 or Form 5 obligations STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response... 0.5

Form 5 obligations may continue.

See Instruction

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

1(b).

Common

Stock

(Print or Type Responses)

DICKE DEAN W Sy		er Name and Ticker or Trading NNATI FINANCIAL CORI	5. Relationship of Reporting Person(s) to Issuer			
	[CINF]		(Check all applicable)			
(Last) (First) (Mi	,	of Earliest Transaction Day/Year)	Director 10% Owner Officer (give titleX_ Other (specify			
6200 SOUTH GILMORE RD		•	below) below) SR.VICE PRESIDENT- FIELD CLAIM			
(Street)	4. If Ame	endment, Date Original	6. Individual or Joint/Group Filing(Check			
	Filed(Mor	onth/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person			
FAIRFIELD, OH 45014-5141			Form filed by More than One Reporting Person			
(City) (State) (Z	Zip) Tabl	ole I - Non-Derivative Securities	cquired, Disposed of, or Beneficially Owned			
1. Title of 2. Transaction Date		3. 4. Securities Acquire				
`_ '	Execution Date, if any	Transaction(A) or Disposed of (I Code (Instr. 3, 4 and 5)	O) Securities Ownership Indirect Beneficially Form: Direct Beneficial			
	(Month/Day/Year)	, , ,	Owned (D) or Ownership			
			Following Indirect (I) (Instr. 4)			
		(A)	Reported (Instr. 4) Transaction(s)			
		or Code V Amount (D) Pri	(Instr. 3 and 4)			
Common Stock 01/03/2005	01/03/2005	A 10 A \$ 43.	2 50,810 (1) D			

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

8. I Der Sec (In:

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. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		e	7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 28.3					01/25/2001	01/25/2010	Common Stock	10,671
Stock Option	\$ 32.14					01/27/2000	01/27/2009	Common Stock	5,250
Stock Option	\$ 32.26					08/24/1999	08/24/2008	Common Stock	3,150
Stock Option	\$ 34.08					02/01/2004	02/01/2013	Common Stock	5,250
Stock Option	\$ 34.46					01/31/2002	01/31/2011	Common Stock	5,250
Stock Option	\$ 36.71					01/28/2003	01/28/2012	Common Stock	5,250
Stock Option	\$ 40.82					02/07/1999	02/07/2008	Common Stock	6,300
Employee Stock Option (right to buy)	\$ 40.75					01/19/2005	01/19/2014	Common Stock	5,250

Reporting Owners

Reporting Owner Name / Address	Relationships			
reporting of their runner, reduces	Director	10% Owner	Officer	Other
DICKE DEAN W				
6200 SOUTH GILMORE RD				SR.VICE PRESIDENT- FIELD CLAIM
FAIRFIELD, OH 45014-5141				

Reporting Owners 2

Signatures

DEAN W 01/04/2005

**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).
- (1) Share amounts have been adjusted for a 5% Stock Dividend, record date April 30, 2004, paid June 15, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space 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.

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