PROGRESSIVE CORP/OH/ Form 8-K August 13, 2004

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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 12, 2004

THE PROGRESSIVE CORPORATION

(Exact name of registrant as specified in its charter)

Ohio 1-9518 34-0963169

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

6300 Wilson Mills Road, Mayfield Village, Ohio 44143

(Address of principal executive offices)

Code)

Registrant s telephone number, including area code 440-461-5000

(Zip

Not Applicable

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

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Item 9. Regulation FD Disclosure.

On August 12, 2004, The Progressive Corporation and Subsidiaries (the Company) issued a News Release containing financial results of the Company for the month and year-to-date periods ended July 2004 (the News Release). A copy of the News Release is attached hereto as Exhibit 99.

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SIGNATURES

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.

Dated: August 13, 2004

THE PROGRESSIVE CORPORATION

By: /s/ Jeffrey W. Basch

Name: Jeffrey W. Basch Title: Vice President and Chief Accounting Officer

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EXHIBIT INDEX

Exhibit No. Under Reg. S-K Item 601	Form 8-K Exhibit No.	Description
99	99	News Release dated August 12, 2004, containing financial results of The Progressive Corporation and Subsidiaries for the month and year-to-date periods ended July 2004