

PROGRESSIVE CORP/OH/

Form 8-K

June 29, 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) June 29, 2004

THE PROGRESSIVE CORPORATION

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(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

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(Address of principal executive offices) (Zip Code)  
Registrant's telephone number, including area code 440-461-5000

Not Applicable

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

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EX-99 REPORT ON LOSS RESERVING PRACTICES

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Item 5. Other Events and Regulation FD Disclosure.

On June 29, 2004, The Progressive Corporation (the Company ) released a Report on Loss Reserving Practices (the Report ), which provides a discussion of the Company s loss reserving practices. Pursuant to Regulation FD, a copy of the Report is attached hereto as Exhibit 99.

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EXHIBIT INDEX

<b>Exhibit No.</b>	<b>Form</b>	<b>Description</b>
<b>Under Reg.</b>	<b>8-K</b>	
<b>S-K Item 601</b>	<b>Exhibit</b>	
<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>
99	99	Report on Loss Reserving Practices, dated June 2004

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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: June 29, 2004

THE PROGRESSIVE CORPORATION

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