

PROGRESSIVE CORP/OH/

Form 8-K

July 16, 2003

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) July 16, 2003

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) (Zip Code)

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

Not Applicable

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

Item 9. Regulation FD Disclosure.

On July 16, 2003, The Progressive Corporation (the Company) issued a News Release containing financial results of the Company (the News Release). A copy of the News Release is attached hereto as Exhibit 99. This information is being furnished under this Item 9 and under Item 12 (Results of Operations and Financial Condition), pursuant to SEC Release No. 33-8216.

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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: July 16, 2003

THE PROGRESSIVE CORPORATION

By: /s/ W. Thomas Forrester

Name: W. Thomas Forrester
Title: Vice President and Chief
Financial Officer

EXHIBIT INDEX

| Exhibit No. Under Reg. S-K Item | Form 8-K Exhibit No. | Description |
|--|-------------------------------------|---|
| <u>601</u> | | |
| 99 | 99 | News Release dated July 16, 2003, containing financial results of The Progressive Corporation |