

PROGRESSIVE CORP/OH/  
Form 8-K  
June 28, 2005

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**UNITED STATES  
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 28, 2005

**THE PROGRESSIVE CORPORATION**

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(Exact name of registrant as specified in its charter)

Ohio

1-9518

34-0963169

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(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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



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Item 7.01 Regulation FD Disclosure

On June 28, 2005, 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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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 hereunto duly authorized.

Dated: June 28, 2005

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.<br>Under Reg.<br>S-K Item 601<br>(99) | Form 8-K<br>Exhibit<br>No.<br>99 | Description   |
|---|----------------------------------|---|
|   |                                  | Report on Loss Reserving Practices, dated June 2005 |