

PROGRESSIVE CORP/OH/

Form 8-K

July 14, 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) July 14, 2004

**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

(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)

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NEWS RELEASE DATED JULY 14, 2004

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Item 12. Results of Operations and Financial Condition.

On July 14, 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 period ended June 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: July 14, 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

<b>Exhibit No. Under Reg. S-K Item 601</b>	<b>Form 8-K Exhibit No.</b>	<b>Description</b>
99	99	News Release dated July 14, 2004, containing financial results of The Progressive Corporation and Subsidiaries for the month and year-to-date period ended June 2004