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PROGRESSIVE

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August 13, 2002

Via Facsimile (202-824-5090) And Overnight Courier

Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Re: The Progressive Corporation - Statements Under Oath of Principal Executive Officer and Principal Financial Officer

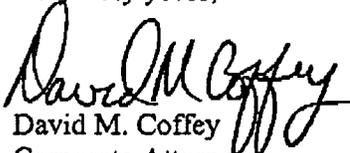
Dear Secretary Katz:

Enclosed on behalf of the Principal Executive Officer and Principal Financial Officer of The Progressive Corporation, pursuant to Order No. 4-460 of the Securities and Exchange Commission (June 27, 2002), please find one (1) original and one (1) copy of each of the following documents:

1. Statement Under Oath of Principal Executive Officer Regarding Facts and Circumstances Relating to Exchange Act Filings; and
2. Statement Under Oath of Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings

Please file stamp the enclosed copy of this letter and the enclosed copy of each Statement and return them to me in the enclosed self-addressed, stamped envelope.

Very truly yours,


David M. Coffey
Corporate Attorney

/mh

Enclosures

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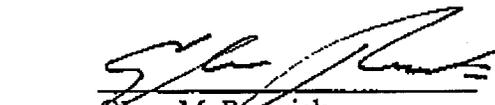
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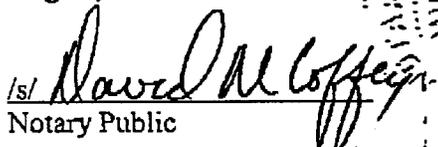
STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

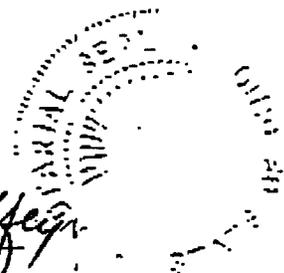
I, Glenn M. Renwick, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of The Progressive Corporation and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Company's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - the Annual Report on Form 10-K of The Progressive Corporation for the year ended December 31, 2001;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of The Progressive Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.


 Glenn M. Renwick
 President and Chief Executive Officer
 August 13, 2002

Subscribed and sworn to before me this 13th day of August, 2002.


 Notary Public



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My Commission Expires:
 DAVID M. COFFEY, Attorney At Law
 Notary Public - State of Ohio
 My commission has no expiration date.
 Section 147.03 R. C.