

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 27, 2003

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.)

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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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Item 9. Regulation FD Disclosure.

On June 27, 2003, 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.

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 27, 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 601**

**Form 8-K  
Exhibit No.**

**Description**

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Report on Loss Reserving Practices, dated June 2003