

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) January 21, 2004

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)

TABLE OF CONTENTS

FORM 8-K

Item 12. Results of Operations and Financial Condition.

SIGNATURES

EXHIBIT INDEX

EX-99 News Release Dated January 21, 2004

Item 12. Results of Operations and Financial Condition.

On January 21, 2004, The Progressive Corporation (the "Company") issued a News Release containing financial results of the Company for the three months and twelve months ended December 31, 2003 (the "News Release"). A copy of the News Release 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: January 21, 2004

THE PROGRESSIVE CORPORATION

By: /s/ Jeffrey W. Basch
Name: Jeffrey W. Basch
Title: Vice President and
Chief Accounting Officer

EXHIBIT INDEX

<u>Exhibit No.</u> <u>Under Reg.</u> <u>S-K Item</u> <u>601</u>	<u>Form 8-K</u> <u>Exhibit</u> <u>No.</u>	<u>Description</u>
99	99	News Release dated January 21, 2004, containing financial results of The Progressive Corporation for the three months and twelve months ended December 31, 2003