

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) February 13, 2004

THE PROGRESSIVE CORPORATION  
(Exact name of registrant as specified in its charter)

<u>Ohio</u> (State or other jurisdiction of incorporation)	<u>1-9518</u> (Commission File Number)	<u>34-0963169</u> (IRS Employer Identification No.)
<u>6300 Wilson Mills Road, Mayfield Village, Ohio</u> (Address of principal executive offices)	<u>44143</u> (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**

[Item 9. Regulation FD Disclosure.](#)  
[Signature](#)  
[EX-99 News Release](#)

Item 9. Regulation FD Disclosure.

On February 13, 2004, The Progressive Corporation (the “Company”) issued a News Release containing financial results of the Company for the month of January 2004 (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: February 13, 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. S-K</u> <u>Item 601</u>	<u>Form 8-K</u> <u>Exhibit No.</u>	<u>Description</u>
99	99	News Release dated February 13, 2004, containing financial results of The Progressive Corporation for the month of January 2004