PROGRESSIVE CORP/OH/ Form 8-K April 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) April 14, 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 <u>440-461-5000</u>

Not Applicable

(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition.

On April 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 March 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: April 14, 2004

THE PROGRESSIVE CORPORATION

| By: | /s/ Jeffrey W. Basch |
|-----|---|
| | Jeffrey W. Basch Vice President and Chief Accounting Officer |

EXHIBIT INDEX

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