

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 22, 2003

**THE PROGRESSIVE CORPORATION**

(Exact name of registrant as specified in its charter)

|  |                             |   |
|--|-----------------------------|---|
| Ohio   | 1-9518                      | 34-0963169                              |
| (State or other<br>jurisdiction of<br>incorporation) | (Commission File<br>Number) | (IRS Employer<br>Identification<br>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)

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**Item 9. Regulation FD Disclosure.**

On January 22, 2003, 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, 2002 (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 22, 2003

THE PROGRESSIVE CORPORATION

By: /s/ W. Thomas Forrester

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Name: W. Thomas Forrester  
Title: Vice President and Chief  
Financial Officer

## EXHIBIT INDEX

| <b>Exhibit No.<br/>Under Reg.<br/>S-K Item<br/>601</b> | <b>Form 8-K<br/>Exhibit<br/>No.</b> | <b>Description</b>   |
|--|-------------------------------------|--|
| 99   | 99                                  | News Release dated January 22, 2003, containing financial results of The Progressive Corporation for the three months and twelve months ended December 31, 2002. |