

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) December 12, 2003

THE PROGRESSIVE CORPORATION

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(Exact name of registrant as specified in its charter)

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Ohio

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1-9518

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34-0963169

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(State or other  
jurisdiction of  
incorporation)

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(Commission File  
Number)

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(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

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Not Applicable

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

Item 9. Regulation FD Disclosure.

On December 12, 2003, The Progressive Corporation (the "Company") issued a News Release containing financial results of the Company for the month of November 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: December 12, 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

<u>Exhibit No. Under Reg. S-K Item 601</u>	<u>Form 8-K Exhibit No.</u>	<u>Description</u>
99	99	News Release dated December 12, 2003, containing financial results of The Progressive Corporation for the month of November 2003