

PROGRESSIVE CORP/OH/

Form 8-K

February 15, 2006

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**UNITED STATES 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 15, 2006**  
**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)   |                          |                                   |

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure

On February 15, 2006, The Progressive Corporation issued a news release containing financial results for the company and its subsidiaries for the month of January 2006. A copy of the news release is attached hereto as Exhibit 99.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

See exhibit index on page 4.

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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 hereunto duly authorized.

Dated: February 15, 2006

THE PROGRESSIVE CORPORATION

By: /s/ Jeffrey W. Basch

Name: Jeffrey W. Basch

Title: Vice President and Chief Accounting  
Officer

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**EXHIBIT INDEX**

| Exhibit No.<br>Under Reg.<br>S-K Item 601<br>(99) | Form 8-K<br>Exhibit<br>No.<br>99 | Description  |
|---|----------------------------------|--|
|   |                                  | News release dated February 15, 2006, containing financial results of The Progressive Corporation and its subsidiaries for the month of January 2006 |

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