PROGRESSIVE CORP/OH/

Form 4

September 29, 2005

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

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January 31, 2005

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

See Instruction 1(b).

obligations

may continue.

(Print or Type Responses)

5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading BAUER ALAN R Issuer Symbol PROGRESSIVE CORP/OH/ [PGR] (Check all applicable) (Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) Director 10% Owner _X__ Officer (give title _ Other (specify 6300 WILSON MILLS ROAD 09/28/2005

below) below) Group President - / Direct Business (Street)

4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line)

> _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person

MAYFIELD VILLAGE, OH 44143

1. Name and Address of Reporting Person *

(City)	(State)	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	4. Securit or Dispos (Instr. 3, 4	ed of (5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common	09/28/2005		M	47,400	A	\$ 22.7916	89,339	D		
Common	09/28/2005		M	28,200	A	\$ 41.3333	117,539	D		
Common	09/28/2005		S	5,000	D	\$ 104.25	112,539	D		
Common	09/28/2005		S	34,400	D	\$ 104	78,139	D		
Common	09/28/2005		S	22,200	D	\$ 103.5	55,939	D		
Common	09/28/2005		S	1,200	D	\$ 103.6	54,739	D		
Common	09/28/2005		S	1,000	D	\$ 103.7	53,739	D		

Common	09/28/2005	S	2,000	D	\$ 103.75	51,739	D	
Common	09/28/2005	S	1,500	D	\$ 103.95	50,239	D	
Common	09/28/2005	S	1,500	D	\$ 104.05	48,739	D	
Common	09/28/2005	S	6,800	D	\$ 103.8	41,939	D	
Common						22,625.854	I	401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	TransactionDerivative Code Securities		vative Expiration Date rities (Month/Day/Year) ired (A) isposed of r. 3, 4,		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Option	\$ 22.7916	09/28/2005		M		47,400	01/01/2002	12/31/2006	Common	47,400
Employee Option	\$ 41.3333	09/28/2005		M		28,200	01/01/2003	12/31/2007	Common	28,200

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Reporting Owners

Reporting Owner Name / Address	Keiauonsnips							
	Director	10% Owner	Officer	Other				
BAUER ALAN R 6300 WILSON MILLS ROAD MAYFIELD VILLAGE, OH 44143			Group President -	Direct Business				
O' 1								

Signatures

David M. Coffey, by Power of Attorney 09/29/2005

**Signature of Reporting Person Date

Reporting Owners 2

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Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.