PROGRESSIVE CORP/OH/ Form 8-K April 20, 2007

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) April 20, 2007 THE PROGRESSIVE CORPORATION

(Exact name of registrant as specified in its charter)

Ohio 1-9518 34-0963169

(State or other jurisdiction of Number) (Commission File (IRS Employer jurisdiction of Number) 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):

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

Item 2.02 Results of Operations and Financial Condition.

On April 20, 2007, Glenn M. Renwick, President and Chief Executive Officer of The Progressive Corporation, will summarize the first quarter 2007 operating results and provide an update on the status of the Company during the Company s 2007 Annual Meeting of Shareholders. A copy of Mr. Renwick s prepared remarks are attached hereto as Exhibit 99.

Item 7.01 Regulation FD Disclosure.

See the information provided under Item 2.02 above and on the attached Exhibit 99.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

See exhibit index on page 4.

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: April 20, 2007

THE PROGRESSIVE CORPORATION

By: /s/ Jeffrey W. Basch

Name: Jeffrey W. Basch Title: Vice President and

Chief Accounting Officer

- 3 -

EXHIBIT INDEX

Exhibit No. Form 8-K
Under Reg. Exhibit
S-K Item 601 No. Description

99

(99)

Copy of the prepared remarks that Glenn M. Renwick, President and Chief Executive

Officer of The Progressive Corporation, will read at the Company s 2007 Annual Meeting

of Shareholders on April 20, 2007

- 4 -