PROGRESSIVE CORP/OH/
Form 4
January 29, 2008

FORM 4

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

OMB APPROVAL
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person *
KELLY JEFFREY D

(Last) (First) (Middle)

6300 WILSON MILLS ROAD

(Street)

MAYFIELD VILLAGE, OH 44143

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
PROGRESSIVE CORP/OH/ [PGR]

3. Date of Earliest Transaction (Month/Day/Year)
01/28/2008

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer
(Check all applicable)
__X__ Director
_____ 10% Owner
_____ Officer (give title below)
_____ Other (specify below)

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

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. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			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)
			Code	V	Amount	(A) or (D)	Price			
Common	01/28/2008		M		35,045	A	$ 4.7456	92,489	D	
Common	01/28/2008		S		1,300	D	$ 18.505	91,189	D	
Common	01/28/2008		S		400	D	$ 18.515	90,789	D	
Common	01/28/2008		S		100	D	$ 18.52	90,689	D	
Common	01/28/2008		S		1,200	D	$ 18.525	89,489	D	
Common	01/28/2008		S		13,645	D	$ 18.53	75,844	D	
Common	01/28/2008		S		4,400	D	$ 18.5301	71,444	D	
Common	01/28/2008		S		1,000	D	$ 18.535	70,444	D	
Common	01/28/2008		S		100	D	$ 18.54	70,344	D	

Common	01/28/2008	S	200	D	$ 18.555	70,144	D
Common	01/28/2008	S	3,000	D	$ 18.56	67,144	D
Common	01/28/2008	S	300	D	$ 18.57	66,844	D
Common	01/28/2008	S	100	D	$ 18.585	66,744	D
Common	01/28/2008	S	800	D	$ 18.62	65,944	D
Common	01/28/2008	S	2,300	D	$ 18.63	63,644	D
Common	01/28/2008	S	3,200	D	$ 18.6401	60,444	D
Common	01/28/2008	S	1,500	D	$ 18.65	58,944	D
Common	01/28/2008	S	1,500	D	$ 18.66	57,444	D

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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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)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		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
2000 Director Option	$ 4.7456	01/28/2008		M			35,045	10/22/2000	04/21/2010	Common	35,045

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KELLY JEFFREY D 6300 WILSON MILLS ROAD MAYFIELD VILLAGE, OH 44143	X			

Signatures

David M. Coffey, by Power of Attorney	01/29/2008
**Signature of Reporting Person	Date

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.
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