

Zlatkus Lizabeth H
 Form 4
 November 09, 2009

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 *
 Zlatkus Lizabeth H

2. Issuer Name and Ticker or Trading Symbol
 HARTFORD FINANCIAL SERVICES GROUP INC/DE [HIG]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)
 11/05/2009

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 Executive Vice President

THE HARTFORD FINANCIAL SERVICES GROUP -, ONE HARTFORD PLAZA
 (Street)

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

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

HARTFORD, CT 06155
 (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. 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 Ownership (Instr. 4)
				(A) or (D) Price			
Restricted Stock Units					19,303.097	D	
Restricted Stock					6,900	D	
Common Stock					29,858.416	D	

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

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SEC 1474 (9-02)

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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. U (In
				Code V	(A)	(D)	
						Date Exercisable	Expiration Date
Stock Options	\$ 65.99					<u>(1)</u>	02/20/2014
Stock Options	\$ 71.27					<u>(2)</u>	02/19/2015
Stock Options	\$ 83					<u>(3)</u>	02/15/2016
Stock Options	\$ 93.69					<u>(4)</u>	02/27/2017
Stock Options	\$ 92.69					<u>(5)</u>	07/30/2017
Stock Options	\$ 74.88					<u>(6)</u>	02/26/2018
Stock Options	\$ 7.04					<u>(7)</u>	02/25/2019
Restricted Units	<u>(8)</u>					<u>(8)</u>	02/25/2012 ⁽⁸⁾
Restricted Units	<u>(9)</u>	11/05/2009		A	19,278.607	11/05/2012 ⁽⁹⁾	11/05/2012 ⁽⁹⁾
Deferred Units	<u>(10)</u>	11/05/2009		A	6,192.994	11/05/2011 ⁽¹⁰⁾	11/05/2011 ⁽¹⁰⁾
Deferred Units	<u>(10)</u>	11/05/2009		F ⁽¹¹⁾	149.672	<u>(10)</u>	<u>(10)</u>

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Zlatkus Lizabeth H THE HARTFORD FINANCIAL SERVICES GROUP - ONE HARTFORD PLAZA			Executive Vice President	

HARTFORD, CT 06155

Signatures

/s/ Donald C. Hunt, POA for Lizabeth Zlatkus by Power of Attorney of Lizabeth Zlatkus
dated July 26, 2007.

11/09/2009

__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).
- (1) The option became fully exercisable as of February 18, 2007, the third anniversary of the grant date.
- (2) The option became fully exercisable as of February 17, 2008, the third anniversary of the grant date.
- (3) The option became fully exercisable on February 15, 2009, the third anniversary of the grant date.
- (4) One-third of the option became exercisable on February 27, 2008, an additional one-third of the option became exercisable on February 27, 2009, and the remaining one-third of the option becomes exercisable on February 27, 2010, the third anniversary of the grant date.
- (5) One-third of the option became exercisable on July 30, 2008, an additional one-third of the option became exercisable on July 30, 2009, and the remaining one-third of the option will become exercisable on July 30, 2010, the third anniversary of the grant date.
The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 26, 2011, three years from the date of the grant.
- (6) The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 25, 2012, three years from the date of the grant.
- (7) Each restricted unit will be settled in cash on the expiration date for an amount equal to the company's closing stock price on the New York Stock Exchange on the expiration date.
- (8) Each restricted unit will be settled in cash as soon as practicable after, and in any event within 90 days after, the later to occur of (i) November 5, 2012 or (ii) the date the value of such restricted units can be paid in accordance with applicable law (the "Valuation Date"). The cash settlement payable per unit shall be equal to the closing stock price per share of the company's common stock on the Valuation Date as reported on the New York Stock Exchange.
- (9) Each deferred unit will be settled in cash as soon as practicable after, and in any event within 90 days after, the second anniversary of the grant date for an amount equal to the company's closing stock price on the New York Stock Exchange on the settlement date. Deferred units are fully vested when credited.
- (10) Transaction involving a disposition to the Company of deferred units in satisfaction of tax obligations in connection with the vesting of deferred units.
- (11)

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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