ZWIENER DAVID K

Check this box

if no longer

Section 16.

Form 4 or

subject to

Form 4

August 09, 2005

FORM 4

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

OMB Number:

3235-0287

January 31, Expires: 2005

OMB APPROVAL

Estimated average 0.5

burden hours per response...

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading ZWIENER DAVID K Issuer Symbol HARTFORD FINANCIAL (Check all applicable) SERVICES GROUP INC/DE [HIG] (Last) (First) (Middle) 3. Date of Earliest Transaction _X__ Director 10% Owner _X__ Officer (give title Other (specify (Month/Day/Year) below) THE HARTFORD FINANCIAL 08/08/2005 **Executive Vice President** SERVICES GROUP, HARTFORD **PLAZA** (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

HARTFORD, CT 06115

(State) (Zip)

(City)	(State)	(Zip) Tab	le I - Non-I	Derivative	Secur	ities Acquire	ed, Disposed of, o	r Beneficially	Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactio Code (Instr. 8)		ed of (4 and 5 (A)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Restricted Stock Units			Code V	Amount	or (D)	Price	(Instr. 3 and 4) 14,145.7177	D	
Restricted Stock							15,200	D	
Common Stock	08/08/2005		M(1)	25,000	A	\$ 47.966	104,823	D	
Common Stock	08/08/2005		S <u>(1)</u>	25,000	D	\$ 76.6413	79,823	D	

Edgar Filing: ZWIENER DAVID K - Form 4

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.

SEC 1474 (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)	5. Number of onDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exer Expiration D (Month/Day/	ate	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
Stock Option	\$ 45.5	08/08/2005		M(1)		13,791	(2)	10/16/2008	Common Stock	13,791
Stock Option	\$ 51	08/08/2005		M(1)		11,209	(3)	02/20/2009	Common Stock	11,209
Stock Option	\$ 34						<u>(4)</u>	02/18/2010	Common Stock	22,696
Stock Option	\$ 62.07						(5)	02/23/2011	Common Stock	126,883
Stock Option	\$ 65.85						<u>(6)</u>	02/23/2012	Common Stock	120,934
Stock Option	\$ 65.99						<u>(7)</u>	02/20/2014	Common stock	63,723
Stock Option	\$ 71.27						(8)	02/19/2015	Common Stock	43,339

Reporting Owners

Reporting Owner Name / Address	Relationships				
	Director	10% Owner	Officer	Other	
ZWIENER DAVID K THE HARTFORD FINANCIAL SERVICES GROUP HARTFORD PLAZA HARTFORD, CT 06115	X		Executive Vice President		

Reporting Owners 2

Signatures

/s/ Steven L. Bray, POA for David K. Zwiener by Power of Attorney of David K. Zwiener dated February 19, 2004

08/09/2005

**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) Transaction effected pursuant to a pre-planned trading plan entered into in accordance with Rule 10b5-1 of the Securities Exchange Act of 1934.
- (2) The option became fully exercisable as of March 31, 1999, following the achievement of the following criteria: the closing price of the Issuer's Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- (3) The option became fully exercisable as of August 16, 2000, following the achievement of the following criteria: the closing price of the Issuer's Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- (4) The option became fully exercisable as of April 11, 2000, following the achievement of the following criteria: the closing price of the Issuer?s Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- (5) The option became fully exercisable as of July 27, 2005, following the achievement of the following criteria: the closing price of the Issuer's Common Stock on the New York Stock Exchange reached 125% of the grant price for at least 10 consecutive trading days.
- (6) The option becomes fully exercisable upon the earlier of: (i) February 21, 2009 (seven years from the grant date) and (ii) the closing price of the Issuer's Common Stock on the New York Stock Exchange reaches 125% of the grant price for at least 10 consecutive trading days.
- One-third of the option became exercisable on February 18, 2005, an additional one-third of the option will become exercisable on
- (7) February 18, 2006 and the remaining one-third of the option will become exercisable on February 18, 2007, the third anniversary of the grant date.
- The option becomes fully exercisable upon the later of: (i) the closing price of the Issuer's Common Stock on the New York Stock

 (8) Exchange reaches 125% of the grant price for at least 10 consecutive trading days and (ii) February 17, 2008 (three years from the grant date)

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.

Signatures 3