

AYER RAMANI  
Form 4  
February 18, 2009

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
AYER RAMANI

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)  
02/15/2009

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Chairman and CEO

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 Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (D) Price			
Restricted Stock Units					50,872.576	D	
Restricted Stock					23,533	D	
Common Stock					16,900	I <sup>(1)</sup>	By Limited Liability Company
Common Stock	02/15/2009		F <sup>(2)</sup>	8,134 D	\$ 286,853.27	D	12.46

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

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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 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)	8. Price or Value of Underlying Securities (Instr. 3 and 4)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 34					(3)		02/18/2010		Common Stock	228,294
Stock Option	\$ 62.07					(4)		02/23/2011		Common Stock	222,046
Stock Option	\$ 65.85					(5)		02/23/2012		Common Stock	201,556
Stock Option	\$ 37.37					(6)		02/22/2013		Common Stock	171,465
Stock Option	\$ 65.99					(7)		02/20/2014		Common Stock	96,723
Stock Option	\$ 71.27					(8)		02/19/2015		Common Stock	79,454
Stock Option	\$ 83					(9)		02/15/2016		Common Stock	71,750
Stock Option	\$ 93.69					(10)		02/27/2017		Common Stock	61,313
Stock Option	\$ 74.88					(11)		02/26/2018		Common Stock	85,771

## Reporting Owners

Reporting Owner Name / Address

### Relationships

Director    10% Owner    Officer    Other

AYER RAMANI  
THE HARTFORD FINANCIAL SERVICES GROUP -  
ONE HARTFORD PLAZA  
HARTFORD, CT 06155

X

Chairman and CEO

## Signatures

/s/ Terence D. Shields, POA for Ramani Ayer by Power of Attorney of Ramani Ayer dated  
July 26, 2007.

02/18/2009

\_\_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) Shares of common stock held by a Limited Liability Company of which Mr. Ayer and his spouse are the co-managing and sole members.
- (2) Transaction involving a disposition to the Company of equity securities in satisfaction of tax withholding obligations in connection with vesting of Restricted Stock Units.
- (3) 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.
- (4) 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.
- (5) The option became fully exercisable on November 17, 2005, following the achievement of the following criteria: the closing price of the Company'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 became fully exercisable as of June 18, 2003, 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 10 consecutive trading days.
- (7) The option became fully exercisable as of February 18, 2007, the third anniversary of the grant date.
- (8) The option became fully exercisable on February 17, 2008, the third anniversary of the grant date.
- (9) The option became fully exercisable on February 15, 2009, the third anniversary of the grant date.
- (10) 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 27, 2010, three years from the date of the grant.
- (11) 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.

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.