Bennett Jonathan R Form 3 February 26, 2009

FORM 3

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

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF

OMB APPROVAL

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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 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement HARTFORD FINANCIAL SERVICES GROUP INC/DE A Bennett Jonathan R (Month/Day/Year) [HIG] 02/16/2009 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) ONE HARTFORD PLAZA (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) Director 10% Owner _X_ Form filed by One Reporting _X__ Officer Other Person HARTFORD. CTÂ 06155 (give title below) (specify below) _ Form filed by More than One **Executive Vice President** Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 1. Title of Security 2. Amount of Securities 3. 4. Nature of Indirect Beneficial (Instr. 4) Beneficially Owned Ownership Ownership (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Restricted Stock Units D Â 4,074.396 Â Restricted Stock 2,933 D Â Common Stock 8,693.23 D Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02) 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.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial Ownership
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	(Instr. 5)

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			(Instr. 4)		Price of	Derivative	
	Date Expiration Exercisable Date	Expiration Date	Title	Amount or Number of Shares	Derivative Security	Security: Direct (D) or Indirect (I) (Instr. 5)	
Stock Option	(1)	02/21/2012	Common Stock	4,080	\$ 65.85	D	Â
Stock Option	(2)	02/18/2014	Common Stock	3,983	\$ 65.99	D	Â
Stock Option	(3)	02/15/2016	Common Stock	3,440	\$ 83	D	Â
Stock Option	(4)	02/27/2017	Common Stock	3,662	\$ 93.69	D	Â
Stock Option	(5)	07/30/2017	Common Stock	1,590	\$ 92.69	D	Â
Stock Option	(6)	02/26/2018	Common Stock	6,975	\$ 74.88	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Bennett Jonathan R ONE HARTFORD PLAZA HARTFORD, CT 06155	Â	Â	Executive Vice President	Â

Signatures

/s/ Amanda Grabowski Aquino, by POA for Jonathan R. Bennett dated February 24, 2009.

02/26/2009

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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 on February 21, 2005, the third anniversary of the grant date.
- (2) The option became fully exercisable on February 18, 2007, the third anniversary of the grant date.
- (3) The option became fully exercisable on February 15, 2009, the third anniversary of the grant date.
- One-third of the option became exercisable on February 27, 2008, an additional one-third of the option will become exercisable on (4) February 27, 2009 and the remaining one-third of the option will become exercisable on February 27, 2010, the third anniversary of the grant date.
- One-third of the option became exercisable on July 30, 2008, an additional one-third of the option will become 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.
- One-third of the option became exercisable on February 26, 2009, an additional one-third of the option will become exercisable on (6) February 26, 2010 and the remaining one-third of the option will become exercisable on February 26, 2011, the third anniversary of the grant date.

Reporting Owners 2

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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.