

HARTFORD FINANCIAL SERVICES GROUP INC/DE
 Form 4
 July 21, 2005

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL
 OMB Number: 3235-0287
 Expires: January 31, 2005
 Estimated average burden hours per response... 0.5

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 *
 ZNAMIEROWSKI DAVID M

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

(Last) (First) (Middle)
 THE HARTFORD FINANCIAL SERVICES GROUP, HARTFORD PLAZA

3. Date of Earliest Transaction (Month/Day/Year)
 07/19/2005

(Street)
 HARTFORD, CT 06115

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

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 Ownership (Instr. 4)
				(A) or (D)	Price		
Restricted Stock Units					5,186.7632	D	
Restricted Stock					14,000	D	
Common Stock	07/19/2005		F(1)	1,962	D	\$ 79.14	6,543 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 SEC 1474 (9-02)

required to respond unless the form displays a currently valid OMB control number.

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. Amount or Number of Shares
Stock Option	\$ 59.0917					<u>(2)</u> 02/20/2009	Common Stock	7,911
Stock Option	\$ 39.3041					<u>(3)</u> 02/18/2010	Common Stock	11,782
Stock Option	\$ 47.642					<u>(4)</u> 02/21/2008	Common Stock	9,869
Stock Option	\$ 44.5221					<u>(5)</u> 10/16/2008	Common Stock	3,487
Stock Option	\$ 56.375					03/01/2004 ⁽⁶⁾ 07/21/2010	Common Stock	12,375
Stock Option	\$ 62.07					<u>(7)</u> 02/23/2011	Common Stock	24,031
Stock Option	\$ 65.85					<u>(8)</u> 02/23/2012	Common Stock	44,790
Stock Option	\$ 37.37					<u>(9)</u> 02/22/2013	Common Stock	46,571
Stock Option	\$ 65.99					<u>(10)</u> 02/20/2014	Common Stock	25,034
Stock Option	\$ 71.27					<u>(11)</u> 02/19/2015	Common Stock	15,891

Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer Other

ZNAMIEROWSKI DAVID M
THE HARTFORD FINANCIAL SERVICES GROUP
HARTFORD PLAZA
HARTFORD, CT 06115

Executive Vice President

Signatures

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

07/21/2005

__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 involving a disposition to the Company of equity securities upon exercise of tax withholding rights in connection with the vesting of shares of Restricted Stock.
- (2) The option became fully exercisable as of February 18, 2002, the third anniversary of the grant.
- (3) The option became fully exercisable on February 16, 2003, the third anniversary of the grant.
- (4) The option became fully exercisable as of February 19, 2001, the third anniversary of the grant.
- (5) The option became fully exercisable as of October 14, 2001, the third anniversary of the grant.
- (6) On July 19, 2000, the reporting person was granted an option to purchase shares of common stock. The option cumulatively vests in four equal installments, subject to the Issuer's satisfaction of certain performance criteria each year. The performance criteria for 2000, 2001 and 2002 were met, resulting in vesting of the option as to 12,375 shares, which shall be exercisable commencing March 1, 2004.
- (7) The option becomes fully exercisable upon the earlier of: (i) February 21, 2008 (seven years from the February 21, 2001 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.
- (8) The option becomes fully exercisable upon the earlier of: (i) February 21, 2009 (seven years from the February 21, 2002 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.
- (9) The option became fully exercisable on June 18, 2003, 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.
- (10) One-third of the option became exercisable on February 18, 2005, an additional one-third of the option will become exercisable on 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.
- (11) The options will become exercisable upon the later of: (i) the date upon which the closing price of the underlying common stock on the New York Stock Exchange equals or exceeds 125% of the option exercise price for a period of at least 10 consecutive trading days and (ii) 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.