

HARTFORD FINANCIAL SERVICES GROUP INC/DE  
Form 8-K  
August 27, 2002

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

FORM 8-K

CURRENT REPORT

Pursuant to Sections 13 or 15(d) of the

Securities Exchange Act of 1934

Date of Report (Date of earliest event  
reported): August 27, 2002

The Hartford Financial Services Group, Inc.  
(Exact name of registrant as specified in its charter)

Delaware	0-19277	13-3317783
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(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

The Hartford Financial Services Group, Inc.  
Hartford Plaza  
Hartford, Connecticut 06115-1900  
(Address of principal executive offices)  
(Zip Code)

(860) 547-5000  
(Registrant's telephone number, including area code)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

The following document is filed with reference to and hereby incorporated by reference into the Registration Statement on Form S-3 (File No. 333-88762), of The Hartford Financial Services Group, Inc. filed with the Securities and Exchange Commission on May 21, 2001:

(c) Exhibits

Exhibit 12.01 Computation of Ratio of Earnings to Fixed Charges.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

The Hartford Financial Services Group, Inc.  
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(Registrant)

Date: August 27, 2002

By: /s/ Neal S. Wolin  
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Name: Neal S. Wolin  
Title: Executive Vice President  
and General Counsel

EXHIBIT INDEX

EXHIBIT NUMBER -----	DESCRIPTION -----
12.01	Computation of Ratio of Earnings to Fixed Charges.