ZWIENER DAVID K

Stock

Form 4

November 09, 2005

FORM	л Л							OMB AP	PROVAL	
1 Oni	UNITED S	STATES SEC V	URITIES . Vashingtor			NGE CO	OMMISSION	OMB Number:	3235-0287	
Check to if no lor	nger	STATEMENT OF CHANGES IN BENEFICIAL OWN SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange						Expires:	January 31,	
subject Section Form 4 Form 5	STATEM 16. or							Estimated ave burden hour response		
obligation may con <i>See</i> Inst 1(b).	ons Section 17(a		Utility Ho	lding Cor	npan	y Act of 1	935 or Section			
(Print or Type	Responses)									
1. Name and Address of Reporting Person * ZWIENER DAVID K			2. Issuer Name and Ticker or Trading Symbol HARTFORD FINANCIAL				5. Relationship of Reporting Person(s) to Issuer			
			VICES GR			[HIG]	(Check all applicable)			
(Last)	(First) (M		3. Date of Earliest Transaction			_	_X Director _X Officer (give		Owner (specify	
	TFORD FINANCI S GROUP, HARTI	IAL 11/0	th/Day/Year) 7/2005				elow)	below) re Vice Preside		
	(Street)		Amendment, [Month/Day/Ye	_	ıl	A	o. Individual or Joi Applicable Line) X_ Form filed by O Form filed by M	ne Reporting Per	son	
HARTFOR	RD, CT 06115					F	Person	ore than One Rep	orung	
(City)	(State)	(Zip)	Table I - Non-	Derivative	Secur	ities Acqui	red, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, any (Month/Day/Yea	Code	4. Securit omr Dispos (Instr. 3,	ed of		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)	
Restricted Stock Units			Code V	Amount	(D)	Price	14,145.7177	D		
Restricted Stock							15,200	D		
Common Stock	11/07/2005		M(1)	25,000	A	\$ 51	104,987	D		
Common	11/07/2005		S(1)	25,000	D	\$	79,987	D		

 $S_{\underline{(1)}}$

25,000 D

79,987

84.0269

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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. Transactio Code (Instr. 8)	Secu Acqu or Di (D)	rities uired (A) isposed of r. 3, 4,	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	\$ 51	11/07/2005		M(1)		25,000	(2)	02/20/2009	Common Stock	25,000
Stock Option	\$ 34						(3)	02/18/2010	Common Stock	22,696
Stock Option	\$ 62.07						<u>(4)</u>	02/23/2011	Common Stock	126,883
Stock Option	\$ 65.85						<u>(5)</u>	02/23/2012	Common Stock	120,934
Stock Option	\$ 65.99						<u>(6)</u>	02/20/2014	Common stock	63,723
Stock Option	\$ 71.27						<u>(7)</u>	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			Executive Vice President			
HARTFORD PLAZA	Λ		Executive vice President			
HARTFORD, CT 06115						

Signatures

/s/ Amanda Grabowski Aquino, POA for David K. Zwiener by Power of Attorney of David K. Zwiener dated February 19, 2004

11/09/2005

**Signature of Reporting Person

Date

Reporting Owners 2

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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 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.
- (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 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 (6) 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 (7) 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.