Kreczko Alan J Form 4 March 01, 2012

FORM 4

OMB APPROVAL

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

OMB 3235-0287 Number:

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

January 31, Expires: 2005 Estimated average

0.5

Form 4 or Form 5 obligations

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

SECURITIES

burden hours per response...

may continue. See Instruction

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * Kreczko Alan J

(First)

(Street)

(Ctata)

2. Issuer Name and Ticker or Trading

5. Relationship of Reporting Person(s) to Issuer

Symbol

HARTFORD FINANCIAL SERVICES GROUP INC/DE [HIG]

(Check all applicable)

(Last)

(Middle)

(7:-

3. Date of Earliest Transaction

Director 10% Owner _X__ Officer (give title

(Month/Day/Year)

Other (specify

02/28/2012

below) E.V.P. and General Counsel

4. If Amendment, Date Original

6. Individual or Joint/Group Filing(Check

Filed(Month/Day/Year)

Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting

Person

HARTFORD, CT 06155

ONE HARTFORD PLAZA

(City)	(State)	(Zip) Tabl	e I - Non-I	Derivative Sec	uritie	s Acquire	d, Disposed of, o	r Beneficially	Owned
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if any (Month/Day/Year)		3. 4. Securities Acquired (A) Transaction Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)			Securities Ownership Inc Beneficially Form: Be Owned Direct (D) Ox	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common Stock	03/01/2012		M	18,235.93	A	<u>(1)</u>	27,144.483	D	
Common Stock	03/01/2012		D	18,235.93	D	\$ 20.48	8,908.553	D	
Restricted Stock Units							14,996.246	D	

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form

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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)	Code	5. Number iorDerivative Acquired Disposed (Instr. 3, 4	e Securities (A) or of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and An Underlying Sec (Instr. 3 and 4)
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title N
Stock Options	\$ 65.99			Code	(A)	(D)	(2)	02/20/2014	Common Stock
Stock Options	\$ 83						<u>(3)</u>	02/15/2016	Common Stock
Stock Options	\$ 93.69						<u>(4)</u>	02/27/2017	Common Stock
Stock Options	\$ 92.69						<u>(5)</u>	07/30/2017	Common Stock
Stock Options	\$ 74.88						<u>(6)</u>	02/26/2018	Common Stock
Stock Options	\$ 7.04						<u>(7)</u>	02/25/2019	Common Stock
Stock Option	\$ 28.91						<u>(8)</u>	03/01/2021	Common Stock
Stock Options	\$ 20.63	02/28/2012		A	60,729		<u>(9)</u>	02/28/2022	Common Stock
Restricted Units	(1)	03/01/2012		M		18,235.93	<u>(1)</u>	02/25/2012	Common Stock
Restricted Units	<u>(10)</u>						(10)	02/25/2013	Common Stock
Deferred Units	(11)						(11)	05/03/2013	Common Stock

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
Kreczko Alan J			E.V.P. and					
ONE HARTFORD PLAZA			General					
HARTFORD, CT 06155			Counsel					

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Signatures

/s/ Anthony J. Salerno POA for Alan J. Kreczko dated January 27, 2012.

03/01/2012

**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).
- Each restricted unit is equal to one share of the Company's common stock. On March 1, 2012, 18,235.930 of the reporting person's restricted units were settled for cash based upon the Company's closing stock price on the New York Stock Exchange on February 24, 2012.
- (2) The option became fully exercisable as of 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.
- (4) The option became fully exercisable on February 27, 2010, the third anniversary of the grant date.
- (5) The option became fully exercisable on July 30, 2010, three years from the date of the grant.
- (6) The option became fully exercisable on February 26, 2011, three years from the date of the grant.
- (7) All options became exercisable on February 25, 2012, the third anniversary of the grant date.
- One third of the option became exercisable on March 1, 2012, an additional one third of the option will become exercisable on March 1, 2013 and the remaining one-third of the option will become exercisable on March 1, 2014, the third anniversary of the grant date.
- One-third of the option will become exercisable on February 28, 2013, an additional one-third of the option will become exercisable on February 28, 2014 and the remaining one-third of the option will become exercisable on February 28, 2015, the third anniversary of the grant date.
- Each restricted unit will be settled in cash as soon as practicable, and in any event within 90 days, after February 25, 2013 (the
- (10) "Valuation Date"). The cash settlement payable per unit shall be equal to the closing stock price per share of the Company's common stock on the valuation date as reported on the New York Stock Exchange.
- One-third of the deferred unit award will be settled in cash as soon as practicable after, and in any event within 90 days after, the first, second and third anniversaries of the grant date (May 3, 2010) based on the Company's closing stock price on the New York Stock Exchange on the applicable anniversary date. Deferred units are fully vested when credited.

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.

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