Whelley Eileen Goss Form 4 February 22, 2010

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

OMB 3235-0287 Number: January 31,

OMB APPROVAL

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

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response...

Form 4 or Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address Whelley Eileen G	Symbol HART	FORD FIN	Ticker or Trading NANCIAL DUP INC/DE [HIG]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
, , ,	,	Middle) 3. Date (Month/	of Earliest Tr Day/Year)		DirectorX Officer (give below)		Owner r (specify	
ONE HARTFORI	02/18/2	2010		Executive Vice President				
(Si	4. If Am	endment, Da	te Original	6. Individual or Joint/Group Filing(Check				
		Filed(Me	onth/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person			
HARTFORD, CT				Form filed by More than One Reporting Person				
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
	ansaction Date ath/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year	Code	4. Securities Acquired on(A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	

Code V Amount

or

(D)

Price

(Instr. 3 and 4)

Restricted 4,515.546 D Stock Units Restricted 5,867 D Stock Common $M^{(1)}$ D 02/18/2010 322.15 A 3,729.191 Stock Common 02/18/2010 $F^{(2)}$ 127 D 3,604.655 D Stock

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

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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)	5. Number on Derivative Securities (A) or Dis (D) (Instr. 3, 4)	Acquired sposed of	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and A Underlying S (Instr. 3 and
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title
Stock Option	\$ 84.9						(3)	12/06/2016	Common Stock
Stock Option	\$ 93.69						<u>(4)</u>	02/27/2017	Common Stock
Stock Option	\$ 74.88						<u>(5)</u>	02/26/2018	Common Stock
Stock Option	\$ 7.04						<u>(6)</u>	02/25/2019	Common Stock
Restricted Units	<u>(7)</u>						<u>(7)</u>	02/25/2012(7)	Common Stock
Restricted Units	<u>(8)</u>						(8)	11/05/2012(8)	Common Stock (8)
Deferred Units	<u>(9)</u>						<u>(9)</u>	11/05/2011(9)	Common Stock (9)
Performance Shares	\$ 24.14	02/18/2010		A <u>(1)</u>	322.15		<u>(1)</u>	<u>(1)</u>	Common Stock
Performance Shares	\$ 24.14	02/18/2010		M(1)		322.15	<u>(1)</u>	<u>(1)</u>	Common Stock

Reporting Owners

Reporting Owner Name / Address	Relationships					
r	Director	10% Owner	Officer	Other		
Whelley Eileen Goss						
ONE HARTFORD PLAZA			Executive Vice President			
HARTFORD CT 06155						

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Signatures

/s/ Donald C. Hunt, POA for Eileen Whelley by Power of Attorney of Eileen Whelley dated July 26, 2007.

02/22/2010

**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).
- On February 18, 2010, the Company's Compensation and Personnel Committee awarded a performance share payout, based on the level of the Company's performance relative to pre-established performance objectives, for the January 1, 2007 December 31, 2009 performance period. The performance shares were paid in shares of the Company's common stock.
- (2) Transaction involving the disposition to the Company of equity securities to cover tax withholding obligations in accordance with the Company's administrative rules.
- (3) The option became fully exercisable on December 6, 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 became exercisable on 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.
- The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 26, 2011, three years from the date of the grant.
- The option becomes fully exercisable upon the later of: (i) the date on which the closing stock price on the New York Stock Exchange equals or exceeds 125% of the exercise price for 10 consecutive trading days or (ii) February 25, 2012, three years from the date of the grant. The pricing condition was met on April 22, 2009.
- (7) Each restricted unit will be settled in cash on the expiration date for an amount equal to the company's closing stock price on the New York Stock Exchange on the expiration date.
- Each restricted unit will be settled in cash as soon as practicable after, and in any event within 90 days after, the later to occur of (i)

 November 05, 2012 or (ii) the date the value of such restricted units can be paid in accordance with applicable law (the "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.
- Each deferred unit will be settled in cash as soon as practicable after, and in any event within 90 days after, the second anniversary of the grant date for an amount equal to the company's closing stock price on the New York Stock Exchange on the settlement 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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