Whelley Eileen Goss Form 4 March 02, 2010

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

3235-0287 Number:

January 31, Expires: 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

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).

Stock

Stock

Common

02/27/2010

(Print or Type Responses)

1. Name and A Whelley Eile	ddress of Reporting F een Goss	Symbol HART	er Name and Ticker or Trading FORD FINANCIAL ICES GROUP INC/DE [HIG]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
(Last)	(First) (M		of Earliest Transaction Day/Year) 2010	Director 10% Owner Officer (give title Other (specify below)		
011211111		02/21/	2010	Executive Vice President		
	(Street)	4. If Am	endment, Date Original	6. Individual or Joint/Group Filing(Check		
HARTFORI (City)			onth/Day/Year) ole I - Non-Derivative Securities A	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person equired, Disposed of, or Beneficially Owned		
1.771.1	4 T					
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	E 2A. Deemed Execution Date, is any (Month/Day/Year	Code (Instr. 3, 4 and 5)	Securities Ownership Indirect Beneficially Form: Direct Beneficial Owned (D) or Ownership Following Indirect (I) (Instr. 4) Reported (Instr. 4) Transaction(s) (Instr. 3 and 4)		
Restricted Stock Units				2,581.301 D		
Restricted				5 867 D		

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

 $F^{(1)}$

D

641

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control

5,867

4,898

D

D

Edgar Filing: Whelley Eileen Goss - Form 4

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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 84.9					(2)	12/06/2016	Common Stock	6,366
Stock Option	\$ 93.69					(3)	02/27/2017	Common Stock	5,721
Stock Option	\$ 74.88					<u>(4)</u>	02/26/2018	Common Stock	7,791
Stock Option	\$ 7.04					<u>(5)</u>	02/25/2019	Common Stock	30,265
Restricted Units	<u>(6)</u>					<u>(6)</u>	02/25/2012(6)	Common Stock	14,436.330 (6)
Restricted Units	(7)					<u>(7)</u>	11/05/2012(7)	Common Stock (7)	8,143.064 (7)
Deferred Units	<u>(8)</u>					(8)	11/05/2011(8)	Common Stock (8)	1,692.736
Restricted Units	<u>(9)</u>					<u>(9)</u>	02/25/2013(9)	Common Stock (9)	17,912.901
Deferred Units	<u>(8)</u>					(8)	02/25/2012(8)	Common Stock (8)	2,513.437 (8)

Reporting Owners

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

Reporting Owners 2

Signatures

/s/ Amanda Grabowski Aquino, POA for Eileen Whelley by Power of Attorney of Eileen Whelley dated July 26, 2007.

03/02/2010

**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).
- (1) Transaction involving a disposition to the Company of equity securities to satisfy tax withholding obligations in connection with the vesting of restricted stock units.
- (2) The option became fully exercisable on December 6, 2009, the third anniversary of the grant date.
- (3) The option became fully 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.
- (6) 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.
 - 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) February 25, 2013 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 the closing stock price per share of the company's common stock on the Valuation Date as reported on the New York Stock Exchange.

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.

Signatures 3