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HARTFORD FINANCIAL SERVICES GROUP INC/DE  
Form 8-K  
January 30, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 28, 2004  
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THE HARTFORD FINANCIAL SERVICES GROUP, INC.  
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(Exact name of registrant as specified in its charter)

|   |                             |                                      |
|---|-----------------------------|--------------------------------------|
| Delaware  | 001-13958                   | 13-3317783                           |
| -----   | -----                       | -----                                |
| (State or other jurisdiction<br>of Incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |

The Hartford Financial Services Group, Inc.  
Hartford Plaza  
Hartford, Connecticut

06115-1900

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(Address of principal executive offices)

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(Zip Code)

Registrant's telephone number, including area code: (860) 547-5000  
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Item 12. Results of Operations and Financial Condition.

On January 28, 2004, The Hartford Financial Services Group, Inc. issued its Investor Financial Supplement ("IFS") relating to its financial results for the fourth quarter and year ended December 31, 2003. A copy of the IFS is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

As provided in General Instruction B.6 of Form 8-K, the information and exhibit contained in this Form 8-K shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall they be deemed to be incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such a filing.

SIGNATURE

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

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undersigned hereunto duly authorized.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Date: January 28, 2004

By: /s/ NEAL S. WOLIN

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