

HARTFORD FINANCIAL SERVICES GROUP INC/DE  
Form 8-K  
March 17, 2003

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): March 16, 2003

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THE HARTFORD FINANCIAL SERVICES GROUP, INC.  
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(Exact name of registrant as specified in its charter)

|  |                             |                                      |
|--|-----------------------------|--------------------------------------|
| DELAWARE   | 0-19277                     | 13-3317783                           |
| -----  | -----                       | -----                                |
| (State or other jurisdiction<br>of incorporation)                                      | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |
| The Hartford Financial Services Group, Inc.<br>Hartford Plaza<br>Hartford, Connecticut |                             | 06115-1900                           |
| -----  |                             | -----                                |
| (Address of principal executive offices)   |                             | (Zip Code)                           |

Registrant's telephone number, including area code: (860) 547-5000

Item 5. OTHER EVENTS

On March 16, 2003, a final decision and award was issued in the previously disclosed arbitration between subsidiaries of The Hartford Financial Services Group, Inc. ("The Hartford") and one of their primary reinsurers relating to policies with death benefit guarantees written from 1994 to 1999. The arbitration involved alleged breaches under the reinsurance treaties. Under the terms of the final decision and award, the reinsurer's reinsurance obligations to The Hartford's subsidiaries were not limited or reduced in any manner and, as a result, are left unchanged.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the

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registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Date: March 17, 2003

By: /s/ NEAL S. WOLIN

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