UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 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): November 3, 2003

PRUDENTIAL FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

New Jersey	001-16707	22-3703799
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

751 Broad Street
Newark, New Jersey 07102
(Address of principal executive offices and zip code)

(973) 802-6000
(Registrant's telephone number, including area code)

Item 5. Other Events and Regulation FD Disclosure.

On November 3, 2003, Prudential Financial, Inc. (the “Company”) issued an announcement that the sale of its national and New Jersey property and casualty businesses had been completed. The Company is filing a copy of this announcement as Exhibit 99.1 hereto.

SIGNATURES

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 undersigned hereunto duly authorized.

Date: November 3, 2003

PRUDENTIAL FINANCIAL, INC.

By: /s/ Gordon S. Calder, Jr.

Name: Gordon S. Calder, Jr.
Title: Assistant Secretary

Exhibit Index

Exhibit No.	Description
99.1	Announcement of Prudential Financial, Inc. dated November 3, 2003.

Exhibit 99.1

News Release

Prudential Financial

Prudential Financial, Inc.
751 Broad Street
Newark, NJ 07102-3777
www.prudential.com

For Immediate Release
November 3, 2003

Contact: Laurita Warner
973-802-9989

PRUDENTIAL FINANCIAL COMPLETES SALE OF NATIONAL AND NEW JERSEY PROPERTY & CASUALTY BUSINESSES

Newark, NJ – Prudential Financial, Inc. (NYSE:PRU) announced today the completion of the sale of its property and casualty insurance companies that operate nationally in 48 states outside New Jersey, and the District of Columbia, to Liberty Mutual Group. The company also announced that it has completed the sale to Palisades Group of its New Jersey property and casualty insurance companies, which operate only in New Jersey.

Prudential Financial has entered into long-term distribution agreements with Liberty Mutual, Palisades and Homesite, a strategic partner of Palisades, to permit eligible Prudential agents to continue to sell property and casualty insurance products.

Prudential Financial companies, with approximately $422 billion in total assets under management as of June 30, 2003, serve individual and institutional customers worldwide and include The Prudential Insurance Company of America, one of the largest life insurance companies in the U.S. These companies offer a variety of products and services, including life insurance, property and casualty insurance, mutual funds, annuities, pension and retirement related services and administration, asset management, banking and trust services, real estate brokerage franchises and relocation services. For more information, visit www.prudential.com.