## Mail Stop 6010

Via Facsimile and U.S. Mail

August 16, 2006

Mr. Ramani Ayer Chairman, President and Chief Executive Officer The Hartford Financial Services Group, Inc. Hartford Plaza Hartford, Connecticut 06115-1900

> Re: The Hartford Financial Services Group, Inc. Form 10-K for fiscal year ended December 31, 2005 File No. 001-13958

Dear Mr. Ayer:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Kevin Woody Accounting Branch Chief