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August 12, 2002

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OFFICE OF THE SECRETARY

AUG 12 2002

**By Hand Delivery**

Jonathan G. Katz  
Secretary  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

Neal S. Wolin  
Executive Vice President  
and General Counsel

Re: The Hartford Financial Services Group, Inc. – Sworn Statements  
of Principal Executive Officer and Principal Financial Officer

Dear Mr. Katz:

Enclosed on behalf of Ramani Ayer, Chairman, President and Chief Executive Officer, and David M. Johnson, Executive Vice President and Chief Financial Officer, of The Hartford Financial Services Group, Inc. ("The Hartford") in accordance with the order of the Securities and Exchange Commission dated June 27, 2002 (File No. 4-460) requiring the filing of sworn statements pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934 is one original and one copy of each of the following documents:

1. Statement Under Oath of Principal Executive Officer Regarding Facts and Circumstances Relating to Exchange Act Filings executed by Ramani Ayer, Principal Executive Officer of The Hartford.
2. Statement Under Oath of Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings executed by David M. Johnson, Principal Financial Officer of The Hartford.

Please acknowledge receipt of the enclosed documents by file stamping the enclosed (i) copy of this letter and (ii) each copy of the enclosures to this letter and returning the same with the courier.

Please contact me at (860) 547-3100 if you have any questions or concerns.

Very truly yours,

Neal S. Wolin  
Executive Vice President  
and General Counsel

Enclosures

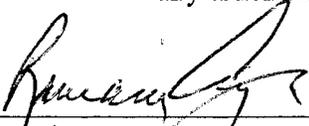
Hartford Plaza  
Hartford, CT 06115  
Telephone 860 547 3100  
Facsimile 860 547 5714

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**Statement Under Oath of Principal Executive Officer  
Regarding Facts and Circumstances Relating to Exchange Act Filings**

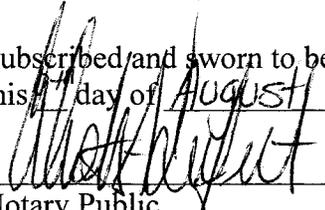
I, Ramani Ayer, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of The Hartford Financial Services Group, Inc., and, except as corrected or supplemented in a subsequent covered report:
  - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
  - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Company's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
  - Annual Report on Form 10-K filed with Commission, for the fiscal year ended December 31, 2001, of The Hartford Financial Services Group, Inc.
  - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of The Hartford Financial Services Group, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
  - any amendments to any of the foregoing.

  
 \_\_\_\_\_  
 Ramani Ayer  
 Chairman, President and  
 Chief Executive Officer  
 The Hartford Financial Services Group, Inc.

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 AUG 12 2002

Subscribed and sworn to before me  
 this 11 day of AUGUST, 2002.

  
 \_\_\_\_\_  
 Notary Public  
 My Commission Expires: 11-30-06