

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