

AYER RAMANI  
Form 5  
February 13, 2006

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
AYER RAMANI

2. Issuer Name and Ticker or Trading Symbol  
HARTFORD FINANCIAL SERVICES GROUP INC/DE [HIG]

5. Relationship of Reporting Person(s) to Issuer  
(Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Chairman, President and CEO

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2005

THE HARTFORD FINANCIAL SERVICES GROUP, HARTFORD PLAZA

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting (check applicable line)

HARTFORD, CT 06115

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Restricted Stock Units	Â	Â	Â	Â	Â	Â	26,031.4504	D	Â
Restricted Stock	Â	Â	Â	Â	Â	Â	35,300	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	16,900	I (1)	By Limited Liability

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Common Stock	11/27/2005	Â	G	11,300	D	\$ 87.95	184,493	D	Â	Company
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
					(A)	(D)			
Stock Option	\$ 44.47	Â	Â	Â	Â	Â	Â <u>(2)</u> 12/17/2007	Common Stock	169,470
Stock Option	\$ 46.315	Â	Â	Â	Â	Â	Â <u>(3)</u> 02/21/2008	Common Stock	112,140
Stock Option	\$ 45.5	Â	Â	Â	Â	Â	Â <u>(5)</u> 10/14/2008	Common Stock	114,021
Stock Option	\$ 51	Â	Â	Â	Â	Â	Â <u>(6)</u> 02/18/2009	Common Stock	165,675
Stock Option	\$ 34	Â	Â	Â	Â	Â	Â <u>(7)</u> 02/18/2010	Common Stock	408,497
Stock Option	\$ 62.07	Â	Â	Â	Â	Â	Â <u>(8)</u> 02/23/2011	Common Stock	222,046
Stock Option	\$ 65.85	Â	Â	Â	Â	Â	Â <u>(9)</u> 02/23/2012	Common Stock	201,556
Stock Option	\$ 37.37	Â	Â	Â	Â	Â	Â <u>(10)</u> 02/22/2013	Common Stock	171,465
Stock Option	\$ 65.99	Â	Â	Â	Â	Â	Â <u>(11)</u> 02/20/2014	Common Stock	96,723
Stock Option	\$ 71.27	Â	Â	Â	Â	Â	Â <u>(12)</u> 02/19/2015	Common Stock	79,454
Stock Option	\$ 36.125	Â	Â	Â	Â	Â	Â <u>(13)</u> 01/24/2007	Common Stock	740



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(13) The option became fully exercisable on January 24, 2000, the third anniversary of the grant date.

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