HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form SC 13G/A February 14, 2006

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SCHEDULE 13G
Amendment No. 9
Hartford Financial Services Group Incorporated
Common Stock
Cusip #416515104
Cusip #416515104
Item 1: Reporting Person - FMR Corp.
Item 4: Delaware
Item 5: 1,861,427
Item 6: 0
Item 7: 24,555,742
Item 8: 0
Item 9: 24,555,742
Item 11: 8.172%
Item 12:
Cusip #416515104
Item 1: Reporting Person - Edward C. Johnson 3d
Item 4: United States of America
Item 5: 0
Item 6: 0
Item 7: 24,555,742
Item 8: 0
Item 9: 24,555,742
Item 11: 8.172%
Item 12: IN
        SCHEDULE 13G - TO BE INCLUDED IN
STATEMENTS
       FILED PURSUANT TO RULE 13d-1(b) or 13d-2(b)
              Name of Issuer:
Item 1(a).
               Hartford Financial Services Group
Incorporated
              Name of Issuer's Principal Executive Offices:
Item 1(b).
                Hartford Plaza
                690 Asylum Avenue
                Hartford, CT 06115
               Name of Person Filing:
Item 2(a).
                FMR Corp.
Item 2(b).
               Address or Principal Business Office or, if None,
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Residence:

82 Devonshire Street, Boston,

Massachusetts 02109

Item 2(c). Citizenship:

Not applicable

Item 2(d). Title of Class of Securities:

Common Stock

Item 2(e). CUSIP Number:

416515104

Item 3. This statement is filed pursuant to Rule 13d-1(b) or 13d-2(b) and the person filing, FMR Corp., is a parent holding company in accordance with Section 240.13d-1(b) (ii) (G). (Note: See Item 7).

Item 4. Ownership

- (a) Amount Beneficially Owned: 24,555,742
- (b) Percent of Class: 8.172%
- (c) Number of shares as to which such person has:
- (i) sole power to vote or to direct the vote: 1,861,427
- (ii) shared power to vote or to direct the vote: $\hfill 0 \hfill$
- (iii) sole power to dispose or to direct the disposition of: 24,555,742
- (iv) shared power to dispose or to direct the disposition of: $\hfill 0$

Item 5. Ownership of Five Percent or Less of a Class.

Not applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Various persons have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, the Common Stock of Hartford Financial Services Group Incorporated. No one person's interest in the Common Stock of Hartford Financial Services Group Incorporated is more than five percent of the total outstanding Common Stock.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent

Holding Company.

See attached Exhibit A.

Item 8. Identification and Classification of Members of the Group.

Not applicable. See attached Exhibit A.

Item 9. Notice of Dissolution of Group.

Not applicable.

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose or effect.

Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 2006 Date

/s/Eric D. Roiter Signature

Eric D, Roiter
Duly authorized under Power of Attorney
dated December 30, 1997 by and on behalf of FMR Corp. and
its direct and indirect subsidiaries

SCHEDULE 13G - TO BE INCLUDED IN STATEMENTS

FILED PURSUANT TO RULE 13d-1(b) or 13d-2(b)

Pursuant to the instructions in Item 7 of Schedule 13G, Fidelity Management & Research Company ("Fidelity"), 82
Devonshire Street, Boston, Massachusetts 02109, a whollyowned subsidiary of FMR Corp. and an investment adviser
registered under Section 203 of the Investment Advisers Act
of 1940, is the beneficial owner of 22,862,272 shares or
7.608% of the Common Stock outstanding of Hartford
Financial Services Group Incorporated ("the Company") as a
result of acting as investment adviser to various investment
companies registered under Section 8 of the Investment
Company Act of 1940. The number of shares of Common
Stock of Hartford Financial Services Group Incorporated
owned by the investment companies at December 31, 2005
included 104,402 shares of Common Stock resulting from the
assumed conversion of 98,660 shares of HARTFORD FINL

SVCS \$3.0 CV PFD $(1.0582 \text{ shares of Common Stock for each share of Convertible Preferred Stock).$

Edward C. Johnson 3d and FMR Corp., through its control of Fidelity, and the funds each has sole power to dispose of the 22,862,272 shares owned by the Funds.

Members of the family of Edward C. Johnson 3d, Chairman of FMR Corp., are the predominant owners, directly or through trusts, of Series B shares of common stock of FMR Corp., representing 49% of the voting power of FMR Corp. The Johnson family group and all other Series B shareholders have entered into a shareholders' voting agreement under which all Series B shares will be voted in accordance with the majority vote of Series B shares. Accordingly, through their ownership of voting common stock and the execution of the shareholders' voting agreement, members of the Johnson family may be deemed, under the Investment Company Act of 1940, to form a controlling group with respect to FMR Corp.

Neither FMR Corp. nor Edward C. Johnson 3d, Chairman of FMR Corp., has the sole power to vote or direct the voting of the shares owned directly by the Fidelity Funds, which power resides with the Funds' Boards of Trustees. Fidelity carries out the voting of the shares under written guidelines established by the Funds' Boards of Trustees.

Fidelity Management Trust Company, 82 Devonshire Street, Boston, Massachusetts 02109, a wholly-owned subsidiary of FMR Corp. and a bank as defined in Section 3(a)(6) of the Securities Exchange Act of 1934, is the beneficial owner of 776,954 shares or 0.259% of the Common Stock outstanding of the Company as a result of its serving as investment manager of the institutional account(s). The number of shares of Common Stock of Hartford Financial Services Group Incorporated owned by the institutional account(s) at December 31, 2005 included 9,947 shares of Common Stock resulting from the assumed conversion of 9,400 shares of HARTFORD FINL SVCS \$3.0 CV PFD (1.0582 shares of Common Stock for each share of Convertible Preferred Stock).

Edward C. Johnson 3d and FMR Corp., through its control of Fidelity Management Trust Company, each has sole dispositive power over 776,954 shares and sole power to vote or to direct the voting of 680,354 shares, and no power to vote or to direct the voting of 96,600 shares of Common Stock owned by the institutional account(s) as reported above.

Strategic Advisers, Inc., 82 Devonshire Street, Boston, MA 02109, a wholly-owned subsidiary of FMR Corp. and an investment adviser registered under Section 203 of the Investment Advisers Act of 1940, provides investment advisory services to individuals. As such, FMR Corp.'s beneficial ownership includes 6,758 shares, or 0.002%, of the Common Stock stock outstanding of Hartford Financial Services Group Incorporated, beneficially owned through Strategic Advisers, Inc.

Fidelity International Limited ("FIL"), Pembroke Hall, 42 Crow Lane, Hamilton, Bermuda, and various foreign-based subsidiaries provide investment advisory and management

services to a number of non-U.S. investment companies and certain institutional investors. FIL, which is a qualified institution under section 240.13d-1(b)(1) pursuant to an SEC No-Action letter dated October 5, 2000, is the beneficial owner of 909,758 shares or 0.303% of the Common Stock outstanding of the Company. The number of shares of Common Stock of Hartford Financial Services Group Incorporated owned by the institutional account(s) at December 31, 2005 included 9,947 shares of Common Stock resulting from the assumed conversion of 9,400 shares of HARTFORD FINL SVCS \$3.0 CV PFD (1.0582 shares of Common Stock for each share of Convertible Preferred Stock).

A partnership controlled predominantly by members of the family of Edward C. Johnson 3d, Chairman of FMR Corp. and FIL, or trusts for their benefit, owns shares of FIL voting stock with the right to cast approximately 38% of the total votes which may be cast by all holders of FIL voting stock. FMR Corp. and FIL are separate and independent corporate entities, and their Boards of Directors are generally composed of different individuals.

FMR Corp. and FIL are of the view that they are not acting as a "group" for purposes of Section 13(d) under the Securities Exchange Act of 1934 (the "1934" Act) and that they are not otherwise required to attribute to each other the "beneficial ownership" of securities "beneficially owned" by the other corporation within the meaning of Rule 13d-3 promulgated under the 1934 Act. Therefore, they are of the view that the shares held by the other corporation need not be aggregated for purposes of Section 13(d). However, FMR Corp. is making this filing on a voluntary basis as if all of the shares are beneficially owned by FMR Corp. and FIL on a joint basis.

SCHEDULE 13G - TO BE INCLUDED IN STATEMENTS

FILED PURSUANT TO RULE 13d-1(b) or 13d-2(b) RULE 13d-1(f)(1) AGREEMENT

The undersigned persons, on February 14, 2006, agree and consent to the joint filing on their behalf of this Schedule 13G in connection with their beneficial ownership of the Common Stock of Hartford Financial Services Group Incorporated at December 31, 2005.

FMR Corp.

By /s/ Eric D. Roiter Eric D. Roiter

Duly authorized under Power of Attorney dated December 30, 1997, by and on behalf of FMR Corp. and its direct and indirect subsidiaries

Edward C. Johnson 3d

By /s/ Eric D. Roiter Eric D. Roiter Duly authorized under Power of Attorney dated

December 30, 1997, by and on behalf of Edward C. Johnson 3d

Fidelity Management & Research Company

By /s/ Eric D. Roiter Eric D. Roiter Senior V.P. and General Counsel