

HARTFORD FINANCIAL SERVICES GROUP INC/DE

Form 11-K

June 29, 2007

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

FORM 11-K

(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934
For the fiscal year ended December 31, 2006**

OR

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934
For the transition period from _____ to _____**

Commission file number 001-13958

A. Full title of Plan and the address of the Plan, if different from that of the issuer named below:

THE HARTFORD INVESTMENT AND SAVINGS PLAN

B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

One Hartford Plaza, Hartford, Connecticut 06155

**The Hartford Investment and Savings Plan
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December 31, 2006 and 2005**

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Exhibits

Exhibit 23.1 Consent of Independent Registered Public Accounting Firm
EX-23.1: CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

All other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Plan Administrator and Members of
The Hartford Investment and Savings Plan
Hartford, Connecticut

We have audited the accompanying statements of net assets available for benefits of The Hartford Investment and Savings Plan (the Plan) as of December 31, 2006 and 2005, and the related statement of changes in net assets available for benefits for the year ended December 31, 2006. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2006 and 2005, and the changes in net assets available for benefits for the year ended December 31, 2006 in conformity with accounting principles generally accepted in the United States of America. Our audits were conducted for the purpose of forming an opinion on the basic 2006 financial statements taken as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2006 is presented for the purpose of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This schedule is the responsibility of the Plan's management. Such schedule has been subjected to the auditing procedures applied in our audit of the basic 2006 financial statements and, in our opinion, is fairly stated in all material respects when considered in relation to the basic 2006 financial statements taken as a whole.

As discussed in Note 2 to the financial statements, in 2006 the Plan changed its method of accounting for fully benefit-responsive investment contracts to conform to FASB Staff Position AAGINV-1 and SOP94-4-1: *Reporting of Fully Benefit-Responsive Investment Contracts Held by Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans* and, retrospectively, adjusted the 2005 financial statement for the change.

DELOITTE & TOUCHE LLP

June 25, 2007

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Plan# 100

THE HARTFORD INVESTMENT AND SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2006 AND 2005
(\$ IN THOUSANDS)

	2006	2005
Assets		
Investments, at fair value:		
The Hartford Financial Services Group, Inc. common stock (8,386,891 and 9,443,348 shares at December 31, 2006 and 2005, respectively)	\$ 782,581	\$ 811,089
Index fund	246,581	239,085
Mutual funds	1,156,980	841,787
Pooled temporary investments	11,482	27,007
Group annuity contracts	625,987	631,243
Loans receivable from members	42,380	40,793
Total investments	2,865,991	2,591,004
Dividends and interest receivable	6,748	5,593
Total assets	2,872,739	2,596,597
Liabilities		
Administrative expenses payable	313	
Total liabilities	313	
Net assets available for benefits at fair value	2,872,426	2,596,597
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	6,376	4,720
Net assets available for benefits	\$ 2,878,802	\$ 2,601,317

See Notes to Financial Statements.

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THE HARTFORD INVESTMENT AND SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2006
(\$ IN THOUSANDS)

	2006
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 139,936
Dividends and interest	129,953
Total investment gains	269,889
Interest on member loans	2,766
Employee contributions	131,538
Employer contributions, net of forfeitures	59,091
Rollover contributions	18,486
Total additions	481,770
Deductions from net assets attributed to:	
Benefits paid to members	202,036
Administrative expenses	2,249
Total deductions	204,285
Net increase	277,485
Net assets available for benefits:	
Beginning of year	2,601,317
End of year	\$ 2,878,802

See Notes to Financial Statements.

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**THE HARTFORD INVESTMENT AND SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006 AND 2005
(*\$ in thousands*)**

Note 1. Description of the Plan

The following description of The Hartford Investment and Savings Plan (the Plan) is provided for general information purposes only. Members should refer to the Plan Document for more complete information.

The Hartford Financial Services Group, Inc., a Delaware corporation, and its subsidiaries (collectively, The Hartford or the Company) provide investment products, life insurance, group benefits, automobile and homeowners products, and business and property-casualty insurance to both individual and commercial customers in the United States and internationally. The Plan Sponsor, Hartford Fire Insurance Company, is a wholly owned subsidiary of The Hartford. Information with regard to eligibility, contributions, distributions, vesting, trustees, withdrawals, loans, fund redistribution and definitions of all capitalized terms are contained in the Plan Document, which is available to members on the Fidelity Net Benefits website.

Plan Changes

See Note 9 for a general description of amendments made to the Plan Document during the year ended December 31, 2006.

General

The Plan is a defined contribution plan covering substantially all full-time and part-time employees of the Company who have attained age 18 (see Note 9). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Trust, as defined in the Plan Document, is the aggregate funds held by the Trustee, State Street Bank and Trust Company, under the trust agreement established for the purposes of this Plan.

Contributions

Plan members may elect to save a percentage of their base salary and may designate their savings as before-tax, after-tax or a combination of both. Generally, savings may be elected based on 1% to 30% of base salary (see Note 9). Members who are highly compensated employees may have contribution limits of less than 30% due to the operation of certain tests required under the Internal Revenue Code of 1986, as amended (the Code).

Basic Savings are contributions which are not in excess of the first 6% of a member's base salary. For members who have completed at least six months of service, an amount equal to 50% of a member's Basic Savings is matched by the Company (Matching Company contribution) (see Note 9). Members' savings in excess of 6% of base salary are supplemental savings that are not matched by the Company. In addition, for employees who have completed at least six months of service, the Company contributes 0.5% of highly compensated eligible employees' base salary and 1.5% of all other eligible employees' base salary (Floor Company contribution) to each employee's Floor Company contribution account. Pursuant to the terms of the Plan, highly compensated employees are employees whose prior year earnings are equal to or exceed \$100 and \$95 per annum for 2006 and 2005, respectively. An employee becomes eligible for Floor Company contributions after reaching the age of 18 and completing six months of service, regardless of whether the employee elects to participate in the Plan (see Note 9).

Administrative Costs

The Trust pays certain administrative expenses of the Plan up to 0.25% of the market value of Trust assets. Expenses not paid by the Trust are borne by the Company.

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NOTES TO FINANCIAL STATEMENTS (Continued)
(\$ in thousands)

Member Accounts

Each member's account is credited with that member's contributions and allocations of (a) the Company's contribution and (b) Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on member account balances, as defined in the Plan Document. The benefit to which a member is entitled is the benefit that can be provided from that member's vested account balance.

Vesting

Members are 100% vested at all times with respect to employee and Floor Company contributions and earnings thereon. Vesting in Matching Company contributions begins after one year of service at which time members are 20% vested. The vesting increases 20% each consecutive year until the fifth anniversary of service at which time the members are 100% vested. Notwithstanding the foregoing statement, a member becomes fully vested in such member's Matching Company contribution account upon retirement (for certain members), disability, death, reaching age 65, or upon the complete discontinuance of Matching Company contributions or termination of the Plan.

Investment Options

As of December 31, 2006, contributions of member savings and Company contributions may be invested in any of the twenty investment options of the Plan (see Note 9) in multiples of 1%, as elected by the member (member directed investments).

Certain investment options are parties-in-interest with The Hartford. See Notes 3 and 8 for further discussion.

Member Loans

Members may borrow from their accounts a minimum of \$0.5 to a maximum equal to the lesser of \$50 or 50% of their vested account balances. Loan transactions are treated as transfers between the investment funds and the loan fund. Loan terms range from one to five years, or up to 15 years for the purchase of a primary residence. The loan is secured by the balance in the member's account and bears interest at the prime rate in the 3-month calendar quarter in which the loan originates (as published in the Wall Street Journal) plus 1% and is fixed for the term of the loan. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, retirement, or other reasons, members or their designated beneficiaries may elect to receive either a lump sum amount equal to the value of the vested interest in their respective accounts, annual installments over a period not greater than thirty years (subject to certain conditions), or annual installments over the recipient's life expectancy and may be paid in cash or stock distributions. Members or their designated beneficiaries may also elect to defer distributions subject to certain conditions.

Forfeitures

At December 31, 2006 and 2005, forfeited non-vested accounts totaled \$302 and \$0, respectively. These forfeitures are applied to reduce future employer contributions. During the year ended December 31, 2006, employer contributions were reduced by \$228 from forfeitures.

Note 2. Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America and the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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NOTES TO FINANCIAL STATEMENTS (Continued)
(\$ in thousands)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management of the Plan to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan utilizes various investment instruments, including mutual funds, company stock and investment contracts. Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is possible that changes in the values of investment securities may occur in the near term.

The Plan's investments are stated at fair value. The fair value of the common stock of The Hartford Financial Services Group, Inc. is based on quoted market prices. Mutual funds and pooled temporary investment funds are valued at the net asset value of shares held by the Plan at year end. The Stable Value Fund includes synthetic and traditional guaranteed investment contracts (the GICs) whose underlying investments are stated at fair value. Fair value of the underlying investments is determined by the issuer based on the replacement cost methodology for the synthetic GICs and the discounted cash flow methodology for the traditional GICs. Member loans are valued at their outstanding balances, which approximate fair value. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Adoption of New Accounting Guidance

The financial statements reflect the retroactive adoption of Financial Accounting Standards Board Staff Position, FSP AAG INV-1 and SOP 94-4-1, Reporting of Fully Benefit-Responsive Investment Contracts Held by Certain Investment Companies Subject to the American Institute of Certified Public Accountants (the AICPA) Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans (the FSP) for the years ended December 31, 2006 and 2005. As required by the FSP, the statements of net assets available for benefits present investment contracts at fair value and include an additional line item to adjust fully benefit-responsive contracts from fair value to contract value. The statement of changes in net assets available for benefits is presented on a contract value basis in accordance with the FSP and is, therefore, consistent with the prior year presentation. The adoption of the FSP did not impact the net assets available for benefits at December 31, 2005 (see Note 4).

Payment of Benefits

Benefits paid to members are recorded when distributed (see Note 7).

Contributions

Employee and employer contributions are recorded in the period during which the Company makes payroll deductions from members' compensation.

Note 3. Investments

Investments of the Plan consist of common stock of the Company, various investment funds (including index and mutual funds managed by the Company and pooled temporary investment funds managed by the Trustee), group annuity contracts issued by unaffiliated insurers that are held by an investment fund sponsored by the Company, and loans receivable from members.

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NOTES TO FINANCIAL STATEMENTS (Continued)
(\$ in thousands)

The following investments represented 5% or more of the fair value of the Plan's net assets at the end of the Plan year:

	December 31,	
	2006	2005
The Hartford Financial Services Group, Inc. common stock (8,386,891 and 9,443,348 shares at December 31, 2006 and 2005, respectively)	\$ 782,581	\$ 811,089
Index fund	246,581	239,085
Mutual funds:		
Capital Appreciation HLS Fund	273,423	193,396
MidCap HLS Fund	189,544	156,558
Group annuity contracts:		
JPMorgan Chase Bank, Contract #AITTH01	154,676	155,682
UBS AG, Contract #3024	153,780	154,772

For the year ended December 31, 2006, the Plan's investments had net appreciation, including gains and losses on investments bought and sold, as well as held during the year, as follows:

	2006
The Hartford Financial Services Group, Inc. common stock	\$ 64,391
Index fund	35,084
Mutual funds	40,461
Net appreciation in fair value of investments	\$ 139,936

Note 4. Investments in Group Annuity Contracts

The Plan has entered into numerous traditional and synthetic group annuity contracts with unaffiliated insurance carriers. A synthetic group annuity contract is an investment contract through an issuer's guarantee of a specific interest rate (the wrapper contract) and a portfolio of financial instruments that are owned by the Plan. The key difference between a synthetic group annuity contract and a traditional group annuity contract is that the Plan owns the assets underlying the synthetic group annuity contract and traditional group annuity contracts have fixed crediting interest rates. The synthetic GIC contracts include underlying assets which are held in a trust owned by the Plan and utilize a benefit-responsive wrapper contract managed by Deutsche Asset Management. The fair value of the benefit-responsive wrapper contract was zero at December 31, 2006 and 2005. The contract provides that participants execute Plan transactions at contract value. These contracts are fully benefit-responsive and are included in the financial statements at fair value (see Note 2). Fully benefit-responsive contracts provide for a stated return on principal invested over a specified period and permit withdrawals at contract value for benefit payments, loans, or transfers. Contract value represents contributions made under the contract, plus earnings, less Plan withdrawals and administrative expenses. Certain events such as Plan termination or a Plan merger initiated by the Plan Sponsor may limit the ability of the Plan to transact at contract value or may allow for the termination of the wrapper contract at less than contract value. The Plan Sponsor does not believe that any events that may limit the ability of the Plan to transact at contract value are probable.

The relationship of future crediting rates and the adjustments to contract value reported on the statements of net assets available for benefits are provided through the mechanism of the crediting rate formula. The difference between the contract value and the fair market value of the investments of each contract is periodically amortized into each contract's crediting rate. The amortization factor is calculated by dividing the difference between the fair market value of the investments and the contract value by the duration of the bond portfolio covered by the investment contract.

Key factors that could influence future crediting rates include, but are not limited to, Plan cash flows, changes in interest rates, total return performance of the fair market value bond strategies underlying each synthetic GIC contract, default or credit failures of any of the securities, investment contracts, or other

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NOTES TO FINANCIAL STATEMENTS (Continued)
(\$ in thousands)

Note 4. Investments in Group Annuity Contracts (continued)

investments held in the fund and the initiation of an extended termination of one or more synthetic GIC contracts by the manager or the contract issuer. The interest rates are reset quarterly based on market rates of other similar investments, the current yield of the underlying investments and the spread between the market value and contract value, but the rate can not be less than zero.

The contract issuer is not allowed to terminate any of the traditional and synthetic GICs and settle at an amount different from contract value unless there is a breach of the contract which is not corrected within the applicable cure period. Actions that will result in a breach include, but are not limited to, material misrepresentation, failure to pay synthetic GIC fees, or any other payment due under the contract, and failure to adhere to investment guidelines.

	2006	2005
Average yields:		
Based on annualized earnings (1)	5.52%	4.69%
Based on interest rate credited to participants (2)	4.82%	4.51%

(1) Calculated by taking the average of the quarterly market value weighted yields of the investments

(2) Calculated by dividing annualized earnings credited to participants by the market value of the fund

The following table represents the adjustment from fair value to contract value for each of the contracts for the year ended December 31, 2006:

Carrier Name	Contract Number	Major Credit Ratings	Investments at Contract Value	Investments at Fair Value	Adjustment to Contract Value
JPMorgan Chase Bank	AITTH01	AA- / Aa2	\$ 155,230	\$ 154,676	\$ 554
UBS AG	3024	AA+ / Aa2	154,874	153,780	1,094
Monumental Life Insurance Company	MDA00380TR	AA / Aa3	145,422	143,414	2,008
IXIS Financial Products Inc.	WR 1879-01	AAA / Aaa	89,327	87,341	1,986
	ADA00212TR	AA / Aa3	80,996	80,283	713

Monumental Life Insurance Company					
IXIS Financial Products Inc.	BR-879-25	AAA / Aaa	6,514	6,493	21
Total			\$ 632,363	\$ 625,987	\$ 6,376

The following table represents the adjustment from fair value to contract value for each of the contracts for the year ended December 31, 2005:

Carrier Name	Contract Number	Major Credit Ratings	Investments at Contract Value	Investments at Fair Value	Adjustment to Contract Value
JPMorgan Chase Bank	AITTH01	AA- / Aa2	\$ 155,552	\$ 155,682	\$ (130)
UBS AG	3024	AA+ / Aa2	155,314	154,772	542
Transamerica Life Insurance Company	TDA76592TR	AA / Aa3	98,906	97,717	1,189
Monumental Life Insurance Company	ADA00212TR	AA / Aa3	81,039	80,812	227
IXIS Financial Products Inc.	WR 1879-01	AAA / Aaa	78,336	76,548	1,788
Monumental Life Insurance Company	MDA00380TR	AA / Aa3	53,007	51,857	1,150
General Electric Capital Assurance Company	GS-3614	AA- / Aa3	6,407	6,438	(31)
Security Benefit Life Insurance Company	G-0105	A+ / A2	4,401	4,406	(5)
Canada Life Assurance Co.	P46092	AA / Aa3	3,001	3,011	(10)
Total			\$ 635,963	\$ 631,243	\$ 4,720

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NOTES TO FINANCIAL STATEMENTS (Continued)
(\$ in thousands)

Note 5. Federal Income Tax Status

The Internal Revenue Service has determined and informed the Company by letter dated March 23, 2004 that the Plan and related Trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Company and the Plan Administrator believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Note 6. Plan Termination

Although the Company has not expressed any intent to do so, the Company has the right under the Plan to suspend, reduce, or partially or completely discontinue its contributions at any time and to terminate the Plan, the Trust agreement and the Trust hereunder, subject to the provisions of ERISA. In the event of termination or partial termination of the Plan or complete discontinuance of contributions, the interests of affected members automatically become fully-vested.

Note 7. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits between the accompanying financial statements and the amounts reflected in Form 5500 as of December 31, 2006 and 2005:

	2006	2005
Net assets available for benefits per accompanying financial statements	\$ 2,878,802	\$ 2,601,317
Amounts allocated to withdrawing members		(46)
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	(6,376)	n/a
Net assets per Form 5500	\$ 2,872,426	\$ 2,601,271

The following is a reconciliation of total additions between the accompanying financial statements and the amount reflected in Form 5500 for the year ended December 31, 2006:

	2006
Total additions per accompanying financial statements	\$ 481,770
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	(6,376)
Total additions per Form 5500	\$ 475,394

The following is a reconciliation of benefits paid to members between the accompanying financial statements and the amount reflected in Form 5500 for the year ended December 31, 2006:

	2006
Benefits paid to members per accompanying financial statements	\$ 202,036
Amounts allocated to withdrawing members at beginning of year	(46)
Benefits paid to members per Form 5500	\$ 201,990

Note 8. Party-in-Interest Transactions

Certain plan investments are in funds managed by State Street Bank and Trust Company (the Trustee), certain subsidiaries of The Hartford and Deutsche Bank. Fees paid by the Plan for trustee, custodial and investment

management services amounted to \$814 for the year ended December 31, 2006. Fees paid by the Plan to a subsidiary of the Company pursuant to a group annuity contract issued by a subsidiary amounted to \$52 for the year ended December 31, 2006. In addition, certain Plan investments are shares of mutual funds that are sponsored by The Hartford and shares of The Hartford's common stock. At December 31, 2006 and 2005,

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NOTES TO FINANCIAL STATEMENTS (Continued)

(\$ in thousands)

the Plan held 8,386,891 shares and 9,443,348 shares of common stock of The Hartford with a cost basis of \$340,813 and \$372,332, respectively. During the year ended December 31, 2006, the Plan recorded dividend income from The Hartford's common stock and mutual funds of \$129,788.

Note 9. Plan Amendments

Effective January 1, 2006, the following changes were made to the Plan:

PLANCO Financial Services LLC employees that participate in the Plan became eligible for Matching Company contributions and Floor Company contributions.

The minimum eligibility age to participate in the Plan, as well as to receive Floor Company contributions, was lowered from age 19 to age 18.

The minimum percentage of base salary designated for before-tax savings was lowered from 2% to 1%.

In addition, the following changes were made to the Plan in 2006:

Beginning June 15, 2006, six individual Target Retirement Funds were made available as investment options.

Effective September 1, 2006, the Stock HLS Fund and the Advisers HLS Fund were no longer available as investment options. The Capital Appreciation HLS Fund and the Vanguard Target Retirement Date Funds were determined as default funds to which assets from the Stock HLS Fund and Advisers HLS Fund would be transferred, respectively, should participants not designate another fund.

Effective September 1, 2006, no more than 10% of future contributions and fund transfers can be directed to The Hartford Financial Services Group, Inc. Stock Fund.

Effective September 1, 2006, the default investment option for Plan members that have not made an investment election is the Target Retirement Fund nearest to the Plan member's expected retirement date (the Company assumes this to be age 65).

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EIN# 06-0383750

Plan# 100

**THE HARTFORD INVESTMENT AND SAVINGS PLAN SUPPLEMENTAL SCHEDULE
FORM 5500, SCHEDULE H, PART IV, LINE 4i SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2006
(\$ IN THOUSANDS)**

(a) (b) Identity of Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
The Hartford Financial Services Group, Inc. Stock Fund			
* The Hartford	The Hartford Financial Services Group, Inc. common stock (8,386,891 shares)	***	\$ 782,581
* State Street Bank and Trust	State Street Cash Fund STIF	***	2,144
Subtotal Stock Fund			784,725
Index Fund			
* The Hartford	Index Fund, Fund #NCD5	***	246,581
Subtotal Index Fund			246,581
Stable Value Fund			
* Deutsche Bank	Stable Value Fund, Fund #NCD6, including the following group annuity contracts:		
IXIS Financial Products Inc.	Group Annuity Contract #WR1879 01, 4.45%, 6/30/2036	***	87,341
IXIS Financial Products Inc.	Group Annuity Contract #BR879 25, 5.01%, 4/27/2011	***	6,493
Monumental Life Insurance Company	Group Annuity Contract #MDA00380TR, 4.28%, 6/30/2036	***	143,414
Monumental Life Insurance Company	Group Annuity Contract #ADA00212TR, 5.28% **	***	80,283
JPMorgan Chase Bank	Group Annuity Contract #AITTH01, 5.14% **	***	154,676
UBS AG	Group Annuity Contract #3024, 5.07% **	***	153,780
Subtotal Group Annuity Contracts			625,987
* State Street Bank and Trust	State Street Cash Fund STIF	***	8,658

State Street Bank and
Trust

Subtotal Stable Value Fund

634,645

* *Indicates
party-in-interest.*

** *These synthetic
portfolios have
no final maturity
date. Final
maturity is based
on the underlying
assets in the bond
portfolios.*

*** *Cost information
is not required
for member
directed
investments, and
therefore is not
included.*

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EIN# 06-0383750
Plan# 100

THE HARTFORD INVESTMENT AND SAVINGS PLAN SUPPLEMENTAL SCHEDULE
FORM 5500, SCHEDULE H, PART IV, LINE 4i SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2006 (CONTINUED)
(\$ IN THOUSANDS)

(a)	(b) Identity of Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Mutual Funds:				
	Bond HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. Bond HLS Fund, Class IA shares, Fund #NCC3	***	\$ 68,091
	Money Market HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. Money Market HLS Fund, Class IA shares, Fund #NCD1	***	54,204
	Dividend and Growth HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. Dividend and Growth HLS Fund, Class IA shares, Fund #NCD4	***	112,453
	International Opportunities HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. International Opportunities HLS Fund, Class IA shares, Fund #NCC6	***	95,114
	Capital Appreciation HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. Capital Appreciation HLS Fund, Class IA shares, Fund #NCD3	***	273,423
	Small Company HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. Small Company HLS Fund, Class IA shares, Fund #NCC1	***	117,168
	MidCap HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. MidCap HLS Fund, Class IA shares, Fund #NCC2	***	189,544
	High Yield HLS Fund			
*	The Hartford	Hartford Series Fund, Inc. High Yield HLS Fund, Class IA shares, Fund #NCC4	***	28,583

Global Leaders HLS
Fund

*	The Hartford	Hartford Series Fund, Inc. Global Leaders HLS Fund, Class IA shares, Fund #NCC7	***	36,494
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Global Health HLS
Fund

*	The Hartford	Hartford Series Fund, Inc. Global Health HLS Fund, Class IA shares, Fund #NCC9	***	29,896
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* *Indicates party-in-interest.*

** *These synthetic portfolios have no final maturity date. Final maturity is based on the underlying assets in the bond portfolios.*

*** *Cost information is not required for member directed investments, and therefore is not included.*

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EIN# 06-0383750

Plan# 100

**THE HARTFORD INVESTMENT AND SAVINGS PLAN SUPPLEMENTAL SCHEDULE
FORM 5500, SCHEDULE H, PART IV, LINE 4i SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2006 (CONTINUED)
(\$ IN THOUSANDS)**

(a) (b) Identity of Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Global Technology HLS Fund			
* The Hartford	Hartford Series Fund, Inc. Global Technology HLS Fund, Class IA shares, Fund #NCC8	***	\$ 20,769
Vanguard Target Retirement Income Fund			
Vanguard	Vanguard Target Retirement Inc Fund, Fund #NMA4	***	4,220
Vanguard Target Retirement 2005 Fund			
Vanguard	Vanguard Target Retirement 2005 Fund, Fund #NMA5	***	8,344
Vanguard Target Retirement 2015 Fund			
Vanguard	Vanguard Target Retirement 2015 Fund, Fund #NMA6	***	49,842
Vanguard Target Retirement 2025 Fund			
Vanguard	Vanguard Target Retirement 2025 Fund, Fund #NMA7	***	40,652
Vanguard Target Retirement 2035 Fund			
Vanguard	Vanguard Target Retirement 2035 Fund, Fund #NMA8	***	19,734
Vanguard Target Retirement 2045 Fund			
Vanguard	Vanguard Target Retirement 2045 Fund, Fund #NMA9	***	8,449
Subtotal Mutual Funds			1,156,980
Clearing Account			
* State Street Bank and Trust	Clearing Account, Fund #NCD8	***	672
Subtotal Clearing Account			672

Master Expense Account			
*	State Street Bank and Trust	Master Expense Account, Fund #NCD9	*** 8
Subtotal Master Expense Account			8
Loan Fund			
*	Plan Members	Loans Receivable from Members, maturing in 2007 through 2021 bearing interest at rates from 5.00% 10.50%	N/A 42,380
Subtotal Loan Fund			42,380
Total			\$2,865,991

* *Indicates party-in-interest.*

** *These synthetic portfolios have no final maturity date. Final maturity is based on the underlying assets in the bond portfolios.*

*** *Cost information is not required for member directed investments, and therefore is not included.*

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on behalf of The Hartford Investment and Savings Plan by the undersigned thereunto duly authorized.

THE HARTFORD INVESTMENT AND SAVINGS
PLAN

(Name of Plan)

BY: /s/ Lynn Farrell

Lynn Farrell

Plan Administrator

June 25, 2007

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