

HARTFORD FINANCIAL SERVICES GROUP INC/DE  
Form SC 13G  
February 14, 2005

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities exchange Act of 1934

HARTFORD FINL SVCS GROUP INC

-----  
(NAME OF ISSUER)

COM

-----  
(TITLE OF CLASS OF SECURITIES)

416515104

-----  
(CUSIP NUMBER)

December 31, 2004

-----  
(Date of event which requires filing of this Statement)

NOTE: A MAJORITY OF THE SHARES REPORTED IN THIS SCHEDULE 13G ARE HELD BY UNAFFILIATED THIRD-PARTY CLIENT ACCOUNTS MANAGED BY ALLIANCE CAPITAL MANAGEMENT L.P., AS INVESTMENT ADVISER. (ALLIANCE CAPITAL MANAGEMENT L.P. IS A MAJORITY-OWNED SUBSIDIARY OF AXA FINANCIAL, INC.)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- X Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be 'filed' for the purpose of Section 18 of the Securities Exchange Act of 1934 ('Act') or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

(CONTINUED ON FOLLOWING PAGE(S))

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- 1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

AXA Assurances I.A.R.D. Mutuelle

- 2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP \* (A)  [X]  
(B)  [ ]

- 3. SEC USE ONLY

- 4. CITIZENSHIP OR PLACE OF ORGANIZATION  
France

- |  |  |    |                          |            |
|--|--|----|--------------------------|------------|
| NUMBER OF SHARES<br>BENEFICIALLY<br>OWNED AS OF<br>December 31, 2004 |  | 5. | SOLE VOTING POWER        | 11,886,309 |
|  |  | 6. | SHARED VOTING POWER      | 937,386    |
| BY EACH<br>REPORTING<br>PERSON WITH:                                 |  | 7. | SOLE DISPOSITIVE POWER   | 17,038,216 |
|  |  | 8. | SHARED DISPOSITIVE POWER | 10,595     |
- 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 17,048,811  
(Not to be construed as an admission of beneficial ownership)
  - 10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES \*  | |
  - 11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9 5.8%
  - 12. TYPE OF REPORTING PERSON \*  
IC

\* SEE INSTRUCTIONS BEFORE FILLING OUT!

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- 1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

AXA Assurances Vie Mutuelle

- 2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP \* (A)  [X]  
(B)  [ ]

- 3. SEC USE ONLY

- 4. CITIZENSHIP OR PLACE OF ORGANIZATION  
France

- |  |  |    |                     |            |
|--|--|----|---------------------|------------|
| NUMBER OF SHARES<br>BENEFICIALLY<br>OWNED AS OF<br>December 31, 2004 |  | 5. | SOLE VOTING POWER   | 11,886,309 |
|  |  | 6. | SHARED VOTING POWER | 937,386    |

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BY EACH REPORTING PERSON WITH:	7.	SOLE DISPOSITIVE POWER	17,038,216
	8.	SHARED DISPOSITIVE POWER	10,595
9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON (Not to be construed as an admission of beneficial ownership)			17,048,811
10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES *			
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9			5.8%
12. TYPE OF REPORTING PERSON *			
IC			
* SEE INSTRUCTIONS BEFORE FILLING OUT!			

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1. NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON			
AXA Courtage Assurance Mutuelle			
2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP *			(A) <input checked="" type="checkbox"/> (B) <input type="checkbox"/>
3. SEC USE ONLY			
4. CITIZENSHIP OR PLACE OF ORGANIZATION France			
NUMBER OF SHARES BENEFICIALLY OWNED AS OF December 31, 2004	5.	SOLE VOTING POWER	11,886,309
	6.	SHARED VOTING POWER	937,386
BY EACH REPORTING PERSON WITH:	7.	SOLE DISPOSITIVE POWER	17,038,216
	8.	SHARED DISPOSITIVE POWER	10,595
9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON (Not to be construed as an admission of beneficial ownership)			17,048,811
10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES *			
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9			5.8%
12. TYPE OF REPORTING PERSON *			
IC			
* SEE INSTRUCTIONS BEFORE FILLING OUT!			

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- 1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

AXA

- 2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP \* (A) [ ]  
(B) [ ]

- 3. SEC USE ONLY

- 4. CITIZENSHIP OR PLACE OF ORGANIZATION  
France

NUMBER OF SHARES	5.	SOLE VOTING POWER	11,886,309
BENEFICIALLY			
OWNED AS OF	6.	SHARED VOTING POWER	937,386
December 31, 2004			
BY EACH	7.	SOLE DISPOSITIVE POWER	17,038,216
REPORTING			
PERSON WITH:	8.	SHARED DISPOSITIVE POWER	10,595

- 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 17,048,811  
(Not to be construed as an admission of beneficial ownership)

- 10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES \* | |

- 11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9 5.8%

- 12. TYPE OF REPORTING PERSON \*  
IC

\* SEE INSTRUCTIONS BEFORE FILLING OUT!

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- 1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

AXA Financial, Inc. 13-3623351

- 2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP \* (A) [ ]  
(B) [ ]

- 3. SEC USE ONLY

- 4. CITIZENSHIP OR PLACE OF ORGANIZATION  
State of Delaware

NUMBER OF SHARES	5.	SOLE VOTING POWER	11,462,498
BENEFICIALLY			
OWNED AS OF	6.	SHARED VOTING POWER	934,899
December 31, 2004			

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BY EACH REPORTING PERSON WITH:	7.	SOLE DISPOSITIVE POWER	16,422,318
	8.	SHARED DISPOSITIVE POWER	10,595
9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON (Not to be construed as an admission of beneficial ownership)			16,432,913
10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES *			
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9			5.6%
12. TYPE OF REPORTING PERSON *			
HC			

\* SEE INSTRUCTIONS BEFORE FILLING OUT!

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Item 1(a) Name of Issuer:  
HARTFORD FINL SVCS GROUP INC

Item 1(b) Address of Issuer's Principal Executive Offices:  
Hartford Plaza  
Hartford, CT 06115

Item 2(a) and (b)  
Name of Person Filing and Address of Principal Business Office:

AXA Assurances I.A.R.D Mutuelle, and  
AXA Assurances Vie Mutuelle,  
26, rue Drouot  
75009 Paris, France

AXA Courtage Assurance Mutuelle  
26, rue Drouot  
75009 Paris, France

as a group (collectively, the 'Mutuelles AXA').

AXA  
25, avenue Matignon  
75008 Paris, France

AXA Financial, Inc.  
1290 Avenue of the Americas  
New York, New York 10104

(Please contact Dean Dubovy at (212) 314-5528 with any questions.)

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Item 2(c) Citizenship:  
 Mutuelles AXA and AXA - France  
 AXA Financial, Inc. - Delaware

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

Item 2(e) Cusip Number:  
 416515104

Item 3. Type of Reporting Person:  
 AXA Financial, Inc. as a parent holding company,  
 in accordance with 240.13d-1(b)(ii)(G).

The Mutuelles AXA, as a group, acting as a parent holding company.

AXA as a parent holding company.

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Item 4. Ownership as of December 31, 2004  
 (a) Amount Beneficially Owned:  
 17,048,811 shares of common stock beneficially owned including:

	No. of Shares
	Subtotals
	-----
AXA	0
AXA Entity or Entities	
Common Stock acquired solely for investment purposes:	
AXA Investment Managers Paris (France)	5,589
AXA Investment Managers Den Haag	2,487
AXA Konzern AG (Germany)	2,600
AXA Rosenberg Investment Management LLC	605,222
AXA Financial, Inc.	0

Subsidiaries:

Advest, Inc.  
 acquired solely for investment purposes on  
 behalf of client discretionary investment  
 advisory accounts:

Shares issuable upon conversion of  
 Convertible Debentures  
 Common Stock 10,595

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10,595

Alliance Capital Management L.P.  
 acquired solely for investment purposes on  
 behalf of client discretionary investment  
 advisory accounts:

Common Stock 16,359,633

16,359,633

AXA Equitable Life Insurance Company  
 acquired solely for investment purposes:

Common Stock 8,631

8,631

Boston Advisors, Inc.

acquired solely for investment purposes on  
 behalf of client discretionary investment  
 advisory accounts:

Common Stock 54,054

54,054

Total

-----  
 =====

Each of the Mutuelles AXA, as a group, and AXA expressly declares that the filing of this Schedule 13G shall not be construed as an admission that it is, for purposes of Section 13(d) of the Exchange Act, the beneficial owner of any securities covered by this Schedule 13G.

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent decisions.

(b) Percent of Class: 5.8%

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ITEM 4. Ownership as of December 31, 2004 (CONT.)

(c) Deemed Voting Power and Disposition Power:

(i)	(ii)	(iii)	(iv)
Deemed	Deemed	Deemed	Deemed
to have	to have	to have	to have
Sole Power	Shared Power	Sole Power	Shared Power
to Vote	to Vote	to Dispose	to Dispose
or to	or to	or to	or to
Direct	Direct	Direct the	Direct the
the Vote	the Vote	Disposition	Disposition
-----	-----	-----	-----

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The Mutuelles AXA, as a group	0	0	0	0
AXA	0	0	0	0
AXA Entity or Entities:				
AXA Investment Managers Paris (France)	5,589	0	5,589	0
AXA Investment Managers Den Haag	0	2,487	2,487	0
AXA Konzern AG (Germany)	2,600	0	2,600	0
AXA Rosenberg Investment Management LLC	415,622	0	605,222	0
AXA Financial, Inc.	0	0	0	0
Subsidiaries:				
-----				
Advest, Inc.	0	10,595	0	10,595
Alliance Capital Management L.P.	11,456,257	924,304	16,359,633	0
Boston Advisors, Inc.	850	0	54,054	0
AXA Equitable Life Insurance Company	5,391	0	8,631	0
	-----	-----	-----	-----
	11,886,309	937,386	17,038,216	10,595
	=====	=====	=====	=====

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent voting and investment decisions.

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

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following.

( )

Item 6. Ownership of More than Five Percent on behalf of Another Person. N/A

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reporting on by the Parent Holding Company:

This Schedule 13G is being filed by AXA Financial, Inc.; AXA, which owns AXA Financial, Inc.; and the Mutuelles AXA, which as a group control AXA:

- (X) in the Mutuelles AXAs' capacity, as a group, acting as a parent holding company with respect to the holdings of the following AXA entity or entities:



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- (X) in AXA's capacity as a parent holding company with respect to the holdings of the following AXA entity or entities:

AXA Investment Managers Paris (France)

AXA Investment Managers Den Haag  
AXA Konzern AG (Germany)  
AXA Rosenberg Investment Management LLC

- (X) in AXA Financial, Inc.'s capacity as a parent holding company with respect to the holdings of the following subsidiaries:

- (X) Advest, Inc.  
(06-0950348), a broker-dealer registered under Section 15 of the Securities Exchange Act of 1934 and an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) Alliance Capital Management L.P.  
(13-3434400), an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) AXA Equitable Life Insurance Company  
(13-5570651), an insurance company and an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) Boston Advisors, Inc.  
(04-2805120), an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) Frontier Trust Company, FSB (Advest Trust)  
(45-0373941), an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.

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Item 8. Identification and Classification of Members of the Group. N/A

Item 9. Notice of Dissolution of Group: N/A

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 purposes 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.

Date: February 14, 2005

AXA FINANCIAL, INC.\*

/s/ Alvin H. Fenichel

Alvin H. Fenichel  
Senior Vice President  
and Controller

\*Pursuant to the Joint Filing Agreement with respect to Schedule 13G attached hereto as Exhibit I, among AXA Financial, Inc., AXA Assurances I.A.R.D Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, and AXA, this statement Schedule 13G is filed on behalf of each of them.