

SECURITIES AND EXCHANGE COMMISSION

FORM 424B2

Prospectus filed pursuant to Rule 424(b)(2)

Filing Date: **2006-01-05**
SEC Accession No. **0000930413-06-000063**

(HTML Version on secdatabase.com)

FILER

HARTFORD LIFE INSURANCE CO

CIK: **45947** | IRS No.: **060941488** | State of Incorporation: **CT** | Fiscal Year End: **1231**
Type: **424B2** | Act: **33** | File No.: **333-123441** | Film No.: **06510655**
SIC: **6189** Asset-backed securities

Mailing Address
*200 HOPMEADOW STREET
BOX 2999
SIMSBURY CT 06089*

Business Address
*200 HOPMEADOW ST
P O BOX 2999
SIMSBURY CT 06089
8608435445*

SERIAL COMPANY

Hartford Life Global Funding Trust 2006-001

CIK: **1348821** | State of Incorporation: **CT** | Fiscal Year End: **1231**
Type: **424B2** | Act: **33** | File No.: **333-123441-96** | Film No.: **06510654**
SIC: **6189** Asset-backed securities

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Pricing Supplement No. 96 dated January 3, 2006.
(To Prospectus dated April 15, 2005 and Prospectus
Supplement dated May 5, 2005)
This Pricing Supplement consists of 2 pages.

Hartford Life Insurance Company
Depositor

Fixed Rate IncomeNotes(sm)
Issued through

Hartford Life Global Funding Trust 2006-001

5.00% Callable Notes due January 15, 2011

The description in this pricing supplement of the particular terms of the 5.00% IncomeNotes(sm) offered hereby and the Funding Agreement sold by Hartford Life Insurance Company to the Trust specified herein supplements the description of the general terms and provisions of the notes and the funding agreements set forth in the accompanying prospectus and prospectus supplement, to which reference is hereby made.

PROVISIONS RELATING TO THE NOTES

<TABLE>

<S>	<C>	<C>	<C>
Principal Amount:	\$1,307,000.00	Interest Rate:	5.00%
Price to Public:	100%	Issuance Date:	January 6, 2006
Net Proceeds to Trust:	\$1,293,930.00	Stated Maturity Date:	January 15, 2011
Agent's Discount:	1.00%	Initial Interest Payment Date:	July 15, 2006
CUSIP Number:	41659FHA5	Interest Payment Frequency:	Semi-Annually
Day Count Convention:	30/360	Regular Record Dates:	15 days prior to any Interest Payment Date.
Optional Redemption: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		The Survivor's Option <input checked="" type="checkbox"/> is <input type="checkbox"/> is not available	
Optional Redemption Date: January 15, 2008 or any Interest Payment Date thereafter.		Annual Put Limitation:	\$1 million or 1%
Initial Redemption Percentage: 100%		Individual Put Limitation:	\$250,000
Annual Percentage Reduction: N/A		Trust Put Limitation:	N/A
Redemption may be: <input checked="" type="checkbox"/> In whole only.		Authorized Denominations:	\$1,000 integral amounts.
<input type="checkbox"/> In whole or in part.			
Securities Exchange Listing: None.		Special Tax Considerations:	None.
Other Provisions Relating to the Notes: None.			

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of America Securities LLC, Charles Schwab & Co., Inc., Citigroup, HSBC, JPMorgan, Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Dain Rauscher, Inc., Scott & Stringfellow, Inc., UBS Financial Services, Inc., Wachovia Securities, WM Financial Services

INFORMATION RELATING TO THE FUNDING AGREEMENT

<TABLE>

<S>	<C>	<C>	<C>
Funding Agreement Provider:	Hartford Life Insurance Company		
Funding Agreement:	FA-406001	Interest Rate:	5.00%
Contract Payment:	\$1,307,015.00	Effective Date:	January 6, 2006
Deposit Amount : (if different from Contract Payment)	\$1,293,945.00	Stated Maturity Date:	January 15, 2011
Day Count Convention:	30/360	Initial Interest Payment Date:	July 15, 2006
Special Tax Considerations:	None.	Interest Payment Frequency:	Semi-Annually
Optional Redemption: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		Survivor Option:	Under the Funding Agreement, Hartford Life Insurance Company <input checked="" type="checkbox"/> is <input type="checkbox"/> is not required to provide the Trust with amounts it needs to honor valid exercises of the Survivor's Option.
Optional Redemption Date: January 15, 2008 or any Interest Payment Date thereafter.			
Initial Redemption Percentage:	100%		
Annual Percentage Reduction:	N/A		
Redemption may be: <input checked="" type="checkbox"/> In whole only. <input type="checkbox"/> In whole or in part.			
		Other Provisions Relating to the Funding Agreement:	None.

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INFORMATION PERTAINING TO THE RATINGS OF THE NOTES AND THE FUNDING AGREEMENT

It is anticipated that, as of January 6, 2006, the Notes will be rated by the indicated rating agencies as follows:

Standard & Poor's: AA-	Moody's: Aa3
A.M. Best: aa-	Fitch: AA

The Moody's rating also extends to the Program under which the Notes are issued.

It is anticipated that, as of January 6, 2006, the Funding Agreement will be rated by the indicated rating agencies as follows:

Standard & Poor's: AA-	Moody's: Aa3
A.M. Best: aa-	Fitch: AA