

Massachusetts



Michael T. Caljouw
Commissioner
Secretary, Northeast Zone

Term of Office:
At the Discretion of the Governor
Appointed: October 30, 2024

Michael T. Caljouw was appointed as Massachusetts' Insurance Commissioner by Gov. Maura Healey in October 2024. As Commissioner, he oversees the Massachusetts insurance market, an approximately \$70 billion industry that historically ranks near the top 10 largest markets in the country and 27th globally.

Commissioner Caljouw is committed to ensuring stable, affordable, and transparent insurance markets while safeguarding consumer interests. With more than three decades of experience in both public and private sectors, he has been the primary regulator of mergers and acquisitions across the insurance industry. He has led on emerging regulatory and policy issues, including comprehensive Massachusetts insolvency and cost containment laws.

Prior to this role, he directed Blue Cross Blue Shield of Massachusetts' regulatory and policy portfolio, supervising their contracts division and the implementation of laws and regulations. Previously, he spent a decade in Massachusetts government, serving as general counsel to the Massachusetts Division of Insurance and as deputy director, general counsel, and chief of staff for the Office of Consumer Affairs and Business Regulation. Additionally, he was senior counsel at a national law firm and chief of staff and legal counsel to the Massachusetts Senate Minority Leader.

Commissioner Caljouw has taught at Boston University School of Law and is a frequent lecturer on critical regulatory and policy issues. He chairs the Board of Advisors of the Rappaport Center for Law and Public Policy and is an active mentor to emerging leaders in public policy and insurance regulation. His contributions have been recognized with several honors, including the Better Government Award, Suffolk University Law School's Outstanding Alumni Service Award, and the Arthritis Foundation's Community Warrior Award.

Commissioner Caljouw earned a Juris Doctor (J.D.) cum laude from Suffolk University Law School (Boston, MA) and a bachelor's degree from Williams College (Williamstown, MA).

Main

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Make Checks Payable to: Massachusetts Division of Insurance

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