

Commissioner Michael T. Caljouw



Michael T. Caljouw is the Commissioner of Insurance for the Commonwealth of Massachusetts, appointed by Governor Maura Healey in October of 2024. As Commissioner, he oversees the Massachusetts insurance market, an approximately \$70 billion industry that historically ranks near the top ten largest markets in the country and 27th globally.

Commissioner Caljouw is deeply committed to ensuring stable, affordable, and transparent insurance markets and safeguarding consumer interests. He has over three decades of public and private experience. 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. He previously spent a decade in leadership positions in Massachusetts government at the Massachusetts Division of Insurance and the Office of Consumer Affairs and Business Regulation and led on emerging regulatory and policy issues, including comprehensive Massachusetts insolvency and cost containment laws. He was senior counsel at a national law firm and Chief of Staff and Legal Counsel to the Massachusetts Senate Minority Leader.

Raised in Boston, Commissioner Caljouw graduated from Boston Latin School, Williams College and Suffolk University Law School, serving on the Law Review and earning his Juris Doctorate *cum laude*. He 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. Commissioner Caljouw has received the *Better Government Award*, Suffolk University Law School's *Outstanding Alumni Service Award* and the Arthritis Foundation's *Community Warrior Award*.

He and his wife Ann-Margaret reside in Boston with Carly, their amazing goldendoodle.

