



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER

In the Matter of the Division of Insurance v. Bruce Michael Rojee
Docket No. E2025-02

ORDER FOR SUMMARY DECISION

On September 5, 2025, the Division of Insurance (the “Division” or “DOI”) filed its Motion for Summary Decision (the “Motion”) in this matter. Included in the Motion were three exhibits, the Respondent’s NAIC license information, a copy of the registered mail receipt for the Order to Show Cause (the “OTSC”), and the Certificate of Service for the OTSC noting that the Respondent had not filed an answer within 21 days of receiving the complaint as required by 801 CODE MASS. REGS. §1.01(6)(d)(2). As of this writing, Respondent has failed to make any filing in this matter.

DOI records indicate that Respondent Bruce Michael Rojee (“Respondent” or “Rojee”) has a business, residential, and mailing address at 72 Oxford Drive, Cotuit, Massachusetts 02635. Additionally, Rojee has a personal email address of brojee24@gmail.com and a business email address of brojee.zuzick@gmail.com on file with the Division. Rojee was first licensed by the Division as a resident individual insurance producer on July 24, 2021, pursuant to MASS. GEN. LAWS c. 175, § 162H et seq., and his license is currently active.

The OTSC bases its allegations on a June 8, 2023, John Hancock Life Insurance Company (“JH”) Investigative Service Case Report (“Case Report”), describing the reasons for JH’s termination of Respondent’s appointment with the company on June 6, 2023. The Case Report indicates that following an investigation, Rojee admitted on or about May 22, 2023, to submitting four term life insurance policy applications for three individuals who had not purchased JH term life insurance policies due to Respondent’s personal financial difficulties.

The OTSC further alleges that Rojee failed to disclose the Rhode Island Department of Business Regulation’s November 24, 2024 “Final Order Revoking License” (“Rhode Island

Order”), revoking Rojee’s insurance producer license for submitting insurance applications for four Rhode Island consumers without their consent.

Findings of Fact

- 1) On or about May 22, 2023, Respondent admitted to submitting four term life policies for three individuals who did not purchase those products.
- 2) Respondent’s appointment with John Hancock Life Insurance Company was terminated on June 6, 2023.
- 3) On November 24, 2024, the Rhode Island Department of Business Regulation issued a final order revoking Respondent’s insurance producer license for submitting applications without the consumer’s consent.
- 4) Respondent failed to report the Rhode Island administrative action within 30 days.

Discussion and Analysis

Under 801 CMR 1.01(7)(h) a party may move for summary decision when there is no genuine issue of fact, or the moving party is entitled to prevail as a matter of law. 801 CMR 1.01(4) requires that all filings be made in a timely manner including any requests for extension of time under 1.01(4)(e). 801 CMR 1.01(6)(d)(2) requires a Respondent to file an Answer within 21 days of receiving an Order to Show Cause.

As stated in the Motion and reflected in its attached exhibits, the DOI properly served its OTSC on the Respondent by postal and electronic mail at the Respondent’s respective addresses of record on July 10, 2025. The docket reflects that the Respondent neither filed an answer nor a request for extension of time within 21 days of receiving the OTSC as required by 801 CMR 1.01(6)(d)(2) and (4)(e). The Docket also reflects that the Respondent has failed to file a response of any kind as of this writing. Accordingly, we find that the Respondent has failed to meet the requirements of 801 CMR 1.01 (4) and (6)(d)(2). In the absence of a timely answer the Respondent has left the allegations set forth in the OTSC unchallenged, so no genuine issues of fact remain. Therefore, the DOI’s Motion for Summary Decision prevails, and Respondent is found to be in default and the DOI is entitled to all the relief requested in the OTSC.

Conclusions of Law

- 1) Respondent engaged in conduct for which discipline is appropriate under M.G.L. c. 175, § 162R(a)(8).
- 2) Respondent engaged in conduct for which discipline is appropriate under M.G.L. c. 175, § 162R(a)(10).
- 3) Respondent engaged in conduct for which discipline is appropriate under M.G.L. c. 175, § 162R(a)(9).
- 4) Respondent failed to meet the obligations imposed by M.G.L. c. 175, § 162V(a).

Accordingly, the following is ordered:

- 1) Rojee shall cease and desist from the conduct alleged in the Order to Show Cause.
- 2) All insurance licenses granted by the Division to Bruce Michael Rojee shall be revoked as provided under M.G.L. c. 175, § 162R(a).
- 3) Rojee shall comply with the provisions of M.G.L. c. 175, § 166B, and dispose of any and all interests as proprietor, partner, stockholder, officer or employee of any licensed insurance producer in Massachusetts.
- 4) Rojee shall submit any and all Massachusetts insurance licenses in his possession to the Division.
- 5) Rojee is prohibited from directly or indirectly transacting any insurance business or acquiring any insurance business in the Commonwealth of Massachusetts in any capacity whatsoever from the date of this Order.
- 6) Rojee is ordered to pay a fine of \$500 for conduct under M.G.L. c. 175, § 162V and \$1000 for each instance of conduct described by M.G.L. c. 175, § 162R. The total fine of \$4500 shall be paid within 30 days of the date of this order.

SO ORDERED this February 4, 2026.

Matthew Taylor

Matthew A. Taylor, Esq.

Presiding Officer