



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

One Federal Street, Suite 700 • Boston, MA 02110
(617) 521-7794 • Toll-free (877) 563-4467
www.mass.gov/doi

MAURA T. HEALEY
GOVERNOR

MICHAEL T. CALJOUW
COMMISSIONER OF INSURANCE

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

July 15, 2025

Roger W. Crandall
President & CEO
Massachusetts Mutual Life Insurance Company
1295 State Street
Springfield, MA 01111

Re: The Massachusetts Mutual Life Insurance Company - Comprehensive Market Conduct Examination

Dear Mr. Crandall:

Pursuant to the authority contained in M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Comprehensive Market Conduct Examination of the Massachusetts Mutual Insurance Company for the period between January 1, 2022, and December 31, 2022.

Sincerely,

A handwritten signature in blue ink, reading "Michael T. Caljouw".

Michael T. Caljouw
Commissioner of Insurance

cc: Christopher Joyce, Deputy Commissioner and General Counsel

