

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 21155-AD22-1031-110

IN THE MATTER OF:)
)
Rudy Cala)
465 South West 86th Ave)
Apt. 105)
Pembroke Pines, FL 33025)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3179069)

FILED
JAN 05 2023
STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER AND
NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Rudy Cala (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 3179069 (“Respondent’s license”) since August 19, 2016.
2. Respondent’s license expires on January 31, 2023.
3. On or around November 8, 2021, Respondent was terminated for cause by Chesapeake Life Insurance Company for using dishonest practices in the conduct of business in multiple states.
4. Respondent failed to comply with the Chesapeake Life Insurance sales practice procedures by using 13 different phone numbers to submit 82 applications, submitted as voice enrollments and e-signatures. The phone numbers used were not owned or

controlled by the applicants and appeared to be create by Respondent to receive the applicants' confidential DocuSign PIN codes. The emails used on the applications appear to have been created by Respondent to receive the emailed DocuSign link to sign the applications as the applicant. All the applications had email delivery selected; therefore, the applicants would not be aware their application was being submitted to Chesapeake Life Insurance Company.

5. Respondent entered into an Agreement to Surrender License in Lieu of Administrative Action in the State of Utah on June 17, 2022.
6. Respondent entered into an agreement to Voluntary Surrender of License in the State of North Carolina on July 10, 2022
7. Respondent failed to notify the Department of the administrative action within thirty (30) days of the two (2) actions.
8. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
9. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer license for violating an insurance law.
10. Indiana Code § 27-1-15.6-17(a) is an insurance law that states that not more than thirty days after the final disposition of the matter, a producer shall report to the Commissioner any administrative action taken against the producer initiated in any jurisdiction or governmental agency.

11. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
12. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
13. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to the nature of Respondent's termination for cause, which involved dishonest practices, and for Respondent's failure to timely report administrative actions.

01-05-2023

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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