

1                                   **IN THE SUPREME COURT OF THE STATE OF NEVADA**

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3                                   INTERNATIONAL ACADEMY OF STYLE,

4  
5                                                           Petitioner,

6                                                           vs.

7                                   DIVISION OF INDUSTRIAL RELATIONS,  
8                                   and the NEVADA DEPARTMENT OF  
9                                   ADMINISTRATION, APPEALSOFFICER  
10                                   SHEILA MOORE,

11                                                           Respondents.

Electronically Filed  
Case No. : CV20-00445  
Oct 05 2021 11:17 p.m.  
Elizabeth A. Brown  
Clerk of Supreme Court

12                                                           **JOINT APPENDIX,**  
13                                                           **VOLUME IX OF XI**

14  
15                                   JASON D. GUINASSO, ESQ.

16                                   Nevada Bar No. 8478

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**JOINT APPENDIX INDEX**  
**(Chronological)**

<b>Document Name</b>	<b>Date Filed</b>	<b>Bates</b>	<b>Vol. No.</b>
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Exhibit 1 to Petition for Judicial Review – Decision and Order before the Appeals Officer under Appeal No.’s 1702537-SYM & 1702545-SYM dated February 20, 2020	3/6/2020	JA0011- JA0024	I
Application for Stay of Appeal Officer’s February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445	03/06/20	JA0025- JA0052	II
Exhibit 1 to Application for Stay of Appeal Officer’s February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445 -International Academy of Style’s Documentary Exhibit 1 Before the Appeals Officer under Appeal No. 1702537-SYM dated June 28, 2017	3/6/2020	JA0053- JA0072	II
Exhibit 2 to Application for Stay of Appeal Officer’s February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445 – International Academy of Style’s Documentary Exhibit 2 Before the Appeals Officer under Appeal No. 1702537-SYM dated June 28, 2017	3/6/2020	JA0073- JA0225	II
Exhibit 3 to Application for Stay of Appeal Officer’s February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445 – International Academy of Style’s Documentary Exhibit 3 Before the Appeals Officer under Appeal No. 1702537-SYM dated June 28, 2017	3/6/2020	JA0226- JA0316	III
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1	Exhibit 6 to Application for Stay of Appeal Officer's February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445 - International Academy of Style's Documentary Exhibit 6 Before the Appeals Officer under Appeal No. 1702537-SYM dated June 28, 2017	3/6/2020	JA0431-JA0660	IV
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4	Exhibit 7 to Application for Stay of Appeal Officer's February 20, 2020 Decision and Order filed under District Court Case No. CV20-00445 - International Academy of Style's Documentary Exhibit 7 Before the Appeals Officer under Appeal No. 1702537-SYM dated June 28, 2017	3/6/2020	JA0661-JA0667	V
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7	Minutes [Court finds Plaintiff's Application for Stay of Appeal Officer's February 20, 2020 is deemed moot. Plaintiff must keep worker's compensation coverage active pending resolution of this case] filed under District Court Case No. CV20-00445	3/10/2020	JA0668	V
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10	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445	04/22/20	JA0669-JA0675	V
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15	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Reply in Support of Closing Argument submitted on behalf of Employer/Petitioner dated 8/9/2019 under Appeal No. 's 1702537-SYM and 1702545-SYM</i>	4/22/2020	JA0689-JA0704	VI
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19	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>DIR Closing Argument on behalf of DIR/Respondent dated 8/1/2019 under Appeal No. 's 1702537-SYM and 1702545-SYM</i>	4/22/2020	JA0705-JA0711	VI
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22	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Closing Argument submitted on behalf of Employer/Petitioner dated 12/31/18 under Appeal No. 's 1702537-SYM and 1702545-SYM</i>	4/22/2020	JA0712-JA0738	VI
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1	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>International Academy of Style’s Documentary Exhibit # 1 under Case No. 1706718</i>	4/22/2020	JA0796- JA0809	VI
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9	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>International Academy of Style’s Documentary Exhibit #4 dated 6/28/2017</i>	4/22/2020	JA1052- JA1140	VII
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19	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Evidence Packet for the Division of Industrial Relations (DIR) Exhibit #8 dated 6/27/2017</i>	4/22/2020	JA1401- JA1556	IX
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22	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Evidence Packet for the Division of Industrial Relations (DIR) Exhibit #9 dated 6/27/2017</i>	4/22/2020	JA1557- JA1643	IX, X
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1	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore filed 1/17/2020</i>	4/22/2020	JA1650- JA1651	X
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4	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, Filed 7/3/2019</i>	4/22/2020	JA1652- JA1653	X
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6	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, Filed 6/27/2019</i>	4/22/2019	JA1654- JA1655	X
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9	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, Filed 11/13/2018</i>	4/22/2019	JA1656- JA1657	X
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11	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, Filed 9/18/2018</i>	4/22/2019	JA1658- JA1659	X
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14	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, Filed 8/17/2018</i>	4/22/2019	JA1660- JA1661	X
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16	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 - <i>Order, Appeals Officer Moore, Filed 8/15/2018</i>	4/22/2019	JA1662- JA1663	X
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1	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 - <i>Order, Appeals Officer Moore, Filed 12/08/2017</i>	4/22/2019	JA1672- JA1673	X
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3	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 - <i>Order, Appeals Officer Moore, Filed 9/7/2017</i>	4/22/2019	JA1674- JA1675	X
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5	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 - <i>Order, Appeals Officer Moore, Filed 7/18/2017</i>	4/22/2019	JA1676- JA1677	X
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7	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>International Academy of Style’s Motion for Continuance and Resetting dated 7/14/2017</i>	4/22/2019	JA1678- JA1681	X
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9	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Pre-Hearing Statement of the Division of Industrial Relations (DIR) dated 6/30/2017</i>	4/22/2019	JA1682- JA1684	X
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11	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Notice of Appearance filed 6/27/2017</i>	4/22/2019	JA1685- JA1686	X
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13	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Pre-Hearing Statement submitted on behalf of International Academy of Style filed on 6/28/2017</i>	4/22/2019	JA1687- JA1690	X
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15	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, filed 5/4/2017</i>	4/22/2019	JA1691- JA1692	X
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17	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Motion for Continuance submitted on behalf of International Academy of Style filed on 5/3/2017</i>	4/22/2019	JA1693- JA1696	X
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19	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, filed 4/20/2017</i>	4/20/2019	JA1697- JA1698	X
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1	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Motion for Continuance submitted on behalf of International Academy of Style filed on 4/19/2017</i>	4/20/2019	JA1699- JA1702	X
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4	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Notice of Appeal and Order to Appear filed on March 23, 2017</i>	4/20/2019	JA1703- JA1704	X
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9	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Certificate of Mailing dated 3/20/2017</i>	4/20/2019	JA1706	X
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11	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Letter of Determination dated 3/14/2017</i>	4/20/2019	JA1707- JA1708	X
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14	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, filed 7/18/2017</i>	4/20/2019	JA1709- JA1710	X
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16	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Motion for Continuance and Resetting submitted on behalf of Employer/Petitioner</i>	4/20/2019	JA1711- JA1714	X
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19	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Pre-Hearing Statement of the Division of Industrial Relations filed 6/30/2017</i>	4/20/2019	JA1715- JA1717	X
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1	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, filed on 5/4/2017</i>	4/20/2019	JA1724- JA1725	X
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3	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Motion for Continuance and Resetting Hearing submitted on behalf of International Academy of Style filed on 5/2/2017</i>	4/20/2019	JA1726- JA1729	X
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5	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Order, Appeals Officer Moore, filed on 4/20/2017</i>	4/20/2019	JA1730- JA1731	X
6				
7	Original Record on Appeal in Accordance with the Nevada Administrative Procedure Act (Chapter 233B of NRS) filed under District Court Case No. CV20-00445 – <i>Motion for Continuance and Resetting submitted on behalf of International Academy of Style filed on 4/19/2017</i>	4/20/2019	JA1730- JA1735	X
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23	Petitioner's Reply Brief filed under District Court Case No. CV20-00445	09/14/20	JA1821- JA1829	XI
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I declare under penalty of perjury that the foregoing is true and correct.

*/s/ Bernadette Francis*

BERNADETTE FRANCIS

STATE OF NEVADA  
DEPT OF ADMINISTRATION  
HEARINGS DIVISION  
APPEALS OFFICE

2017 JUN 28 PM 2:44

RECEIVED  
AND  
FILED

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Attorney for International Academy of Style  
4

5 NEVADA DEPARTMENT OF ADMINISTRATION

6 BEFORE THE APPEALS OFFICER

7 In the Contested Matter of:

8  
9 of

Case No.: 1706718

10 INTERNATIONAL ACADEMY OF  
STYLE, BONNIE SCHULTZ & LONI  
11 CASTEEL

Appeal No.: 1702545-SYM

12  
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15 INTERNATIONAL ACADEMY OF STYLE'S

16 DOCUMENTARY EXHIBIT #7

17  
18  
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21 ENTERED INTO  
EVIDENCE AS EXHIBIT 7



22  
23 Reese Kintz,  
Guinasso  
190 W Huffaker Ln  
Suite 402  
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(775) 853-8746

25 720

1 **AFFIRMATION**

2 The undersigned does hereby affirm that **INTERNATIONAL ACADEMY OF**  
3 **STYLE'S DOCUMENTARY EXHIBIT #7** filed under Appeal No. 1702545-SYM:

4 ☒ Does not contain the social security number of any person.

5 **-OR-**

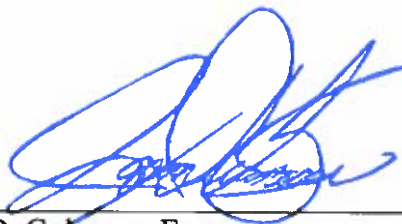
6 ☐ Contains the social security number of a person as required by:

7 A. A specific state or federal law, to wit: \_\_\_\_\_

8 **-or-**

9 B. For the administration of a public program or for an application for a  
10 federal or state grant.

11  
12 DATED this 28<sup>th</sup> day of June, 2017

13 

14 Jason D. Guinasso, Esq.  
15 Attorney for International Academy of Style  
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Reese Kintz,  
Guinasso  
190 W Huffaker Ln  
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(775) 853-8746

**CERTIFICATE OF SERVICE**

I am a resident of the State of Nevada, over the age of eighteen years, and not a party to the within action. My business address is 190 W. Huffaker Lane, Suite 402, Reno, Nevada, 89511.

On June 28<sup>th</sup>, 2017, I served the following:

**INTERNATIONAL ACADEMY OF STYLE'S**

**DOCUMENTARY EXHIBIT #7**

on the following in said cause as indicated below:

INTERNATIONAL ACADEMY STYLE BONNIE SCHULTZ & LONI CASTEEL 2295 MARKET STREET RENO, NV 89502 (VIA U.S. MAIL)	DIVISION OF INDUSTRIAL RELATIONS 400 WEST KING STREET, SUITE 400 CARSON CITY, NV 89703 (VIA U.S. MAIL)
LEGAL SECTION DIVISION OF INDUSTRIAL RELATIONS 400 WEST KING STREET, SUITE 201 CARSON CITY, NV 89703 (VIA HAND DELIVERY)	DEPARTMENT OF ADMINISTRATION APPEALS DIVISION 1050 E WILLIAM ST., SUITE 450 CARSON CITY, NV 89701 (VIA HAND DELIVERY)

I declare under penalty of perjury that the foregoing is true and correct. Executed on June 28<sup>th</sup>, 2017, at Reno, Nevada.

  
KATRINA A. TORRES



Reese Kintz,  
Guinasso  
190 W Huffaker Ln  
Suite 402  
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DOCUMENTARY EXHIBIT #7  
Appeal No. 1702545-SYM

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- 12/31/17		



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# CERTIFICATE OF LIABILITY INSURANCE

INACA-1

OP ID: NH

DATE (MM/DD/YYYY)

03/14/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Alpine Insurance 6160 Plumas, Suite 100 Reno, NV 89519 Ryan Garaventa, CIC	<b>CONTACT NAME:</b> Ryan Garaventa, CIC	
	<b>PHONE (A/C, No, Ext):</b> 775-829-2345 <b>FAX (A/C, No):</b> 775-827-7090	
	<b>E-MAIL ADDRESS:</b>	
	<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>
	<b>INSURER A:</b> Riverport Insurance Company	36684
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**INSURED**  
International Academy of Style  
B.Schultz & L.Casteel DBA:  
2295 Market St  
Reno, NV 89502

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>GENERAL LIABILITY</b>						<b>EACH OCCURRENCE</b> \$
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY						<b>DAMAGE TO RENTED PREMISES (Ea occurrence)</b> \$
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						<b>MED EXP (Any one person)</b> \$
							<b>PERSONAL &amp; ADV INJURY</b> \$
							<b>GENERAL AGGREGATE</b> \$
	<b>GEN'L AGGREGATE LIMIT APPLIES PER:</b>						<b>PRODUCTS - COM/PO/AGG</b> \$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						\$
	<b>AUTOMOBILE LIABILITY</b>						<b>COMBINED SINGLE LIMIT (Ea accident)</b> \$
	<input type="checkbox"/> ANY AUTO						<b>BODILY INJURY (Per person)</b> \$
	<input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS						<b>BODILY INJURY (Per accident)</b> \$
	<input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						<b>PROPERTY DAMAGE (PER ACCIDENT)</b> \$
							\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR						<b>EACH OCCURRENCE</b> \$
	<b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE						<b>AGGREGATE</b> \$
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTIONS						\$
<b>A</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>						<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	<b>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)</b>	<input type="checkbox"/> Y <input type="checkbox"/> N					<b>E.L. EACH ACCIDENT</b> \$ 1,000,000
	<b>If yes, describe under DESCRIPTION OF OPERATIONS below</b>						<b>E.L. DISEASE - EA EMPLOYEE</b> \$ 1,000,000
							<b>E.L. DISEASE - POLICY LIMIT</b> \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Proof of Insurance

**CERTIFICATE HOLDER****CANCELLATION****INSURE1**

Insured

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

*David Hughes*

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# CERTIFICATE OF LIABILITY INSURANCE

INACA-1

OP ID: NH

DATE (MM/DD/YYYY)

03/14/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Alpine Insurance 6160 Plumas, Suite 100 Reno, NV 89519 Ryan Garaventa, CIC		<b>CONTACT NAME:</b> Ryan Garaventa, CIC <b>PHONE (A/C, No, Ext):</b> 775-829-2345 <b>FAX (A/C, No):</b> 775-827-7090 <b>E-MAIL ADDRESS:</b>		
<b>INSURED</b> International Academy of Style B.Schultz & L.Casteel DBA: 2295 Market St Reno, NV 89502		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
		<b>INSURER A:</b> NCCI		
		<b>INSURER B:</b> Capitol Indemnity Corp.		10472
		<b>INSURER C:</b>		
		<b>INSURER D:</b>		
		<b>INSURER E:</b>		
<b>INSURER F:</b>				

**COVERAGES** **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<b>GENERAL LIABILITY</b>		BP0031493312	10/18/2016	10/18/2017	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					MED EXP (Any one person) \$ 5,000
	<input checked="" type="checkbox"/>					PERSONAL & ADV INJURY \$ Included
	GEN'L AGGREGATE LIMIT APPLIES PER					GENERAL AGGREGATE \$ 2,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					PRODUCTS - COMP/OP AGG \$ Included
	<b>AUTOMOBILE LIABILITY</b>					COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO					BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS				PROPERTY DAMAGE (PER ACCIDENT) \$
	<input type="checkbox"/>	<input type="checkbox"/>				\$
	<b>UMBRELLA LIAB</b>	<input type="checkbox"/> OCCUR				EACH OCCURRENCE \$
	<b>EXCESS LIAB</b>	<input type="checkbox"/> CLAIMS-MADE				AGGREGATE \$
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$					\$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>		40929980	12/31/2016	12/31/2017	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y/N				E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
						E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Proof of Insurance

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
<b>INSURE1</b>	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
<b>Insured</b>	<b>AUTHORIZED REPRESENTATIVE</b> <i>David Hughes</i> JA1400

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NEVADA DEPARTMENT OF ADMINISTRATION  
BEFORE THE APPEALS OFFICER

ORIGINAL

In the Contested Matter of:

Complaint No. 1706706

Appeal No. 1702537-SYM

**INTERNATIONAL ACADEMY OF  
STYLE**

**EVIDENCE PACKET FOR  
THE DIVISION OF INDUSTRIAL RELATIONS (DIR)**

<u>DATE</u>	<u>DOCUMENT</u>	<u>PAGE(S)</u>
3/14/17	WCS determination imposing \$251.10 Premium Penalty for lapse of WC insurance from December 1, 2016, through December 30, 2016	1-4
Undated	Entity information for International Academy of Style	5
11/3/16	NCCI Cancel/ Non-renew report	6
Various	NCCI Proof of Coverage Inquiries	7-17
Various	Documents relating to the 2014/2015 AGWCFU criminal complaint	18-30
Various	Webpage printouts & information re: internationalacademyofstyle.com	31-48
12/30/16	Webpage printouts: information regarding Bonnie Schulz, an Owner of International Academy of Style	49-52
Various	NCCI inquiries, webpage printouts, and information regarding multiple individuals who work at International Academy of Style	53-94
12/14/16	WCS ltr to International Academy of Style re: cancellation of workers' compensation insurance	95
12/20/16	WCS telephone memo re: conversation w/ ER's atty office; possible extension to obtain insurance	96
12/20/16	Email from ER to WCS, forwarding individuals' certificates of insurance	97-106
Undated	Timeanddate.com webpage printout: duration between 12/1/16 through 12/30/16 (30 days)	107

STATE OF NEVADA  
Division of Industrial Relations - Division Counsel's Office  
400 West King Street, Suite 201, Carson City, Nevada 89703  
Telephone: (775) 684-7286 Fax: (775) 687-1621

International Academy of Style - AOCC 1702537-SYM  
ENTERED INTO  
EVIDENCE AS EXHIBIT 4  
DIR's Evidence Packet  
726 JA1401

<u>DATE</u>	<u>DOCUMENT</u> (continued)	<u>PAGE(S)</u>
12/29/16	Emails between WCS and ER re: DETR w/ attachments	108-115
12/29/16	WCS telephone memo re: conversation w/ ER's atty office & notes regarding the Stop Work Order	116
12/29/16	Emails between WCS & ER w/ copy of ER's 2014 position statement to AGWCFU	117-130
12/29/16	Emails between WCS & ER re: DETR and independent contractors w/ attachment (including copy of criminal complaint dismissal memo)	131-142
12/30/16	Stop Work Order	143-145
12/30/16	WCS notes re: Stop Work Order	146-147
12/30/16	Emails between WCS and Alpine Insurance re: back in compliance, attached binder w/ effective date 12/31/16	148-152
2/21/17	WCS non-compliance worksheet	153
2/23/17	WCS referral to AGWCFU	154
2/24/17	WCS Notice of Violation Input Form	155-156
3/20/17	ER's appeal of WCS's 3/14/17 determination imposing a \$251.10 Premium Penalty	157

**AFFIRMATION**  
**Pursuant to NRS 239B.030**

The undersigned affirms that the **DIR'S EVIDENCE PACKET**, filed in Appeals Office, Appeal No. 1702537-SYM does not contain the social security number of any person.

Dated this 27<sup>th</sup> day of June, 2017.

Submitted by:



DONALD C. SMITH, Senior Division Counsel  
Division of Industrial Relations  
Department of Business and Industry  
400 W. King Street, Suite 201  
Carson City, Nevada 89703  
(775) 684-7286

**CERTIFICATE OF SERVICE**

Pursuant to NRCP 5(b), I hereby certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Industrial Relations (DIR), and that on this date, I caused to be served a true and correct copy of **DIR'S EVIDENCE PACKET, Appeal No. 1702537-SYM** by the method indicated below, and addressed to the following:

**Person(s) Served:**

JASON GUINASSO ESQ  
REESE KINTZ GUINASSO LLC  
190 WEST HUFFAKER SUITE 402  
RENO NV 89511  
(for International Academy of Style)

**U.S. Mail**

☒ via State Mail room (regular or certified)  
☐ deposited directly with U.S. Mail Service  
☐ Overnight Mail  
☐ Interdepartmental Mail  
☐ Messenger Service  
☐ Facsimile fax number: \_\_\_\_\_

**Person(s) Served:**

DIR - WCS NORTH  
400 W KING ST STE 400  
CARSON CITY NV 89703

**U.S. Mail**

☒ via State Mail room (regular or certified)  
☐ deposited directly with U.S. Mail Service  
☐ Overnight Mail  
☐ Interdepartmental Mail  
☐ Messenger Service  
☐ Facsimile fax number: \_\_\_\_\_

DATED this 27<sup>th</sup> day of June, 2017.

  
\_\_\_\_\_  
State of Nevada Employee

R:\Legal\2017 current pending\AO\International Academy of Style Evid Pkt 1702537.docx

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

BRUCE H. BRESLOW  
Director

WCS Contact Information  
(775) 684-7270  
Fax: (775) 687-6305  
dir.nv.gov



JOSEPH "JD" DECKER  
Administrator

CHARLES J. VERRE  
Chief Administrative Officer

DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION

400 W. King Street, Suite 400  
Carson City, Nevada 89703

March 14, 2017

*Via Regular and U.S. Certified Mail: 7016 2070 0000 4870 7780*

Bonnie Schultz & Loni Casteel  
International Academy of Style  
2295 Market St  
Reno NV 89502-1559

Re: **Complaint Number:** 1706706  
**Determination of Premium Penalty Number:** 164961 (LD)

Dear Employer:

We have estimated the premium penalty for the period of December 1, 2016 through December 30, 2016 based on an estimated annual premium of \$3,058.00 as provided by your insurance carrier. Pursuant to NRS 616D.200, the premium penalty owed to the Division of Industrial Relations, Workers' Compensation Section is **\$251.10**.

As previously advised, this matter has also been referred to the Attorney General Workers' Compensation Fraud Unit. The Attorney General will make an independent determination that could result in a prosecution. If the Attorney General notifies the Administrator that they have declined to prosecute, an administrative fine may also be issued in addition to this premium penalty, per NRS 616D.120. If any of your employees were injured during this lapse, you may also be responsible to pay related medical costs.

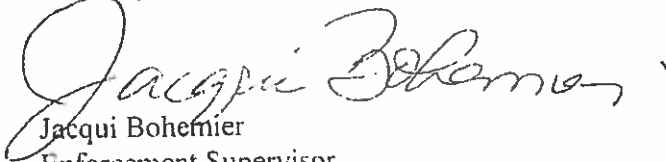
Please make your check payable to the Division of Industrial Relations, and deliver or mail to: Division of Industrial Relations, Workers' Compensation Section, 400 West King Street, Suite 400, Carson City, Nevada 89703. To assure that your payment is properly credited, please note your name and business on the lower left-hand corner of the check.

A person who is aggrieved by a written determination of the Administrator to impose a premium penalty may appeal the determination by filing a request for a hearing before an appeals officer. The request must be filed within 30 days after the date on which the notice of the Administrator's determination was mailed by the Administrator. If a notice of appeal is not filed as required the imposition of the premium penalty shall be deemed a final order and is not subject to review by any court or agency.

The notice of appeal should be addressed to the Department of Administration, Appeals Office, 1050 E. William, Suite 450, Carson City, NV 89701. **Include a copy of this determination letter with your appeal.**

**You may also request a conference with the District Manager for the purpose of resolving this matter prior to a hearing.** The District Manager may be contacted at (775) 684-7270 or in writing at 400 W. King Street, Suite 400, Carson City, NV 89703.

Sincerely,



Jacqui Bohernier  
Enforcement Supervisor  
Workers' Compensation Section

JB/sg

7016 2070 0000 4870 7780

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<b>CERTIFIED MAIL® RECEIPT</b>	
<i>Domestic Mail Only</i>	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a> ®.	
<b>OFFICIAL USE</b>	
Certified Mail Fee	
\$	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$
Postmark Here	
BONNIE SCHULTZ & LONI CASTEEL INTERNATIONAL ACADEMY OF STYLE EI - CC - 1706706 - 164961P	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

731

731

JA1406

## USPS Tracking® Results

[FAQs > \(http://faq.usps.com/?articleId=220900\)](http://faq.usps.com/?articleId=220900)[Track Another Package +](#)[Remove X](#)

Tracking Number: 70162070000048707780

Delivered

Updated Delivery Day: Wednesday, March 15, 2017 ⓘ

## Product &amp; Tracking Information

[See Available Actions](#)

Postal Product:

Features:  
Certified Mail™

DATE & TIME	STATUS OF ITEM	LOCATION
March 15, 2017, 2:00 pm	Delivered, Left with Individual ▲	RENO, NV 89502
Your item was delivered to an individual at the address at 2:00 pm on March 15, 2017 in RENO, NV 89502.		
March 15, 2017, 7:19 am	Arrived at Unit	RENO, NV 89510
March 15, 2017, 5:09 am	Departed USPS Facility	RENO, NV 89510
March 14, 2017, 8:25 pm	Arrived at USPS Facility	RENO, NV 89510

[See More ▼](#)

## Available Actions

[See Less ^](#)

## Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

[FAQs \(http://faq.usps.com/?articleId=220900\)](http://faq.usps.com/?articleId=220900)

# CBR Detail Report

Business Name: International Academy Of Style

v0 - APPROVED - 05/22/2013 13:56:32

NV Business ID	NV20101370115
Entity Type	Partnership
Entity Status	ACTIVE
State Business License Expiration Date	May 31, 2017
Last Updated By	lonidcastel@hotmail.com
Last Updated Date	2013-05-22 13:56:32.0

## Company Officers

No officers found for this company

## Compliance Information

State Business License:	Completed on 05/10/2016
B&I Workers' Compensation eAffirmation of Compliance (D-25)	Not Complete
Nevada Labor Laws eAffirmation of Compliance	Not Complete
OSHA/Safety Consultation and Training (SCATS)	Not Applicable
NV Dept of Taxation eClearance Receipt	Not Complete
Department of Motor Vehicles:	Not Complete

## Declaration

## Export Information

Do you have a Nevada Location or conduct sales and services in Nevada? **Not answered**

## Business Information

Primary NAICS Code	-
Applicable NAICS Codes	
Business Description	

## Location Information

NCCI Cancel / Nonrenew Report      NOV 2016      NORTH

27995	RIVERPORT INSURANCE COMPANY	Tran Eff : 12/01/2016
<i>Sw 2/14/16 St</i>		
B SCHULTZ & L CASTEEL		
2295 MARKET ST		
RENO NV 89502		
<i>New Policy NVAR303976</i>		
Insured FEIN : 88-0389861	Policy : NVAR301842	Assigned : LD
	Pol Eff : 12/01/2015	Tran : N
	Pol Exp : 12/01/2016	Reason : 05
	Gov Code : 9586	
	Add Insured : Y	
	Est Annual Premium :	\$3,058.00

*1-18-17*

## Proof of Coverage Inquiry

Search ncci.com

Policy Carrier Information Reports

## Policy Search

Policy Address

## POLICY SEARCH OPTIONS

State NV - 27

Insured/Employer Name

Policy Number

FEIN 880389861

City<sup>†</sup>

Zip Code<sup>†</sup>

Carrier Code

Policy Effective Date Thru

Contains<sup>†</sup> Starts With

Search

Clear Search

<sup>†</sup> Searches only latest 10 yrs of Policy Effective Dates

4 items in 1 pages

Policy Number	Insured/Employer Name	Carrier Code	Pol Eff Dt	State	FEIN	Status
<a href="#">NVARP301842</a>	B SCHULTZ & L CASTEEL	27995	12/01/2015	NV	880389861	Non Renewed
<a href="#">NVARP301842</a>	CASTEEL LONI	27995	12/01/2015	NV	880389861	Non Renewed
<a href="#">NVARP301842</a>	INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	27995	12/01/2015	NV	880389861	Non Renewed
<a href="#">NVARP301842</a>	SCHULTZ BONNIE	27995	12/01/2015	NV	880389861	Non Renewed

4 items in 1 pages

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Policy Carrier Information Reports

## Policy &amp; Carrier

## NEVADA

[Back to Search Results](#)

Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
------------------	-------------------	-------	-----------	----------------	-----------------------	---------------

Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/01/2016

## Primary Insured Information

Name B SCHULTZ & L CASTEEL  
 Name Type 2 - COMMERCIAL NAME  
 PEO/Client Code  
 FEIN 880389861  
 Street 2295 MARKET ST  
 City RENO  
 State NV Zip Code 89502-1559

## Carrier Information

Name 27995 - RIVERPORT INSURANCE COMPANY  
 FEIN 411654112  
 Street PO BOX 939  
 City PIERRE  
 State SD Zip Code 57501 Group Code 27995 Branch 001

## Agent Information

Name ALPINE INSURANCE  
 Street 6160 PLUMAS ST  
 City RENO  
 State NV Zip Code 89519-6057

## Policy Information

Prior Policy Nbr	State Carrier
Policy Type Plan 02 - NORMAL ASSIGNED RISK POLICY	State Eff Dt 12/01/2015
Assignment Date 12/17/2015	State Exp Dt
Policy Type Cvr 01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added 0 - FIELD DOES NOT APPLY
Wrap-Up Code 2 - NON-WRAP-UP POLICY	Gov Class Code 9586 <i>MAILED SAG</i>
Legal Nature of Insured 02 - PARTNERSHIP	State Premium (\$) 3,058
Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY	Orig POC Rcvd Dt
Deductible Losses Code	Orig Policy Rcvd Dt 01/08/2016
Deductible Calc Code	Last Rcvd Dt 10/28/2016

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N-11/16

P90



Policy Carrier Information Reports

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## NEVADA

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Policy & Carrier    Names & Addresses    Names    Addresses    State Exposure    Cancellation/Non-Renewal    Trans History

Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/01/2016

Employer Search Criteria

Employer Name	Name Type	PEO/Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Dt
B SCHULTZ & L CASTEEL	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2
B SCHULTZ & L CASTEEL	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2
CASTEEL LONI	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2
CASTEEL LONI	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2
INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2
INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2
SCHULTZ BONNIE	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2
SCHULTZ BONNIE	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2

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Name B SCHULTZ & L CASTEEL

Policy Exp Dt 12/01/2016

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C/R/N Received Date	C/R/N Effective Date	Cancellation Notice Mail Date	Reason for Reinstatement	Transaction Code	Cancel Type	Cancel Reason
10/28/2016	12/01/2016	10/27/2016		03 - NONRENEWAL	00	05 - NONPAYMENT OF PREMIUM

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7 items in 1 pages

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8810	CLERICAL OFFICE EMPLOYEES NOC	01		25,000.00	.4200	105
9014	JANITORIAL SERVICES BY CONTRACTORS-NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	01		12,000.00	4.0100	481
9586	BARBER SHOP	01		210,000.00	1.1200	2,352
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00		.00	.0100	25
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00		.00	.0100	25
9812	ADDITIONAL PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS (WITH WORKERS COMPENSATION) \$1000000/\$1000000/\$1000000	00		.00	.0000	32
9848	ADDITIONAL PREMIUM REQUIRED TO BALANCE TO THE MINIMUM PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS	00		.00	.0000	88

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 Insured/Employer Name **INTERNATIONAL ACADEMY STYLE** Contains **Starts With**  
 Policy Number  
 FEIN  
 City  
 Zip Code  
 Carrier Code  
 Policy Effective Date Thru

† Searches only latest 10 yrs of Policy Effective Dates

2 items in 1 pages

Policy Number	Insured/Employer Name	Carrier Code	Pol Eff Dt	State	FEIN	Status
<a href="#">NVARP303976</a>	INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	27995	12/31/2016	NV	880339861	Active
<a href="#">NVARP301812</a>	INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	27995	12/01/2015	NV	880339861	Non Renewed

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<b>Policy Nbr</b> NVARP303976	<b>Carrier Code</b> 27995	<b>Policy Eff Dt</b> 12/31/2016				
<b>Primary Insured Name</b> B SCHULTZ & L CASTEEL	<b>Policy Exp Dt</b> 12/31/2017					
<b>Primary Insured Information</b>						
<b>Name</b> B SCHULTZ & L CASTEEL						
<b>Name Type</b> 2 - COMMERCIAL NAME						
<b>PEO/Client Code</b>						
<b>FEIN</b> 880389861						
<b>Street</b> 2295 MARKET ST						
<b>City</b> RENO						
<b>State</b> NV	<b>Zip Code</b> 89502-1559					
<b>Carrier Information</b>						
<b>Name</b> 27995 - RIVERPORT INSURANCE COMPANY						
<b>FEIN</b> 411654112						
<b>Street</b> PO BOX 939						
<b>City</b> PIERRE						
<b>State</b> SD	<b>Zip Code</b> 57501	<b>Group Code</b> 27995	<b>Branch</b> 001			
<b>Agent Information</b>						
<b>Name</b> ALPINE INSURANCE						
<b>Street</b> 6160 PLUMAS ST						
<b>City</b> RENO						
<b>State</b> NV	<b>Zip Code</b> 89519-6057					
<b>Policy Information</b>						
<b>Prior Policy Nbr</b>	<b>State Carrier</b>					
<b>Policy Type Plan</b> 02 - NORMAL ASSIGNED RISK POLICY	<b>State Eff Dt</b> 12/31/2016					
<b>Assignment Date</b> 01/04/2017	<b>State Exp Dt</b>					
<b>Policy Type Cvr</b> 01 - STANDARD WORKERS' COMPENSATION POLICY	<b>Reason State Added</b> 0 - FIELD DOES NOT APPLY					
<b>Wrap-Up Code</b> 2 - NON-WRAP-UP POLICY	<b>Gov Class Code</b> 9586					
<b>Legal Nature of Insured</b> 02 - PARTNERSHIP	<b>State Premium (\$)</b> 2,488					
<b>Employee Leasing Code</b> 1 - NON-EMPLOYEE LEASING POLICY	<b>Orig POC Rcvd Dt</b> 01/17/2017					
<b>Deductible Losses Code</b>	<b>Orig Policy Rcvd Dt</b> 01/17/2017					
<b>Deductible Calc Code</b>	<b>Last Rcvd Dt</b> 01/17/2017					



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Policy Nbr NVARP303976

Carrier Code 27995

Policy Eff Dt 12/31/2016

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/31/2017


Employer Search Criteria

4 items in 1 page

Employer Name	Name Type	PLC/Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Eff Dt	Address Eff Dt
B SCHULTZ & L CASTEEL	2		07	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/31/2016	12/31/2016
CASTEEL LONI	1		07	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/31/2016	12/31/2016
INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON OSA	2		07	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/31/2016	12/31/2016
SCHULTZ BONNIE	1		07	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/31/2016	12/31/2016

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Policy Nbr NVARP303976  
Primary Insured  
Name B SCHULTZ & L CASTEEL

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C/R/N Received Date	C/R/N Effective Date	Cancellation Notice Mail Date	Reason for Reinstatement	Transaction Code	Cancel Type	Cancel Reason
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Primary Insured Name B SCHULTZ &amp; L CASTEEL

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Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8810	CLERICAL OFFICE EMPLOYEES NOC	01	12/31/2016	23,341.00	.3700	86
8810	CLERICAL OFFICE EMPLOYEES NOC	01	12/01/2017	2,090.00	.3300	7
9014	JANITORIAL SERVICES BY CONTRACTORS-NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	01	12/01/2017	1,003.00	3.1600	32
9014	JANITORIAL SERVICES BY CONTRACTORS-NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	01	12/31/2016	11,203.00	3.7100	416
9586	BARBER SHOP	01	12/31/2016	196,058.00	.8700	1,706
9586	BARBER SHOP	01	12/01/2017	17,557.00	.6900	121
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00	12/31/2016	.00	.0100	23
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00	12/01/2017	.00	.0100	2
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00	12/01/2017	.00	.0100	2
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00	12/31/2016	.00	.0100	23
9812	ADDITIONAL PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS (WITH WORKERS COMPENSATION) \$1000000/\$1000000/\$1000000	00	12/01/2017	.00	.0000	2
9812	ADDITIONAL PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS (WITH WORKERS COMPENSATION) \$1000000/\$1000000/\$1000000	00	12/31/2016	.00	.0000	24
9848	ADDITIONAL PREMIUM REQUIRED TO BALANCE TO THE MINIMUM PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS	00	12/01/2017	.00	.0000	8
9848	ADDITIONAL PREMIUM REQUIRED TO BALANCE TO THE MINIMUM PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS	00	12/31/2016	.00	.0000	86

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*Assistant Attorney General*

THOM M. GOVER  
*Acting Chief of Staff*

## MEMORANDUM

DATE: November 20, 2014 – Amended April 30, 2015  
TO: Senior Deputy Attorney General Eric Nickel  
FROM: Daniell A. Valerio, Investigator  
SUBJECT: International Academy of Style – Applicable NRS Statutes  
=====

The International Academy of Style (IAS) has, through their attorney, Jason Guinasso, provided a legal analysis of the various NRS Statutes requiring and exempting employers from the requirement to obtain and maintain workers' compensation insurance. Guinasso refers to IAS Instructors as "Consultants".

**Guinasso A – The consultants are excluded from the definition of "Employee" under the NIIA.**

Guinasso argues NRS 616A.110(9) excludes IAS Instructors because they operate pursuant to a written agreement which acknowledges the instructors are not employees. NRS 616A.110(9) is written in the conjunctive, and NRS616A.110(9)(c) cannot be singularly applied. Each of the three conditions must be met for the employment to be "excluded". Even if we attempt to apply the statute in the conjunctive as it was written, IAS Instructors still do not meet the criteria, because this exemption is based on direct sales, not performance of services.

NRS616A.110(9) Any person who:

- (a) Directly sells or solicits the sale of products, in person or by telephone:
  - (1) On the basis of a deposit, commission, purchase for resale or similar arrangement specified by the Administrator by regulation, if the products are to be resold to another person in his or her home or place other than a retail store; or
  - (2) To another person from his or her home or place other than a retail store;

IAS Instructors may or may not sell products, however if they are making sales while performing Instructor Services, or even when operating their own booths, it would be while they were at a retail location therefore is it not applicable.

- (b) Receives compensation or remuneration based on sales to customers rather than for the number of hours that the person works; and

IAS Instructors are, by contract, explicitly paid by the hour, and required to invoice IAS for services rendered, therefore their compensation is not based on sales. IAS Instructors may or may not receive sales commissions for products they sold in the IAS Salon.

- (c) Performs pursuant to a written agreement with the person for whom the services are performed which provides that the person who performs the services is not an employee for the purposes of this chapter.

IAS Instructors work pursuant to a written agreement which specifies they are not employees for the purposes of workers' compensation insurance. This is the only section of NRS616A.110(9) that IAS meets.

**Additional thoughts pertaining to NRS 616A.110:**

It is my understanding this exemption was put in place for Direct Sales arrangements such as Cutco Knives, Kirby Vacuum Sales, Tupperware, Avon, and other similar direct seller enterprises.

A potential argument for the exclusion of IAS Instructors is NRS 616A.110(1)

**NRS 616A.110 "Employee": Persons excluded. "Employee" excludes:**

1. Any person whose employment is both casual and not in the course of the trade, business, profession or occupation of his or her employer.

This statutory exemption is also written in the conjunctive, and I will address each point individually.

NRS 616A.075 defines "Casual" employment:

**NRS 616A.075 "Casual" defined.** "Casual" refers only to employments where the work contemplated is to be completed in 20 working days or parts thereof in a calendar quarter, without regard to the number of persons employed, and where the total labor cost of the work is less than \$500.

[12:168:1947; 1943 NCL § 2680.12]—(NRS A 1977, 373)—(Substituted in revision for NRS 616.030)

Instructors at IAS work on an ongoing basis. While any given instructor might work more or less than 20 working days per quarter, their work is not based on any set job being completed, but instead of the number of hours each instructor works on a given day. In 2013, all IAS Instructors were paid in excess of \$500. IAS instructors are not casual employees.

**NRS 616A.350** "Trade, business, profession or occupation of his or her employer" defined. "Trade, business, profession or occupation of his or her employer" includes all services tending toward the preservation, maintenance or operation of the business, business premises, or business property of the employer.

[13:168:1947; 1943 NCL § 2680.13]—(Substituted in revision for NRS 616.120)

IAS is in the business of training students in cosmetology, and as a function of that business, also provides salon services. Instructors are contracted by IAS to "educate students in the fields of cosmetology" according to the IAS Instructor Contract. The Nevada State Board of Cosmetology (NSBC) regulates both the operation of Cosmetology Schools, and those who are licensed to teach cosmetology. The Instructors of IAS provide services within the same trade, business, profession, or occupation as IAS.

**Guinasso B1 – Consultants are Independent Enterprises and not in the same trade as IAS**

Guinasso begins this section by quoting the Independent Enterprise Statute, and then immediately changes from "Independent Enterprise" to "Independent Contractor". Guinasso argues IAS Instructors enter into Independent Contractor Agreements with IAS, and that the Instructors are in fact Independent Contractors as defined by NRS 616A.255.

**NRS 616A.255** "Independent contractor" defined. "Independent contractor" means any person who renders service for a specified recompense for a specified result, under the control of the person's principal as to the result of the person's work only and not as to the means by which such result is accomplished.

[14:168:1947; 1943 NCL § 2680.14]—(Substituted in revision for NRS 616.105)

Whether IAS Instructors are "Independent Contractors" or not, is irrelevant, because by statute, "Independent Contractors" are considered employees of the principal contractor for the purposes of Industrial Insurance.

**NRS 616A.210 "Employee": Subcontractors and employees.**

1. Except as otherwise provided in NRS 616B.603, subcontractors, independent contractors and the employees of either shall be deemed to be employees of the principal contractor for the purposes of chapters 616A to 616D, inclusive, of NRS.

2. If the subcontractor is a sole proprietor or partnership licensed pursuant to chapter 624 of NRS, the sole proprietor or partner shall be deemed to receive a wage of \$500 per month for the purposes of chapters 616A to 616D, inclusive, of NRS.

3. This section does not affect the relationship between a principal contractor and a subcontractor or independent contractor for any purpose outside the scope of chapters 616A to 616D, inclusive, of NRS.

[22:168:1947; A 1951, 485]—(NRS A 1987, 2047, 1991, 2399)—(Substituted in revision for NRS 616.085)

Principal Contractor is defined by NRS:

NRS 616A.285 "Principal contractor" defined. "Principal contractor" means a person who:

1. Coordinates all the work on an entire project;
2. Contracts to complete an entire project;
3. Contracts for the services of any subcontractor or independent contractor; or
4. Is responsible for payment to any contracted subcontractors or independent contractors.

(Added to NRS by 1991, 2390) – (Substituted in revision for NRS 616.1115)

Clearly this statute wasn't written with a school in mind, likely the construction trade. However it's still not unreasonable to argue IAS is a Principal Contractor:

- 1) IAS is ultimately responsible for ensuring there is sufficient staff, supplies, and meeting all other requirements to operate as a School of Cosmetology as specified by NRS 644, and licensed by the NSBC.
- 2) IAS contracts with its students to provide them with accredited training pursuant to both NRS 644 and the National Accreditation Commission of Career Arts such that when their training is complete they meet the necessary requirements to apply for licensure as a cosmetologist with the NSBC.
- 3) IAS contracts for the Services of all Instructors
- 4) IAS is responsible for paying each of their Instructors for services rendered, pursuant to the contract each Instructor is required to sign.

However to address Guinasso's arguments that IAS Instructors are Independent Contractors:

**The 5 Point Test: (which has in part been overruled)**

- 1) Degree of supervision exercised by a putative employer over details of work:
  - a. Guinasso argues the Instructors aren't supervised
    - i. Supervision is defined by Meriam Webster as, "the action or process of watching and directing what someone does or how something is done." By their contract, the Instructors are directed in how they maintain records, and by the NSCB there are standards IAS Instructors must comply with. If IAS is not supervising or directing their instructors, they would have no knowledge of whether or not their instructors are operating in accordance with the NSCB. Therefore, IAS is required by the NSCB to supervise their instructors, if for no other reason than to ensure compliance with NSCB training standards and NRS 644.
- 2) Source of the worker's wages
  - a. Guinasso argues a portion of student tuition is set aside, and that IAS acts as a third party administrator of the funds.
    - i. Third party administrators provide payroll services which include calculating payroll taxes, and providing workers compensation insurance for small businesses. Is IAS attempting to claim their students are the actual employers of the instructors? If so, should we be talking to their students instead of them?

- ii. All businesses take a portion of their revenue and set it aside for labor costs, as a normal business practice. Setting aside funds for labor costs does not make IAS a third party administrator. By this argument, a college is a third party administrator for tuition funds paid by students, and then paid (in part) to professors.
- iii. 3<sup>rd</sup> Party Administrators are required to register with the Division of Insurance, I contacted them and IAS is not a registered 3<sup>rd</sup> Party Administrator.

3) Right to hire and fire a worker

- a. Guinasso argues IAS does not have the right to hire or fire their Instructors.
  - i. This matter was brought to our attention because IAS fired an instructor for misconduct. In a conversation I had with Casteel, Casteel stated the instructor was requiring one of their students to bring her food; this behavior was not acceptable to Casteel, (and was arguably in violation of NRS 644.103) so the instructor was terminated.
  - ii. If IAS does not have the right to hire Instructors for their business, who does? Do the students have the right to choose which instructors teach at IAS?
  - iii. The employment contract used by IAS specifies if an Instructor doesn't comply with the contract, the contract would be terminated. This is a standard practice for any type of employment contract.

Guinasso's response does not match the annotated case notes format I have, so what they refer to as "fourth" is what I have under "5)".

4) Extent to which the workers' activities further "general business concerns"

- a. Guinasso argues IAS can be operated exclusively by the two owner/partners and the additional instructors "provide a unique benefit to IAS students...and are there solely for the students' benefit, but are not necessary."
  - i. The test does not require the services of the worker be necessary, only that the workers' activities further the general business concern. IAS is a school, and the Instructors are there to provide instruction for the students. By their own statement, IAS instructors are there for the student's benefit, and the success of their students is certainly of "general business concern" for any academic institution.

5) Right to control hours and location of work

- a. Guinasso argues IAS doesn't have the right to control the hours the consultants work other than the operation of the school.
  - i. While Instructors are allowed to choose their schedule, they are presumably expected to adhere to the hours they committed to working. The hours an instructor is allowed to work are limited to the hours IAS is operational. So, instructors are allowed flexibility, however IAS being flexible in their scheduling actually illustrates the

point that IAS has the right to determine hours. In this case, IAS allows Instructors to choose their own schedule, operating within the confines of the school's hours of operation.

- ii. IAS requires instructors to teach on their premises, and their facility is tightly controlled and regulated by the NSBC. To my knowledge, teachers are not permitted to teach off site.

### **Guinasso B2. Consultants are Independent Enterprises**

The Independent Enterprise exemption is not applicable, because as previously discussed, IAS is in the same trade, business, profession, or occupation as their instructors.

- 1) IAS is a School of Cosmetology, providing instruction to students enrolled in their program to earn their Cosmetology licenses. IAS is regulated by the NSBC.
  - a. Instructors provide instruction to students of the School of Cosmetology, known as IAS. To teach cosmetology, an Instructor must be licensed by the NSBC, or be a student earning their instructor license. In either case, their licenses are regulated by the NSBC.
- 2) IAS is a Salon, providing cosmetology services to the public, and its operation is regulated and governed by the NSBC
  - a. Instructors are cosmetologists, licensed to practice cosmetology by the NSBC.

In either instance, they're operating within the same trade, either as instructors at a school, or cosmetologists in a salon. We then turn to section 2 of this statute and examine what constitutes an independent enterprise:

#### **NRS 616B.603 Independent enterprises.**

1. A person is not an employer for the purposes of chapters 616A to 616D, inclusive, of NRS if:

- (a) The person enters into a contract with another person or business which is an independent enterprise; and

While the existence of a contract is not in dispute, whether the Instructor is an independent enterprise is.

- (b) The person is not in the same trade, business, profession or occupation as the independent enterprise.

See prior discussion points explaining how IAS and their Instructors ARE operating in the same business, profession, or occupation.

2. As used in this section, "independent enterprise" means a person who holds himself or herself out as being engaged in a separate business and:

In what business are the instructors separately engaged? I presume the instructors are likely engaged as cosmetologists in salons, but I doubt they are engaged in their own separate business as instructors.

- (a) Holds a business or occupational license in his or her own name;

All Instructors are required to hold an occupational license by the NSBC as a Cosmetology Instructor (or Instructor Student). I assume all of the Instructors have an occupational license (pursuant to NRS 644), and I further assume many of them have city business licenses as many likely work as cosmetologists elsewhere.

or

- (b) Owns, rents or leases property used in furtherance of the business.

Guinasso argues the Instructors Lease a Chair from IAS, however there is no mention of Instructors renting chairs or booths in their contract. Chair rental implies the Instructor pays IAS to allow them to teach in their Academy, or to perform cosmetology services for the public. This is clearly not the case, because IAS pays the Instructors for the number of hours they teach. There is no dispute that many of the Instructors perform cosmetology services at Salons outside of IAS, where they may very well rent a booth. In those instances however, they're not operating as an Instructor, they're operating as a cosmetologist. While it is possible for an individual to have an Independent Enterprise as an instructor, that argument would have to be examined on a case by case basis, nor has that particular argument been made.

The third section of this statute does not apply

- 3. The provisions of this section do not apply to:

- (a) A principal contractor who is licensed pursuant to chapter 624 of NRS.
  - (b) A real estate broker who has a broker-salesperson or salesperson associated with the real estate broker pursuant to NRS 645.520.

- 4. The Administrator may adopt such regulations as are necessary to carry out the provisions of this section.

(Added to NRS by 1991, 2392; A 1995, 2136)—(Substituted in revision for NRS 616.262)

### **Guinasso B3. "Consultants are not in the "same trade" as IAS.**

Guinasso argues pursuant to the Meers case, the test is whether the activity is normally carried on through employees rather than independent contractors. I do not believe Meers is applicable because 1) Meers was written specifically with repair/construction services in mind and 2) In this particular business, IAS claims they have NO employees whatsoever. It would perhaps be reasonable to compare IAS to another academic institution. If we examine this from the perspective that IAS is an academic institution, then I would argue that an instructor or professor at an academic institution is an employee, and would not be considered an independent contractor.

Please see previous arguments as to why IAS and IAS Instructors ARE in the same trade, business, profession or occupation.

Guinasso posits that IAS Instructors are akin to booth renters in salons, and that it has long been established and accepted that salon owners are not required to maintain workers' compensation coverage on booth renters who lease space.

I have already addressed the matter of whether instructors are similar to booth renters in the "Independent Enterprise" discussion (see page 7).

Based on conversations with the Division of Industrial Relations, I do not agree with this "long established" practice. The DIR analyzes each case based on the merits of the case, and absolutely has required Salon Owners to carry WC Coverage. I would further argue that based on NRS 644.307 (Salon owners may only lease space to licensed cosmetologists) and NRS 644.370 (cosmetology establishment must be under supervision of license cosmetologist at all time) ALL Salons, whether "booth rental" based or "employee" are required to carry workers' compensation insurance, because they are operating with the same trade, and their operation is governed and regulated by the same state agency, the NSBC.

**Guinasso C IAS not required to have WC because they're not liable:**

Guinasso argues IAS meets the criteria of NRS 616B.639

**NRS 616B.639 Limitation of liability of principal contractor for industrial injury to independent contractor or employee of independent contractor.**

1. A principal contractor is not liable for the payment of compensation for any industrial injury to any independent contractor or any employee of an independent contractor if:

Guinasso implies that IAS is a principal contractor and the Instructors are Independent Contractors. I have previously addressed both of these points, however to summarize:

- 1) It is not unreasonable to argue IAS is a principal contractor, though that statute was clearly written with the construction industry in mind.
- 2) I dispute IAS instructors are Independent Contractors

(a) The contract between the principal contractor and the independent contractor is in writing and the contract provides that the independent contractor agrees to maintain coverage for industrial insurance pursuant to chapters 616A to 616D, inclusive, of NRS;

While there is a written contract, it does NOT specify that the contractor agrees to maintain workers' compensation insurance. What it *does* say is that the Instructor acknowledges IAS will not be responsible for providing workers' compensation coverage. It requires the Instructor to pay applicable taxes and other city requirements. The contract again states that Instructors will not receive workers' compensation benefits from IAS.

If we assume that by "other city requirements" IAS means, Instructors must carry a workers' compensation insurance policy, a sole proprietor is not required to carry a workers' compensation insurance coverage for himself.

(b) Proof of such coverage is provided to the principal contractor;

No such proof of coverage was submitted by Guinasso, nor is it likely to exist as sole proprietors are not required to obtain insurance for themselves.

- (c) The principal contractor is not engaged in any construction project; and
- (d) The independent contractor is not in the same trade, business, profession or occupation as the principal contractor.

The principal contractor, IAS, is not engaged in any construction project; however the IAS Instructors ARE in the same trade, business, profession or occupation as the principal contractor.

2. The Administrator may adopt such regulations as are necessary to carry out the provisions of this section.

(Added to NRS by 1991, 2392)—(Substituted in revision for NRS 616.286)

**Guinasso Footnote:**

Guinasso argues in the event IAS Instructors are NOT found to be independent enterprises, then IAS's due process rights have been violated, because of the "vagueness of the statute as it applies to this industry...".

This argument possibly has merit if applied to the average salon, operating as a booth rental facility, with no Workers' Compensation Insurance for their booth renters. This argument is not applicable to IAS, because IAS is not in the business of renting booths. IAS is in the business of providing instruction to cosmetology students, and as a function of that service, offer salon services to the public.

**Devices Modifying Liability Void:**

Pursuant to NRS 616B.609, an employer cannot waive their liability through a written contract, and any such contract is void.

**NRS 616B.609 Devices modifying liability void; exception.**

1. Except as otherwise provided in subsection 2:

(a) A contract of employment, insurance, relief benefit, indemnity, or any other device, does not modify, change or waive any liability created by chapters 616A to 616D, inclusive, of NRS.

(b) A contract of employment, insurance, relief benefit, indemnity, or any other device, having for its purpose the waiver or modification of the terms or liability created by chapters 616A to 616D, inclusive, of NRS is void.

2. Nothing in this section prevents an owner or lessor of real property from requiring an employer who is leasing the real property from agreeing to insure the owner or lessor of the property against any liability for repair or maintenance of the premises.

[25:168:1947; 1943 NCL § 2680.25]—(NRS A 1989, 1245)—(Substituted in revision for NRS 616.265)

### **Unemployment Insurance, NRS 612**

It has been brought to my attention there may still be questions relating to whether IAS's instructors are exempt from Unemployment Insurance (UI).

Below I have provided a brief overview of why IAS is also required to report wages for Unemployment Insurance benefits. I have not provided a detailed analysis, because the issues at hand are virtually indistinguishable. There are some differences in case law, however the differences only further the point that UI is also required. A more detailed analysis can be provided.

**NRS 612.085 "Employment": Services deemed employment unless specific facts shown.** Services performed by a person for wages shall be deemed to be employment subject to this chapter unless it is shown to the satisfaction of the Administrator that:

1. The person has been and will continue to be free from control or direction over the performance of the services, both under his or her contract of service and in fact;

As previously discussed, the instructors are required to maintain records in a particular format, and expected to perform in conformance with NRS 644 and NSBC, therefore the performance of their services is controlled by IAS.

2. The service is either outside the usual course of the business for which the service is performed or that the service is performed outside of all the places of business of the enterprises for which the service is performed; and

Teaching at a school is performing a service within the usual course of the business. All instruction occurs on the IAS premises. IAS does not meet either criterion for this section.

3. The service is performed in the course of an independently established trade, occupation, profession or business in which the person is customarily engaged, of the same nature as that involved in the contract of service.

While the instructors are engaged in an occupation which is characterized by licensure, (Cosmetology Instructor) to my knowledge they are not customarily engaged as Instructors. If anything the Instructors are likely to be customarily engaged as cosmetologists (not instructors). Therefore the nature of the trade they are customarily engaged in is not of the same nature as their instructional contract with IAS.

### **Contracts**

As with Workers' Compensation, NRS 612.700 specifies an individual cannot waive their rights to Unemployment, and contracts which do so are void.

**NRS 612.700 Waiver of rights void.**

1. Any agreement by a person to waive, release or commute his or her rights to benefits or any other rights under this chapter is void, except an agreement made voluntarily with a state or local agency to withhold money from the benefits to pay support for a child.

2. Any agreement by any person in the employ of any other person or concern to pay all or any portion of an employer's contributions, required under this chapter from the employer is void.

3. No employer may directly or indirectly make, require or accept any deduction from wages to finance the employer's contributions required from the employer, or require or accept any waiver of any right under this chapter by any person in his or her employ.

4. Any employer or officer or agent of an employer who violates any provision of this section is guilty of a misdemeanor.

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STEVE TUTTLE  
RENO JUSTICE COURT  
BY *N. Ayala*

IN THE JUSTICE COURT OF RENO TOWNSHIP

IN AND FOR THE COUNTY OF WASHOE, STATE OF NEVADA

STATE OF NEVADA,

Plaintiff,

vs.

BONNIE JEAN SCHULTZ and  
LONI DOREEN CASTEEL

Defendants.

RCR 2015 083504

Case No.

Dept. No.

CRIMINAL COMPLAINT

The State of Nevada, by and through ADAM PAUL LAXALT, Attorney General, and ERIC NICKEL, Senior Deputy Attorney General, upon his knowledge, information and/or belief, complains and charges BONNIE JEAN SCHULTZ and LONI DOREEN CASTEEL, the above-named defendants, with having committed the offense of FAILURE BY EMPLOYER TO PROVIDE, SECURE AND MAINTAIN INDUSTRIAL INSURANCE COMPENSATION, a misdemeanor violation of NRS 616D.200(3)(a), within Reno Township, Washoe County, Nevada, committed as follows:

COUNT I

FAILURE BY EMPLOYER TO MAINTAIN INDUSTRIAL INSURANCE

COMPENSATION COVERAGE,

a misdemeanor violation of NRS 616D.200(3)(a)

That the defendants, BONNIE JEAN SCHULTZ and LONI DOREEN CASTEEL, individually and/or in joint participation, on or between December 31, 2010, and September 2, 2015, did unlawfully, as employers within the provisions of NRS 616B.633, fail to provide, secure or maintain compensation as required by the Nevada Industrial Insurance Act, by engaging one or more employees to facilitate a business or trade known as International Academy of Style, located at 2295 Market

1 Street, Reno, Nevada, and failed to maintain industrial insurance coverage for the  
2 benefit of their employees.

3 All of which is contrary to the form, force and effect of the statutes in such cases  
4 made and provided, and against the peace and dignity of the State of Nevada.

5 WHEREFORE, the undersigned complainant requests that a Summons be  
6 issued so that the Defendants may be hailed into Court and answer to the charges  
7 according to law.

8 AFFIRMATION PURSUANT TO NRS 239B.030

9 The undersigned does hereby affirm that this document does not contain the  
10 social security number of any person.

11 DATED this 8 day of September, 2015.

12  
13 ADAM PAUL LAXALT  
Attorney General

14  
15 By:

  
16 ERIC NICKEL  
Senior Deputy Attorney General  
Nevada Bar No. 5439  
Workers Compensation Fraud Unit  
5420 Kietzke Lane, Suite 202  
17 Reno, Nevada 89511  
18 (775) 850-4110

19 ATTORNEY FOR THE STATE OF NEVADA  
20

21 *Summons*  
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28

## REDKEN INTERNATIONAL



  
 (775) 823-9003

## REDKEN INSTRUCTORS



**Ashelee  
Singer**

I've been a cosmetologist for 7 years now and my love for the industry grows even more now that I'm teaching. I've taken many Redken classes, as

well as Pravana and Framesi. I love making people feel better about themselves, it's why I love what I do. Being able to teach that ability to others is truly rewarding. This industry is always changing and you're always learning something new and different and it's amazing how the students give back as much as you give them.



**Cheyanna  
Wolf**

I'm an instructor at Redken International Academy Of Style. I have grown up in the industry all my life so becoming an Aesthetician came naturally to me. I have been to several

classes including Dermalogica and PCA. I strive to be a great teacher. I fill the classroom with a fun and exciting learning atmosphere.



**Faustine  
Flamm**

I went to Redken international academy of style for cosmetology and later came back to be an instructor. I have now been an

instructor for 2 years and in the salon for almost 5 years. I focus on continuing education and have completed product and technique courses through Redken, Pureology, Sexy Hair, Pravana,



**Melissa  
Wolf**

I was born in Reno, NV and I am married with three wonderful children and two beautiful grandchildren. I have been a licensed cosmetologist for 30 years and I am very

passionate about my work. I have always loved hair since a young age, growing up in the environment and learning from my Mother and my Aunt. I have been instructing at Redken

Framest, along with additional hands on cutting/coloring/styling classes

International Academy of Style for nine years. As an instructor I encourage students to work their hardest and learn how rewarding this business can be. Some of my talents include being a Master Color Specialist and I have worked with, Toko Magico, J. Beverly Hills, Wella, Dermalogica, and PCA. I am proud to be in this business and have earned so much from this career.



**Meledie Wolf**

This is a little bit about myself, I was born in Reno, NV and am married with two children. I decided to go to Cosmetology school because I

always wanted to do hair. I was drawn to it at a young age and have been around it my whole life. My mother, Aunt and Grandmother are all cosmetologists. I have now been licensed for 8 years and instructing for 4 years. It is one the most rewarding jobs I have ever had. Making people beautiful and having them leave with a smile when I'm done. As far as teaching, working with all of the students is so much fun. I love giving them all of my knowledge. I have learned more working here than anywhere I have worked before. They challenge me every day. I have been to countless classes including Redken, Dermalogica, PCA, and many others. I continue to grow as I further my career. This is not just a job, it is a lifestyle.



**Charissa Banks**

I've always had a passion for Cosmetology, hair is in the spelling of my name. I became an Instructor because there weren't a lot of avenues for Ethnic Hairstyling for

Students and hence I found my niche. I'm well rounded in colors, cuts, nails, skin and the artistry of braids, extensions and dreads. I enjoy sharing the knowledge of our industry to others using an unorthodox approach.



**Lisa Pike**

I have been a licensed Aesthetician for 20 years and a licensed Instructor of Aesthetics for 4 years. I



owned my  
own salon for  
several years

and decided that I wanted to share my  
knowledge and become an instructor of  
Aesthetics. After attending all of Dermalogica's  
classes and being certified, I wanted to take  
more classes. I became certified in eyelash  
extensions and an expert with Lira products. I  
enjoy teaching because the knowledge that I  
have in this field is not matched at any Northern  
Nevada schools and it is a joy to share it with my  
students.

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WOLF, BRIAN	Cosmetology	101142	Active	03/31/2018	
WOLF, BRIAN	Cosmetology	101143	Active	03/31/2018	
WOLF, BRIAN	Cosmetology	101144	Active	12/31/2017	
WOLF, BRIAN	Cosmetology	101145	Active	12/31/2017	
WOLF, BRIAN	Cosmetology	101146	Active	12/31/2017	
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Individual Search

First Name:

Last Name:

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License Number:

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or

Salon Search

Salon Name:

License Number:

Address:

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Name	License Type	License Number	Status	Expiration	Violations
SHARON ALTON	Cosmetologist	011555	Lapsed	01/09/2014	
WILLIAM MUMFORD	Esthetician	41754	Expired	06/30/2015	
SHARON VICTORIA	Esthetician	0215045	Active	03/16/2018	
SHARON VICTORIA	Cosmetologist	012778	Active	03/16/2018	

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Search

### Individual Search

First Name:

faustine

Last Name:

flamm

License Number:

Search

or

### Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
FAUSTINE, FAUSTINE	Cosmetologist	0-31997	Active	12/15/2017	
FLAMM, FAUSTINE	Esthetician	0-31801	Active	12/15/2017	

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Search

## Individual Search

First Name:

Lisa

Last Name:

Pike

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
Pike, Lisa	Esthetician	41-109	Active	09/12/2017	
Pike, Lisa	Esthetician	41-253	Lapsed	09/12/2016	

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SilverFlume

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(http://cosmetology.nv.gov/Licensing/02.cdf)

Recusal Forms

(http://cosmetology.nv.gov/Licensing/RecusalForms/)

Salon Owners

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# REDKEN INTERNATIONAL

(775) 823-9003

## DID YOU KNOW...

By the end of this year, Cosmetology schools will provide just 70,000 graduates annually while the industry needs a least 150,000 a year to fill open positions. Furthermore, most students entering the salon business upon graduation will assist at minimum wages for at least a year simply because they are not adequately trained. (According to the American Salon Magazines, "Coming Up Short") This statistic is a reflection upon poorly designed, out-dated curriculums, not representative of the curriculum at International Academy of Style. Students studying under our cutting edge curriculum are challenging and changing this national statistic.

### FREQUENTLY ASKED QUESTIONS

**Q:** Do you require students to wear a uniform?

**A:** No, we do not require a uniform. We recognize and respect that this industry has a variety of personalities and styles. We do require that you wear a black apron or black button up smock. We want you to look stylish yet feel comfortable in who you are.

**Q:** Do you require that we sell retail?

**A:** No, we absolutely do not require you to sell any retail. We do however train you in this area. We prefer to keep our students' focus on their education with out adding any pressure to sell retail for the school. We believe selling product is easy if you have the knowledge and the knowledge is what you are in school for.

**Q:** Do you have someone mixing color for us and controlling products and supplies?

**A:** No, we believe it to be an invaluable part of your education to learn the hands on skills of mixing the variety of products you will work with in the professional world. Hands on education allows you to learn portion control so when you are a part of the professional world you have already mastered product portions and your waste will be minimal.

**Q:** Do you only allow us to use Redken Product?

**A:** While a nice theory the reality of the world is that out in the salon you will use a variety of products to meet the variety of your clients needs. Redken is the primary product that we do use at International Academy of Style due to its' excellence in quality. With that being said we do use other products at our school in conjunction with this product. We also allow you to bring in and experiment with outside professional products with your Education Development Leaders permission. We always want to insure that our loyal clientele are being treated with the highest professional quality products.

**Q:** When do your classes start?

**A:** We start new classes the 1st Tuesday of every month.

**Q:** What are the schools hours of business?

**A:**

Our school is open Tuesday through Friday 9:00a.m.-7:30p.m. and Saturdays 9:00a.m. – 5:30p.m.

**Q:** Are we required to bring in a certain amount of friends or family?

**A:** No, you are not required you to bring in any clients. We have a long standing and loyal clientele that have come and remained with us due to our superior quality and service. However, if you would like to have family and friends come in as clients they are welcome to. It is always fun for friends and family to enjoy your progress in education and skills.

**Q:** How can I work my schedule?

**A:** Because we are also working professionals we understand the need for flexible schedules. You are required to do no less or more than 30 hours a week. The exception to this is if you are an independent pay account, with that financial structure you are allowed to do no less than 30 hours a week but you can clock up to 48 hours a week to graduate earlier. Your 1st hour every day must be Theory, this is a state law, which means that your days will start at either 9:00a.m. or 12:00p.m. The Theory classes are 9:00a.m.-10:00am and 12:00p.m.-1:00p.m. You can attend up to 10 hours per day. If you do not have a job you are required to attend on Saturdays. So you set your schedule as long as it meets those requirements.

**Q:** Do I need to supply the product to learn and work on clients while I am in school?

**A:** No, you do not need to buy any product to use on the school clientele. All implements, tools and supplies needed for the course will be supplied by International Academy of Style. Your education is number 1 at International Academy of Style and will never take a back seat to anything.

# REDKEN INTERNATIONAL

(775) 823-9003

## SCHEDULE OPTIONS

### SCHOOL HOURS FOR STUDENTS

Tuesday through Friday 9:00 am to 7:30 pm

Saturdays 9:00 am to 5:30 pm

WE ARE CLOSED SUNDAY AND MONDAY

The 1st hour of any students day needs to be Theory. Theory hours are 9:00am to 10:00am and 12 noon to 1:00pm. All students must attend theory every day that he/she attends school. No one is allowed to clock in late for theory. A full hour is required.

SO..... With that being said our students have the flexibility to make their schedule that best works for them as long as it follows the following rules:

1. Your 1st hour of any day is Theory.
2. Saturdays are required unless you work. If you work you will need to provide a schedule or letter from your boss.
3. If you are financial aid you can do no less than 30 hours a week and risk the loss of some financial aid if you do more.
4. If you are a self paying student you can do no less than 30 hours a week and all the way up to 48 hours a week.
5. If you are sick a day you are allowed to have more than a 30 hour week to make up for your missed time.

The choice is yours our students have a variety of schedules. For example you could do:

3 – 10 hour days

4 – 7 1/2 hour days

2 – 10 hour days and 2 – 5 hour days

You get to make the schedule as long as it meets the rules!

### MONTHLY START DATES

A new class for Cosmetology, Hair Design, Aesthetician and Nail Technology starts the first Wednesday of every month. Orientation is the Tuesday before the first day of class.

### HOLIDAYS

IAS IS CLOSED FOR THE FOLLOWING HOLIDAYS

Memorial Day

Christmas-New Years Week

Fourth of July  
Labor Day  
Easter Weekend  
Thanksgiving  
Nevada Day

When a holiday falls on a Friday, the Saturday following may be an extra day off. Students are required to make up all tests and theory work that is missed due to absence on the first day that they return to school.

# **DEFINITION INTERNATIONAL** (775) 823-9003 **DISPENSARY**

## COLOR, LIGHTENERS, BACK BAR, AND HAIR CARE PRODUCTS

The best way to prepare students for the salon environment is to provide them with a wide array of products for them to work with.

At International Academy of Style we are proud to carry all of the Redken color lines. We keep a supply of 24 of each color at all times.

In the permanent color lines we carry:

- Color Gels (over 35 shades)
- Fashion Gels (3 shades), Color Fusion (over 60 shades)
- Cover Fusion (20 shades)
- Fashion Fusion (20 shade)
- High Fusion (6 Shades), Extra Lift Fusion (6 shades)
- Clear Fusion, Chromatics which is 2X fortified with oils for less damage (40 shades)
- Fashion Chromatics (6 shades)
- Clear Chromatics
- Shades EQ Creams (25 Shades)
- and Shades EQ Extra Cover (15 shades).

In our Demi-permanent color we carry Shades EQ Gloss (30 shades), and Shades EQ Clear Gloss.

We now carry the new Blonde Idol which has High Lift Colors (6 Shades) and Hair lightener.

Students have the option of using any one of our Hair lighteners such as:

- Blonde Idol Up to 7 (which lifts 7 shades)
- Flash Lift (which is a quick lifting bleach)
- Blonde Icing (which comes with or without Ammonia)
- and our High and Extra Lift colors.

Students have all of the Redken Shampoos to work with, which include Color Extend, All Soft, Extreme, Clean Brew (for Men), Blonde Idol, and Hair Cleansing Cream.

They also have all of the Redken conditioners (20 kinds) to use for all types of hair.

International Academy of Style allows the students to mix their own hair color and hair lighteners, not a dispensary person, which is extremely important to prepare them for the salon business.

Our students are given all of the Redken Hair Care products to work with on their clients. They can choose from over 50 different hair care products.

Redken is the number one product line in the industry.

Students are also welcome to learn other product lines while in school, Redken is the primary product line used.

DEFINITION INTERNATIONAL     
(775) 823-9003  
EDUCATION

The desire of International Academy of Style is to reach all students and equip them with the skills they need to be successful in the professional industry of cosmetology to mentor students to have a command of skills so they can make a positive difference in the world. These goals may seem optimistically fanciful and idealistic, but we truly believe if we set our bar high we will reach the top. Our goal is to create passion in the classroom so our students are excited and empowered with the energy the industry provides. One way to influence all students is to utilize a variety of teaching strategies to account for multiple learning styles.

We encourage student-centered hands-on learning activities. This means that students become knowledgeable and experienced in their abilities. Central to our curriculum is the notion that theory and practice are commingled activities. Student should be inspired by what they learn. By the time they graduate from the International Academy of Style's Reno Campus they will feel confident in using the skills & techniques they have acquired. And ultimately find success where ever their destiny takes them. We envision ourselves as the electricity that enables light bulbs to go on in our students' minds.

Our goal is not to teach our students what to think but rather how to think for them selves. It is the difference between giving a man a fish and teaching him how to fish. We teach the how.

## BEFORE YOU DECIDE

BEFORE YOU DECIDE WHAT SCHOOL TO ATTEND ASK QUESTIONS.

THERE ARE MANY FACTORS IN CHOOSING A SCHOOL, INCLUDING:

Quality of Education  
Hands on Experience  
Location  
Cost

### QUALITY OF EDUCATION

1. How long have you been in the Education industry?
2. What is your experience?
3. How many teachers do you have?
4. What is the pass/fail rate?
5. Have you had any students file complaints with the State Board of Cosmetology? If yes....
  - a.) What were the complaints?
  - b.) Are there any complaints awaiting disciplinary action?
6. What is your retention rate?

### LOCATION

1. Is the location easy to find and get to?
2. Is the location safe?

### HANDS ON EXPERIENCE

1. Does the location attract a clientele to work on?
2. How many clients does the school have?
3. What products are available for use in the school?
4. Can the students work on each other?

### COST

1. What are the PROS and CONS to each school?
2. Is the price difference because the education is different?
3. What do I get for my money?
4. Where did the students look the most happy and busy?
5. Do you require we bring a clientele?
6. Do you make us sell retail products?

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bonnie

Last Name:

schultz

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or

## Salon Search

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Name	License Type	License Number	Status	Expiration	Violations
SCHEIDT, BONNIE	Cosmetologist	003311	Active	06/30/2018	
SCHEIDT, BONNIE	Esthetician	003311	Active	06/30/2018	

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(http://cosmetology.nv.gov/Consumers/VerifyLicense/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Guidelines

(http://cosmetology.nv.gov/Resources/Guidelines/)

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(http://cosmetology.nv.gov/Resources/Guidelines/)

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Password

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is on Facebook.

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**Bonnie Schultz**

Friends

Photos

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## About Bonnie Schultz

### WORK

**International Academy of Style**

Owner/Instructor 1998 to present Reno, Nevada

**Cosmetology****US Navy Reserve**

SKCS/Retired February 1984 to February 2004

### EDUCATION

**Lincoln County High School**

Class of 1981 Panaca, Nevada

**Truckee Meadows Community College**

General Education Psychology/Sociology Reno, Nevada

General Education Degree

### CURRENT CITY AND HOMETOWN

**Reno, Nevada**

Current City

**Reno, Nevada**

Hometown

### ABOUT BONNIE

Lincoln County High School

General Education Degree

## Photos

[See More Photos](#)

## Others Named Bonnie Schultz



Bonnie Schultz



Bonnie Schultz



Bonnie Schultz



Bonnie Schultz



Bonnie Schultz

[See more people named Bonnie Schultz](#)

## Others With a Similar Name



Bonnie Bailey

### CONTACT INFORMATION

No contact info to show

Retired United States Naval Reserve  
Co-owner Redken International Academy of Style

## FAVORITE QUOTES

Just Sayin

## Favorites

## Books



Steinbeck

## Movies

African  
Queen

## Television



The Voice

Sports  
TeamsSan Jose  
Sharks

## Activities



Golf

## Interests

Golf and a  
Good Book

## Other

Brian Sandoval, Dean Heller, Got Your 6, Beauty by Heather DiMarco, Remembering Mr. Michael Landsberry, Praying for Sparks Middle School Shooting Victims, Independent Salon Services, Leah Rose Artwork, Ticket Charge, St Mary's Hospital, Hisky Ranch, nametests.com English, Hair by Cami, Melissa Snyder-Esthetician, Makeup Artist, Halo Salon and more

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## Proof of Coverage Inquiry

Search ncci.com

Policy Carrier Information Reports

## Policy &amp; Carrier

## NEVADA

Back to Search Results

Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
Policy Nbr 02WECEL0633	Carrier Code 19666	Policy Eff Dt 11/01/2016				
Primary Insured Name BANKS CHARISSA	Policy Exp Dt 11/01/2017					
<b>Primary Insured Information</b>						
Name	BANKS CHARISSA					
Name Type	1 - PERSONAL NAME					
PEO/Client Code						
FEIN	558080148					
Street	10601 VISTA BELLA LN					
City	RENO					
State	NV					
Zip Code	89521-4133					
<b>Carrier Information</b>						
Name	19666 - TRUMBULL INS CO					
FEIN	061184994					
Street	301 WOODS PARK DR					
City	CLINTON					
State	NY					
Zip Code	13323					
Group Code	10448					
Branch	084					
<b>Agent Information</b>						
Name	NUTMEG INSURANCE AGENCY INC/PH					
Street	301 WOODS PARK DR					
City	CLINTON					
State	NY					
Zip Code	13323-1139					
<b>Policy Information</b>						
Prior Policy Nbr						
Policy Type Plan	01 - VOLUNTARY POLICY					
Assignment Date						
Policy Type Cvr	01 - STANDARD WORKERS' COMPENSATION POLICY					
Wrap-Up Code	2 - NON-WRAP UP POLICY					
Legal Nature of Insured	01 - INDIVIDUAL					
Employee Leasing Code	1 - NON-EMPLOYEE LEASING POLICY					
Deductible Losses Code						
Deductible Calc Code						
State Carrier						
State Eff Dt	11/01/2016					
State Exp Dt						
Reason State Added	0 - FIELD DOES NOT APPLY					
Gov Class Code	9585 Barber Shop					
State Premium (\$)	121					
Orig POC Rcvd Dt						
Orig Policy Rcvd Dt	10/20/2016					
Last Rcvd Dt	10/20/2016					



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www.ncci.com

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Privacy Policy  
Terms of Use  
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# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/19/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	<b>CONTACT</b> NAME PHONE FAX E-MAIL WEBSITE SOCIAL MEDIA
<b>INSURED</b> CHARISSA BANKS 10601 VISTA BELLA LN RENO NV 89521	<b>INSURANCE</b> INSURER POLICY NO. POLICY TYPE POLICY CLASS

## COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CYCLE	TYPE OF INSURANCE	AMOUNT	START DATE	END DATE	REVISION	COVERAGE	LIMITS
1	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					CASH OCCURRENCE DAMAGE TO RENTED PREPARED (24 HOURS) MED EXP (per person) PERSONAL & ADJ INJURY GENERAL AGGREGATE PRODUCTS - COMPTON AGG	
	GENERAL AGGREGATE LIMIT (PER POLICY) POLICY <input type="checkbox"/> PER <input type="checkbox"/> AGG <input type="checkbox"/> LOC <input type="checkbox"/>						
	OTHER						
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY LEASED AUTOS ONLY SCHEDULED AUTOS NON-OWNED AUTOS ONLY					COMPUTED DRILL LIMIT (24 HOURS) BODILY INJURY (per person) OBJE / INJURY (per person) PROPERTY DAMAGE (per accident)	
	UMBRELLA LIA EXCESS LIA OCCUR CLAIMS-MADE					EACH OCCURRENCE AGGREGATE	
	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached as separate page(s) to be retained)						
	Those usual to the Insured's Operations.						

## CERTIFICATE HOLDER

INTERNATIONAL ACADEMY OF STYLE

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

(http://cosmetology.nv.gov/)

Nevada State Board of

## Cosmetology

NV

Agencies

(http://nv.gov)

(http://nv.gov/agency/departments/)

Jobs (http://nv.gov/employment/)

About Nevada (http://nv.gov/about/)

## ADA Americans with Disabilities Act

(http://hr.nv.gov/Sections/EEODiscrimination/Americans\_With\_C

HOME (HTTP://COSMETOLOGY.NV.GOV/HOME/) CONSUMERS (HTTP://COSMETOLOGY.NV.GOV/CONSUMERS/CONSUMERS/)

LICENSING (HTTP://COSMETOLOGY.NV.GOV/LICENSING/LICENSING/) RESOURCES (HTTP://COSMETOLOGY.NV.GOV/RESOURCES/)

ABOUT US (HTTP://COSMETOLOGY.NV.GOV/ABOUT/ABOUT\_US/)

CONTACT US (HTTP://COSMETOLOGY.NV.GOV/CONTACT/CONTACT\_US/)

HOW ARE WE DOING? (HTTP://COSMETOLOGY.NV.GOV/HOWAREWEDOING/)

SOCIAL MEDIA (HTTP://COSMETOLOGY.NV.GOV/SOCIAL/MEDIA/)

Search

## Individual Search

First Name

charissa

Last Name

banks

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search:

Name	License Type	License Number	Status	Expiration	Violations
JOHN J. GONZALES	Cosmetology	7-0340	Active	08/01/2017	
JAMES J. GONZALES	Cosmetology	7-0341	Active	08/01/2017	

## HOME

(HTTP://COSMETOLOGY.NV.GOV/HOME/)

State of Nevada Official Site

(http://nv.gov)

Governor's Office

(http://gov.nv.gov)

Nevada State Business

License

(http://nv.gov/index.aspx?category=7)

SilverPlum

(http://www.nv911.net/)

## CONSUMERS

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(http://cosmetology.nv.gov/Consumers/ConsumerGuides/)

Consumer FAQs

(http://cosmetology.nv.gov/Consumers/ConsumerFAQs/)

Consumer Protection

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

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(http://cosmetology.nv.gov/Consumers/VerifyLicense/)

Complaints

(http://cosmetology.nv.gov/Consumers/Complaints/)

Consumer Complaint

(http://cosmetology.nv.gov/Consumers/ConsumerComplaint/)

(http://nv.gov/consmeform.cfm?lat=1)

## LICENSING

Infection Control Exam

(http://cosmetology.nv.gov/Licensing/InfectionControlExam/)

Out of Country Licenses

(http://cosmetology.nv.gov/Licensing/OutofCountryLicenses/)

02 (47)

(http://cosmetology.nv.gov/Licensing/0247/)

Renewal Forms

(http://cosmetology.nv.gov/Licensing/RenewalForms/)

Salon Owners

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

Consumer Complaint

(http://cosmetology.nv.gov/Licensing/ConsumerComplaint/)

(http://nv.gov/consmeform.cfm?lat=1)

## RESOURCES

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(http://cosmetology.nv.gov/Consumers/VerifyLicense/)

Forms

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## About Charissa Banks

## Photos

### CURRENT CITY AND HOMETOWN

**Reno, Nevada**

Current city

**Oakland, California**

Hometown

[Log in or Create an account to see photos of Charissa Banks](#)

### ABOUT CHARISSA

**Work Smarter. Hustle Harder**

42 years of age four kids. Cosmetology Instructor at Redken International Academy of Style Plays the Clarinet Have my own Hair Styling business (CHAR'S CHARADES). Likes to travel likes to eat A fan of the Culinary Arts Member of Perfect Peace Church and sings in the Choir. Likes sun flower seeds, and green tea, and Likes jewelry (Gold Diamonds and Jades)

### FAVORITE QUOTES

**Work Smarter. Hustle Harder**

### Favorites

[Login into Facebook](#)[Create New Facebook Account](#)

### Others Named Charissa Banks

**Charissa Banks****Charissa Banks**[See more people named Charissa Banks](#)

### Others With a Similar Name

**Cody Banks****Vicky Banks Brann**

[Main](#)**City of Reno Business License Search**(Please don't bookmark this page. Search data is not saved. Click [Go to Main Menu](#) and bookmark search criteria page.)

For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2090.

Address	Rec#	BusinessName	BusinessActivity	LicType	LicNum	LicStatus	ApplicationStatus	RenewalStatus	MaxExpDate	CurrentLicense	Id
	1	Char's Charades	General Business	Annual	48060	Inactive		Completed	1/31/2007		Cha
	2	Char's Charades	General Business	Annual	48060	Inactive	Approved	Completed	1/31/2008		Cha
	3	Char's Charades	General Business	Annual	104022	Inactive	Approved	Completed	1/31/2011		Cha
	4	Char's Charades	General Business	Annual	125820	Active	Approved	Completed	1/31/2015		Cha

Page 1 of 1

**Log Debugger Trace Report****There was an error while processing your request.**

The error was:

Error running a Procedure.

Click here for more detailed information.

Policy Carrier Information Reports

## Policy &amp; Carrier

## NEVADA

Back to Search Results

Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
<b>Policy Nbr</b> 02WECE10775	<b>Carrier Code</b> 10448	<b>Policy Eff Dt</b> 10/19/2016				
<b>Primary Insured Name</b> WOLF MELISSA		<b>Policy Exp Dt</b> 10/19/2017				
<b>Primary Insured Information</b>						
<b>Name</b> WOLF MELISSA						
<b>Name Type</b> 1 - PERSONAL NAME						
<b>PEO/Client Code</b>						
<b>FEIN</b> 530780491						
<b>Street</b> 732 BALZAR CIR						
<b>City</b> RENO						
<b>State</b> NV	<b>Zip Code</b> 89502-2617					
<b>Carrier Information</b>						
<b>Name</b> 10448 - HARTFORD ACCIDENT AND INDEMNITY CO						
<b>FEIN</b> 060383030						
<b>Street</b> 301 WOODS PARK DR						
<b>City</b> CLINTON						
<b>State</b> NY	<b>Zip Code</b> 13323	<b>Group Code</b> 10448	<b>Branch</b> 084			
<b>Agent Information</b>						
<b>Name</b> NUTMEG INSURANCE AGENCY INC/PH						
<b>Street</b> 301 WOODS PARK DR						
<b>City</b> CLINTON						
<b>State</b> NY	<b>Zip Code</b> 13323-1139					
<b>Policy Information</b>						
<b>Prior Policy Nbr</b>		<b>State Carrier</b>				
<b>Policy Type Plan</b> 01 - VOLUNTARY POLICY		<b>State Eff Dt</b> 10/19/2016				
<b>Assignment Date</b>		<b>State Exp Dt</b>				
<b>Policy Type Cvr</b> 01 - STANDARD WORKERS' COMPENSATION POLICY		<b>Reason State Added</b> 0 - FIELD DOES NOT APPLY				
<b>Wrap-Up Code</b> 2 - NON-WRAP-UP POLICY		<b>Gov Class Code</b> 9586 <i>Book Shop</i>				
<b>Legal Nature of Insured</b> 01 - INDIVIDUAL		<b>State Premium (\$)</b> 134				
<b>Employee Leasing Code</b> 1 - NON-EMPLOYEE LEASING POLICY		<b>Orig POC Rcvd Dt</b>				
<b>Deductible Losses Code</b>		<b>Orig Policy Rcvd Dt</b> 10/22/2016				
<b>Deductible Calc Code</b>		<b>Last Rcvd Dt</b> 10/22/2016				



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# CERTIFICATE OF LIABILITY INSURANCE

AH  
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IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME: PHONE (AC, No, Ext) (866) 467-8730 FAX (AC, No) (888) 443-6112 EMAIL ADDRESS: INSURER(S) AFFORDING COVERAGE NAME: INSURER: Hartford Accident & Indemnity Co INSURER 1: INSURER 2: INSURER 3: INSURER 4: INSURER 5: INSURER 6:
---------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

## COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDE INSR	SUBR LTR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GENERAL AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Per occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPOD AGG \$ COMBINED SINGLE LIMIT (Per accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> COB <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	EMPLOYERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in HI) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		WA	02 REC EL0775	10/19/2016	10/19/2017	X PER STATUTE <input type="checkbox"/> OTHER <input type="checkbox"/> E.L. EACH ACCIDENT \$100,000 E.L. DISEASE - EA EMPLOYEE \$100,000 E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

## CERTIFICATE HOLDER

INTERNATIONAL ACADEMY OF STYLE

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

(http://cosmetology.nv.gov/)

Nevada State Board of

## Cosmetology

NV

Agencies  
(http://nv.gov)  
(http://nv.gov/agency/department/)

Jobs (http://nv.gov/employment/)

About Nevada (http://nv.gov/about/)

## ADA Americans with Disabilities Act

(http://hr.nv.gov/Sections/EEO Discrimination/Americans\_With\_Disabilities\_Act/)

HOME (HTTP://COSMETOLOGY.NV.GOV/HOME) | CONSUMERS (HTTP://COSMETOLOGY.NV.GOV/CONSUMERS/CONSUMERS/)

LICENSING (HTTP://COSMETOLOGY.NV.GOV/LICENSING/LICENSING/) | RESOURCES (HTTP://COSMETOLOGY.NV.GOV/RESOURCES/)

ABOUT US (HTTP://COSMETOLOGY.NV.GOV/ABOUT/ABOUT\_US/)

CONTACT US (HTTP://COSMETOLOGY.NV.GOV/CONTACT/CONTACT\_US/)

HOW ARE WE DOING? (HTTP://COSMETOLOGY.NV.GOV/HOWAREWEDOING/)

SOCIAL MEDIA (HTTP://COSMETOLOGY.NV.GOV/SOCIAL/MEDIA/)

Search

## Individual Search

First Name:  
  
 Last Name:  
  
 License Number:

or

## Salon Search

Salon Name:  
  
 License Number:  
  
 Address:

Name	License Type	License Number	Status	Expiration	Website
ALICE L. LEE	Technician 2	173209	Active	06/17/2018	
ALICE L. LEE	Technician	173209	Active	06/17/2018	

## HOME

(HTTP://COSMETOLOGY.NV.GOV/HOME) | CONSUMERS (HTTP://COSMETOLOGY.NV.GOV/CONSUMERS/CONSUMERS/)

State of Nevada Official Site  
(http://nv.gov/)Governor's Office  
(http://gov.nv.gov/)Nevada State Business  
Licensing

(http://www.nvstatebusiness.com/)

SilverFlume  
(http://www.nvsilverflume.com/)

## CONSUMERS

Consumer Guides

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/)

Consumer FAQs

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/FAQs/)

Consumer Protection

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/ConsumerProtection/)

Complaints

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/Complaints/)

Consumer Complaint

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/Complaints/ConsumerComplaint/)

Consumer Complaint

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/Complaints/ConsumerComplaint/)

Consumer Complaint

(http://cosmetology.nv.gov/ConsumerGuides/ConsumerGuides/Complaints/ConsumerComplaint/)

## LICENSING

Infection Control Exam

(http://cosmetology.nv.gov/Licensing/InfectionControlExam/)

Out of Country Licenses

(http://cosmetology.nv.gov/Licensing/OutOfCountryLicenses/)

Out of State Licenses

(http://cosmetology.nv.gov/Licensing/OutOfStateLicenses/)

Out of State Licenses

(http://cosmetology.nv.gov/Licensing/OutOfStateLicenses/)

Out of State Licenses

(http://cosmetology.nv.gov/Licensing/OutOfStateLicenses/)

Out of State Licenses

(http://cosmetology.nv.gov/Licensing/OutOfStateLicenses/)

Out of State Licenses

(http://cosmetology.nv.gov/Licensing/OutOfStateLicenses/)

## RESOURCES

Verify a License and Search

(http://cosmetology.nv.gov/VerifyLicenseAndSearch/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

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(http://cosmetology.nv.gov/Resources/Forms/)

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Nevada State Board of  
Cosmetology (73209529525491)

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Friends Photos Videos

## About Melissa Wolf

### WORK

Redken International Academy of Style  
Reno, Nevada  
Instructor

### CURRENT CITY AND HOMETOWN

 Reno, Nevada  
Current city

 Reno, Nevada  
Hometown

### Favorites

#### Music








#### Books

### Photos



See More Photos

### Others Named Melissa Wolf

-  Melissa Barr Wolf
-  Melissa Wolf
-  Melissa Wolf
-  Melissa Wolf McMahon
-  Melissa  
(Padang punya)



Argonauts

Movies



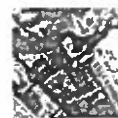
Star Wars

Television



HGTV

Games



The Comic Pages

Athletes



Assad Shalhoub

Sports Teams



Los Angeles Rams

Other

InStyler Ireland & UK, Goddess Salon, Nails 2 Die For, I Love Rock n Roll, Santa Cruz Guitar, Native Animals, NegrosParty, Lash OUT, Genies Closet, Aunor M Robinson, Telegraph Coffee & Tap, I Love wolves, Buddhism, McSwain Guitars, Sage Goddess and more

See more people named Melissa Wolf

### Others With a Similar Name



Melissa Kayy  
(Missy)



Melissa Lecoche



Melissa Evans Harper



Melissa Wu Alvarez Mendoza  
(Melissa)

### CONTACT INFORMATION

No contact info to show

English (US) Español Français (France) 中文(简体) বাংলা Portuguese (Brazil) Italiano 한국어 Deutsch हिन्दी 日本語

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For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2690.

Address	Rec#	BusinessName	BusinessActivity	LicType	LicNum	LicStatus	ApplicationStatus	RenewalStatus	MaxExpDate	CurrentLicense	Li
	1	CHARISMA - WOLF	Beauty Shop	Annual	79561	Inactive		Cancelled	12/31/2011		Mel
	2	Melissa Wolf	General Business	Annual	10670	Active	Approved	Completed	1/31/2017		Mel
<div> <div>«</div> <div>«</div> <div>Page 1 of 1</div> <div>»</div> <div>»</div> </div>											

## Log Debugger Trace Report

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Policy Carrier Information Reports

## Policy &amp; Carrier

NEVADA

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Policy & Carrier    Names & Addresses    Names    Addresses    State Exposure    Canc/Reinst/Non-Renew    Trans History

Policy Nbr 02WEC0773  
Primary Insured Name WOLF MELEDIE

Carrier Code 10448

Policy Eff Dt 10/21/2016

Policy Exp Dt 10/21/2017

## Primary Insured Information

Name WOLF MELEDIE  
Name Type 1 - PERSONAL NAME  
PEO/Client Code  
FEIN 530579163  
Street 710 BALZAR CIR  
City RENO  
State NV      Zip Code 89502-2617

## Carrier Information

Name 10448 - HARTFORD ACCIDENT AND INDEMNITY CO  
FEIN 060383030  
Street 301 WOODS PARK DR  
City CLINTON  
State NY      Zip Code 13323      Group Code 10448      Branch 084

## Agent Information

Name NUTMEG INSURANCE AGENCY INC/PH  
Street 301 WOODS PARK DR  
City CLINTON  
State NY      Zip Code 13323-1139

## Policy Information

Prior Policy Nbr	State Carrier
Policy Type Plan 01 - VOLUNTARY POLICY	State Eff Dt 10/21/2016
Assignment Date	State Exp Dt
Policy Type Cvr 01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added 0 - FIELD DOES NOT APPLY
Wrap-Up Code 2 - NON-WRAP-UP POLICY	Gov Class Code 9586 <i>Auto Shop</i>
Legal Nature of Insured 01 - INDIVIDUAL	State Premium (\$) 134
Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY	Orig POC Rcvd Dt
Deductible Losses Code	Orig Policy Rcvd Dt 10/22/2016
Deductible Calc Code	Last Rcvd Dt 10/22/2016



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# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (DD/MM/YYYY)  
10/21/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME PHONE (A/C, H/L, EXT) (866) 467-8730 FAX (A/C, H/L) (888) 443-6112 E-MAIL ADDRESS INSURER(S) AFFORDING COVERAGE INSURER A: Hartford Accident & Indemnity Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
---------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INDEX	TYPE OF INSURANCE	ADDITIONAL	SUBJECT	POLICY NUMBER	POLICY EFF DATE	POLICY EXP DATE	LIMITS
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPO- AGG \$ \$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/>						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION <input type="checkbox"/>						EACH OCCURRENCE \$ AGGREGATE \$ \$
A	EMPLOYER'S COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER MEMBER EXCLUDED? (Mandatory in NY) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		02 NEC EL0773	10/21/2016	10/21/2017	X PER STATE <input type="checkbox"/> OTHER <input type="checkbox"/> E.L. EACH ACCIDENT \$100,000 E.L. DISEASE - EA EMPLOYEE \$100,000 E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Tac Taylor</i>
------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

ACORD 25 (2018/03)

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Search

## Individual Search

First Name:

meledie

Last Name:

wolf

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
MELEDIE WOLF	Cosmetology, N	C-06852	Active	04/18/2018	
MELEDIE WOLF	Instructor	C-0684	Active	04/18/2018	

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page=267)SilverFlume  
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on Facebook

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## About Meledie Wolf

### WORK

#### Redken IAS

Instructor 2006 to present

#### Redken International Academy of Style

Education In 2012

### EDUCATION

#### Wooster High School

Class of 2007 Reno Nevada

### CURRENT CITY AND HOMETOWN



#### Reno, Nevada

Current city



#### Reno, Nevada

Hometown

### ABOUT MELEDIE

love life

### Photos



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### Others With a Similar Name



Arctic Wolf



Niko Wolf



Wolf Man



Marissa Wolf

FAVORITE QUOTES

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CONTACT INFORMATION

Facebook  
<http://facebook.com/melediew>

Favorites

Music



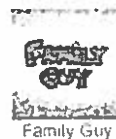
Books



Movies



Television



Games



Sports Teams



Activities



Interests



Other

Rachael Ray, Reno, Nevada, Channing Tatum, Farnoush Dave's BBQ -  
Reno, NV, wikiHow, Adam Sandler, Ryan Dunn, The Rachael Ray Show,  
Arkark Clothing - 2005-2013, The Quidditch Kingdom, Mountain America  
Credit Union, What's Trending, Bandicoot Mania, PediaSure US, J&J  
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For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2090.

Address	Race	BusinessName	BusinessActivity	LicType	LicNum	LicStatus	ApplicationStatus	RenewalStatus	MaxExpDate	CurrentLicense	Li
1		Meledie Wolf-Billing-	General Business	Annual	100754	Inactive	Approved	Cancelled	4/30/2010		Mel-Bill
2		Meledie Wolf-Billing-	General Business	Annual	121966	Active	Approved	Completed	1/31/2017		Mel-Bill

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[2](#)
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Policy Carrier Information Reports

## Policy &amp; Carrier

NEVADA

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Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
------------------	-------------------	-------	-----------	----------------	-----------------------	---------------

Policy Nbr 02WEC0847

Carrier Code 19666

Policy Eff Dt 11/01/2016

Primary Insured Name HARTMAN LAURA

Policy Exp Dt 11/01/2017

## Primary Insured Information

Name HARTMAN LAURA  
 Name Type 1 - PERSONAL NAME  
 PEO/Client Code  
 FEIN 601229192  
 Street 7000 MAE ANNE AVE APT 224  
 City RENO  
 State NV Zip Code 89523-7117

## Carrier Information

Name 19666 - TRUMBULL INS CO  
 FEIN 061184984  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323 Group Code 10448 Branch 084

## Agent Information

Name NUTMEG INSURANCE AGENCY INC/PH  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323-1139

## Policy Information

Prior Policy Nbr	State Carrier
Policy Type Plan 01 - VOLUNTARY POLICY	State Eff Dt 11/01/2016
Assignment Date	State Exp Dt
Policy Type Cvr 01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added 0 - FIELD DOES NOT APPLY
Wrap-Up Code 2 - NON-WRAP-UP POLICY	Gov Class Code 95561214 Shop
Legal Nature of Insured 01 - INDIVIDUAL	State Premium (\$) 121
Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY	Orig POC Rcvd Dt
Deductible Losses Code	Orig Policy Rcvd Dt 10/25/2016
Deductible Calc Code	Last Rcvd Dt 12/29/2016



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Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
<div>Policy Nbr 02WECEL0847 Primary Insured Name HARTMAN LAURA</div> <div>Carrier Code 19666 Policy Eff Dt 11/01/2016 Policy Exp Dt 11/01/2017</div>						
1 items in 1 pages						
C/R/N Received Date	C/R/N Effective Date	Cancellation Notice Mail Date	Reason for Reinstatement	Transaction Code	Cancel Type	Cancel Reason
12/29/2016	02/05/2017	12/28/2016		01 - CANCELLATION	02 - CANCELLED PRO-RATA	04 - CANCELLED BY UNDERWRITER OR PLAN ADMINISTRATOR
1 items in 1 pages						

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Search

## Individual Search

First Name:

Laura

Last Name:

Hartman

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
LAURA A. SA	Esthetician	738504	Active	07/01/2017	
LAURA A. SA	Esthetician	044292	Active	07/01/2014	

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(http://cosmetology.nv.gov/Consumers/ConsumerGuides/ConsumerProtection/02.pdf)

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For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2090.

Address	Rec#	BusinessName	BusinessActivity	LicType	LicNum	LicStatus	ApplicationStatus	RenewalStatus	MaxExpDate	CurrentLicense	Li
	7	Laura Harman	Booth Rental	Annual	050963	Active	Approved	Completed	2/28/2017		Laur
Page 1 of 1											

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Policy Carrier Information Reports

## Policy &amp; Carrier

## NEVADA

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Policy &amp; Carrier   Names &amp; Addresses   Names   Addresses   State Exposure   Canc/Reinst/Non-Renew   Trans History

Policy Nbr 02WECEL1069  
 Primary Insured Name CHRISTIAN MYCHEL

Carrier Code 19666

Policy Eff Dt 11/01/2016

Policy Exp Dt 11/01/2017

## Primary Insured Information

Name CHRISTIAN MYCHEL  
 Name Type 1 - PERSONAL NAME  
 PEO/Client Code  
 FEIN 553857646  
 Street 7465 HINTON DR  
 City RENO  
 State NV Zip Code 89506-4125

## Carrier Information

Name 19666 - TRUMBULL INS CO  
 FEIN 061184984  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323 Group Code 10448 Branch 084

## Agent Information

Name NUTMEG INSURANCE AGENCY INC/PH  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323-1139

## Policy Information

Prior Policy Nbr		State Carrier	
Policy Type Plan	01 - VOLUNTARY POLICY	State Eff Dt	11/01/2016
Assignment Date		State Exp Dt	
Policy Type Cvr	01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added	0 - FIELD DOES NOT APPLY
Wrap-Up Code	2 - NON-WRAP-UP POLICY	Gov Class Code	9586 <i>Gular Shop</i>
Legal Nature of Insured	01 - INDIVIDUAL	State Premium (\$)	121
Employee Leasing Code	1 - NON-EMPLOYEE LEASING POLICY	Orig POC Rcvd Dt	
Deductible Losses Code		Orig Policy Rcvd Dt	10/28/2016
Deductible Calc Code		Last Rcvd Dt	10/28/2016

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Search

## Individual Search

First Name:

mychel

Last Name:

christian

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
CHRISTIAN, MICHEL	Esthetician	MS-2475	Active	01/23/2017	
CHRISTIAN, MICHEL	Instructor	MS-4203	Active	01/23/2013	

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Complaints

(http://cosmetology.nv.gov/Consumers/Complaints/)

Consumer Complaint

(https://nvcosmo.typeform.com/to/Ea3m1)

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(http://cosmetology.nv.gov/Licensing/OutOfCountryLicenses/)

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(http://cosmetology.nv.gov/Licensing/S2.pdf)

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(Please don't bookmark this page. Search data is not saved. Click Go to Main Menu and bookmark search criteria page.)

For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2090.

Address	Reg #	Business Name	Business Activity	License Type	License Number	License Status	Application Status	Renewal Status	Max Exp Date	Current License	License Holder
	1	Mychel Christina	General Business	Annual	122503	Active	Approved	Completed	12/31/2016		Mye Chr

Page 1 of 1

### Logi Debugger Trace Report

There was an error while processing your request.

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Error running a Procedure.

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## Policy & Carrier

### NEVADA

[Back to Search Results](#)

Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
Policy Nbr 03WECEL0959	Carrier Code 19666	Policy Eff Dt 10/25/2016				
Primary Insured Name ACHTER JEANNINE	Policy Exp Dt 10/25/2017					
<b>Primary Insured Information</b>						
Name ACHTER JEANNINE	Name Type 1 - PERSONAL NAME	PEO/Client Code	FEIN 546379312	Street 16750 N RED ROCK RD	City RENO	State NV Zip Code 89508-9576
<b>Carrier Information</b>						
Name 19666 - TRUMBULL INS CO	FEIN 061184984	Street 301 WOODS PARK DR	City CLINTON	State NY Zip Code 13323	Group Code 10445	Branch 084
<b>Agent Information</b>						
Name NUTMEG INSURANCE AGENCY INC/PH	Street 301 WOODS PARK DR	City CLINTON	State NY Zip Code 13323-1139			
<b>Policy Information</b>						
Prior Policy Nbr	Policy Type Plan 01 - VOLUNTARY POLICY	Assignment Date	Policy Type Cvrgr 01 - STANDARD WORKERS' COMPENSATION POLICY	Wrap-Up Code 2 - NON-WRAP-UP POLICY	Legal Nature of Insured 01 - INDIVIDUAL	Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY
Deductible Losses Code	Deductible Calc Code	State Carrier	State Eff Dt 10/25/2016	State Exp Dt	Reason State Added 0 - FIELD DOES NOT APPLY	Gov Class Code 9586 Ruben Shop
		State Premium (\$)	121	Orig POC Rcvd Dt	Orig Policy Rcvd Dt 10/26/2016	Last Rcvd Dt 10/26/2016



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808

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JA1483

No Business Lic For



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PRODUCER NUTMEG INSURANCE AGENCY INC/PH9 025667 P: (866) 467-9730 F: (866) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	INSURED JEANNINE ACHTER 16750 N RED ROCK RD RENO NV 89508	POLICY NO. (866) 467-9730	POLICY NO. (866) 443-6112
COVERAGE CERTIFICATE NUMBER:		REVISION NUMBER:	

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	DESCRIPTION	AMOUNT	START DATE	END DATE	REMARKS
COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE OCCUR				
CIVIL AGGREGATE LIMIT APPLIED PER	POLICY				
AUTOMOBILE LIABILITY	ANY AUTO OWNED AUTOS ONLY				
UMBRELLA LIAB	EXCESS LIAB				
DESCRIPTION OF OPERATIONS (LOCATION(S) / VEHICLE(S) (ACORD 101, Additional Remarks Table-A, may be attached if more space is required))					
Those usual to the Insured's Operations.					

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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SOCIAL MEDIA (HTTP://COSMETOLOGY.NV.GOV/SOCIAL/MEDIA/)

Search

## Individual Search

First Name:

jeannine

Last Name:

achter

License Number:

Search

or

## Salon Search

Salon Name:

License Number

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
JEANNINE ECKHART	Cosmetologist	10-43452	Active	04/24/2017	
ACHTER JEANNINE	Interactor	10-43452	Active	04/24/2017	

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Complaints

(http://cosmetology.nv.gov/Consumers/Complaints/)

Consumer Complaint

(http://nvcosmo.typeform.com/to/Eal7m1)

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(http://cosmetology.nv.gov/Licensing/OutofCountryLicenses/)

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Forms

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Policy Carrier Information Reports

## Policy &amp; Carrier

NEVADA

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Policy &amp; Carrier Names &amp; Addresses Names Addresses State Exposure Canc/Reinst/Non-Renew Trans History

Policy Nbr 02WECEL1194

Carrier Code 19666

Policy Eff Dt 11/01/2016

Primary Insured  
Name LAROSA AMBER

Policy Exp Dt 11/01/2017

## Primary Insured Information

Name LAROSA AMBER  
 Name Type 1 - PERSONAL NAME  
 PEO/Client Code  
 FEIN 569490852  
 Street 671 WARREN WAY  
 City FERNLEY  
 State NV Zip Code 89408-9358

## Carrier Information

Name 19666 - TRUMBULL INS CO  
 FEIN 061184984  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323 Group Code 10448 Branch 084

## Agent Information

Name NUTMEG INSURANCE AGENCY INC PH  
 Street 301 WOODS PARK DR  
 City CLINTON  
 State NY Zip Code 13323-1139

## Policy Information

Prior Policy Nbr		State Carrier	
Policy Type Plan	01 - VOLUNTARY POLICY	State Eff Dt	11/01/2016
Assignment Date		State Exp Dt	
Policy Type Cvr	01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added	0 - FIELD DOES NOT AP
Wrap-Up Code	2 - NON-WRAP-UP POLICY	Gov Class Code	8810 <i>clerical</i>
Legal Nature of Insured	01 - INDIVIDUAL	State Premium (\$)	52
Employee Leasing Code	1 - NON-EMPLOYEE LEASING POLICY	Orig POC Rcvd Dt	
Deductible Losses Code		Orig Policy Rcvd Dt	10/29/2016
Deductible Calc Code		Last Rcvd Dt	10/29/2016



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Policy Nbr 02WEC1194 Carrier Code 19566 Policy Eff Dt 11/01/2016  
 Primary Insured Name LAROSA AMBER Policy Exp Dt 11/01/2017

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

3 items in 1 pages

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8810	CLERICAL OFFICE EMPLOYEES NOC	01		21,600.00	2400	52
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00		21,600.00	2400	2
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00		00	0000	2

3 items in 1 pages

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PRODUCER	INSURER
NUTMEG INSURANCE AGENCY INC/PHS	INSURER (866) 467-8730 FAX (888) 443-6112
025657 P: (866) 467-8730 F: (888) 443-6112	
PO BOX 29611	
CHARLOTTE NC 28229	
INSURED	
AMBER LAROSA	
671 WARREN WAY	
FEARLEY NV 89408	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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TYPE OF INSURANCE	DATE OF POLICY	THAT NUMBER	THAT NUMBER	THAT NUMBER	THAT NUMBER	THAT NUMBER
COMMERCIAL GENERAL LIABILITY						
CLAIMS MADE OCCUR						
OWNERS/CONTRACTOR LIABILITY PER POLICY						
OTHER						
AUTOMOBILE LIABILITY						
ANY AUTO OWNED AUTOS ONLY						
LEASED AUTOS ONLY						
OTHER						
UMBRELLA LIABILITY						
EXCESS LIABILITY						
OTHER						
PROPERTY DAMAGE						
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (CHECKS 121, Additional Remarks: See below. May be deleted if more space is required)						
Those usual to the Insured's Operations.						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (CHECKS 121, Additional Remarks: See below. May be deleted if more space is required)
Those usual to the Insured's Operations.

CERTIFICATE HOLDER	CANCELLATION
INTERNATIONAL ACADEMY OF STYLE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE
	<i>For [Signature]</i>

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## Individual Search

First Name:

amber

Last Name:

larosa

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Actions
No records found.					

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Search

## Individual Search

First Name:

Last Name:

Jarosa

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
JAROSA, JOSEPH	Esthetician	173209629525491	Active	12/31/2017	

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Complaints

(http://cosmetology.nv.gov/ConsumerComplaints/ConsumerComplaints/)

Consumer Complaint

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How to file a complaint

(http://cosmetology.nv.gov/ConsumerComplaint/Howtofileaccomplaint/)

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License Application

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License Application

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## City of Reno Business License Search

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For official records and action taken upon business licenses, please contact the City of Reno Business Licensing Division at 775-334-2690.

Address	Rec#	BusinessName	BusinessActivity	LicType	LicNum	LicStatus	ApplicationStatus	RenewalStatus	MaxExpDate	CurrentLicense	Li
	1	Amber LaRosa	General Business	Annual	120924	Inactive	Approved	Cancelled	10/31/2016	Ami	
	2	Amber LaRosa	General Business	Annual	134385	Active	Approved	Completed	3/30/2017	Ami	

Page 1 of 1

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## About Amber LaRosa

### WORK

#### Redken International Academy of Style

Admissions/Financial Aid · December 2012 to present · Reno, Nevada

#### Walmart

Pharmacy Supervisor · January 2008 to July 2011

### EDUCATION

#### Torrington High School

Class of 1990 · Torrington, Connecticut

### CURRENT CITY AND HOMETOWN

#### Fernley, Nevada

Current city



#### La Puente, California

Hometown

### OTHER PLACES LIVED



#### Bullhead City, Arizona

Moved in September 2011

### Photos

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### Others Named Amber LaRosa



Amber LaRosa



Amber LaRosa

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## Individual Search

First Name:

Last Name:

casteel

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Holder	Status	Expiration	Violations
CARTEL, LON	Esthetician	Maria M	Active	03/01/2017	
CARTEL, LON	Professional Esthetician	Maria M	Expired	03/01/2009	

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## LICENSING

Infection Control Exam

(http://cosmetology.nv.gov/Licensing/InfectionControlExam/)

Out of Country Licenses

(http://cosmetology.nv.gov/Licensing/OutofCountryLicenses/)

Renewal Forms

(http://cosmetology.nv.gov/Licensing/RenewalForms/)

Salon Owners

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

(http://cosmetology.nv.gov/Licensing/SalonOwners/)

## RESOURCES

Verify a License and Search

(http://cosmetology.nv.gov/VerifyLicenseAndSearch/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

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(http://cosmetology.nv.gov/Resources/Forms/)

Forms

(http://cosmetology.nv.gov/Resources/Forms/)

Policy Carrier Information Reports

## Policy &amp; Carrier

## NEVADA

Back to Search Results

Policy & Carrier	Names & Addresses	Names	Addresses	State Exposure	Canc/Reinst/Non-Renew	Trans History
Policy Nbr 02WECEL1015	Carrier Code 19566	Policy Eff Dt 11/01/2016				
Primary Insured Name ROSADO MAGGIE	Policy Exp Dt 11/01/2017					
<b>Primary Insured Information</b>						
Name ROSADO MAGGIE	Name Type 1 - PERSONAL NAME					
PEO/Client Code	FEIN 531900027					
Street 350 HARBOUR COVE DR APT 304	City SPARKS					
State NV	Zip Code 89434-7871					
<b>Carrier Information</b>						
Name 19666 - TRUMBULL INS CO	FEIN 061184984					
Street 301 WOODS PARK DR	City CLINTON					
State NY	Zip Code 13323	Group Code 10448	Branch 084			
<b>Agent Information</b>						
Name NUTMEG INSURANCE AGENCY INC/PH	Street 301 WOODS PARK DR					
City CLINTON	State NY	Zip Code 13323-1139				
<b>Policy Information</b>						
Prior Policy Nbr	Policy Type Plan 01 - VOLUNTARY POLICY	State Carrier	State Eff Dt 11/01/2016			
Assignment Date	Policy Type Cvr 01 - STANDARD WORKERS' COMPENSATION POLICY	Reason State Added 0 - FIELD DOES NOT APPLY	State Exp Dt			
Wrap-Up Code 2 - NON-WRAP-UP POLICY	Gov Class Code 9586	State Premium (\$) 121	Orig POC Rcvd Dt			
Legal Nature of Insured 01 - INDIVIDUAL	Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY	Orig Policy Rcvd Dt 10/28/2016	Last Rcvd Dt 10/28/2016			
Deductible Losses Code	Deductible Calc Code					



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of workers compensation information,  
tools, and services

NCCI

Quick Links

Legal

No license found  
No Business License



# CERTIFICATE OF LIABILITY INSURANCE

 AH  
R076

DATE ISSUED 10/26/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME (866) 467-8730 FAX (888) 443-6112 ADDRESS
MAGGIE ROSADO 350 HARBOUR COVE DR APT 304 SPARKS NV 89434	INSURER'S ADDRESS ONLY NAME HARTFORD CASUALTY INS CO ADDRESS INSURER'S INSURER'S INSURER'S INSURER'S INSURER'S

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:  
 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	APPLICABLE	PERIOD	PERIOD	PERIOD	PERIOD	PERIOD	PERIOD
COMMERCIAL GENERAL LIABILITY CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GEN. AGGREGATE LAST SERVICE PER. POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER							EACH OCCURRENCE DAMAGE TO RENTED EQUIPMENT (See schedule) MED EXP (Any one person) PERSONAL & ADJ INJURY GENERAL AGGREGATE PRODUCTS - COMPLETED WORK
AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY NON-OWNED AUTOS ONLY							COMBINED SINGLE LIMIT (See schedule) BODILY INJURY (See schedule) PROPERTY DAMAGE (See schedule)
UMBRELLA LIAB EXCESS LIAB CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>							EACH OCCURRENCE AGGREGATE
A. ANY PROPRIETOR, PARTNER, EXECUTIVE OFFICER, DIRECTOR, OR EMPLOYEE (When policy is not)							PER OCC A & EACH ACCIDENT 100,000 B & DAMAGE - EACH EMPLOYEE 100,000 C & DAMAGE - POLICY LIMIT 300,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Attachment 1, Items 1-3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100)  
 Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(http://cosmetology.nv.gov/).

Nevada State Board of

**Cosmetology**NV<sup>™</sup>Agencies  
(http://nv.gov)  
(http://nv.gov/agency/department/)

Jobs (http://nv.gov/employment/)

About Nevada (http://nv.gov/about/)

**ADA** Americans with Disabilities Act

(http://hr.nv.gov/Sections/EEO/Discrimination/Americans\_With\_C

HOME (HTTP://COSMETOLOGY.NV.GOV/HOME/)

CONSUMERS (HTTP://COSMETOLOGY.NV.GOV/CONSUMERS/CONSUMERS/)

LICENSING (HTTP://COSMETOLOGY.NV.GOV/LICENSING/LICENSING/)

RESOURCES (HTTP://COSMETOLOGY.NV.GOV/RESOURCES/)

ABOUT US (HTTP://COSMETOLOGY.NV.GOV/ABOUT/ABOUT\_US/)

CONTACT US (HTTP://COSMETOLOGY.NV.GOV/CONTACT/CONTACT\_US/)

HOW ARE WE DOING? (HTTP://COSMETOLOGY.NV.GOV/HOWAREWEDOING/)

SOCIAL MEDIA (HTTP://COSMETOLOGY.NV.GOV/SOCIAL/MEDIA/)

Search

**Individual Search**

First Name:

maggie

Last Name:

rosado

License Number:

Search

or

**Salon Search**

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
No records to display.					

**HOME****CONSUMERS****LICENSING****RESOURCES**

(http://cosmetology.nv.gov/home) (http://cosmetology.nv.gov/consumers) (http://cosmetology.nv.gov/licensing) (http://cosmetology.nv.gov/resources)

State of Nevada Official Site

Consumer Guides

Infection Control Exam

Verify a License and Search

(http://nv.gov)

(http://cosmetology.nv.gov/Consumers/ConsumerGuides/)

(http://cosmetology.nv.gov/Licensing/InfectionControlExam/)

(http://cosmetology.nv.gov/Resources/VerifyLicenseAndSearch/)

Governor's Office

Consumer FAQs

Out of Country Licenses

(http://cosmetology.nv.gov/Resources/OutofCountryLicenses/)

(http://gov.nv.gov)

(http://cosmetology.nv.gov/Consumers/ConsumerFAQs/)

(http://cosmetology.nv.gov/Licensing/OutofCountryLicenses/)

(http://cosmetology.nv.gov/Resources/OutofCountryLicenses/)

Nevada State Business

Consumer Protection

Q2 2017

Forms

License

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Q22017/)

(http://cosmetology.nv.gov/Resources/Forms/)

(http://business.nv.gov/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Q22017/)

(http://cosmetology.nv.gov/Resources/Forms/)

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Verify a License and Search

Complaints

Renewal Forms

(http://cosmetology.nv.gov/VerifyLicenseAndSearch/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

(http://cosmetology.nv.gov/Resources/Forms/)

Silver Plum

(http://cosmetology.nv.gov/VerifyLicenseAndSearch/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

(http://www.silverplum.com/)

(http://cosmetology.nv.gov/VerifyLicenseAndSearch/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

Consumer Complaint

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

(http://cosmetology.nv.gov/Resources/Forms/)

(https://www.consumercomplaint.com/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

(http://cosmetology.nv.gov/Resources/Forms/)

(http://cosmetology.nv.gov/Licensing/Complaints/)

(http://cosmetology.nv.gov/Consumers/ConsumerProtection/)

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## ADA Americans with Disabilities Act

(http://hr.nv.gov/Sections/EEO/Discrimination/Americans\_With\_Disabilities\_Act/)

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SOCIAL MEDIA (HTTP://COSMETOLOGY.NV.GOV/SOCIAL/MEDIA/)

Search

## Individual Search

First Name:

Last Name:

rosado

License Number:

Search

or

## Salon Search

Salon Name:

License Number:

Address:

Search

Name	License Type	License Number	Status	Expiration	Violations
ROSADO, ROSADO	Cosmetologist	C 23448	Issued	04/15/2018	
ROSADO, ROSA	Cosmetologist	C 23427	Active	03/05/2018	

HOME

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(http://nv.gov/)

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(http://nv.gov/gov/)

Nevada State Business

License

(http://nv.gov/business/)

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SilverFlume

(http://www.silverflume.com/)

Consumer Complaint

(http://nv.gov/complaint/)

(Online)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

(http://nv.gov/complaint/)

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

BRUCE H. BRESLOW  
Director

WCS Contact Information:  
(775) 684-7282  
Fax: (775) 689-2194  
dir.nv.gov

JOSEPH "JD" DECKER  
Administrator

CHARLES J. VERRE  
Chief Administrative Officer



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION

4600 Kietzke Lane, Suite F-151  
Reno, Nevada 89502

December 14, 2016

B SCHULTZ & L CASTEEL  
2295 MARKET ST  
RENO NV 89502

Insurance Carrier: RIVERPORT INSURANCE COMPANY  
Policy No: NVARP301842

**Re: IMMEDIATE ATTENTION REQUIRED TO PREVENT STATE ACTIONS**

Dear Employer:

The Division of Industrial Relations has been informed that your workers' compensation account was canceled on December 1, 2016. In accordance with NRS Chapter 616, the Workers' Compensation Section (WCS) of DIR is tasked with ensuring that all Nevada businesses who employ at least one employee provide workers' compensation insurance to its employees, without a break in coverage at any time.

*This notice requires your urgent attention and response.* Immediately after receiving this letter, you must contact this office to either inform us that you do have an existing and in force workers' compensation policy; provide proof that such a policy exists or that you now have such a policy in force; or inform us that you do not have any employees.

NRS 616D.110 entrusts the WCS with the authority and duty to order all business operations to cease until workers' compensation coverage has been obtained or reinstated. Failure to meet this State of Nevada mandate could also result in action taken by the Nevada Attorney General's Workers' Compensation Fraud Unit, including criminal prosecution of an employer for failure to obtain or maintain workers' compensation coverage. In addition to criminal prosecution, NRS Chapter 616D.200(1) authorizes the WCS to collect a premium penalty from employers that failed to obtain or maintain mandatory workers' compensation insurance; the penalty is calculated as the amount of premium that should have been paid, not to exceed six years, plus interest. If the Attorney General declines to prosecute, NRS 616D.120(5) allows the WCS to issue an administrative fine, not to exceed \$15,000. In addition to these sanctions, if an employee is injured or suffers an occupational disease during the time period in which a business does not have workers' compensation coverage and the employee's claim is assigned to the Uninsured Employers' Claim Account, the WCS is entitled to recover reimbursement for medical expenses and compensation funds, administrative fees, costs, attorney fees, and interest under NRS 616C.220(5), (11).

Therefore to stop any action on the State's part, we must immediately receive the following: 1) A binder or declaration/information page, 2) a reinstatement notice, or 3) a reason for cancellation. If the reason for cancellation is due to "out of business" or "no employees", please provide the last month, date, and year you had employees working in Nevada. You must fax the requested information to (775) 689-2194 within 7 days of date of this letter or a Stop Work Order will be issued and all business operations will cease until workers' compensation coverage is in place. Please include a telephone number where you can be reached. Should you have any questions please contact me by email at [ldayton@business.nv.gov](mailto:ldayton@business.nv.gov) or (775) 688-3743.

Respectfully,  
Lisa Dayton/sg  
Enforcement Investigator

823  
JA1498

95

Workers' Compensation Sect  
Telephone Memo

Date: 12/20/16

Time: 3:40

TO/FROM: Katrina

COMPANY: Reese, Kintz, Guinasso Attys @ Law

TELEPHONE #: 832-6800 Direct Line 335-2368

RE: L Casteel - Internal Academy of Style

Need a 2 week extension. Attys give this week off.

Just there opening mail.

LD I explained 2 week extension is not something normal we would give, do they have workers comp policy or are they trying to remove a changing cashiers? Unusual to hear from Atty office.

K will try & contact one of the owners.

3:50 pm Katrina spoke w/ clients briefly - stated a previous lawsuit

w/ Formal Agreement w/ DLR. Do not need to cover instructors as they all work at other salons. Katrina former student.

Will fax over liability on each. No employees. Instructors & Students only!

Lisa Dayton

Compliance Audit Investigator II

## Lisa Dayton

---

**From:** Katrina Torres <KTorres@rkglawyers.com>  
**Sent:** Tuesday, December 20, 2016 4:05 PM  
**To:** Lisa Dayton  
**Cc:** Jason Guinasso  
**Subject:** Loni Casteel and International Academy of Style  
**Attachments:** 2016.12.20. IAS. liability certs.pdf

Good afternoon Lisa, I could not get the fax to connect so here are the forms I wanted to send to you. Let me know if you need anything else and I will get it back to you upon my return next Thursday. Thank you!

KATRINA TORRES  
LEGAL ASSISTANT  
K. TORRES & KGLAW, P.C.  
WWW.RKGLAWYERS.COM

\*\*PLEASE NOTE NAME AND E-MAIL ADDRESS CHANGE. THANK YOU!



p. 775.832.6800  
f. 775.201.9611

190 W. Hullaker Lane, Suite 402  
Reno, Nevada 89511

936 Southwood Blvd., Suite 301  
Incline Village, Nevada 89451

2300 W. Sahara Ave., Suite 800  
Las Vegas, Nevada 89102

**\*Please Note\***

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## FAX COVER SHEET

DATE:	12/20/16
TO:	Lisa Dayton, DIR
FAX #:	(775) 689-2194
FROM:	Reese Kintz Guinasso, LLC
RE:	B Schultz & L Casteel, Policy No. NVARP301842
NUMBER OF PAGES (Including cover sheet):	9
CC:	File
	<p>Dear Lisa,</p> <p>Regarding the referenced matter, please find the attached forms. I look forward to hearing from you after 12/28/16. Thank you very much for your assistance!</p> <p>Respectfully, Katrina Torres ktorres@rkglawyers.com (775) 832-6800 office (775) 201-9611 fax</p>
*Please Note*	<p>The information contained in this facsimile may contain protected health, legally privileged, or otherwise confidential information intended only for the use of the individual(s) named above. If you, the reader of this message, are not the intended recipient, you are hereby notified that you may not further disseminate, distribute, disclose, copy or forward this message or any of the content herein. If you have received this E-mail in error, please notify the sender immediately and delete the original.</p>

190 W. Huffaker Lane, Suite 402 – Reno, NV 89511 – 775-832-6800 (O) – 775-201-9611 (F)

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
10/19/2016

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

(CLASS)  
 NAME  
 PHONE (866) 467-8730 FAX (888) 443-6112  
 A/C No. Br.  
 855  
 800

POLYGRAPH INTERVIEW COVERAGE		DATE
INTERVIEW	TRUMBULL INN CO	
INTERVIEW		
INTERVIEW		
INTERVIEW		
INTERVIEW		
INTERVIEW		

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

POLICY TYPE		TYPE OF INSURANCE		MIN. AMT.	MAX. AMT.	COV. PER YEAR	COV. PER YEAR	COV. PER YEAR
COMMERCIAL GENERAL LIABILITY		CLAIMS MADE		100,000	1,000,000	100,000	1,000,000	100,000
BCHN AGGREGATE UNIT AMOUNTS PER POLICY		FACILITY		100,000	1,000,000	100,000	1,000,000	100,000
OTHER:								
AUTOMOBILE LIABILITY		ANY AUTO		100,000	1,000,000	100,000	1,000,000	100,000
OWNED AUTOS ONLY		SCHEDULED AUTOS ONLY		100,000	1,000,000	100,000	1,000,000	100,000
HIRED AUTOS ONLY		NON-OWNED AUTOS ONLY		100,000	1,000,000	100,000	1,000,000	100,000
UMBRELLA LIAB		OCCUR		100,000	1,000,000	100,000	1,000,000	100,000
EXCESS LIAB		CLAIMS MADE		100,000	1,000,000	100,000	1,000,000	100,000
BCHN AGGREGATE UNIT AMOUNTS PER POLICY		FACILITY		100,000	1,000,000	100,000	1,000,000	100,000
OTHER:								
PROPERTY DAMAGE		ANY PROPERTY DAMAGE		100,000	1,000,000	100,000	1,000,000	100,000
ANY PROPERTY DAMAGE EXCLUDED?		YES		100,000	1,000,000	100,000	1,000,000	100,000
If yes, describe under DESCRIPTION OF OPERATIONS below								
E.L. EACH ACCIDENT		100,000		100,000	1,000,000	100,000	1,000,000	100,000
E.L. EMPLOYEE CA EMPLOYEE		100,000		100,000	1,000,000	100,000	1,000,000	100,000
E.L. EMPLOYEE POLICY UNIT		500,000		500,000	5,000,000	500,000	5,000,000	500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES USED

Those usual to the Insured's Operations.

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

**AUTHORIZED REPRESENTATIVE**

For Fairbairn

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# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/21/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME PHONE (A/C, No, Ext) (866) 467-8730 FAX (A/C, No) (888) 443-6112 E-MAIL ADDRESS INSURER(S) AFFORDING COVERAGE NAME INSURER A: Hartford Accident & Indemnity Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
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COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE LTD	TYPE OF INSURANCE	ADDL DATE	SUBS EXTD	POLICY NUMBER	POLICY EFF DATE (MM/DD/YYYY)	POLICY EXP DATE (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/PROP AGG \$ COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						EACH OCCURRENCE \$ AGGREGATE \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	EMPLOYERS COMPENSATION AND EMPLOYEES' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> If yes describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	02 WEC EL0773	10/21/2016	10/21/2017	X PER STATUS <input type="checkbox"/> ONL-EN E.L. EACH ACCIDENT \$100,000 E.L. DISEASE - EA EMPLOYEE \$100,000 E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>For Tailor</i>
------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

ACORD 25 (2016/03)

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# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/21/2016

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<b>PRODUCER</b>		<b>CONTACT</b>	
NUTMEG INSURANCE AGENCY INC/PHS		PHONE (AC, NA, FD)	(866) 467-8730
025657 P: (866) 467-8730 F: (888) 443-6112		FAX (AC, NA)	(888) 443-6112
PO BOX 29611		E-MAIL ADDRESS	
CHARLOTTE NC 28229		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Hartford Accident & Indemnity Co	
<b>INSURED</b>		INSURER B:	
MELISSA WOLF		INSURER C:	
732 BALZAR CIR		INSURER D:	
RENO NV 89502		INSURER E:	
		INSURER F:	

**COVERAGES** **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL ISSR	SUBS	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>						DAMAGE TO RENTED PREMISES (Ea occurrence)
							MED EXP (Any one person)
							PERSONAL & ADV INJURY
	GENL AGGREGATE LIMIT APPLIES PER						GENERAL AGGREGATE
	POLICY <input type="checkbox"/> PRO <input type="checkbox"/> LOC <input type="checkbox"/>						PRODUCTS - COMPROP AGG
	OTHER:						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)
	ANY AUTO						BODILY INJURY (Per person)
	OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident)
	HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/>						EACH OCCURRENCE
	EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/>						AGGREGATE
	DEC <input type="checkbox"/> RETENTION <input type="checkbox"/>						
A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY						X [ ] STATUTE [ ] OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			02 WEC EL0775	10/19/2016	10/19/2017	E.L. EACH ACCIDENT \$100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$100,000
							E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
INTERNATIONAL ACADEMY OF STYLE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Tac Tailor</i>

ACORD

## CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/26/2016

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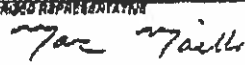
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (666) 467-8730 F: (898) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME (866) 467-8730 FAX (885) 443-6112 E-MAIL (866) 467-8730
MAGGIE ROSADO 350 HARBOUR COVE DR APT 304 SPARKS NV 89434	POLICY NO. 02 NED 021015 ISSUANCE DATE 11/31/2016 EXPIRATION DATE 11/6/2017

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:	
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
TYPE OF INSURANCE	INSURED	INSURANCE	INSURANCE	INSURANCE	INSURANCE
COMMERCIAL GENERAL LIABILITY CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GEN'L AGGREGATE LIMIT <input type="checkbox"/> POLICY <input type="checkbox"/> PRO. JECT <input type="checkbox"/> OTHER <input type="checkbox"/>					EACH OCCURRENCE DAMAGE TO RENTED PREMISES (See schedule) MED EXP (See schedule) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS & COMPOUND AGG
AUTOMOBILE LIABILITY ANY AUTO <input type="checkbox"/> OWNED AUTO ONLY <input type="checkbox"/> HIRED AUTO ONLY <input type="checkbox"/> AUTOS ONLY <input type="checkbox"/>					COLLISION DAMAGE LIMIT (See schedule) BODILY INJURY (See schedule) BODILY INJURY (See schedule) PROPERTY DAMAGE (See schedule)
UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					EACH OCCURRENCE AGGREGATE
A. ANY PROSECUTOR'S ATTORNEY'S FEES AND COSTS IF YES, describe in item 1 of schedule of operations below					R1 EACH ACCIDENT 100,000 R1 DISEASE-CA EMPLOYEE 100,000 R1 DISEASE- POLICY LIMIT 500,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER	CANCELLATION
INTERNATIONAL ACADEMY OF STYLE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 

ACORD

# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076

DATE (MM/DD/YYYY)  
10/27/2016

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NUTMEG INSURANCE AGENCY INC/PHS  
025657 P: (866) 467-6730 F: (888) 443-6112  
PO BOX 29611  
CHARLOTTE NC 28229

DATE (1866) 467-8730 FAX (1888) 443-6112

**BUREAU**

MYCHEL CHRISTIAN  
7465 HINTON DR  
RENO NV 89506

NUMBER OF AFFIDAVITS OBTAINED	NAME
NUMBER A	FRANKLIN LAW CO
NUMBER B	
NUMBER B	
NUMBER B	
NUMBER C	
NUMBER F	

## COVERAGES

**CERTIFICATE NUMBER:**

## REVISION NUMBER:

OVERAGES CERTIFICATE NUMBER: (CERTIFICATE NUMBER)

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[illegible]

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (AGPRO 10). Additional Remarks: Behavior may be extended if more space is required

Those usual to the Insured's Operations.

**CERTIFICATE HOLDER**

INTERNATIONAL ACADEMY OF STYLE

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ALTERNATIVE SUMMARY

700 7000

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# CERTIFICATE OF LIABILITY INSURANCE

 AH  
2076

 DATE (MM/DD/YYYY)  
10/28/2016

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME TERRILL INS No. OR (866) 467-8730 FAX No. (888) 443-6112 E-MAIL TERRILL@NUTMEG.COM
INSURED AMBER LAROSA 671 WARREN WAY FEARLEY NV 89408	POLICIES AFFORDING COVERAGE POLICY # 7100011 Int Co POLICY # POLICY # POLICY # POLICY # POLICY #

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:  
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

POLICY	TYPE OF INSURANCE	INSURED	INSURER	POLICY #	EXPIRATION DATE	COVERAGE
	COMMERCIAL GENERAL LIABILITY CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GENERAL AGGREGATE LIMIT APPLIES PER POLICY <input type="checkbox"/> PER <input type="checkbox"/> OCC <input type="checkbox"/> OTHER <input type="checkbox"/>					CASH OCCURRENCE DAMAGE TO RENTED PREMISES (No sublimits) VCO EXP (Any one person) ACORD 201 & ACORD 202 GENERAL AGGREGATE PRODUCTS - COMMON AGG
	AUTOMOBILE LIABILITY ANY A/C <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> Hired AUTOS ONLY <input type="checkbox"/>					COMBINED SINGLE LIMIT (No sublimit) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB EXCESS LIAB <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> EXC. INTENTIONAL					CASH OCCURRENCE AGGREGATE
A	PROPERTY DAMAGE EXCLUSIVE OFF-ROAD EXCLUDED? <input type="checkbox"/> If yes, provide under DESCRIPTION OF OPERATIONS below	44	03 WFC BL1104	11/01/2016	11/01/2017	X PER STATUTE <input type="checkbox"/> PER <input type="checkbox"/> E.L. EACH ACCIDENT 100,000 E.L. DAMAGE TO EMPLOYEE 100,000 E.L. DAMAGE - POLICY LIMIT 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Mar Tailleur</i>
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## CERTIFICATE OF LIABILITY INSURANCE

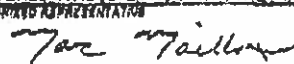
AH  
R076DATE (MM/DD/YYYY)  
10/25/2016

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<b>PRODUCER</b> NUTMEG INSURANCE AGENCY INC/PHS 025667 P: (866) 467-9730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	<b>INSURED</b> JEANNINE ACHTER 16750 N RED ROCK RD RENO NV 89508	<b>CONTACT</b> NAME: (866) 467-8730 FAX: (888) 443-6112 <b>ADDRESS</b> POLICIES/ENDORSED COVERAGE INSURANCE TRUMBULL INS CO INSURANCE INSURANCE INSURANCE INSURANCE
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COVERAGES		CERTIFICATE NUMBER:	REVISION NUMBER:
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TYPE	DESCRIPTION	START DATE	END DATE
COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE OCCUR		
CIVIL AGGREGATE LIMIT APPLIES PER	POLICY PRO. AGG. LOC		
AUTOMOBILE LIABILITY	ANY AUTO OWNED AUTOS ONLY Hired AUTOS ONLY		
UMBRELLA LIA	EXCESS LIA		
DESCRIPTION OF OPERATIONS (LOCATIONS / VEHICLES (ACORD 101, Additional Information Schedule, may be selected if more space is required))			
Those usual to the Insured's Operations.			

<b>CERTIFICATE HOLDER</b> INTERNATIONAL ACADEMY OF STYLE	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
-------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------





time date

## Calculate Duration Between Two Dates – Results

From and including: Thursday, December 1, 2016

To and including: Friday, December 30, 2016

**Result: 30 days**

It is 30 days from the start date to the end date, end date included

### Alternative time units

30 days can be converted to one of these units:

- 2,592,000 seconds
- 43,200 minutes
- 720 hours
- 30 days
- 4 weeks and 2 days
- 8.20% of 2016

#### December 2016

30 days included

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

= First day included (Dec 1, 2016)

= Last day included (Dec 30, 2016)

### Make a New Calculation

- Make adjustment and calculate again
- Start again with a new calculation between two other dates
- New calculation, with both date and time included



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**Lisa Dayton**

---

**From:** Katrina Torres <KTorres@rkglawyers.com>  
**Sent:** Thursday, December 29, 2016 9:22 AM  
**To:** Lisa Dayton  
**Cc:** Jason Guinasso  
**Subject:** Re: Loni Casteel and International Academy of Style  
**Attachments:** FW: International Academy of Style; 2015.04.30. IAS. ltr frm Loni to DETR.pdf

Review these attachments and let me know if you need anything else :) Thank you!

KATRINA TORRES  
LEGAL ASSISTANT  
KTORRES@RKGLAWYERS.COM  
WWW.RKGLAWYERS.COM

**\*\*PLEASE NOTE NAME AND EMAIL ADDRESS CHANGE, THANK YOU!!**



p. 775.832.6800  
f. 775.201.9611

190 W. Huffaker Lane, Suite 402  
Reno, Nevada 89511

936 Southwood Blvd., Suite 301  
Incline Village, Nevada 89451

2300 W. Sahara Ave., Suite 800  
Las Vegas, Nevada 89102

**\*Please Note \***

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On Dec 27, 2016, at 10:31 AM, Lisa Dayton <[ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)> wrote:

Katrina,

I know you are out of the office until at least the 29<sup>th</sup> of December, but I thought I better send this while I was thinking of it.

You mentioned there was a formal agreement with DIR as to independent contractors associated with Loni Casteel and International Academy of Style. I have been unable to locate such an agreement, would you have a copy?

Or maybe some additional information so that I may be able to locate.

Thank you for your assistance and I looking forward to resolving this matter with you.

If you have any questions, or require additional information, please do not hesitate to contact me.

Sincerely,

*Lisa Dayton*

Compliance/Audit Investigator

Workers? Compensation Section

State of Nevada, Division of Industrial Relations

4600 Kietzke Lane, Ste F-151

Reno, NV 89502

Phone: (775) 688-3743

Fax: (775) 689-2194

E-Mail: [ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)

<http://dir.nv.gov/WCS/Home/>

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**From:** Katrina Torres (<mailto:KTorres@rkglawyers.com>)

**Sent:** Tuesday, December 20, 2016 4:05 PM

**To:** Lisa Dayton <[ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)>

**Cc:** Jason Guinasso <[JGuinasso@rkglawyers.com](mailto:JGuinasso@rkglawyers.com)>

**Subject:** Loni Casteel and International Academy of Style

Good afternoon Lisa, I could not get the fax to connect so here are the forms I wanted to send to you. Let me know if you need anything else and I will get back to you upon my return next Thursday. Thank you!

KATRINA TORRES

LEGAL ASSISTANT

[KTORRES@RKGLAWYERS.COM](mailto:KTORRES@RKGLAWYERS.COM)

[WWW.RKGLAWYERS.COM](http://WWW.RKGLAWYERS.COM)

**\*\*PLEASE NOTE NAME AND EMAIL ADDRESS CHANGE, THANK YOU!**



p. 775.832.6800  
f. 775.201.9611

190 W. Huffaker Lane, Suite 402  
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936 Southwood Blvd., Suite 301  
Incline Village, Nevada 89451

2300 W. Sahara Ave., Suite 800  
Las Vegas, Nevada 89102

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4/30/2015

To whom It may concern,

Please find the enclosed forms that will bring International Academy of Style current and paid in full up to the closing date of the account.

On October 29 2014 an informal hearing was attended by DETR representatives, to include Tom Susich, and International Academy of Style and counsel for International Academy of Style. At this hearing it was agreed that all penalties would be waived but the interest was due by law and could not be waived.

Below please find a copy of the email to confirm the date of October 29, 2014 for the informal hearing.

Thank You

Loni D Casteel

International Academy of Style

Good morning, Crystal:

Thank you for your email. Of the dates you have provided, Tom Susich is available on October 29<sup>th</sup>. He is currently waiting to hear from our clients to see if they, too, are available on that date. In the meantime, we have currently blocked out that date on his calendar.

I will keep you posted as soon as we hear more.

Sincerely,

*Sheri C. Ihler*

SHERI C. IHLER [formerly Hornsby]  
Legal Research Assistant I  
State of Nevada, DETR/ESD  
*Office of Legal Counsel*  
1325 Corporate Boulevard, Suite C  
Reno, NV 89502  
(775) 823-6673  
(775) 823-6691 - Fax  
SCHornsby@nvdetr.org

**From:** Crystal Willis [mailto:crystal@gulnassolaw.com]  
**Sent:** Friday, September 26, 2014 1:16 PM  
**To:** Sheri Hornsby  
**Subject:** Re: Hearing on Petition for Readjustment

Hi Sheri,

The dates below work for our client: October 15, 16, 28, 29, 30.

Have a great weekend!

Crystal

Crystal R. Willis, Esq.  
Attorney at Law

Employment Security Division

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://ultax.nvdetr.org>  
(775) 684-6330

Quarter: 2014/1  
Quarter Ending: 3/31/14  
Employer Account: 027374800  
Delinquent After:  
Federal ID Number:

BOND FACTOR: 0.298 = 0.0029

Employer/DBA/Mailing Address

*International Academy of Style*  
*2295 Market St*  
*Reno NV 89502*

### Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the **Bond Contributions Amount Due** for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		36,598
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	0.029
3. BOND CONTRIBUTIONS AMOUNT DUE	=	1,061.3
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (if applicable)	-	0
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	0
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 X .001) FOR EACH MONTH/PART OF MONTH LATE+	+	0
6. ADD INTEREST ON AMOUNT DUE (LINE 3 X .01) FOR EACH MONTH/PART OF MONTH LATE	+	12.72
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	1,184.02

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name: Law Castrol Telephone Number: 735-823-9005

Date: 4/29/15

BR Rev 2-15

Employment Security Division

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://uitax.nvdetr.org>  
(775) 684-6330

Quarter: 204/2  
Quarter Ending: 6/30/14  
Employer Account: 027374800  
Delinquent After:  
Federal ID Number:

**BOND FACTOR:** 0.2970 = 0.0029

Employer/DBA/Mailing Address

*International Academy of Style*  
*2295 Markish St*  
*Reno NV 89502*

### Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the **Bond Contributions Amount Due** for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		33800.22
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	0.0029
3. BOND CONTRIBUTIONS AMOUNT DUE	=	98.02
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (if applicable)	-	0
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	0
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 x .001) FOR EACH MONTH/PART OF MONTH LATE+	+	0
6. ADD INTEREST ON AMOUNT DUE (LINE 3 x .01) FOR EACH MONTH/PART OF MONTH LATE	+	8.82
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	106.84

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name: Loni (P. Steel)

Telephone Number: 775-823-9003

Date: 4/25/15

BR Rev 2-15

Employment Security Division

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://ultax.nvdetr.org>  
(775) 684-8330

Quarter: 2014/3  
Quarter Ending: 9/30/14  
Employer Account: 027374800  
Delinquent After: 11/3/14  
Federal ID Number:

BOND FACTOR: 0.298 = 0.0029

Employer/DBA/Mailing Address

*International Reading of Style*  
*2295 Market St*  
*Reno NV 89502*

## Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the **Bond Contributions Amount Due** for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		<u>29987<sup>00</sup></u>
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	<u>0029</u>
3. BOND CONTRIBUTIONS AMOUNT DUE	=	<u>8696</u>
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (if applicable)	-	<u>6</u>
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	<u>0</u>
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 x .001) FOR EACH MONTH/PART OF MONTH LATE+	+	<u>6</u>
6. ADD INTEREST ON AMOUNT DUE (LINE 3 x .01) FOR EACH MONTH/PART OF MONTH LATE	+	<u>5.22</u>
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	<u>9218</u>

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name:

Lani Cristel

Telephone Number:

775-823-9003

Date:

4/25/15

BR Rev 2-15

Workers' Compensation Section  
Telephone Memo

Date: 12/29/14

Time: 9:40

TO/FROM: Katrina

COMPANY: R-K-G Law Firm

TELEPHONE #: 832-6800

RE: International Academy of Esthet B. Schultz & L. Castani

Explained I do not work for DETR, paperwork sent was DETR.

Is there a formal agreement w/ DETR?

From my research it doesn't appear these individuals meet the Independent Contractor criteria.

Katrina will send over another email w/ position statement.

12/29/16 - went to CR for weekly paper exchange, review file with Supervisor  
Jacquie Behrman. Stop work Order needed to be issued. We did a  
courtesy call to Jim Guinasso informing him a policy was required or  
a SWO would be placed tomorrow.

12/30/16 - SWO posted

12/30/16 - A binder was received effective 12:01 AM 12/31/16 - received permission  
to remove SWO.

Lisa Dayton  
Compliance Audit Investigator II

844

116

JA1519

**Lisa Dayton**

---

**From:** Katrina Torres <KTorres@rkglawyers.com>  
**Sent:** Thursday, December 29, 2016 9:51 AM  
**To:** Lisa Dayton  
**Cc:** Jason Guinasso  
**Subject:** Re: Loni Casteel and International Academy of Style  
**Attachments:** 2014.05.09.IAS.Position statement to AG.pdf; 2014.03.21.IAS. Letter from Attorney General.pdf

KATRINA TORRES  
LEGAL ASSISTANT  
KTORRES@RKGLAWYERS.COM  
WWW.RKGLAWYERS.COM

**\*\*PLEASE NOTE NAME AND EMAIL ADDRESS CHANGE. THANK YOU!**



p. 775.832.6800  
f. 775.201.9611

190 W. Huffaker Lane, Suite 402  
Reno, Nevada 89511

936 Southwood Blvd., Suite 301  
Incline Village, Nevada 89451

2300 W. Sahara Ave., Suite 800  
Las Vegas, Nevada 89102

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On Dec 27, 2016, at 10:31 AM, Lisa Dayton <[ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)> wrote:

Katrina,

I know you are out of the office until at least the 29<sup>th</sup> of December, but I thought I better send this while I was thinking of it.

You mentioned there was a formal agreement with DIR as to independent contractors associated with Loni Casteel and International Academy of Style. I have been unable to locate such an agreement, would you have a copy?

Or maybe some additional information so that I may be able to locate.

Thank you for your assistance and I looking forward to resolving this matter with you.

If you have any questions, or require additional information, please do not hesitate to contact me.

Sincerely,

*Lisa Dayton*

Compliance/Audit Investigator  
Workers' Compensation Section  
State of Nevada, Division of Industrial Relations  
4600 Kietzkel Lane, Ste 1-151  
Reno, NV 89502

Phone: (775) 688-3743

Fax: (775) 689-2194

E-Mail: [ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)

<http://dir.nv.gov/WCS/Home/>

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**From:** Katrina Torres [<mailto:KTorres@rkglawyers.com>]

**Sent:** Tuesday, December 20, 2016 4:05 PM

**To:** Lisa Dayton <[ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)>

**Cc:** Jason Guinasso <[JGuinasso@rkglawyers.com](mailto:JGuinasso@rkglawyers.com)>

**Subject:** Loni Casteel and International Academy of Style

Good afternoon Lisa, I could not get the fax to connect so here are the forms I wanted to send to you. Let me know if you need anything else and I will get back to you upon my return next Thursday. Thank you!

KATRINA TORRES  
LEGAL ASSISTANT  
[KTORRES@RKGLAWYERS.COM](mailto:KTORRES@RKGLAWYERS.COM)  
[WWW.RKGLAWYERS.COM](http://WWW.RKGLAWYERS.COM)

**\*\*PLEASE NOTE NAME AND EMAIL ADDRESS CHANGE. THANK YOU!**



p. 775.832.6800  
f. 775.201.9611

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Reno, Nevada 89511

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May 9, 2014

VIA U.S. MAIL AND  
EMAIL @ [dvalerio@ag.nv.gov](mailto:dvalerio@ag.nv.gov) (without enclosures)

Daniell Valerio  
Criminal Investigator  
Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
5420 Kietzke Lane, Suite 202  
Reno, NV 89511

**Re: International Academy of Styles' Position Statement  
Concerning the Investigation into Alleged Workers'  
Compensation Fraud / Failure to Maintain Workers'  
Compensation Coverage**

Dear Investigator Valerio:

As you are aware, our firm has been retained by the International Academy of Style ("IAS") to represent its interests in the above-referenced matter. It is our understanding that you are conducting a criminal investigation into whether IAS failed to obtain workers' compensation coverage for alleged employees of IAS. Specifically, you are investigating whether IAS is required to maintain workers' compensation coverage for its Independent Instruction Contractors (hereinafter referred to as "Consultants").

For all the reasons set forth in detail below, IAS is not required to maintain workers' compensation coverage for its Consultants because they are independent contractors who also meet the "independent enterprise" test under Nevada law exempting them from the definition of "statutory employee" for purposes of the Nevada Industrial Insurance Act ("NIIA"). Moreover, even if the Consultants did not meet the "independent enterprise" test under Nevada law, any finding of criminal wrong-doing under these facts would violate IAS' due process rights based on its reasonable reliance on government audits over the past 15 years as to the proper classification of its Consultants, the industry standard of salon owners and its contractors on which IAS' business model is based, and the absence of any legal authority, case law, advisory opinions, etc. putting IAS on clear notice that its conduct violates Nevada criminal law.

190 W. Huffaker Lane, Suite 402 – Reno, NV 89511 – 775-853-8746 (O) – 775-201-9611 (F) [www.guinassolaw.com](http://www.guinassolaw.com)

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Deputy Attorney General Daniell Valerio  
Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
Page 2 of 9

Based on the foregoing as set forth in detail below, IAS respectfully requests that you determine no fraud has been committed and no workers' compensation coverage is required for its independent Consultants.

**I. FACTUAL BACKGROUND**

IAS is an educational facility providing instruction in the areas of cosmetology, hair design, aesthetics, and nail technology. IAS uses independent contractors who serve as Consultants to assist in educating students in all fields of cosmetology and the recording and tracking of student grades and attendance. IAS has no employees who fulfill the same or similar services as the Consultants.

Consultant services are not integral to the operation of IAS, but rather are provided as an added benefit to IAS students to expose them to a broad range of experience, expertise and techniques in the various areas of instruction. IAS can operate without the use of Consultants. In fact, IAS' business model was designed similar to that of salon owners and their independent contractors (hereinafter "booth renters").

Each Consultant voluntarily enters into a contract with IAS for the performance of their services. In that regard, Consultants execute an Independent Instruction Contractor Contract (hereinafter "Agreement" or "Agreements") governing the nature of the relationship between IAS and the Consultants. (Exhibit A, Consultant Information).

Pursuant to the Agreement, Consultants acknowledge that they are in compliance with all City, State and federal laws required of independent contractors in this field. Consultants further acknowledge that the Agreement in no way acts as a non-compete agreement or binds them solely to providing instruction services to IAS. In fact, Consultants are able to contract their services outside of IAS while also providing services to IAS students under the Agreement, and Consultants expressly acknowledge that IAS is not their sole source of income. Most Consultants work in salons as their main source of income.

Importantly, the Agreement sets forth, and the Consultants expressly acknowledge, that they are in full control of educating the students and keeping the records. Said records must comply with the standards and policies of the Board of Cosmetology, a third-party accrediting/licensing agency, but otherwise are not required to comply with any standard or policy set forth by IAS. Additionally, in the event a Consultant needs assistance to fulfill his or her obligations under the Agreement, he or she must employ his or her own assistant; IAS does not provide assistance for Consultants.

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**Deputy Attorney General Daniell Valerio  
Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
Page 3 of 9**

Pursuant to the Agreement, Consultants have full control over the days and number of hours they intend to provide services to IAS students. Consultants provide services when they want to provide services. They also set their own billable hourly rates (similar to how billable hourly rates are set by attorneys) and Consultants essentially bid for open spots/chairs when space becomes available. After services are performed, Consultants provide invoices to IAS for payment pursuant to the Agreement. Part of each student's tuition at IAS includes a percentage set aside that is used for payment to Consultants for their services to students. In the event the student withdraws prematurely from IAS prior to completing a program and that student is entitled to a refund of any tuition monies, any monies set aside for payment to Consultants is also refunded to the student as part of their tuition reimbursement.

Similar to booth rental fees in salons, Consultants are charged a rental fee of \$2.00 per hour to rent a chair in IAS' facility. Consultants are provided the opportunity to provide additional services in lieu of payment for said rental fees. Consultants are also responsible for providing their own business supplies and tools used for their services and IAS does not reimburse them for any business-related expenses. Although Consultants perform services on IAS premises, similar to services provided by independent cosmetologists who rent/lease space in a salon. Consultants are not limited to providing services on IAS premises; rather, they may also provide services to students off-campus at the Consultants own scheduling and expense.

The Agreement expressly sets forth, and the Consultants acknowledge, that the Consultants are responsible for their own taxes and fees to be withheld and paid for by the Consultants, and that IAS does not provide any benefits under the Agreement, including but not limited to workers' compensation coverage. Finally, in the event a Consultant does not fulfill the terms of the Agreement, IAS has a contractual right to charge the Consultant for any loss suffered as a result of the Consultant breaching the Agreement.

IAS has operated its school under a business model similar to salons in this industry since 1998. Prior to opening the school, IAS owners consulted with attorneys and a consultant to ensure its business model complied with state and federal laws. In fact, the Internal Revenue Service ("IRS") conducted an audit of IAS to investigate whether the Consultants were properly classified as independent contractors. No official finding was issued by the IRS, although, a presumption can be drawn that the IRS did not determine the Consultants were misclassified based on the absence of any finding of misclassification, penalties or fines. The IRS, thus, implicitly found IAS committed no violation of federal tax laws.

Sometime last summer, a former Consultant filed for unemployment benefits after IAS ended her contract due to the Consultant harassing and extorting money from other

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Deputy Attorney General Daniell Valerio  
Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
Page 5 of 9

purposes of the NHA. (Exhibit A). And each Consultant expressly acknowledges that IAS is not responsible for worker's compensation coverage under the Agreement and will not provide any such benefit under the Agreement. (*Id.*).

Accordingly, based on this provision alone, IAS is not required to maintain workers' compensation coverage on the Consultants because they are expressly excluded from the definition of employee pursuant to NRS 616A.110(9)(c). As such, IAS requests that you find it has not committed any workers' compensation fraud and has not violated any laws pertaining to workers' compensation coverage.

**B. The Consultants are Independent Enterprises and are not in the Same Trade as IAS.**

NRS 616B.603 expressly provides:

1. A person is not an employer for purposes of chapters 616A to 616D, inclusive of NRS if:

- (a) The person enters into a contract with another person or business which is an independent enterprise; and
- (b) The person is not in the same trade, business, profession or occupation as the independent enterprise.

**1. *The Consultants entered into Independent Contractor Agreements with IAS.***

The Consultants meet the definition of independent contractors under Nevada law. For purposes of Nevada's worker's compensation law, an "independent contractor" is defined as a person who renders service for a specified amount of compensation for a specified result, under the control of the person's principal as to the result of his work only and not as to the means by which such result is accomplished. NRS 616A.255. In determining whether an employer-employee relationship exists, the courts apply a five factor test, known as "the control test," giving equal weight to the following factors: (1) the degree of supervision; (2) the source of wages; (3) the existence of a right to hire and fire; (4) the right to control the hours and location of employment; and (5) the extent to which the worker's activities further the general business concerns of the alleged employer. *Clark County v. State Indus. Ins. Sys.*, 102 Nev. 353, 354 (1986). In applying these five factors to the Consultants, each factor weighs in favor of independent contractor classification.

First, IAS does not supervise the Consultants. Rather, IAS merely ensures Consultants comply with the terms of the independent contractor Agreements. Second, the source of payment (wages) to Consultants is student tuition monies set aside

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**GUINASSO LAW, LTD.**

**Deputy Attorney General Daniell Valerio**  
**Nevada Attorney General's Office**  
**Worker's Compensation Fraud Unit**  
Page 9 of 9

For all the reasons set forth above, IAS is not required to maintain worker's compensation coverage on the Consultants. Accordingly, IAS respectfully requests that you determine in this investigation that IAS is not guilty of worker's compensation fraud and not in violation of any Nevada law as it relates to the NHIA.

Please let us know if we can provide you with any additional information, including scheduling a conference call or meeting to further discuss IAS' business model and the Agreements with the Consultants. If you have any questions regarding any of the above, please don't hesitate to contact us.

Very Truly Yours,

Jason D. Guinasso, Esq.

Cc: International Academy of Style  
Encl: Exhibit A: Consultant documents including Agreements, W-9s  
business licenses, Affidavits of Rejection of Coverage,  
and pay information  
Exhibit B: 1099s



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL

5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

CATHERINE CORTEZ MASTO  
*Attorney General*

KEITH G. MUNRO  
*Assistant Attorney General*

GREGORY M. SMITH  
*Chief of Staff*

March 20, 2014

Jason D. Guinasso, Esq.  
190 W. Huffaker Lane, Ste 402  
Reno, Nevada 89511

Re: International Academy of Style – Workers' Compensation Insurance Coverage

Dear Mr. Guinasso, Esq.,

I have received your letter of representation for Loni Casteel and the International Academy of Style (IAS).

I am conducting a criminal investigation into the International Academy of Style, and their lack of Workers' Compensation Insurance. When I contacted Ms. Casteel to discuss the matter she informed me she has no employees, only students and instructors whom she considered independent contractors.

As you are aware, employers are required to secure workers' compensation insurance for all workers. Based on the information I have, (IAS is a school, and utilizes the services of teachers) IAS is required to have workers' compensation insurance.

Please provide a detailed explanation of how the business is structured, and the relationship between the instructors and IAS, so a determination can be made regarding whether the IAS has been operating in violation of NRS 616D.200. Assuming the IAS utilizes a standard contract for all instructors, a copy of the current and any past versions of the contract would be useful. Additionally, please provide me with a copy of what would otherwise be considered payroll information for each of the instructors. A single page summary for each year would be sufficient provided it includes the name, social security number, and total cash paid to each instructor. Please provide this information from 2007 through 2013.

It is my understanding the Nevada Employment Security Division has determined instructors for the IAS are employees, for unemployment insurance purposes.

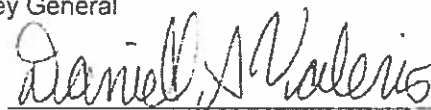
Daniell A. Valerio  
March 20, 2014  
Page 2 of 2

If you have any questions or if you need any additional information, please let me know. Thank you for your assistance in this matter, I look forward to hearing from you

Sincerely,

CATHERINE CORTEZ MASTO  
Attorney General

By:



DANIELL A. VALERIO  
Criminal Investigator  
Workers' Compensation Fraud Unit  
775-688-1829

cc: Erick Nickel, Senior Deputy Attorney General

**Lisa Dayton**

---

**From:** Jacqui Bohemier  
**Sent:** Thursday, December 29, 2016 3:59 PM  
**To:** Lisa Dayton  
**Subject:** FW: International Academy of Style Additional Information  
**Attachments:** FW: International Academy of Style; 2016.10.25. IAS. Dismissal Memo.pdf; 2015.01.16. IAS. Itr and docs to DETR.pdf

*Jacqui Bohemier  
Enforcement Supervisor  
State of Nevada, Division of Industrial Relations  
Workers' Compensation Section  
400 W. King St, Suite 400  
Carson City, NV 89703*

*Voice: (775)684-7091  
Fax: (775)687-3073  
E-mail: [jbohemier@business.nv.gov](mailto:jbohemier@business.nv.gov)*

*<http://dir.nv.gov/WCS/Home/>*

**From:** Jason Guinasso [mailto:[JGuinasso@rkglawyers.com](mailto:JGuinasso@rkglawyers.com)]  
**Sent:** Thursday, December 29, 2016 3:10 PM  
**To:** Jacqui Bohemier <[jbohemier@business.nv.gov](mailto:jbohemier@business.nv.gov)>  
**Cc:** Eric A. Nickel <[enickel@ag.nv.gov](mailto:enickel@ag.nv.gov)>  
**Subject:** International Academy of Style Additional Information

Hi Jackie -

Please see attached e-mail and letter between my office and DETR regarding the Independent Contractors working with IAS. I understand DETR and DIR enforce different laws governing who is an independent contractor and who is not; however, I would remind you and your colleagues that the reason IAS was investigated by your office a few years ago was because of an unemployment claim filed by an individual who claimed to be an employee, but IAS contended that person was not employee. IAS and DETR settled that matter and worked to establish a business plan (1/15/16 letter) that better established that those working in IAS's building are, in fact, independent contractors.

Please carefully review the materials I have provided to you. Please note that DETR approved the proposed business plan establishing IAS is using independent contractors.

2300 W. Sahara Ave., Suite 800  
Las Vegas, Nevada 89102  
p. 702.856.4333

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Jason D. Guinasso, Esq.  
SHAREHOLDER  
[jguinasso@rkglawyers.com](mailto:jguinasso@rkglawyers.com)  
[www.rkglawyers.com](http://www.rkglawyers.com)



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p. 775.832.6800  
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Las Vegas, Nevada 89102  
p. 702.856.4333

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January 16, 2015

VIA EMAIL AND U.S. MAIL

Melanie Maguire, Supervising Auditor II  
Department of Employment, Training & Rehabilitation  
Employment Security Division  
1325 Corporate Blvd., Suite C  
Reno, Nevada 89502

**Re: New Business Plan Using Independent Contractors and  
Request for Advisory Opinion**

Dear Melanie:

As requested, below is International Academy of Style's ("IAS") new business plan. This correspondence also serves as IAS' request for an advisory opinion from ESD regarding whether the below business plan and attached Agreements demonstrate that Instructors at IAS are, in fact, independent contractors for purposes of unemployment taxes.

**I. Summary of IAS and use of Independent Instructors**

IAS is an educational facility providing instruction in the areas of cosmetology, hair design, aesthetics, and nail technology. IAS has a goal of providing its students with additional, specialized instructions, beyond that required by the Board of Cosmetology and Nevada law, as a unique and valuable feature that sets IAS graduates apart from graduates of other cosmetology schools in Nevada. IAS intends to set a high standard in the industry for new beauty professionals entering this industry as graduates of IAS.

In order to meet this goal and attract highly qualified instructors who are current experts in the various fields of cosmetology, and who are up-to-date on current new trends and beauty techniques, IAS hires independent contractors to serve as Instructors who provide this high quality instruction based on each individual Instructor's area(s) of expertise. Most Instructors at IAS still work in salons in addition to providing instructional services for IAS. Some instructors also provide instructional services outside the scope of the Agreement between the Instructor and IAS to non-IAS students.

Importantly, Instructor services provided for under the Agreement are not integral to the operation of IAS, but rather are provided as an added benefit to IAS students to expose them to a broad range of experience, expertise and techniques in the various areas of instruction. IAS can operate without the use of independent Instructors, as the two owners who are licensed instructors and students with provisional licenses issued pursuant to NRS 644.193, meet the requirements of NRS 644.395 to operate IAS. And

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either party may terminate the Agreement with ten (10) day written notice, unless the termination is for cause as defined in the Agreement, in which case no notice is required.

## II. Independent Instructor Agreements

IAS' business model was designed similar to that of salon owners and their independent contractors (hereinafter "booth renters"). Like booth renters, each Instructor voluntarily enters into a contract with IAS for the performance of his or her services. Since the third quarter of 2014 and subsequent to the conference on IAS' Petition for Readjustment, IAS has updated its Agreement. The new Agreements, which set forth the nature of the relationship between IAS and the Instructors, since at least October 1, 2014<sup>1</sup>, is attached hereto as Exhibit A.

Instructors acknowledge that IAS is a licensed educational facility under NRS 644.380 and, therefore, Instructors are subject to any standards, policies or procedures set forth by the Board of Cosmetology in the performance of their services, but they are not required to comply with any standard or policy set forth by IAS. If an Instructor needs assistance in fulfilling his or her terms and obligations under the Agreement, such as maintaining records of attendance and grades, purchasing supplies, etc., the Instructor must employ his or her own assistant. Instructors acknowledge and understand that any employees hired by the Instructor are not IAS employees and each Instructor is fully responsible for any insurance, compensation, etc. for his or her own employees.

Instructors are compensated based on the negotiated rate set forth in the Agreement. After services are performed, Instructors provide invoices to IAS for payment pursuant to the Agreement. Instructors bill IAS for their services as they see fit, provided they bill a minimum of once per month in order for IAS to keep accurate records of student accounts. Part of each student's tuition at IAS includes a percentage set aside that is used for payment to Instructors for the specialized services to students. In the event the student withdraws prematurely from IAS prior to completing a program and that student is entitled to a refund of any tuition monies, any monies set aside for payment to Instructors is also refunded to the student as part of their tuition reimbursement.

<sup>1</sup> Because quarterly reports were provided as agreed upon through the end of September 2014, the new Agreements provided cover the term of October 1, 2014 through December 31, 2015. However, as explained in the conference, the nature of the relationship as set forth in the new Agreements predates October 1, 2014 and Stacy Slazas' "employment." Thus, although IAS paid employment taxes on Instructors for the periods requested, the Instructors may have also paid their own business fees and taxes and income taxes for same time periods based on their belief that they were operating as independent contractors.

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Chair rental fees are also due once per month, although an Instructor can choose at his or her own discretion to teach other general classes in lieu of the rental fee. No other compensation is provided for the instruction of the general class(s) taught in lieu of the fee and the Instructor has complete discretion on whether they wish to pay the monthly rental fee or teach a class(es).

Instructors are responsible for their own supplies, materials and equipment, other than the rental chair, in providing services to IAS students. IAS provides students with supplies and equipment, which can be used during an Instructor's services. However, if an Instructor desires students to use any supplies, materials or equipment not already provided by IAS, such as a specific brand of product or tool, the Instructor is responsible for those costs and cannot pass said costs on to the students unless expressly agreed to in writing by the student(s) in advance of the service. IAS does not reimburse any business costs or fees associated with providing services under the Agreement to Instructors. Additionally, Instructors are responsible for maintaining all licenses, continuing education, certifications, etc. in providing services to IAS students under the Agreement. IAS does not reimburse any such costs or expenses related to such licenses, education or certifications.

Instructors understand that they are not being retained to fulfill the requirements of NRS 644.395, therefore, they are able to set their own schedules, come and go as they see fit as long as they are fulfilling the promises made in the Agreement. Instructors are in full control of how they provide services under the Agreement and in keeping records of student attendance and grades for said services. Instructors have full control over the days and number of hours they intend to provide services to IAS students and they set their own billable hourly rates (similar to how billable hourly rates are set by attorneys). Instructors essentially bid for open spots/chairs when space becomes available and then IAS selects them based on the specialized service IAS wishes to provide to its students and the experience and skill of the Instructor, as well as the Instructor's reputation in the community for providing the service the Instructor wishes to teach. IAS does not keep track of an Instructor's schedule of services or manner in which services are performed. IAS does keep track of whether the desired outcome and purpose of the Agreement is being obtained.

Although Instructors perform services on IAS premises, similar to services provided by independent cosmetologists who rent/lease space in a salon, Instructors are not restricted to providing services on IAS premises; rather, they may also provide services to students off-campus at the Instructors own scheduling, expense and liability.<sup>2</sup>

<sup>2</sup> Nevada law requires instructional services be provided in a licensed facility just as salon services must be provided in licensed facility. Therefore, if an Instructor wishes to provide services to IAS students outside of IAS facility, the Instructor is responsible for complying with Nevada law to

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Additionally, the Agreement between IAS and the Instructors is not exclusive and the Instructors are free to provide instructional services, cosmetology services, etc., to other establishments as the Instructor chooses.

Instructors expressly acknowledge that they are being retained as independent contractors subject only to the terms and conditions set forth in the Agreement and any laws applicable to the services being performed. Instructors have the right to supervise, manage, operate, control, and direct performance of the details incident to their duties under the Agreement. Moreover, Instructors acknowledges that they are solely responsible for the withholding of income taxes or any other taxes, industrial insurance coverage if applicable, and unemployment compensation coverage if applicable. Instructors are also responsible for paying their own medical bills in the event of an injury during the performance of their services under the Agreement. Instructors expressly agree to indemnify and hold IAS harmless from, and defend against, any and all losses, damages, claims, costs, penalties, liabilities, and expenses arising from or incurred because of, incident to, or otherwise with respect to any such taxes, fees or medical bills listed above.

IAS provides no training to Instructors related to the performance of the Instructors' services under the Agreement, and Instructors hold themselves out to be engaged in separate businesses from IAS, including having their own business licenses in their own names and/or owning/renting property in furtherance of their businesses. Business licenses are provided and attached to the Agreements.

Instructors acknowledge and agree that they are not employees as defined in NRS 616A for purposes of worker's compensation coverage, but rather they are expressly exempted from the definition pursuant to NRS 616A.110(9)(c). Specifically, Instructors are excluded from the definition of employee because they perform services pursuant to a written Agreement, which expressly provides that Instructors are not performing services as employees of IAS for purposes of NRS 616A. Copies of proof of an Instructor's worker's compensation coverage or notice of sole proprietorship with no employees are attached to the Agreements.

Instructors may not assign their Agreements and they are solely responsible for any cancellations, substitutions, make-ups, etc. of services to students, including any compensation to a substitute or subcontractor. For example, if an Instructor schedules a service with students, the Instructor is responsible for meeting that obligation or informing students of any cancellations, rescheduling, or substitutions. If students are unhappy with an Instructor's performance of services and complain to IAS, IAS will get

ensure the instruction meets the requirements of the law or the Instructor would be in breach of the Agreement.

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involved merely to determine if the Instructor is complying with the terms and obligations under the Agreement or if there has been a breach of the Agreement for which liability may attach. Pursuant to the Agreement, the Instructor promises to perform services with care, skill and diligence in accordance with applicable professional standards currently issued by such profession in similar circumstances. Additionally, Instructors are responsible for the quality and completeness of all services performed under the Agreement. Therefore, if an Instructor is not fulfilling these promises then the Instructor is not fulfilling his or her obligations and promises under the Agreement.

Finally, pursuant to the Agreement, a set term is provided for and either party may terminate the Agreement with ten (10) days written notice unless IAS terminates the agreement for cause as defined in the Agreement. The definition of "for cause" includes the following conduct: Instructor is charged with a felony crime; Instructor commits a crime or act of moral turpitude such as an act of fraud or other crime or act involving dishonesty; Instructor fails to perform his or her services in a competent manner; Instructor fails to maintain all licenses and requirements necessary to perform services under this Agreement; Instructor fails to maintain a safe environment for students while performing services on IAS' premises or instructing IAS students; Instructor commits any act or acts that harm IAS' reputation, standing, or credibility within the community it operates or with its students or suppliers; or Instructor fails to perform the terms and conditions as agreed upon under this Agreement.

Based on the terms and conditions set forth in the Agreement, we believe Instructors of IAS are independent contractors for purposes unemployment compensation and taxation.

### III. Comparison to ESD Determination that Stacy Slazas was an Employee

ESD made express findings in the unemployment proceedings involving Stacy Slazas, which are fully set forth in IAS's Petition for Readjustment. Based on those findings, the following factors are important in demonstrating that the Instructors subject to the Agreements and new business plan set forth in this correspondence and attached hereto are not similarly situated to Ms. Slazas and are not employees of IAS:

- No Instructor works as a supervisory instructor.
- No Instructor is responsible for opening and closing the facility, although Instructors do have keys in order to provide their services on their own schedules.
- No Instructor performs "a variety of tasks" at IAS' direction.
- IAS has not terminated an Instructor from employment.
- IAS does not have the right to control and direct the Instructors' daily manner and means of work.

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- No Instructor is required to follow IAS' instructions.
- No Instructor is prohibited from refusing work or fears ramification if work is refused. In fact, Instructors decide what services they intend to provide in entering the Agreement and when and how they intend to provide those services.
- No Instructor is required to work exclusively for IAS or prohibited from working for another cosmetology school providing the same services.
- No Instructor is expected to locate an "employee" to cover his or her work, as there are no employees at IAS. Instructors are only responsible for and expected to meet the terms and obligations of the Agreement.
- No Instructor's job duties consist of opening the school, working the front desk, answering phones, or supervising other Instructors.
- No Instructor's services are a direct extension and integral part of IAS' commercial business enterprise.
- No Instructor is required to perform assigned tasks in the order of sequence prescribed by IAS.
- No Instructor assists in managing the school operations, school staff, and the school's instructional programs as directed.
- No Instructor is employed for the specific purpose of assisting in the management of the school under contract with IAS.

Based on the factors set forth above, which are in direct contradiction to the findings in the unemployment proceedings of Ms. Slazas, we believe Instructors of IAS are independent contractors for purposes unemployment compensation and taxation.

#### IV. Conclusion

As can be seen upon review of the business plan set forth above and the new Agreements attached to this correspondence, Instructors at IAS are independent contractors who have their own businesses and are responsible for their own taxes, including any taxes and fees owed to ESD. Accordingly, IAS respectfully requests an opinion and confirmation from ESD that no additional quarterly reports, beyond the third quarter of 2014, are required to be filed because there are no instructional employees with income to report, and Instructors are not employees of IAS for purposes of unemployment compensation and taxation.

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REESE \* KINTZ \* GUINASSO

Department of Employment, Training & Rehabilitation  
Employment Security Division

Page 7 of 7

Please let us know if we can provide you with any additional information. If you have any questions regarding any of the above, please don't hesitate to contact us. We look forward to your response.

Very Truly Yours,

Crystal R. Willis, Esq.  
Attorney for International Academy of Style

Cc: International Academy of Style  
Edgar J. Roberts, CPM, Chief of Contributions  
J. Thomas Susich, Esq., Senior Legal Counsel  
Neil Rombardo, Esq., Senior Legal Counsel

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Employment Security Division  
Page 7 of 7

Please let us know if we can provide you with any additional information. If you have any questions regarding any of the above, please don't hesitate to contact us. We look forward to your response.

Very Truly Yours,

Crystal R. Willis, Esq.  
Attorney for International Academy of Style

Cc: International Academy of Style  
Edgar J. Roberts, CPM, Chief of Contributions  
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ADAM PAUL LAXALT  
Attorney General



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL  
5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

WESLEY K. DUNCAN  
First Assistant Attorney General

NICHOLAS A. TRUTANICH  
First Assistant Attorney General



October 25, 2016

Jason D. Guinasso, Esq.  
Guinasso Law, Ltd.  
190 Huffaker Lane, Suite 402  
Reno, Nevada 89511

Re: *State of Nevada v. Bonnie Jean Schultz and Loni Doreen Casteel*  
dba International Academy of Style  
Case No. RCR2015-083504

Dear Mr. Guinasso:

For your records, please find enclosed a copy of the Dismissal Memorandum in the above-referenced matter.

If you have any questions or need further information, please contact our office.

Sincerely,

ADAM PAUL LAXALT  
Attorney General

By:

A handwritten signature in cursive script, appearing to read "Lorraine Webber".

LORRAINE WEBBER

Legal Secretary II

Workers' Compensation Fraud Unit  
(775) 687-2133

ADAM PAUL LAXALT  
Attorney General



WESLEY K. DUNCAN  
First Assistant Attorney General  
NICHOLAS A. TRUTANICH  
First Assistant Attorney General

STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL

5120 Kietzke Lane, Suite 202  
Reno, Nevada 89511

MEMORANDUM

To: Reno Justice Court

From: Eric Nickel, Senior Deputy Attorney General

Subject: State of Nevada v. Bonnie Jean Schultz and Loni Doreen Raste  
Case No. RCR 2015-08350-4

Date: October 19, 2016

2016 OCT 19 PM 12:49  
FILED  
DEPUTY  
RENO JUSTICE COURT  
BY

- ☐ The defendant is pleading to other charges in District Court.
- ☐ There is insufficient evidence to proceed in this case.
- ☐ Due to the absence of witnesses, this case cannot go forward.
- ☐ Due to the absence of a drug test, this case cannot go forward.
- ☒ The Defendants have successfully completed all terms of the deferred prosecution; therefore, the State moves this Honorable Court to dismiss the criminal charge against the defendants.

Please dismiss this case and exonerate any and all bail. If you have any questions, please call me at 687-2120.

A handwritten signature in black ink, appearing to read "Eric Nickel".

ERIC NICKEL  
SENIOR DEPUTY ATTORNEY GENERAL  
NV State Bar No. 5439  
Workers Compensation Fraud Unit  
(775) 687-2120



STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION

400 W. King Street, Suite 400

Carson City, Nevada 89703

(775) 684-7282

Fax: (775) 687-3073

To: B. Schultz & L. Castiel  
DCA: International Academy of Style Excellence Salon  
From: ADMINISTRATOR, DIVISION OF INDUSTRIAL RELATIONS

Subject: ORDER TO STOP WORK

POLICY NUMBER: NVARPS-1842

Based upon the information obtained by the Division of Industrial Relations, it has been determined that you have failed to secure and provide mandatory workers' compensation coverage pursuant to NRS 616B.633 and NRS 616B.612.

In accordance with the authority vested in the Administrator by Chapter 616 of NRS, you are ordered to ~~cease~~ all business operations under your control in Nevada, and to order all employees and other persons to leave all places of employment and job sites under your control.

You may appeal this order at a hearing before the Administrator on January 17, 2017 at 10:00 a.m., at 400 W. King Street, Suite 400, Carson City, Nevada 89703. If you intend to have a hearing, you must notify this office in writing within 5 days of receipt of this notice.

You are required to post the "Stop Work Order" poster in a conspicuous place on your business premises for your employees' information at all times until this order is rescinded (NRS 616D.270 and NRS 616B.650).

Action required: This order is rescinded when you have taken the following corrective action:

☒ REINSTATED YOUR WORKERS' COMPENSATION POLICY

☒ OBTAINED WORKERS' COMPENSATION INSURANCE

☒ No employees may work until valid proof of an active workers' compensation policy is received (i.e. Bureau/Declaration page)

☒ Policy is received (i.e. Bureau/Declaration page)

This order is delivered to Posted on Front door & Back door - Closed till Jan 2nd  
Employer or employer's representative Doors locked

2295 Market St. Reno, NV 89502-1559  
Address

12/30/16 10:59 AM  
Date and time of delivery

12:02 PM

re posted  
front door

10:59 AM  
12:02 PM

L. Dwyer  
Signature of WCS representative

872

JA1542

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION

# STOP WORK ORDER

873

ATTENTION ALL EMPLOYEES - YOUR EMPLOYER HAS FAILED TO  
SECURE/MAINTAIN MANDATORY WORKERS' COMPENSATION INSURANCE,  
PURSUANT TO NRS 616A TO 616D AND 617, INCLUSIVE.

YOUR EMPLOYER HAS BEEN ORDERED TO IMMEDIATELY CEASE ALL BUSINESS  
OPERATIONS AND SHALL ORDER ALL EMPLOYEES OR OTHER PERSONS TO  
LEAVE THE PLACE OF EMPLOYMENT OR JOB SITE UNTIL SUCH TIME AS THE  
EMPLOYER PERFORMS ALL ACTS AND DUTIES PURSUANT TO NRS 616A TO 616D  
AND 617, INCLUSIVE.

THIS NOTICE SHALL BE POSTED IN A CONSPICUOUS PLACE. FAILURE TO POST  
OR MAINTAIN THIS NOTICE IS A MISDEMEANOR.

EMPLOYER/DBA: International Academy of Style Excellence Salon  
ADDRESS: 2295 Market St. Reno, NV 89502

Posted this

3<sup>rd</sup>

day of

Dec 2016 at

10:57

am p.m.

By:

[Signature]

Compliance/Audit Investigator

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION

# STOP WORK ORDER

ATTENTION ALL EMPLOYEES - YOUR EMPLOYER HAS FAILED TO  
SECURE/MAINTAIN MANDATORY WORKERS' COMPENSATION INSURANCE,  
PURSUANT TO NRS 616A TO 616D AND 617, INCLUSIVE.

YOUR EMPLOYER HAS BEEN ORDERED TO IMMEDIATELY CEASE ALL BUSINESS  
OPERATIONS AND SHALL ORDER ALL EMPLOYEES OR OTHER PERSONS TO  
LEAVE THE PLACE OF EMPLOYMENT OR JOBSITE UNTIL SUCH TIME AS THE  
EMPLOYER PERFORMS ALL ACTS AND DUTIES PURSUANT TO NRS 616A TO 616D  
AND 617, INCLUSIVE.

THIS NOTICE SHALL BE POSTED IN A CONSPICUOUS PLACE. FAILURE TO POST  
OR MAINTAIN THIS NOTICE IS A MISDEMEANOR.

EMPLOYER (DBA): International Academy of Style Excellence Salon  
ADDRESS: 2295 Market St. Reno, NV 89502

Posted this 30<sup>th</sup> day of Dec 2016 at 10:59 a.m./p.m. By: Shafter  
Compliance/Audit Investigator

December 30, 2016

B Shultz & L Casteel dba: International Academy of Style Excellence Salon

Posted Stop Work Order (SWO) at 10:59 am – Doors locked with sign on the door closed thru 1/1/17.

Outside talking with A. Gray and D. Vallerio, when a woman inside the building saw the posting entered into the entry way and went back inside the building. I walked checked and the door was still locked. The woman came from the back of the building, stating her name was Char and she was an employee here and that she called the owner who lives close by and she asked if we could wait to talk to her. We replied "yes".

Char unlocked the front door and let us in stating the owner Bonnie should be there very soon. She answered the phone, explained they were closed, and made an appointment for Jasmin for January 2, 2017.

Char stated that the school was closed during the winter break and she was just answering phones and taking down appointments and the owner would be there shortly.

Approximately 15 minutes later Bonnie Schultz arrived. She came in and stated she didn't understand why this way happening. Stating all their independent contractors have their own policies. I explained it appears their independent contractors have not met the criteria for the exemption. She stated they were all licensed, carried their own policies and had contracts and asked for an example of why. I provided an example of not able to locate a license for Amber Larosa or Maggie Rosado. She stated that Amber was not a cosmetologist that she did admissions and financial aid and that Maggie recently was married and it may be under Vaughn. Then she stated that it shouldn't matter now because they reinacted their policy this morning. I explained that just prior to leaving the office I was unable to locate a current policy for the school. She stated that she was sure Ryan had taken care of it. I stated if I were able to verify coverage by a binder or declarations page today I would be happy to take down the SWO sign. She stated she needed the sign down as they had clients coming in on the 2<sup>nd</sup>. I told her I understood, but the signs could not come down until coverage was verified by receiving a binder or declaration page and no one could be there working other than the owners. Again, she reiterated that they all had individual licenses, policies and contracts with the school. I explained that they were working in furtherance of the school and they were in the same line of work as the school and therefore a workers' compensation policy was required. I further explained that just because an individual has a policy, license and/or contract does not automatically qualify them as an independent contractor. She said she understood and called Loni to find out about the policy. Loni was on her way to Ryan's to pay for the policy. When Bonnie finished with her phone call she explained that Ryan would send over binder or declarations page today. I asked if she had any further questions, she did not. So, at this time I asked Char to leave and she did so without hesitation.

Dani, Aurora and I spoke in the parking lot and then said our goodbyes. Upon leaving Dani stated we may want to drive back by, as it appeared as though Bonnie was removing the SWO. Aurora and I went to NDOT on Galletti to fill up our vehicle and then drove by the International Academy of Style Excellence Salon and the sign on the front door had been removed, the sign on the rear door remained. We re-posted the front door at 12:02 pm

Upon our (Aurora and myself) return to the office and when I checked my email, I saw I received an email from Morre Hughes with a COI and Binder. I sent a quick email that confirmed they were compliant and Aurora and I left the office to go remove the SWO postings. Removed SWO postings from front and rear door at 1:05 pm 12/30/16.

**Lisa Dayton**

---

**From:** Lisa Dayton  
**Sent:** Friday, December 30, 2016 12:52 PM  
**To:** 'Morre Hughes'  
**Cc:** Ionidcasteel@hotmail.com; Ryan Garaventa; Lauren Tobler  
**Subject:** RE: International Academy of Style-B.Schultz & L.Casteel

Thank you.  
Yes, back into compliant status.  
Sincerely,

*Lisa Dayton*

Compliance/Audit Investigator  
Workers' Compensation Section  
State of Nevada, Division of Industrial Relations  
4600 Kietzke Lane, Ste F-151  
Reno, NV 89502

Phone: (775) 688-3743  
Fax: (775) 689-2194  
E-Mail: [ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)  
<http://dir.nv.gov/WCS/Home/>

CONFIDENTIALITY NOTICE: THIS MESSAGE AND ANY ATTACHMENT(S) IS FROM THE NEVADA DIVISION OF INDUSTRIAL RELATIONS WORKERS' COMPENSATION SECTION AND IS INTENDED ONLY FOR THE USE OF THE ADDRESSEE AND MAY CONTAIN CONFIDENTIAL/PROPRIETARY INFORMATION THAT MAY BE PRIVILEGED, CONFIDENTIAL, AND/OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. This email should not be considered to be an electronic signature or an official opinion from the Nevada Division of Industrial Relations, unless otherwise indicated in the body of the email.

**From:** Morre Hughes [mailto:[mhughes@Alpine-Insurance.com](mailto:mhughes@Alpine-Insurance.com)]  
**Sent:** Friday, December 30, 2016 12:22 PM  
**To:** Lisa Dayton <[ldayton@business.nv.gov](mailto:ldayton@business.nv.gov)>  
**Cc:** Ionidcasteel@hotmail.com; Ryan Garaventa <[ryan@Alpine-Insurance.com](mailto:ryan@Alpine-Insurance.com)>; Lauren Tobler <[lbecerra@ALPINEINSURANCE.onmicrosoft.com](mailto:lbecerra@ALPINEINSURANCE.onmicrosoft.com)>  
**Subject:** International Academy of Style-B.Schultz & L.Casteel

Lisa,

Please see the attached certificate and binder for the above mentioned insured. Please confirm this is what you need to place the insured back into compliant status.

In addition, this insured was advised that because all of the students/stylists are sub contractors they need to obtain their own workers compensation coverage. Which they have done. Now the insured has a policy in place for the entire establishment, and each sub has a policy in place. Would this not be providing duplicate coverage, and therefore invalidating one of the policies? Because the insured has been given conflicting information as to what the requirements are, they continue to change their policies according to the most recent set of requirements. This obviously leaves the insured, who is trying wholeheartedly to comply, in a tailspin. And now, when they thought they finally had everything in place the way they had been advised, they find out it is still incorrect.

For our benefit, as well as the insured's, please explain what the correct way to insure the sub contractors and business is.

Thank you for your time

**Morre J. Hughes, CIC, CISR**  
Director of Operations



6160 Plumas St # 100  
Reno, NV 89519

[mhughes@alpine-insurance.com](mailto:mhughes@alpine-insurance.com)

p.) 775-829-2345 ext 101 | f.) 775-827-7090 | c.) 775-682-1551

2014 *Best*  
*Place to Work*

COMMUNITY CHOICE AWARD

**FINALIST**

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*As per Nevada Revised Statute (NRS 597.970), we must transmit any personal data via encryption software. Therefore, you will receive all correspondence containing personal data in this format. To avoid issues with opening documents, we recommend adding <https://www.sharefile.com/> as a trusted site.*



# CERTIFICATE OF LIABILITY INSURANCE

INACA-1

OP ID: MO

DATE (MM/DD/YYYY)

12/30/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Alpine Insurance 6160 Plumas, Suite 100 Reno, NV 89519 Ryan Garaventa, CIC		<b>CONTACT NAME</b> Ryan Garaventa, CIC <b>PHONE (A/C No., Ext.)</b> 775-829-2345 <b>E-MAIL ADDRESS</b> <b>FAX (A/C No.)</b> 775-827-7090
<b>INSURED</b> International Academy of Style B.Schultz & L.Casteel DBA: 2295 Market St Reno, NV 89502		<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> NCCI <b>INSURER B:</b> Capitol Indemnity Corp. <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>
		<b>NAIC #</b> 10472

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR L TR	TYPE OF INSURANCE	ADDL SUBR INSR. WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY CLAIMS MADE X OCCUR X GEN L AGGREGATE LIMIT APPLIES PER POLICY PRO JECT LOC		BP0031493312	10/18/2016	10/18/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ Included GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ Included
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS SCHEDULED AUTOS NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE PER ACCIDENT \$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION S	OCCUR CLAIMS-MADE				EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	40929980	12/31/2016	12/31/2017	X WC STATUTORY LIMITS E L EACH ACCIDENT \$ 1,000,000 E L DISEASE - EA EMPLOYEE \$ 1,000,000 E L DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Proof of Insurance

**CERTIFICATE HOLDER****CANCELLATION**

<b>Insured</b>	<b>INSURE1</b>	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
		AUTHORIZED REPRESENTATIVE <i>David Hughes</i>

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**ACORD****INSURANCE BINDER**

DATE (MM/DD/YYYY)

12/30/2016

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.

PRODUCER

PHONE 775-829-2345

(A/C, No. Ext)

FAX NO

(A/C, No. Ext) 775-827-7090

COMPANY

NCCI

BINDER # 25224

Alpine Insurance  
6160 Plumas, Suite 100  
Reno, NV 89519  
Ryan Garaventa, CIC

CODE

SUB CODE

AGENCY CUSTOMER ID: INACA-1

INSURED

International Academy of Style  
B.Schultz & L.Casteel DBA:  
2295 Market St  
Reno NV 89502

DATE	EFFECTIVE	TIME	DATE	EXPIRATION
12/31/16	12:01	X AM	01/31/17	

\* BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY  
PER EXPIRING POLICY # 40929980

DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (Including Location)

PROPERTY		TYPE AND LOCATION OF PROPERTY	COVERAGE/PERILS/FORMS	AMOUNT	DEDUCTIBLE	CODIS %																																																	
<table border="1"> <thead> <tr> <th>LIABILITY</th> <th>COVERAGE/FORMS</th> <th>EACH OCCURRENCE</th> <th>AGGREGATE</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> SCHEDULED FORM</td> <td><input type="checkbox"/> COMPREHENSIVE FORM</td> <td>BODILY INJURY</td> <td>\$</td> </tr> <tr> <td><input type="checkbox"/> PREMISES OPERATIONS</td> <td></td> <td>PROPERTY DAMAGE</td> <td>\$</td> </tr> <tr> <td><input type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS</td> <td></td> <td>BI &amp; PD COMBINED</td> <td>\$</td> </tr> <tr> <td><input type="checkbox"/> CONTRACTUAL</td> <td></td> <td>MEDICAL PAYMENTS</td> <td>PER PERSON \$</td> </tr> <tr> <td><input type="checkbox"/> OTHER</td> <td></td> <td>PERSONAL INJURY</td> <td>PER ACCIDENT \$</td> </tr> <tr> <td><input type="checkbox"/> MEDICAL PAYMENTS</td> <td></td> <td>PERSONAL INJURY</td> <td>\$</td> </tr> <tr> <td><input type="checkbox"/> PERSONAL INJURY</td> <td>FORM A B C</td> <td></td> <td>\$</td> </tr> </tbody> </table>							LIABILITY	COVERAGE/FORMS	EACH OCCURRENCE	AGGREGATE	<input type="checkbox"/> SCHEDULED FORM	<input type="checkbox"/> COMPREHENSIVE FORM	BODILY INJURY	\$	<input type="checkbox"/> PREMISES OPERATIONS		PROPERTY DAMAGE	\$	<input type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS		BI & PD COMBINED	\$	<input type="checkbox"/> CONTRACTUAL		MEDICAL PAYMENTS	PER PERSON \$	<input type="checkbox"/> OTHER		PERSONAL INJURY	PER ACCIDENT \$	<input type="checkbox"/> MEDICAL PAYMENTS		PERSONAL INJURY	\$	<input type="checkbox"/> PERSONAL INJURY	FORM A B C		\$																	
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SPECIAL CONDITIONS/OTHER COVERAGES																																																							

MORTGAGEE

ADDITIONAL INSURED

LOSS PAYEE

LOAN #

AUTHORIZED REPRESENTATIVE

David Hughes

880

151  
JA1550

## **CONDITIONS**

This Company binds the kind(s) of insurance stipulated on the reverse side. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

### **Applicable in California**

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Not

### **Applicable in Delaware**

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

### **Applicable in Nevada**

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

WORKERS' COMPENSATION REGULATION SECTION  
EMPLOYER COMPLIANCE UNIT

REASONS: Cancel List, Non-Comp., UIE, Prem. Penalty, AGFD, Fine, 1704706

FEIN #: 880389861

PRIMARY INSURED: B SCHULTZ & L CASTEEL

DBA: International Academy of Style Excellence Salon

Mailing Address: 2295 MARKET ST RENO NV 89502 -1559

Physical Address: Same

Telephone: 823-9003

Policy#: NVARP301842 Insurance Carrier: RIVERPORT INSURANCE COMPANY

Cancellation Date: December 1, 2016

Current Insurance Carrier: Riverport Insurance Company

Policy# NVARP 303976 Effective Date: 12/31/16

Results: Circle One - Out of business, no employees, reinstated, renewed, obtained, vacant, posted, residence, door locked, unable to locate, business sold.

Comments: Please see emails from/to Katrina Torres @  
Reese-Kintz-Guinassa Law & Notes from 12/30/15 sub posting &  
sub removal

9586 Broken Shop EAP 3058

Period of non-compliance: From: 12/1/16 Through: 12/30/16 Days: 30

NAC 345 ☒ NAC 355 ☐ NAC 375 ☐

Investigator Lisa Dayton Date 2/21/17

May 25, 2006

1. prior  
found

PP by AG  
Referred  
2/21/17

2/23/17  
SC

882 153  
JA1552

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

BRUCE H. BRESLOW  
Director

WCS Contact Information  
(775) 684-7282  
Fax: (775) 689-2194  
dir.nv.gov



JOSEPH "JD" DECKER  
Administrator

CHARLES J. VERRE  
Chief Administrative Officer

DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION  
4600 Kietzke Lane, Suite F-151  
Reno, Nevada 89502

February 23, 2017

Mr. Scott Bidondo, Criminal Investigator Supervisor  
Office of the Attorney General  
Workers' Compensation Fraud Unit  
5420 Kietzke Lane, Suite 202  
Reno, NV 89511

Re: Referral of Non-Compliant Employer  
Complaint #1706706

Dear Mr. Bidondo:

The Division of Industrial Relations has received information that B Schultz & L Casteel dba International Academy of Style Excellence Salon, 2295 Market St, Reno NV 89502-1559, (775) 823-9003, has been operating a business in Nevada without workers' compensation coverage from December 1, 2016 through December 30, 2016, (see attached). This is being referred to the Attorney General's Workers' Compensation Fraud Unit pursuant to NRS 616D.600.

Should you have any questions, please feel free to contact me at (775) 688-3743.

Sincerely,

*L. Dayton/sg*

Lisa Dayton  
Enforcement Investigator

Attachment  
LD/sg

Division of Industrial Relations  
Workers' Compensation Section  
Employer Compliance Unit

NOTICE OF VIOLATION INPUT FORM

Division: WCS Location: CC Complaint Number: 1706706

Injured Employee Name: \_\_\_\_\_

Employer FEIN Number: 88-0389861 Injured Employee's Claim Number: \_\_\_\_\_

Party Being Fined: B SCHULTZ & L CASTEEL

DBA: INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON

Mailing Address: 2295 MARKET ST RENO, NV 89502-1559

Physical Address: SAME

ADMINISTRATIVE FINE

Lapse Dates: 12/01/16 thru 12/30/16 = 30 days

Date of Injury: \_\_\_\_\_ Violation date: 12/01/16

Primary Authorization: NRS 616D.120(6) Secondary Auth.: NAC616D.345(1)(a)

Type of Violation: Non-Intentional ☐ Intentional ☐ Repeated ☐

Fine Amount: \$ \_\_\_\_\_ Origin of Violation: EI - Enforcement

Comments: Small employer/One prior found/AG Referral/No response yet/PP only at this time

Premium Penalty

ID Number: 164961

Cancel Date: 12/01/16 Effective Date: 12/31/16 Lapsed Days: 30

Authorization: NRS 616D.200 Penalty Amount: \$251.10

Comments: PP based on EAP

Submitted By: Lisa Dayton Date: 2/24/17

☒ Approve ☐ Disapprove - Enforcement Supervisor Jacqui Bohmer Date: 2/28/17

**Premium Penalty/Fine Based on Expected Annual Premium from Cancellation List**

**NAC Effective 6/01/06**

NAME: B SCHULTZ AND L CASTEEL

DBA: INTERNATIONAL ACADEMY OF STYLE

**PREMIUM PENALTY:**

Lapse Dates: 12/01/16 thru 12/30/16 = 30 days.

Expected Annual Premiums: \$ 3,058.00 ÷ 365 = 8.37 / day

X 30 days lapsed

= \$ 251.10 Premium penalty

~~FINE: (12/01/16 thru 12/30/16 = 30 days)~~

~~Break in coverage resulted in 30 day lapse.~~

~~NAC 616D.345(1)(a)~~

~~= \$ \_\_\_\_\_ Total fine. ( )~~

0 • \*

3,058 • ÷

365 • =

8.37 • \*

8.37 • ×

30 • =

251.10 • \*

Investigator: Lisa Dayton

Date: 2/24/17

**NOTES:** Small employer/One prior found/AG referral - no response yet.

Nevada Department of Administration, Appeals Division  
1050 E. William Street, Suite 450  
Carson City, Nevada 89701  
(775) 687-8420

STATE OF NEVADA  
DEPARTMENT OF ADMINISTRATION  
HEARING DIVISION  
CLAIMS OFFICE

2017 MAR 20 PM 2:05

REQUEST FOR HEARING BEFORE THE APPEALS OFFICER

RECEIVED  
AND  
FILED

**EMPLOYER**

Employer: International Academy of Style	DIR Complaint No.: 1706706
Address: 2295 Market Street	Premium Penalty No.: 164961
Reno, NV 89502	
Telephone: (775) 722-5285	

PERSON REQUESTING APPEAL: (circle one) CLAIMANT EMPLOYER INSURER

I WISH TO APPEAL THE HEARING OFFICER DECISION DATED: March 14, 2017

***YOU MUST ATTACH A COPY OF THE DETERMINATION LETTER  
PER NRS 616C.315(2)(a)(b)***

BRIEFLY EXPLAIN REASON FOR APPEAL: Disagree with DIR's determination.

If you are represented by an attorney or other agent, please print the name and address below.

**ATTORNEY/REPRESENTATIVE:**

Name: Jason D. Guinasso, Esq.
Address: 190 West Huffaker Lane, Suite 402
Reno, Nevada 89511
Telephone: (775) 832-6800

Signature

Date

3/20/17

**NOTICE**

If the Hearing Officer decision is appealed, Claimants are entitled to free legal representation by the Nevada Attorney for Injured Workers (NAIW). If you want NAIW to represent you, please sign below:

Signature

Telephone Number

**\*\*If you are appealing the Hearing Officer's Decision, file this form and a copy of the Decision no later than thirty (30) days after the date of the Hearing Officer's Decision\*\***

1702537-54M  
Wed-3-3-17  
2-30

886 157  
JA1556

ORIGINAL

NEVADA DEPARTMENT OF ADMINISTRATION  
BEFORE THE APPEALS OFFICER

In the Contested Matter of: Complaint No. 1706718  
Appeal No. 1702545-SYM

INTERNATIONAL ACADEMY OF  
STYLE

EVIDENCE PACKET FOR  
THE DIVISION OF INDUSTRIAL RELATIONS (DIR)

DATE	DOCUMENT	PAGE(S)
3/14/17	WCS determination imposing \$16,390.94 Premium Penalty for lapse of WC insurance from December 21, 2010, through November 30, 2015	1-2
Various	Documents regarding the 2014/2015 AGWCFU Criminal Complaint	3-42
12/20/16	Fax from ER to WCS w/ employed individuals' certificates of insurance	43-51
12/29/16	NCCI proof of coverage inquiries	52-56
1/19/17	WCS Non-compliance worksheet	57
Undated	Entity information for International Academy of Style	58
Undated	Documents relating to calculation of penalty	59-64
2/1/17	WCS Uninsured Compliance Verification worksheet	65-68
2/23/17	WCS referral to AGWCFU	69
3/1/17	WCS Notice of Violation Input Form	70-71
3/20/17	Employer's appeal of the 3/14/17 WCS determination	72
6/9/17	WCS Uninsured Compliance Verification REVISED REPORT, with amended lapse dates & penalty calculation using lapse dates of 12/31/10 – 11/30/15, resulting in an amended premium penalty of \$16,190.19	73-85

ENTERED INTO  
EVIDENCE AS EXHIBIT

9

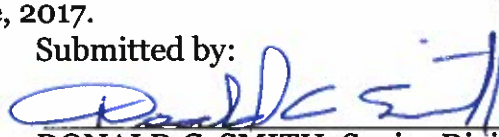
International Academy of Style – AOCC 1702545-SYM  
DIR's Evidence Packet

**AFFIRMATION**  
**Pursuant to NRS 239B.030**

The undersigned affirms that the **DIR'S EVIDENCE PACKET**, filed in Appeals Office, Appeal No. 1702545-SYM does not contain the social security number of any person.

Dated this 27<sup>th</sup> day of June, 2017.

Submitted by:



DONALD C. SMITH, Senior Division Counsel  
Division of Industrial Relations  
Department of Business and Industry  
400 W. King Street, Suite 201  
Carson City, Nevada 89703  
(775) 684-7286

**CERTIFICATE OF SERVICE**

Pursuant to NRCP 5(b), I hereby certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Industrial Relations (DIR), and that on this date, I caused to be served a true and correct copy of **DIR'S EVIDENCE PACKET, Appeal No. 1702545-SYM** by the method indicated below, and addressed to the following:

**Person(s) Served:**

JASON GUINASSO ESQ  
REESE KINTZ GUINASSO LLC  
190 WEST HUFFAKER SUITE 402  
RENO NV 89511  
(for International Academy of Style)

**U.S. Mail**

☒ via State Mail room (regular or certified)  
deposited directly with U.S. Mail Service  
☐ Overnight Mail  
☐ Interdepartmental Mail  
☐ Messenger Service  
☐ Facsimile fax number: \_\_\_\_\_

**Person(s) Served:**

DIR - WCS NORTH  
400 W KING ST STE 400  
CARSON CITY NV 89703

**U.S. Mail**

☒ via State Mail room (regular or certified)  
deposited directly with U.S. Mail Service  
☐ Overnight Mail  
☐ Interdepartmental Mail  
☐ Messenger Service  
☐ Facsimile fax number: \_\_\_\_\_

DATED this 27<sup>th</sup> day of June, 2017.

  
State of Nevada Employee

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BRIAN SANDOVAL  
Governor

STATE OF NEVADA

BRUCE H. BRESLOW  
Director

WCS Contact Information  
(775) 684-7270  
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dir.nv.gov



JOSEPH "JD" DECKER  
Administrator

CHARLES J. VERRE  
Chief Administrative Officer

DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION  
400 W. King Street, Suite 400  
Carson City, Nevada 89703

**RECEIVED**  
MAR 16 2017  
BY: \_\_\_\_\_

March 14, 2017

*Via Regular and U.S. Certified Mail: 7016 2070 0000 4870 7766*

Bonnie Schultz & Loni Casteel  
International Academy of Style  
2295 Market St  
Reno NV 89502-1559

Re: **Complaint Number:**  
**Determination of Premium Penalty Number:**

1706718  
164960 (JB)

Dear Employer:

We have estimated the premium penalty for the period of December 21, 2010 through November 30, 2015 based on an estimated annual premium of \$3,058.00 as provided by your insurance carrier. Pursuant to NRS 616D.200, the premium penalty owed to the Division of Industrial Relations, Workers' Compensation Section is \$16,390.94.

As previously advised, this matter has also been referred to the Attorney General Workers' Compensation Fraud Unit. The Attorney General will make an independent determination that could result in a prosecution. If the Attorney General notifies the Administrator that they have declined to prosecute, an administrative fine may also be issued in addition to this premium penalty, per NRS 616D.120. If any of your employees were injured during this lapse, you may also be responsible to pay related medical costs.

Please make your check payable to the Division of Industrial Relations, and deliver or mail to: Division of Industrial Relations, Workers' Compensation Section, 400 West King Street, Suite 400, Carson City, Nevada 89703. To assure that your payment is properly credited, please note your name and business on the lower left-hand corner of the check.

A person who is aggrieved by a written determination of the Administrator to impose a premium penalty may appeal the determination by filing a request for a hearing before an appeals officer. The request must be filed within 30 days after the date on which the notice of the Administrator's determination was mailed by the Administrator. If a notice of appeal is not filed as required the imposition of the premium penalty shall be deemed a final order and is not subject to review by any court or agency.

The notice of appeal should be addressed to the Department of Administration, Appeals Office, 1050 E. William, Suite 450, Carson City, NV 89701. Include a copy of this determination letter with your appeal.

You may also request a conference with the District Manager for the purpose of resolving this matter prior to a hearing. The District Manager may be contacted at (775) 684-7270 or in writing at 400 W. King Street, Suite 400, Carson City, NV 89703.

Sincerely,



Debbie Atkinson  
Northern District Manager  
Workers' Compensation Section

DA/sg



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL

5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

CATHERINE CORTEZ MASTO  
*Attorney General*

KEITH G. MUNRO  
*Assistant Attorney General*

GREGORY M. SMITH  
*Chief of Staff*

March 20, 2014

Jason D. Guinasso, Esq.  
190 W. Huffaker Lane, Ste 402  
Reno, Nevada 89511

Re: International Academy of Style – Workers' Compensation Insurance Coverage

Dear Mr. Guinasso, Esq.,

I have received your letter of representation for Loni Casteel and the International Academy of Style (IAS).

I am conducting a criminal investigation into the International Academy of Style, and their lack of Workers' Compensation Insurance. When I contacted Ms. Casteel to discuss the matter she informed me she has no employees, only students and instructors whom she considered independent contractors.

As you are aware, employers are required to secure workers' compensation insurance for all workers. Based on the information I have, (IAS is a school, and utilizes the services of teachers) IAS is required to have workers' compensation insurance.

Please provide a detailed explanation of how the business is structured, and the relationship between the instructors and IAS, so a determination can be made regarding whether the IAS has been operating in violation of NRS 616D.200. Assuming the IAS utilizes a standard contract for all instructors, a copy of the current and any past versions of the contract would be useful. Additionally, please provide me with a copy of what would otherwise be considered payroll information for each of the instructors. A single page summary for each year would be sufficient provided it includes the name, social security number, and total cash paid to each instructor. Please provide this information from 2007 through 2013.

It is my understanding the Nevada Employment Security Division has determined instructors for the IAS are employees, for unemployment insurance purposes.

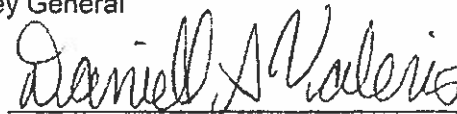
Daniell A. Valerio  
March 20, 2014  
Page 2 of 2

If you have any questions or if you need any additional information, please let me know. Thank you for your assistance in this matter, I look forward to hearing from you

Sincerely,

CATHERINE CORTEZ MASTO  
Attorney General

By:



DANIELL A. VALERIO  
Criminal Investigator  
Workers' Compensation Fraud Unit  
775-688-1829

cc: Erick Nickel, Senior Deputy Attorney General



May 9, 2014

VIA U.S. MAIL AND  
EMAIL @ [dvalerio@ag.nv.gov](mailto:dvalerio@ag.nv.gov) (without enclosures)

Daniell Valerio  
Criminal Investigator  
Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
5420 Kietzke Lane, Suite 202  
Reno, NV 89511

**Re: International Academy of Styles' Position Statement  
Concerning the Investigation into Alleged Workers'  
Compensation Fraud / Failure to Maintain Workers'  
Compensation Coverage**

Dear Investigator Valerio:

As you are aware, our firm has been retained by the International Academy of Style ("IAS") to represent its interests in the above-referenced matter. It is our understanding that you are conducting a criminal investigation into whether IAS failed to obtain workers' compensation coverage for alleged employees of IAS. Specifically, you are investigating whether IAS is required to maintain workers' compensation coverage for its Independent Instruction Contractors (hereinafter referred to as "Consultants").

For all the reasons set forth in detail below, IAS is not required to maintain workers' compensation coverage for its Consultants because they are independent contractors who also meet the "independent enterprise" test under Nevada law exempting them from the definition of "statutory employee" for purposes of the Nevada Industrial Insurance Act ("NIIA"). Moreover, even if the Consultants did not meet the "independent enterprise" test under Nevada law, any finding of criminal wrong-doing under these facts would violate IAS' due process rights based on its reasonable reliance on government audits over the past 15 years as to the proper classification of its Consultants, the industry standard of salon owners and its contractors on which IAS' business model is based, and the absence of any legal authority, case law, advisory opinions, etc. putting IAS on clear notice that its conduct violates Nevada criminal law.

190 W. Huffaker Lane, Suite 402 – Reno, NV 89511 – 775-853-8746 (O) – 775-201-9611 (F) [www.guinassolaw.com](http://www.guinassolaw.com)

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Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
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Based on the foregoing as set forth in detail below, IAS respectfully requests that you determine no fraud has been committed and no workers' compensation coverage is required for its independent Consultants.

**I. FACTUAL BACKGROUND**

IAS is an educational facility providing instruction in the areas of cosmetology, hair design, aesthetics, and nail technology. IAS uses independent contractors who serve as Consultants to assist in educating students in all fields of cosmetology and the recording and tracking of student grades and attendance. IAS has no employees who fulfill the same or similar services as the Consultants.

Consultant services are not integral to the operation of IAS, but rather are provided as an added benefit to IAS students to expose them to a broad range of experience, expertise and techniques in the various areas of instruction. IAS can operate without the use of Consultants. In fact, IAS' business model was designed similar to that of salon owners and their independent contractors (hereinafter "booth renters").

Each Consultant voluntarily enters into a contract with IAS for the performance of their services. In that regard, Consultants execute an Independent Instruction Contractor Contract (hereinafter "Agreement" or "Agreements") governing the nature of the relationship between IAS and the Consultants. (**Exhibit A, Consultant Information**).

Pursuant to the Agreement, Consultants acknowledge that they are in compliance with all City, State and federal laws required of independent contractors in this field. Consultants further acknowledge that the Agreement in no way acts as a non-compete agreement or binds them solely to providing instruction services to IAS. In fact, Consultants are able to contract their services outside of IAS while also providing services to IAS students under the Agreement, and Consultants expressly acknowledge that IAS is not their sole source of income. Most Consultants work in salons as their main source of income.

Importantly, the Agreement sets forth, and the Consultants expressly acknowledge, that they are in full control of educating the students and keeping the records. Said records must comply with the standards and policies of the Board of Cosmetology, a third-party accrediting/licensing agency, but otherwise are not required to comply with any standard or policy set forth by IAS. Additionally, in the event a Consultant needs assistance to fulfill his or her obligations under the Agreement, he or she must employ his or her own assistant; IAS does not provide assistance for Consultants.

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Pursuant to the Agreement, Consultants have full control over the days and number of hours they intend to provide services to IAS students. Consultants provide services when they want to provide services. They also set their own billable hourly rates (similar to how billable hourly rates are set by attorneys) and Consultants essentially bid for open spots/chairs when space becomes available. After services are performed, Consultants provide invoices to IAS for payment pursuant to the Agreement. Part of each student's tuition at IAS includes a percentage set aside that is used for payment to Consultants for their services to students. In the event the student withdraws prematurely from IAS prior to completing a program and that student is entitled to a refund of any tuition monies, any monies set aside for payment to Consultants is also refunded to the student as part of their tuition reimbursement.

Similar to booth rental fees in salons, Consultants are charged a rental fee of \$2.00 per hour to rent a chair in IAS' facility. Consultants are provided the opportunity to provide additional services in lieu of payment for said rental fees. Consultants are also responsible for providing their own business supplies and tools used for their services and IAS does not reimburse them for any business-related expenses. Although Consultants perform services on IAS premises, similar to services provided by independent cosmetologists who rent/lease space in a salon, Consultants are not limited to providing services on IAS premises; rather, they may also provide services to students off-campus at the Consultants own scheduling and expense.

The Agreement expressly sets forth, and the Consultants acknowledge, that the Consultants are responsible for their own taxes and fees to be withheld and paid for by the Consultants, and that IAS does not provide any benefits under the Agreement, including but not limited to workers' compensation coverage. Finally, in the event a Consultant does not fulfill the terms of the Agreement, IAS has a contractual right to charge the Consultant for any loss suffered as a result of the Consultant breaching the Agreement.

IAS has operated its school under a business model similar to salons in this industry since 1998. Prior to opening the school, IAS owners consulted with attorneys and a consultant to ensure its business model complied with state and federal laws. In fact, the Internal Revenue Service ("IRS") conducted an audit of IAS to investigate whether the Consultants were properly classified as independent contractors. No official finding was issued by the IRS, although, a presumption can be drawn that the IRS did not determine the Consultants were misclassified based on the absence of any finding of misclassification, penalties or fines. The IRS, thus, implicitly found IAS committed no violation of federal tax laws.

Sometime last summer, a former Consultant filed for unemployment benefits after IAS ended her contract due to the Consultant harassing and extorting money from other

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Consultants. IAS submitted information to the Department of Training and Rehabilitation ("DETR") Unemployment Division demonstrating independent contractor status; however, the Division ultimately found in favor of the Consultant and awarded her unemployment benefits.<sup>1</sup> IAS submits that, for all the reasons set forth in this position statement, DETR awarded the Consultant benefits in error. It appears that, thereafter, the matter was referred to the Attorney General's Office Workers' Compensation Fraud Unit for further investigation into the classification of the Consultants as it relates to an alleged failure to maintain workers' compensation coverage.

On or about January 15, 2014, you provided IAS with an email instructing IAS to review certain Nevada statutes: namely, NRS 616A.105 and NRS 616A.110. These statutes are addressed in the Legal Analysis section below. Thereafter, on or about March 20, 2014, you requested IAS provide you with copies of the contracts used and pay information for Consultants from 2007 through 2013. Copies of said documents are enclosed herewith. See Exhibits A and B (1099s).

II. LEGAL ANALYSIS

A. The Consultants are expressly excluded from the definition of "Employee" under the NIIA.

First and foremost, the Consultants are excluded from the definition of "Employee" under the NIIA.

Pursuant to the NIIA, NRS 616A.105 defines, in pertinent part, "Employee" and "worker" as "every person in the service of an employer under any appointment or contract of hire or apprenticeship, express or implied, oral or written, whether lawfully or unlawfully employed..." NRS 616A.110 then expressly excludes certain persons from the definition of Employee. Importantly, NRS 616A.110(9)(c) expressly excludes any person who "[p]erforms pursuant to a written agreement with the person for whom the services are performed which provides that the person who performs the services is not an employee for the purposes of this chapter." [Emphasis added].

The Consultants clearly meet this exclusion. The Agreements discussed in detail above constitute written agreements between IAS and the Consultants, which provide that the Consultants who are performing services under the Agreement are not employees for

<sup>1</sup> Although evidence submitted in an unemployment hearing cannot be relied upon in this investigation, IAS submits that the decision of DETR was made in error based on a lack of information permitted as evidence during the initial hearing and appeal. Based on all the reasons set forth in this position statement, IAS disagrees with the determination of DETR in the unemployment context and submits that it should have no bearing on this criminal investigation of alleged worker's compensation fraud at issue here.

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Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
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purposes of the NIIA. (Exhibit A). And each Consultant expressly acknowledges that IAS is not responsible for worker's compensation coverage under the Agreement and will not provide any such benefit under the Agreement. (*Id.*).

Accordingly, based on this provision alone, IAS is not required to maintain workers' compensation coverage on the Consultants because they are expressly excluded from the definition of employee pursuant to NRS 616A.110(9)(c). As such, IAS requests that you find it has not committed any workers' compensation fraud and has not violated any laws pertaining to workers' compensation coverage.

**B. The Consultants are Independent Enterprises and are not in the Same Trade as IAS.**

NRS 616B.603 expressly provides:

1. A person is not an employer for purposes of chapters 616A to 616D, inclusive of NRS if:
  - (a) The person enters into a contract with another person or business which is an independent enterprise; and
  - (b) The person is not in the same trade, business, profession or occupation as the independent enterprise.

**1. The Consultants entered into Independent Contractor Agreements with IAS.**

The Consultants meet the definition of independent contractors under Nevada law. For purposes of Nevada's worker's compensation law, an "independent contractor" is defined as a person who renders service for a specified amount of compensation for a specified result, under the control of the person's principal as to the result of his work only and not as to the means by which such result is accomplished. NRS 616A.255. In determining whether an employer-employee relationship exists, the courts apply a five factor test, known as "the control test," giving equal weight to the following factors: (1) the degree of supervision; (2) the source of wages; (3) the existence of a right to hire and fire; (4) the right to control the hours and location of employment; and (5) the extent to which the worker's activities further the general business concerns of the alleged employer. *Clark County v. State Indus. Ins. Sys.*, 102 Nev. 353, 354 (1986). In applying these five factors to the Consultants, each factor weighs in favor of independent contractor classification.

First, IAS does not supervise the Consultants. Rather, IAS merely ensures Consultants comply with the terms of the independent contractor Agreements. Second, the source of payment (wages) to Consultants is student tuition monies set aside

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Nevada Attorney General's Office  
Worker's Compensation Fraud Unit  
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specifically for this benefit. IAS acts as a third party administering the funds on the students' behalves once an invoice is received for services. IAS does not pay for the Consultants' services out of its own monies. Third, IAS does not hire and fire the Consultants. Instead the Consultants bid for open chairs/space when available by submitting their availability and hourly billable rate. Once an Agreement is entered into, the Agreement governs the relationship, including any termination of the Agreement and potential liability as a result of early termination or a breach. Fourth, IAS does not control or have the right to control the hours the Consultants work other than control over the hours of operation of the school. The Consultants set their own schedules and hours of work and they are free to change said hours as needed. Additionally, while the services primarily take place on campus, Consultants are not limited to campus and are free to conduct their services in other locations at their choosing. Finally, the Consultants' services do not further the general business concerns of IAS; rather, they provide a unique benefit to IAS students. IAS can conduct its business with or without the Consultants. In other words, the Consultants are there solely for the students' benefit, not because they are necessary for IAS to conduct its business of instruction.

Based on all the foregoing, the Consultants are properly classified as independent contractors under Nevada workers' compensation law.

**2. The Consultants are Independent Enterprises.**

In addition to being properly classified as independent contractors, the Consultants also meet the definition of independent enterprises. Pursuant to NRS 616B.603(2), an "independent enterprise" is a person who holds himself out as being engaged in a separate business and holds a business license in his own name or owns, rents, or leases property used in furtherance of his or her business.

All of the Consultants hold themselves out as being engaged in a separate business from IAS and they each hold business licenses in their own names. (Exhibit A). Moreover, all of the Consultants not only lease a chair from IAS to perform consulting services, many if not all lease space in a salon to conduct their own businesses. Thus, it is clear that the Consultants are independent enterprises as defined in NRS 616B.603(2) because they satisfy the statutory test.

**3. The Consultants are not in the "same trade" as IAS.**

The Consultants are not in the "same trade" as IAS. The Nevada Supreme Court applies the *Meers* test to determine whether an independent contractor is a statutory employee for purposes of worker's compensation coverage. Under *Meers*, the Nevada Supreme Court stated that the type of work performed by the independent contractor determines whether an employment relationship exists. *Meers v. Haughton Elevator*, 101

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Nev. 283, 286, 701 P.2d 1006, 1007 (1985). Therefore, the test is not whether the independent contractor's activity is useful, necessary or even absolutely indispensable to the statutory employer's business; rather, **the test is whether that "indispensable activity" is, in that business, normally carried on through employees rather than independent contractors.** *Id.* This test is codified in NRS 616B.603, which states that an employment relationship only exists if the parties are "in the same trade, business, profession or occupation."

The Consultants are not in the same trade, business, profession or occupation as IAS as defined by the statute and case law.

First, the services provided by the Consultants are not indispensable to IAS. As previously stated, the Consultants are there to expose the students to a broad range of experience and expertise in the industry merely as an added benefit to the students. The school can operate without any of the Consultants' services. Second, the services the Consultants provide to IAS students are not services normally carried on through employees in IAS rather than independent contractors. In fact, no employees whatsoever carry on the same services as the Consultants. Accordingly, under the above test, IAS is not a statutory employer because the activities of the Consultants are not indispensable to IAS and said activities, **in this business**, are not normally carried on through employees.

Furthermore, the Consultants are akin to booth renters in salons. It has long been established and accepted in this industry (and in Nevada) that salon owners are not required to maintain workers' compensation coverage on booth renters / independent contractors who lease space in a salon. In fact, Nevada law clearly recognizes this type of business model in this industry. NAC 644.307 states specifically that an "owner of a cosmetological establishment may lease space only to licensed manicurists, electrologists, hair designers, aestheticians and cosmetologists **within the premises of his establishment.**" [Emphasis added]. In the same manner a salon leases space to licensed professionals within the premises of the salon, IAS has set up its business model to lease space to licensed instructors within its premises of the school solely for the purpose of providing an added benefit to IAS students. In this regard, IAS acts more as a landlord during the time the Consultants are providing services to IAS students. Accordingly, because IAS' business model is akin to salons that lease space to booth renters and, under this type of business model **in this industry** salon owners are not required to maintain workers' compensation coverage on the booth renters, IAS is also not required to maintain workers' compensation coverage on its independent contracting Consultants.

Based on all the foregoing, the Consultants are independent enterprises that are not in the same trade as IAS; therefore, IAS is not required to maintain worker's compensation coverage on the Consultants.

190 W. Huffaker Lane, Suite 402 – Reno, NV 89511 – 775-853-8746 (O) – 775-201-9611 (F) [www.guinassolaw.com](http://www.guinassolaw.com)

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C. IAS is not required to maintain worker's compensation coverage on Consultants because it is not liable for payment of compensation under the NIIA for any industrial injury suffered by a Consultant.

Finally, IAS is not responsible for maintaining workers' compensation coverage for the Consultants because they have agreed to maintain their own coverage and have acknowledged in the Agreement that IAS will not provide this benefit.

NRS 616B.639 expressly states that "[a] principal contractor is not liable for the payment of compensation for any industrial injury to any independent contractor or any employee of any independent contractor if:

- (a) The contract between the principal contractor and the independent contractor is in writing and the contract provides that the independent contractor agrees to maintain coverage for industrial insurance pursuant to chapters 616A to 616D, inclusive, of NRS;
- (b) Proof of such coverage is provided to the principal contractor;
- (c) The principal contractor is not engaged in any construction project; and
- (d) The independent contractor is not in the same trade, business, profession or occupation as the principal contractor.

The Agreements between IAS and the Consultants clearly state that the Consultant acknowledges that he or she is in compliance with all City, State and federal laws required of independent contractors. (Exhibit A). The Agreements also clearly state that IAS will not provide worker's compensation coverage for Consultants and the Consultant is responsible for complying with all state and federal laws. (*Id.*).

For all the foregoing reasons, IAS is not required by Nevada law to maintain worker's compensation coverage on the independent Consultants.<sup>2</sup> Accordingly, IAS respectfully requests that you find no fraud had been committed and no violation of Nevada law has occurred as it pertains to the NIIA.

III. CONCLUSION

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<sup>2</sup> In the event the Consultants are not determined to be independent enterprises for purposes of the NIIA and IAS is then charged with and convicted of worker's compensation fraud, IAS' due process rights will have been violated based on the vagueness of the statute as it applies to this industry, the accepted standards in this industry (i.e., salon owners), and the lack of notice to IAS and other similar businesses as to what conduct is required to be in compliance with the law and what conduct is criminal.

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For all the reasons set forth above, IAS is not required to maintain worker's compensation coverage on the Consultants. Accordingly, IAS respectfully requests that you determine in this investigation that IAS is not guilty of worker's compensation fraud and not in violation of any Nevada law as it relates to the NIIA.

Please let us know if we can provide you with any additional information, including scheduling a conference call or meeting to further discuss IAS' business model and the Agreements with the Consultants. If you have any questions regarding any of the above, please don't hesitate to contact us.

Very Truly Yours,

Jason D. Guinasso, Esq.

Cc: International Academy of Style  
Encl: Exhibit A: Consultant documents including Agreements, W-9s  
business licenses, Affidavits of Rejection of Coverage,  
and pay information  
Exhibit B: 1099s



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL  
100 North Carson Street  
Carson City, Nevada 89701-4717

CATHERINE CORTEZ MASTO  
*Attorney General*

KEITH G. MUNRO  
*Assistant Attorney General*

THOM M. GOVER  
*Acting Chief of Staff*

## MEMORANDUM

**DATE:** November 20, 2014 – Amended April 30, 2015  
**TO:** Senior Deputy Attorney General Eric Nickel  
**FROM:** Daniell A. Valerio, Investigator  
**SUBJECT:** International Academy of Style – Applicable NRS Statutes

=====

The International Academy of Style (IAS) has, through their attorney, Jason Guinasso, provided a legal analysis of the various NRS Statutes requiring and exempting employers from the requirement to obtain and maintain workers' compensation insurance. Guinasso refers to IAS Instructors as "Consultants".

**Guinasso A – The consultants are excluded from the definition of "Employee" under the NIIA.**

Guinasso argues NRS 616A.110(9) excludes IAS Instructors because they operate pursuant to a written agreement which acknowledges the instructors are not employees. NRS 616A.110(9) is written in the **conjunctive**, and NRS616A.110(9)(c) cannot be singularly applied. Each of the three conditions must be met for the employment to be "excluded". Even if we attempt to apply the statute in the conjunctive as it was written, IAS Instructors still do not meet the criteria, because this exemption is based on direct sales, not performance of services.

NRS616A.110(9) Any person who:

- (a) Directly sells or solicits the sale of products, in person or by telephone:
  - (1) On the basis of a deposit, commission, purchase for resale or similar arrangement specified by the Administrator by regulation, if the products are to be resold to another person in his or her home or place other than a retail store; or
  - (2) To another person from his or her home or place other than a retail store;

IAS Instructors may or may not sell products, however if they are making sales while performing Instructor Services, or even when operating their own booths, it would be while they were at a retail location therefore it is not applicable.

(b) Receives compensation or remuneration based on sales to customers rather than for the number of hours that the person works; and

IAS Instructors are, by contract, explicitly paid by the hour, and required to invoice IAS for services rendered, therefore their compensation is not based on sales. IAS Instructors may or may not receive sales commissions for products they sold in the IAS Salon.

(c) Performs pursuant to a written agreement with the person for whom the services are performed which provides that the person who performs the services is not an employee for the purposes of this chapter.

IAS Instructors work pursuant to a written agreement which specifies they are not employees for the purposes of workers' compensation insurance. This is the only section of NRS616A.110(9) that IAS meets.

**Additional thoughts pertaining to NRS 616A.110:**

It is my understanding this exemption was put in place for Direct Sales arrangements such as Cutco Knives, Kirby Vacuum Sales, Tupperware, Avon, and other similar direct seller enterprises.

A potential argument for the exclusion of IAS Instructors is NRS 616A.110(1)

**NRS 616A.110 "Employee": Persons excluded.** "Employee" excludes:

1. Any person whose employment is both casual and not in the course of the trade, business, profession or occupation of his or her employer.

This statutory exemption is also written in the conjunctive, and I will address each point individually.

NRS 616A.075 defines "Casual" employment:

**NRS 616A.075 "Casual" defined.** "Casual" refers only to employments where the work contemplated is to be completed in 20 working days or parts thereof in a calendar quarter, without regard to the number of persons employed, and where the total labor cost of the work is less than \$500.

[12:168:1947; 1943 NCL § 2680.12]—(NRS A 1977, 373)—(Substituted in revision for NRS 616.030)

Instructors at IAS work on an ongoing basis. While any given instructor might work more or less than 20 working days per quarter, their work is not based on any set job being completed, but instead of the number of hours each instructor works on a given day. In 2013, all IAS Instructors were paid in excess of \$500. IAS instructors are not casual employees.

**NRS 616A.350 "Trade, business, profession or occupation of his or her employer" defined.** "Trade, business, profession or occupation of his or her employer" includes all services tending toward the preservation, maintenance or operation of the business, business premises, or business property of the employer.

[13:168:1947; 1943 NCL § 2680.13]—(Substituted in revision for NRS 616.120)

IAS is in the business of training students in cosmetology, and as a function of that business, also provides salon services. Instructors are contracted by IAS to "educate students in the fields of cosmetology" according to the IAS Instructor Contract. The Nevada State Board of Cosmetology (NSBC) regulates both the operation of Cosmetology Schools, and those who are licensed to teach cosmetology. The Instructors of IAS provide services within the same trade, business, profession, or occupation as IAS.

**Guinasso B1 – Consultants are Independent Enterprises and not in the same trade as IAS**

Guinasso begins this section by quoting the Independent Enterprise Statute, and then immediately changes from "Independent Enterprise" to "Independent Contractor". Guinasso argues IAS Instructors enter into Independent Contractor Agreements with IAS, and that the Instructors are in fact Independent Contractors as defined by NRS 616A.255.

**NRS 616A.255 "Independent contractor" defined.** "Independent contractor" means any person who renders service for a specified recompense for a specified result, under the control of the person's principal as to the result of the person's work only and not as to the means by which such result is accomplished.

[14:168:1947; 1943 NCL § 2680.14]—(Substituted in revision for NRS 616.105)

Whether IAS Instructors are "Independent Contractors" or not, is irrelevant, because by statute, "Independent Contractors" are considered employees of the principal contractor for the purposes of Industrial Insurance.

**NRS 616A.210 "Employee": Subcontractors and employees.**

1. Except as otherwise provided in NRS 616B.603, subcontractors, independent contractors and the employees of either shall be deemed to be employees of the principal contractor for the purposes of chapters 616A to 616D, inclusive, of NRS.

2. If the subcontractor is a sole proprietor or partnership licensed pursuant to chapter 624 of NRS, the sole proprietor or partner shall be deemed to receive a wage of \$500 per month for the purposes of chapters 616A to 616D, inclusive, of NRS.

3. This section does not affect the relationship between a principal contractor and a subcontractor or independent contractor for any purpose outside the scope of chapters 616A to 616D, inclusive, of NRS.

[22:168:1947; A 1951, 485]—(NRS A 1987, 2047; 1991, 2399)—(Substituted in revision for NRS 616.085)

Principal Contractor is defined by NRS:

**NRS 616A.285 "Principal contractor" defined.** "Principal contractor" means a person who:

1. Coordinates all the work on an entire project;
2. Contracts to complete an entire project;
3. Contracts for the services of any subcontractor or independent contractor; or
4. Is responsible for payment to any contracted subcontractors or independent contractors.

(Added to NRS by 1991, 2390)—(Substituted in revision for NRS 616.1115)

Clearly this statute wasn't written with a school in mind, likely the construction trade. However it's still not unreasonable to argue IAS is a Principal Contractor:

- 1) IAS is ultimately responsible for ensuring there is sufficient staff, supplies, and meeting all other requirements to operate as a School of Cosmetology as specified by NRS 644, and licensed by the NSBC.
- 2) IAS contracts with its students to provide them with accredited training pursuant to both NRS 644 and the National Accreditation Commission of Career Arts such that when their training is complete they meet the necessary requirements to apply for licensure as a cosmetologist with the NSBC.
- 3) IAS contracts for the Services of all Instructors
- 4) IAS is responsible for paying each of their Instructors for services rendered, pursuant to the contract each Instructor is required to sign.

However to address Guinasso's arguments that IAS Instructors are Independent Contractors:

**The 5 Point Test: (which has in part been overruled)**

- 1) Degree of supervision exercised by a putative employer over details of work:
  - a. Guinasso argues the Instructors aren't supervised
    - i. Supervision is defined by Meriam Webster as, "the action or process of watching and directing what someone does or how something is done." By their contract, the Instructors are directed in how they maintain records, and by the NSCB there are standards IAS Instructors must comply with. If IAS is not supervising or directing their instructors, they would have no knowledge of whether or not their instructors are operating in accordance with the NSCB. Therefore, IAS is required by the NSCB to supervise their instructors, if for no other reason than to ensure compliance with NSCB training standards and NRS 644.
- 2) Source of the worker's wages
  - a. Guinasso argues a portion of student tuition is set aside, and that IAS acts as a third party administrator of the funds.
    - i. Third party administrators provide payroll services which include calculating payroll taxes, and providing workers compensation insurance for small businesses. Is IAS attempting to claim their students are the actual employers of the instructors? If so, should we be talking to their students instead of them?

- ii. All businesses take a portion of their revenue and set it aside for labor costs, as a normal business practice. Setting aside funds for labor costs does not make IAS a third party administrator. By this argument, a college is a third party administrator for tuition funds paid by students, and then paid (in part) to professors.
- iii. 3<sup>rd</sup> Party Administrators are required to register with the Division of Insurance, I contacted them and IAS is not a registered 3<sup>rd</sup> Party Administrator.

3) Right to hire and fire a worker

- a. Guinasso argues IAS does not have the right to hire or fire their Instructors.
  - i. This matter was brought to our attention because IAS fired an instructor for misconduct. In a conversation I had with Casteel, Casteel stated the instructor was requiring one of their students to bring her food; this behavior was not acceptable to Casteel, (and was arguably in violation of NRS 644.103) so the instructor was terminated.
  - ii. If IAS does not have the right to hire Instructors for their business, who does? Do the students have the right to choose which instructors teach at IAS?
  - iii. The employment contract used by IAS specifies if an Instructor doesn't comply with the contract, the contract would be terminated. This is a standard practice for any type of employment contract.

Guinasso's response does not match the annotated case notes format I have, so what they refer to as "fourth" is what I have under "5)".

4) Extent to which the workers' activities further "general business concerns"

- a. Guinasso argues IAS can be operated exclusively by the two owner/partners and the additional instructors "provide a unique benefit to IAS students...and are there solely for the students' benefit, but are not necessary."
  - i. The test does not require the services of the worker be necessary, only that the workers' activities further the general business concern. IAS is a school, and the Instructors are there to provide instruction for the students. By their own statement, IAS instructors are there for the student's benefit, and the success of their students is certainly of "general business concern" for any academic institution.

5) Right to control hours and location of work

- a. Guinasso argues IAS doesn't have the right to control the hours the consultants work other than the operation of the school.
  - i. While Instructors are allowed to choose their schedule, they are presumably expected to adhere to the hours they committed to working. The hours an instructor is allowed to work are limited to the hours IAS is operational. So, instructors are allowed flexibility, however IAS being flexible in their scheduling actually illustrates the

point that IAS has the right to determine hours. In this case, IAS allows Instructors to choose their own schedule, operating within the confines of the school's hours of operation.

- ii. IAS requires instructors to teach on their premises, and their facility is tightly controlled and regulated by the NSBC. To my knowledge, teachers are not permitted to teach off site.

### **Guinasso B2. Consultants are Independent Enterprises**

The Independent Enterprise exemption is not applicable, because as previously discussed, IAS is in the same trade, business, profession, or occupation as their instructors.

- 1) IAS is a School of Cosmetology, providing instruction to students enrolled in their program to earn their Cosmetology licenses. IAS is regulated by the NSBC.
  - a. Instructors provide instruction to students of the School of Cosmetology, known as IAS. To teach cosmetology, an Instructor must be licensed by the NSBC, or be a student earning their instructor license. In either case, their licenses are regulated by the NSBC.
- 2) IAS is a Salon, providing cosmetology services to the public, and its operation is regulated and governed by the NSBC
  - a. Instructors are cosmetologists, licensed to practice cosmetology by the NSBC.

In either instance, they're operating within the same trade, either as instructors at a school, or cosmetologists in a salon. We then turn to section 2 of this statute and examine what constitutes an independent enterprise:

#### **NRS 616B.603 Independent enterprises.**

1. A person is not an employer for the purposes of chapters 616A to 616D, inclusive, of NRS if:

- (a) The person enters into a contract with another person or business which is an independent enterprise; and

While the existence of a contract is not in dispute, whether the Instructor is an independent enterprise is.

- (b) The person is not in the same trade, business, profession or occupation as the independent enterprise.

See prior discussion points explaining how IAS and their Instructors ARE operating in the same business, profession, or occupation.

2. As used in this section, "independent enterprise" means a person who holds himself or herself out as being engaged in a separate business and:

In what business are the instructors separately engaged? I presume the instructors are likely engaged as cosmetologists in salons, but I doubt they are engaged in their own separate business as instructors.

- (a) Holds a business or occupational license in his or her own name;

All Instructors are required to hold an occupational license by the NSBC as a Cosmetology Instructor (or Instructor Student). I assume all of the Instructors have an occupational license (pursuant to NRS 644), and I further assume many of them have city business licenses as many likely work as cosmetologists elsewhere.

or

- (b) Owns, rents or leases property used in furtherance of the business.

Guinasso argues the Instructors Lease a Chair from IAS, however there is no mention of Instructors renting chairs or booths in their contract. Chair rental implies the Instructor pays IAS to allow them to teach in their Academy, or to perform cosmetology services for the public. This is clearly not the case, because IAS pays the Instructors for the number of hours they teach. There is no dispute that many of the Instructors perform cosmetology services at Salons outside of IAS, where they may very well rent a booth. In those instances however, they're not operating as an Instructor, they're operating as a cosmetologist. While it is possible for an individual to have an Independent Enterprise as an instructor, that argument would have to be examined on a case by case basis, nor has that particular argument been made.

The third section of this statute does not apply

- 3. The provisions of this section do not apply to:

- (a) A principal contractor who is licensed pursuant to chapter 624 of NRS.
  - (b) A real estate broker who has a broker-salesperson or salesperson associated with the real estate broker pursuant to NRS 645.520.

- 4. The Administrator may adopt such regulations as are necessary to carry out the provisions of this section.

(Added to NRS by 1991, 2392; A 1995, 2136)—(Substituted in revision for NRS 616.262)

### **Guinasso B3. "Consultants are not in the "same trade" as IAS.**

Guinasso argues pursuant to the Meers case, the test is whether the activity is normally carried on through employees rather than independent contractors. I do not believe Meers is applicable because 1) Meers was written specifically with repair/construction services in mind and 2) In this particular business, IAS claims they have NO employees whatsoever. It would perhaps be reasonable to compare IAS to another academic institution. If we examine this from the perspective that IAS is an academic institution, then I would argue that an instructor or professor at an academic institution is an employee, and would not be considered an independent contractor.

Please see previous arguments as to why IAS and IAS Instructors ARE in the same trade, business, profession or occupation.

Guinasso posits that IAS Instructors are akin to booth renters in salons, and that it has long been established and accepted that salon owners are not required to maintain workers' compensation coverage on booth renters who lease space.

I have already addressed the matter of whether instructors are similar to booth renters in the "Independent Enterprise" discussion (see page7).

Based on conversations with the Division of Industrial Relations, I do not agree with this "long established" practice. The DIR analyzes each case based on the merits of the case, and absolutely has required Salon Owners to carry WC Coverage. I would further argue that based on NRS 644.307 (Salon owners may only lease space to licensed cosmetologists) and NRS 644.370 (cosmetology establishment must be under supervision of license cosmetologist at all time) ALL Salons, whether "booth rental" based or "employee" are required to carry workers' compensation insurance, because they are operating with the same trade, and their operation is governed and regulated by the same state agency, the NSBC.

**Guinasso C IAS not required to have WC because they're not liable:**

Guinasso argues IAS meets the criteria of NRS 616B.639

**NRS 616B.639 Limitation of liability of principal contractor for industrial injury to independent contractor or employee of independent contractor.**

1. A principal contractor is not liable for the payment of compensation for any industrial injury to any independent contractor or any employee of an independent contractor if:

Guinasso implies that IAS is a principal contractor and the Instructors are Independent Contractors. I have previously addressed both of these points, however to summarize:

- 1) It is not unreasonable to argue IAS is a principal contractor, though that statute was clearly written with the construction industry in mind.
- 2) I dispute IAS instructors are Independent Contractors

(a) The contract between the principal contractor and the independent contractor is in writing and the contract provides that the independent contractor agrees to maintain coverage for industrial insurance pursuant to chapters 616A to 616D, inclusive, of NRS;

While there is a written contract, it does NOT specify that the contractor agrees to maintain workers' compensation insurance. What it *does* say is that the Instructor acknowledges IAS will not be responsible for providing workers' compensation coverage. It requires the Instructor to pay applicable taxes and other city requirements. The contract again states that Instructors will not receive workers' compensation benefits from IAS.

If we assume that by "other city requirements" IAS means, Instructors must carry a workers' compensation insurance policy, a sole proprietor is not required to carry a workers' compensation insurance coverage for himself.

(b) Proof of such coverage is provided to the principal contractor;

No such proof of coverage was submitted by Guinasso, nor is it likely to exist as sole proprietors are not required to obtain insurance for themselves.

- (c) The principal contractor is not engaged in any construction project; and
- (d) The independent contractor is not in the same trade, business, profession or occupation as the principal contractor.

The principal contractor, IAS, is not engaged in any construction project; however the IAS Instructors ARE in the same trade, business, profession or occupation as the principal contractor.

- 2. The Administrator may adopt such regulations as are necessary to carry out the provisions of this section.

(Added to NRS by 1991, 2392)—(Substituted in revision for NRS 616.286)

**Guinasso Footnote:**

Guinasso argues in the event IAS Instructors are NOT found to be independent enterprises, then IAS's due process rights have been violated, because of the "vagueness of the statute as it applies to this industry...".

This argument possibly has merit if applied to the average salon, operating as a booth rental facility, with no Workers' Compensation Insurance for their booth renters. This argument is not applicable to IAS, because IAS is not in the business of renting booths. IAS is in the business of providing instruction to cosmetology students, and as a function of that service, offer salon services to the public.

**Devices Modifying Liability Void:**

Pursuant to NRS 616B.609, an employer cannot waive their liability through a written contact, and any such contract is void.

**NRS 616B.609 Devices modifying liability void; exception.**

- 1. Except as otherwise provided in subsection 2:
  - (a) A contract of employment, insurance, relief benefit, indemnity, or any other device, does not modify, change or waive any liability created by chapters 616A to 616D, inclusive, of NRS.
  - (b) A contract of employment, insurance, relief benefit, indemnity, or any other device, having for its purpose the waiver or modification of the terms or liability created by chapters 616A to 616D, inclusive, of NRS is void.
- 2. Nothing in this section prevents an owner or lessor of real property from requiring an employer who is leasing the real property from agreeing to insure the owner or lessor of the property against any liability for repair or maintenance of the premises.

[25:168:1947; 1943 NCL § 2680.25]—(NRS A 1989, 1245)—(Substituted in revision for NRS 616.265)

### **Unemployment Insurance, NRS 612**

It has been brought to my attention there may still be questions relating to whether IAS's instructors are exempt from Unemployment Insurance (UI).

Below I have provided a brief overview of why IAS is also required to report wages for Unemployment Insurance benefits. I have not provided a detailed analysis, because the issues at hand are virtually indistinguishable. There are some differences in case law, however the differences only further the point that UI is also required. A more detailed analysis can be provided.

**NRS 612.085 "Employment": Services deemed employment unless specific facts shown.** Services performed by a person for wages shall be deemed to be employment subject to this chapter unless it is shown to the satisfaction of the Administrator that:

1. The person has been and will continue to be free from control or direction over the performance of the services, both under his or her contract of service and in fact;

As previously discussed, the instructors are required to maintain records in a particular format, and expected to perform in conformance with NRS 644 and NSBC, therefore the performance of their services is controlled by IAS.

2. The service is either outside the usual course of the business for which the service is performed or that the service is performed outside of all the places of business of the enterprises for which the service is performed; and

Teaching at a school is performing a service within the usual course of the business. All instruction occurs on the IAS premises. IAS does not meet either criterion for this section.

3. The service is performed in the course of an independently established trade, occupation, profession or business in which the person is customarily engaged, of the same nature as that involved in the contract of service.

While the instructors are engaged in an occupation which is characterized by licensure, (Cosmetology Instructor) to my knowledge they are not customarily engaged as Instructors. If anything the Instructors are likely to be customarily engaged as cosmetologists (not instructors). Therefore the nature of the trade they are customarily engaged in is not of the same nature as their instructional contract with IAS.

### **Contracts**

As with Workers' Compensation, NRS 612.700 specifies an individual cannot waive their rights to Unemployment, and contracts which do so are void.

**NRS 612.700 Waiver of rights void.**

1. Any agreement by a person to waive, release or commute his or her rights to benefits or any other rights under this chapter is void, except an agreement made voluntarily with a state or local agency to withhold money from the benefits to pay support for a child.

2. Any agreement by any person in the employ of any other person or concern to pay all or any portion of an employer's contributions, required under this chapter from the employer is void.

3. No employer may directly or indirectly make, require or accept any deduction from wages to finance the employer's contributions required from the employer, or require or accept any waiver of any right under this chapter by any person in his or her employ.

4. Any employer or officer or agent of an employer who violates any provision of this section is guilty of a misdemeanor.



January 16, 2015

**VIA EMAIL AND U.S. MAIL**

Melanie Maguire, Supervising Auditor II  
Department of Employment, Training & Rehabilitation  
Employment Security Division  
1325 Corporate Blvd., Suite C  
Reno, Nevada 89502

**Re: New Business Plan Using Independent Contractors and  
Request for Advisory Opinion**

Dear Melanie:

As requested, below is International Academy of Style's ("IAS") new business plan. This correspondence also serves as IAS' request for an advisory opinion from ESD regarding whether the below business plan and attached Agreements demonstrate that Instructors at IAS are, in fact, independent contractors for purposes of unemployment taxes.

**I. Summary of IAS and use of Independent Instructors**

IAS is an educational facility providing instruction in the areas of cosmetology, hair design, aesthetics, and nail technology. IAS has a goal of providing its students with additional, specialized instructions, beyond that required by the Board of Cosmetology and Nevada law, as a unique and valuable feature that sets IAS graduates apart from graduates of other cosmetology schools in Nevada. IAS intends to set a high standard in the industry for new beauty professionals entering this industry as graduates of IAS.

In order to meet this goal and attract highly qualified instructors who are current experts in the various fields of cosmetology, and who are up-to-date on current new trends and beauty techniques, IAS hires independent contractors to serve as Instructors who provide this high quality instruction based on each individual Instructor's area(s) of expertise. Most Instructors at IAS still work in salons in addition to providing instructional services for IAS. Some instructors also provide instructional services outside the scope of the Agreement between the Instructor and IAS to non-IAS students.

Importantly, Instructor services provided for under the Agreement are not integral to the operation of IAS, but rather are provided as an added benefit to IAS students to expose them to a broad range of experience, expertise and techniques in the various areas of instruction. IAS can operate without the use of independent Instructors, as the two owners who are licensed instructors and students with provisional licenses issued pursuant to NRS 644.193, meet the requirements of NRS 644.395 to operate IAS. And

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either party may terminate the Agreement with ten (10) day written notice, unless the termination is for cause as defined in the Agreement, in which case no notice is required.

## II. Independent Instructor Agreements

IAS' business model was designed similar to that of salon owners and their independent contractors (hereinafter "booth renters"). Like booth renters, each Instructor voluntarily enters into a contract with IAS for the performance of his or her services. Since the third quarter of 2014 and subsequent to the conference on IAS' Petition for Readjustment, IAS has updated its Agreement. The new Agreements, which set forth the nature of the relationship between IAS and the Instructors, since at least October 1, 2014<sup>1</sup>, is attached hereto as **Exhibit A**.

Instructors acknowledge that IAS is a licensed educational facility under NRS 644.380 and, therefore, Instructors are subject to any standards, policies or procedures set forth by the Board of Cosmetology in the performance of their services, but they are not required to comply with any standard or policy set forth by IAS. If an Instructor needs assistance in fulfilling his or her terms and obligations under the Agreement, such as maintaining records of attendance and grades, purchasing supplies, etc., the Instructor must employ his or her own assistant. Instructors acknowledge and understand that any employees hired by the Instructor are not IAS employees and each Instructor is fully responsible for any insurance, compensation, etc. for his or her own employees.

Instructors are compensated based on the negotiated rate set forth in the Agreement. After services are performed, Instructors provide invoices to IAS for payment pursuant to the Agreement. Instructors bill IAS for their services as they see fit, provided they bill a minimum of once per month in order for IAS to keep accurate records of student accounts. Part of each student's tuition at IAS includes a percentage set aside that is used for payment to Instructors for the specialized services to students. In the event the student withdraws prematurely from IAS prior to completing a program and that student is entitled to a refund of any tuition monies, any monies set aside for payment to Instructors is also refunded to the student as part of their tuition reimbursement.

<sup>1</sup> Because quarterly reports were provided as agreed upon through the end of September 2014, the new Agreements provided cover the term of October 1, 2014 through December 31, 2015. However, as explained in the conference, the nature of the relationship as set forth in the new Agreements predates October 1, 2014 and Stacy Slazas' "employment." Thus, although IAS paid employment taxes on Instructors for the periods requested, the Instructors may have also paid their own business taxes and income taxes for same time periods based on their belief that they were operating as independent contractors.

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Chair rental fees are also due once per month, although an Instructor can choose at his or her own discretion to teach other general classes in lieu of the rental fee. No other compensation is provided for the instruction of the general class(s) taught in lieu of the fee and the Instructor has complete discretion on whether they wish to pay the monthly rental fee or teach a class(es).

Instructors are responsible for their own supplies, materials and equipment, other than the rental chair, in providing services to IAS students. IAS provides students with supplies and equipment, which can be used during an Instructor's services. However, if an Instructor desires students to use any supplies, materials or equipment not already provided by IAS, such as a specific brand of product or tool, the Instructor is responsible for those costs and cannot pass said costs on to the students unless expressly agreed to in writing by the student(s) in advance of the service. IAS does not reimburse any business costs or fees associated with providing services under the Agreement to Instructors. Additionally, Instructors are responsible for maintaining all licenses, continuing education, certifications, etc. in providing services to IAS students under the Agreement. IAS does not reimburse any such costs or expenses related to such licenses, education or certifications.

Instructors understand that they are not being retained to fulfill the requirements of NRS 644.395, therefore, they are able to set their own schedules, come and go as they see fit as long as they are fulfilling the promises made in the Agreement. Instructors are in full control of how they provide services under the Agreement and in keeping records of student attendance and grades for said services. Instructors have full control over the days and number of hours they intend to provide services to IAS students and they set their own billable hourly rates (similar to how billable hourly rates are set by attorneys). Instructors essentially bid for open spots/chairs when space becomes available and then IAS selects them based on the specialized service IAS wishes to provide to its students and the experience and skill of the Instructor, as well as the Instructor's reputation in the community for providing the service the Instructor wishes to teach. IAS does not keep track of an Instructor's schedule of services or manner in which services are performed. IAS does keep track of whether the desired outcome and purpose of the Agreement is being obtained.

Although Instructors perform services on IAS premises, similar to services provided by independent cosmetologists who rent/lease space in a salon, Instructors are not restricted to providing services on IAS premises; rather, they may also provide services to students off-campus at the Instructors own scheduling, expense and liability.<sup>2</sup>

<sup>2</sup> Nevada law requires instructional services be provided in a licensed facility just as salon services must be provided in licensed facility. Therefore, if an Instructor wishes to provide services to IAS students outside of IAS facility, the Instructor is responsible for complying with Nevada law to

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Additionally, the Agreement between IAS and the Instructors is not exclusive and the Instructors are free to provide instructional services, cosmetology services, etc., to other establishments as the Instructor chooses.

Instructors expressly acknowledge that they are being retained as independent contractors subject only to the terms and conditions set forth in the Agreement and any laws applicable to the services being performed. Instructors have the right to supervise, manage, operate, control, and direct performance of the details incident to their duties under the Agreement. Moreover, Instructors acknowledges that they are solely responsible for the withholding of income taxes or any other taxes, industrial insurance coverage if applicable, and unemployment compensation coverage if applicable. Instructors are also responsible for paying their own medical bills in the event of an injury during the performance of their services under the Agreement. Instructors expressly agree to indemnify and hold IAS harmless from, and defend against, any and all losses, damages, claims, costs, penalties, liabilities, and expenses arising from or incurred because of, incident to, or otherwise with respect to any such taxes, fees or medical bills listed above.

IAS provides no training to Instructors related to the performance of the Instructors' services under the Agreement, and Instructors hold themselves out to be engaged in separate businesses from IAS, including having their own business licenses in their own names and/or owning/renting property in furtherance of their businesses. Business licenses are provided and attached to the Agreements.

Instructors acknowledge and agree that they are not employees as defined in NRS 616A for purposes of worker's compensation coverage, but rather they are expressly exempted from the definition pursuant to NRS 616A.110(9)(c). Specifically, Instructors are excluded from the definition of employee because they perform services pursuant to a written Agreement, which expressly provides that Instructors are not performing services as employees of IAS for purposes of NRS 616A. Copies of proof of an Instructor's worker's compensation coverage or notice of sole proprietorship with no employees are attached to the Agreements.

Instructors may not assign their Agreements and they are solely responsible for any cancellations, substitutions, make-ups, etc. of services to students, including any compensation to a substitute or subcontractor. For example, if an Instructor schedules a service with students, the Instructor is responsible for meeting that obligation or informing students of any cancellations, rescheduling, or substitutions. If students are unhappy with an Instructor's performance of services and complain to IAS, IAS will get

ensure the instruction meets the requirements of the law or the Instructor would be in breach of the Agreement. 936 Southwood Blvd., Suite 301, Incline Village, Nevada 89451

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involved merely to determine if the Instructor is complying with the terms and obligations under the Agreement or if there has been a breach of the Agreement for which liability may attach. Pursuant to the Agreement, the Instructor promises to perform services with care, skill and diligence in accordance with applicable professional standards currently issued by such profession in similar circumstances. Additionally, Instructors are responsible for the quality and completeness of all services performed under the Agreement. Therefore, if an Instructor is not fulfilling these promises then the Instructor is not fulfilling his or her obligations and promises under the Agreement.

Finally, pursuant to the Agreement, a set term is provided for and either party may terminate the Agreement with ten (10) days written notice unless IAS terminates the agreement for cause as defined in the Agreement. The definition of "for cause" includes the following conduct: Instructor is charged with a felony crime; Instructor commits a crime or act of moral turpitude such as an act of fraud or other crime or act involving dishonesty; Instructor fails to perform his or her services in a competent manner; Instructor fails to maintain all licenses and requirements necessary to perform services under this Agreement; Instructor fails to maintain a safe environment for students while performing services on IAS' premises or instructing IAS students; Instructor commits any act or acts that harm IAS' reputation, standing, or credibility within the community it operates or with its students or suppliers; or Instructor fails to perform the terms and conditions as agreed upon under this Agreement.

Based on the terms and conditions set forth in the Agreement, we believe Instructors of IAS are independent contractors for purposes unemployment compensation and taxation.

### III. Comparison to ESD Determination that Stacy Slazas was an Employee

ESD made express findings in the unemployment proceedings involving Stacy Slazas, which are fully set forth in IAS's Petition for Readjustment. Based on those findings, the following factors are important in demonstrating that the Instructors subject to the Agreements and new business plan set forth in this correspondence and attached hereto are not similarly situated to Ms. Slazas and are not employees of IAS:

- No Instructor works as a supervisory instructor.
- No Instructor is responsible for opening and closing the facility, although Instructors do have keys in order to provide their services on their own schedules.
- No Instructor performs "a variety of tasks" at IAS' direction.
- IAS has not terminated an Instructor from employment.
- IAS does not have the right to control and direct the Instructors' daily manner and means of work.

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- No Instructor is required to follow IAS' instructions.
- No Instructor is prohibited from refusing work or fears ramification if work is refused. In fact, Instructors decide what services they intend to provide in entering the Agreement and when and how they intend to provide those services.
- No Instructor is required to work exclusively for IAS or prohibited from working for another cosmetology school providing the same services.
- No Instructor is expected to locate an "employee" to cover his or her work, as there are no employees at IAS. Instructors are only responsible for and expected to meet the terms and obligations of the Agreement.
- No Instructor's job duties consist of opening the school, working the front desk, answering phones, or supervising other Instructors.
- No Instructor's services are a direct extension and integral part of IAS' commercial business enterprise.
- No Instructor is required to perform assigned tasks in the order of sequence prescribed by IAS.
- No Instructor assists in managing the school operations, school staff, and the school's instructional programs as directed.
- No Instructor is employed for the specific purpose of assisting in the management of the school under contract with IAS.

Based on the factors set forth above, which are in direct contradiction to the findings in the unemployment proceedings of Ms. Slazas, we believe Instructors of IAS are independent contractors for purpose unemployment compensation and taxation.

#### IV. Conclusion

As can be seen upon review of the business plans set forth above and the new Agreements attached to this correspondence, Instructors at IAS are independent contractors who have their own businesses and are responsible for their own taxes, including any taxes and fees owed to ESD. Accordingly, IAS respectfully requests an opinion and confirmation from ESD that no additional quarterly reports, beyond the third quarter of 2014, are required to be filed because there are no instructional employees with income to report, and Instructors are not employees of IAS for purposes of unemployment compensation and taxation. ★

///

///

///

936 Southwood Blvd., Suite 301, Incline Village, Nevada 89451  
190 W. Huffaker Lane Suite 402, Reno, Nevada 89511  
2300 W. Sahara Ave., Suite 800, Las Vegas, NV 89102

775.832.6800

775.832.6801

info@rkglawyers.com

www.rkglawyers.com

30

918

JA1588



REESE \* KINTZ \* GUINASSO

Department of Employment, Training & Rehabilitation  
Employment Security Division  
Page 7 of 7

Please let us know if we can provide you with any additional information. If you have any questions regarding any of the above, please don't hesitate to contact us. We look forward to your response.

Very Truly Yours,

Crystal R. Willis, Esq.  
Attorney for International Academy of Style

Cc: International Academy of Style  
Edgar J. Roberts, CPM, Chief of Contributions  
J. Thomas Susich, Esq., Senior Legal Counsel  
Neil Rombardo, Esq., Senior Legal Counsel

936 Southwood Blvd., Suite 301, Incline Village, Nevada 89451  
190 W. Huffaker Lane, Suite 402, Reno, Nevada 89511  
2300 W. Sahara Ave., Suite 800, Las Vegas, NV 89102

775.832.6800 775.832.6801 info@rkglawyers.com www.rkglawyers.com

31

919

JA1589

**4/30/2015**

**To whom it may concern,**

**Please find the enclosed forms that will bring International Academy of Style current and paid in full up to the closing date of the account.**

**On October 29 2014 an informal hearing was attended by DETR representatives, to include Tom Susich, and International Academy of Style and counsel for International Academy of Style. At this hearing it was agreed that all penalties would be waived but the interest was due by law and could not be waived.**

**Below please find a copy of the email to confirm the date of October 29, 2014 for the informal hearing.**

**Thank You**

**Loni D Casteel**

**International Academy of Style**

Employment Security Division

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://uitax.nvdetr.org>  
(775) 684-6330

Quarter: 2014  
Quarter Ending: 3/31/14  
Employer Account: 027374800  
Delinquent After:  
Federal ID Number:

BOND FACTOR: 0.296 = 00029

Employer/DBA/Mailing Address

International Reading & Style  
20295 Market St  
Reno NV 89502

## Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the Bond Contributions Amount Due for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		36,598
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	0.029
3. BOND CONTRIBUTIONS AMOUNT DUE	=	1061.3
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (If applicable)	-	0
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	0
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 X .001) FOR EACH MONTH/PART OF MONTH LATE	+	0
6. ADD INTEREST ON AMOUNT DUE (LINE 3 X .01) FOR EACH MONTH/PART OF MONTH LATE	+	10.61
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	116.71

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name:

Loni Roshel

Telephone Number:

775-823-9003

Date:

4/29/15

# Employment Security vision

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://uitax.nvdetr.org>  
(775) 684-6330

Quarter: 2014  
Quarter Ending: 6/30/14  
Employer Account: 027374800  
Delinquent After:  
Federal ID Number:

**BOND FACTOR:**  $0.2970 = 0.0029$

Employer/DBA/Mailing Address

*International Academy of Style*  
*2295 Markish St*  
*Reno NV 89502*

## Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the **Bond Contributions Amount Due** for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		33800.22
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	0.0029
3. BOND CONTRIBUTIONS AMOUNT DUE	=	98.02
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (If applicable)	-	6
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	0
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 X .001) FOR EACH MONTH/PART OF MONTH LATE	+	6
6. ADD INTEREST ON AMOUNT DUE (LINE 3 X .01) FOR EACH MONTH/PART OF MONTH LATE	+	882
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	10684

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name: Loni Astor

Telephone Number: 775-823-9003

Date: 4/23/15

Employment Security vision

Contributions Section  
500 E. Third Street  
Carson City, NV 89713-0030  
<https://ultax.nvdetr.org>  
(775) 684-6330

Quarter: 2014, 1  
Quarter Ending: 9/30/14  
Employer Account: 027574800  
Delinquent After: 11/3/14  
Federal ID Number:

BOND FACTOR: 0.0029

Employer/DBA/Mailing Address

International Academy of Style  
2295 Modest St  
Reno NV 89502

## Quarterly Bond Contributions Report

Quarterly bond contributions are due by law in addition to quarterly unemployment insurance (UI) taxes. Bond contributions will continue to be collected quarterly until the bonds issued to pay federal loans for unemployment benefits are fully repaid in late 2017 or early 2018.

Please complete this report to determine the **Bond Contributions Amount Due** for the quarter stated above.

1. ENTER TAXABLE WAGES PAID THIS QUARTER (Same as LINE 5 on Employer's Quarterly Report) If LINE 5 on Report is ZERO (no taxable wages) write "NONE" and return without payment.		29987 <sup>00</sup>
2. MULTIPLY BY BOND FACTOR (Your assigned Bond Factor written as a decimal)	x	0029
3. BOND CONTRIBUTIONS AMOUNT DUE	=	8696
3a. SUBTRACT CREDIT AMOUNT SHOWN ON BOND BILLING STATEMENT (If applicable)	-	6
4. ADD \$5.00 FOR ONE OR MORE DAYS LATE FILING THIS REPORT	+	0
5. ADD ADDITIONAL CHARGE AFTER 10 DAYS (LINE 1 X .001) FOR EACH MONTH/PART OF MONTH LATE	+	6
6. ADD INTEREST ON AMOUNT DUE (LINE 3 X .01) FOR EACH MONTH/PART OF MONTH LATE	+	5 <sup>00</sup>
7. PAY TOTAL BOND CONTRIBUTIONS AMOUNT DUE (Total LINES 3 through 6)	=	9218

- Return the completed report, along with a separate check for the Total Bond Contributions Amount Due. Do not combine UI taxes and bond contributions in the same check. UI taxes and bond contributions must be kept separate.
- Make check payable to Employment Security Division. Include your Employer Account Number and "Bond" on the check memo line. NOTE: Electronic payments are not available for bond contributions.
- Use the enclosed return envelope with blue markings. Otherwise, indicate BOND on the envelope.

Print Contact Name: Lori Postel

Telephone Number: 775-823-9003

Date: 4/25/15

ADAM PAUL LAXALT  
Attorney General



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL

5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

March 17, 2016

WESLEY K. DUNCAN  
First Assistant Attorney General

NICHOLAS A. TRUTANICH  
Chief of Staff

KETAN D. BHIRUD  
General Counsel

Original to  
WCS  
RECEIVED

MAR 23 2017

WCS

Copy to PP

Debra Atkinson  
Division of Industrial Relations  
400 West King Street, Suite 400  
Carson City, Nevada 89703

RE: *International Academy of Style*  
*The State of Nevada v. Bonnie Jean Schultz and Loni Doreen*  
*Casteel*  
Reno Township Justice Court Case No. RCR2015-083504  
DIR Comp. #none provided

Dear Ms. Atkinson:

The above-referenced criminal case alleging acts constituting Workers Compensation fraud has been resolved by way of a negotiated settlement agreement between the parties. The defendants have paid \$750.00 in investigative costs to the Attorney General's office and the case was dismissed.

Should you have any questions or concerns regarding the foregoing, please feel free to contact me at (775) 687-2120.

Sincerely,

ADAM PAUL LAXALT  
Attorney General

By: /s/ Eric Nickel  
ERIC NICKEL  
Senior Deputy Attorney General  
Workers' Compensation Fraud Unit

Encl.

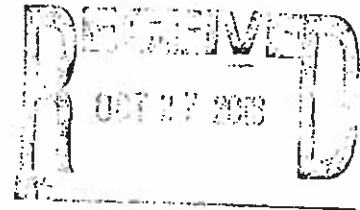
ADAM PAUL LAXALT  
*Attorney General*



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL  
5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

WESLEY K. DUNCAN  
*First Assistant Attorney General*

NICHOLAS A. TRUTANICH  
*First Assistant Attorney General*



October 25, 2016

Jason D. Guinasso, Esq.  
Guinasso Law, Ltd.  
190 Huffaker Lane, Suite 402  
Reno, Nevada 89511

Re: *State of Nevada v. Bonnie Jean Schultz and Loni Doreen Casteel*  
dba International Academy of Style  
Case No. RCR2015-083504


Dear Mr. Guinasso:

For your records, please find enclosed a copy of the Dismissal Memorandum in the above-referenced matter.

If you have any questions or need further information, please contact our office.

Sincerely,

ADAM PAUL LAXALT  
Attorney General

By:   
LORRAINE WEBBER  
Legal Secretary II  
Workers' Compensation Fraud Unit  
(775) 687-2133

ADAM PAUL LAXALT  
*Attorney General*



WESLEY K. DUNCAN  
*First Assistant Attorney General*  
NICHOLAS A. TRUTANICH  
*First Assistant Attorney General*

STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL  
5420 Kietzke Lane, Suite 202  
Reno, Nevada 89511

MEMORANDUM

To: Reno Justice Court

From: Eric Nickel, Senior Deputy Attorney General

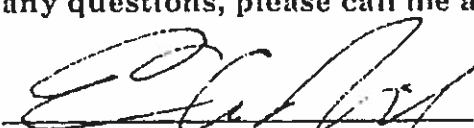
Subject: State of Nevada v. Bonnie Jean Schultz and Loni Doreen  
Case No. RCR 2015-083504

2016 OCT 19 PM 12:49  
FILED  
CLERK THOMAS  
RENO JUSTICE COURT  
BY  
DEPUTY

Date: October 19, 2016

- ☐ The defendant is pleading to other charges in District Court.
- ☐ There is insufficient evidence to proceed in this case.
- ☐ Due to the absence of witnesses, this case cannot go forward.
- ☐ Due to the absence of a drug test, this case cannot go forward.
- ☒ The Defendants have successfully completed all terms of the deferred prosecution; therefore, the State moves this Honorable Court to dismiss the criminal charge against the defendants.

Please dismiss this case and exonerate any and all bail. If you have any questions, please call me at 687-2120.

  
ERIC NICKEL  
SENIOR DEPUTY ATTORNEY GENERAL  
NV State Bar No. 5439  
Workers Compensation Fraud Unit  
(775) 687-2120

FILED

2015 SEP -9 PM 1:43

STEVE TUTTLE  
RENO JUSTICE COURT  
BY *N. Ayala*

IN THE JUSTICE COURT OF RENO TOWNSHIP

IN AND FOR THE COUNTY OF WASHOE, STATE OF NEVADA

STATE OF NEVADA,

Plaintiff,

vs.

BONNIE JEAN SCHULTZ and  
LONI DOREEN CASTEEL

Defendants.

RCR 2015 083504

Case No.

Dept. No.

CRIMINAL COMPLAINT

The State of Nevada, by and through ADAM PAUL LAXALT, Attorney General, and ERIC NICKEL, Senior Deputy Attorney General, upon his knowledge, information and/or belief, complains and charges BONNIE JEAN SCHULTZ and LONI DOREEN CASTEEL, the above-named defendants, with having committed the offense of FAILURE BY EMPLOYER TO PROVIDE, SECURE AND MAINTAIN INDUSTRIAL INSURANCE COMPENSATION, a misdemeanor violation of NRS 616D.200(3)(a), within Reno Township, Washoe County, Nevada, committed as follows:

COUNT I

FAILURE BY EMPLOYER TO MAINTAIN INDUSTRIAL INSURANCE

COMPENSATION COVERAGE,

a misdemeanor violation of NRS 616D.200(3)(a)

That the defendants, BONNIE JEAN SCHULTZ and LONI DOREEN CASTEEL, individually and/or in joint participation, on or between December 31, 2010, and September 2, 2015, did unlawfully, as employers within the provisions of NRS 616B.633, fail to provide, secure or maintain compensation as required by the Nevada Industrial Insurance Act, by engaging one or more employees to facilitate a business or trade known as International Academy of Style, located at 2295 Market

1 Street, Reno, Nevada, and failed to maintain industrial insurance coverage for the  
2 benefit of their employees.

3 All of which is contrary to the form, force and effect of the statutes in such cases  
4 made and provided, and against the peace and dignity of the State of Nevada.

5 WHEREFORE, the undersigned complainant requests that a Summons be  
6 issued so that the Defendants may be hailed into Court and answer to the charges  
7 according to law.

8 AFFIRMATION PURSUANT TO NRS 239B.030

9 The undersigned does hereby affirm that this document does not contain the  
10 social security number of any person.

11 DATED this 8 day of September, 2015.

12  
13 ADAM PAUL LAXALT  
Attorney General

14  
15 By:

  
16 ERIC NICKEL  
Senior Deputy Attorney General  
Nevada Bar No. 5439  
Workers Compensation Fraud Unit  
5420 Kietzke Lane, Suite 202  
17 Reno, Nevada 89511  
18 (775) 850-4110

19 ATTORNEY FOR THE STATE OF NEVADA

20  
21 *Summons*  
22  
23  
24  
25  
26  
27  
28

RENO CRIMINAL  
**CASE SUMMARY**  
CASE NO. RCR2015-083504B

The State of Nevada  
vs.  
Loni Doreen Casteel

§  
§  
§  
§

Location: Reno Criminal  
Judicial Officer: Lynch, Patricia  
Filed on: 09/09/2015

CASE INFORMATION

<b>Offense</b>	<b>Deg</b>	<b>Date</b>	<b>Case Type:</b> Misdemeanor
1. Employer fail to provide industrial insurance coverage, 1st	M	12/31/2010	
			<b>Case Status:</b> 10/27/2016 Concluded

**Related Cases**  
RCR2015-083504A (Co-Defendant)

**Statistical Closures**  
10/27/2016 Dismissed (before trial)

<b>DATE</b>	<b>CASE ASSIGNMENT</b>
-------------	------------------------

<b>Current Case Assignment</b>	
Case Number	RCR2015-083504B
Court	Reno Criminal
Date Assigned	09/09/2015
Judicial Officer	Lynch, Patricia

PARTY INFORMATION

<b>Plaintiff</b>	The State of Nevada	<b>Lead Attorneys</b> Nickel, Eric A. 775-850-4110(W)
<b>Defendant</b>	Casteel, Loni Doreen	

<b>DATE</b>	<b>EVENTS &amp; ORDERS OF THE COURT</b>	<b>INDEX</b>
-------------	-----------------------------------------	--------------

09/09/2015	<input checked="" type="checkbox"/> Criminal Complaint Filed	
09/09/2015	<input checked="" type="checkbox"/> Summons Issued	
09/29/2015	<input checked="" type="checkbox"/> Summons Returned and Filed	
10/04/2016	<input checked="" type="checkbox"/> <b>CANCELED</b> Arraignment (10:00 AM) (Judicial Officer: Lynch, Patricia) <i>Vacated</i>	
10/19/2016	<input checked="" type="checkbox"/> Dismissal Memo Filed	
10/24/2016	<input checked="" type="checkbox"/> Dismissal Order Filed	
10/27/2016	<b>Disposition</b> (Judicial Officer: Lynch, Patricia) 1. Employer fail to provide industrial insurance coverage, 1st Dismissed by State	
10/27/2016	Case Concluded	

RENO CRIMINAL  
**CASE SUMMARY**  
CASE NO. RCR2015-083504A

The State of Nevada  
vs.  
Bonnie Jean Schultz

§  
§  
§  
§

Location: Reno Criminal  
Judicial Officer: Lynch, Patricia  
Filed on: 09/09/2015

CASE INFORMATION

Offense	Deg	Date	Case Type: Misdemeanor
1. Employer fail to provide industrial insurance coverage, 1st	M	12/31/2010	
			Case Status: 10/27/2016 Concluded

Related Cases  
RCR2015-083504B (Co-Defendant)

Statistical Closures  
10/27/2016 Dismissed (before trial)

DATE	CASE ASSIGNMENT
------	-----------------

Current Case Assignment

Case Number	RCR2015-083504A
Court	Reno Criminal
Date Assigned	09/09/2015
Judicial Officer	Lynch, Patricia

PARTY INFORMATION

Plaintiff	The State of Nevada	Lead Attorneys Nickel, Eric A. 775-850-4110(W)
Defendant	Schultz, Bonnie Jean	

DATE	EVENTS & ORDERS OF THE COURT	INDEX
------	------------------------------	-------

09/09/2015	[C] Criminal Complaint Filed
09/09/2015	[C] Summons Issued
09/29/2015	[C] Summons Returned and Filed
10/04/2016	[C] CANCELED Arraignment (10:00 AM) (Judicial Officer: Lynch, Patricia) Vacated
10/19/2016	[C] Dismissal Memo Filed
10/24/2016	[C] Dismissal Order Filed
10/27/2016	Disposition (Judicial Officer: Lynch, Patricia) 1. Employer fail to provide industrial insurance coverage, 1st Dismissed by State
10/27/2016	Case Concluded



## FAX COVER SHEET

DATE:	12/20/16
TO:	Lisa Dayton, DIR
FAX #:	(775) 689-2194
FROM:	Reese Kintz Guinasso, LLC
RE:	B Schultz & L Casteel, Policy No. NVARP301842
NUMBER OF PAGES (including cover sheet):	9
CC:	File
	<p>Dear Lisa,</p> <p>Regarding the referenced matter, please find the attached forms. I look forward to hearing from you after 12/28/16. Thank you very much for your assistance!</p> <p>Respectfully,          Katrina Torres          ktorres@rkglawyers.com          (775) 832-6800 office          (775) 201-9611 fax</p>
*Please Note*	<p>The Information contained in this facsimile may contain protected health, legally privileged, or otherwise confidential information intended only for the use of the individual(s) named above. If you, the reader of this message, are not the intended recipient, you are hereby notified that you may not further disseminate, distribute, disclose, copy or forward this message or any of the content herein. If you have received this E-mail in error, please notify the sender immediately and delete the original.</p>

DIR- Rcvd A TOTAL  
of 8 CERTS of INS  
for employees. w/it

190 W. Huffaker Lane, Suite 402 – Reno, NV 89511 – 775-832-6800 (O) – 775-201-9611 (F) this fax

No Lid



# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076

DATE/TIME/DATE TIME  
10/26/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** is **WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

NUTMEG INSURANCE AGENCY INC/PHS  
025637 P: (666) 467-8730 F: (888) 443-6112  
PO BOX 29611  
CHARLOTTE NC 28229

FROM: (866) 467-8730 FAX: (888) 443-6112

MAGGIE ROSADO  
350 HARBOUR COVE DR APT 304  
SPARKS NV 89434

INQUIRY IS AFFORDING ANSWER	NAME
INQUIRY A: Hartford Casualty Ins Co	
INQUIRY B:	
INQUIRY C:	
INQUIRY D:	
INQUIRY E:	
INQUIRY F:	

## COVERAGES

**CERTIFICATE NUMBER:**

REVISION NUMBER

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

DATE 1/78	TYPE OF BUSINESS	APOL POLY	RUN BY	PARTY NAME	HOURS OPERATION	POLY FIRM DESCRIPTION	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIM-MADE <input type="checkbox"/> OCCUR						EACH OCCURRENCE DAMAGE TO RENTED EQUIPMENT (EA EQUIPMENT) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - CONSUMER A&P
	RENTAL AGENTS LIMIT ADVICE PER. POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER						COMBINED SINGLE LIMIT (EA accident) BODY INJURY (Per person) PROPERTY INJURY (Per occurrence) PROPERTY DAMAGE (Per accident)
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> MIXED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						EACH OCCURRENCE AGGREGATE
	UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIM-MADE						EACH ACCIDENT N.E. EACH ACCIDENT N.E. DISEASE - EMPLOYEE E.C. DISEASE - POLICY UNIT
	DLS <input type="checkbox"/> DETENTION B <input type="checkbox"/>						
A	IS CARRIER'S VEHICLE USED FOR THE CARRIAGE OF PASSENGERS? YES/NO ANY PROPERTY OR PERSONS EXCLUDED? (Specify Exclusions) YES <input type="checkbox"/> IF YES, DESCRIBE NATURE DESCRIPTION OF OPERATIONS Below	N/A		02 MEC BL1015	11/01/2016	11/01/2017	\$100,000 \$100,000 \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ADDRESSES 101. Additional Remarks: Details, may be attached if more space is required)

Those usual to the Insured's Operations.

**CERTIFICATE HOLDER**

**INTERNATIONAL ACADEMY OF STYLE**

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

**STUDENTS WILL BE REQUIRED TO PREPARE AND PRESENT A RESEARCH PAPER**

Joe Taylor

© 1988-2015 ACORD CORPORATION. All rights reserved.



# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/28/2016

Nolic

THIS CERTIFICATE ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> NUTMEG INSURANCE AGENCY INC/EHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	<b>CONTACT</b> NAME INC. No. (866) 467-8730 FAX No. (888) 443-6112 E-MAIL ADDRESS														
<b>INSURED</b> AMBER LAROSA 671 WARREN WAY FERNLEY NV 89408	<table border="1"> <tr> <th>INSURANCE PROVIDING COVERAGE</th> <th>NAME</th> </tr> <tr> <td>INSURER A: Trenchell Ins Co</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURANCE PROVIDING COVERAGE	NAME	INSURER A: Trenchell Ins Co		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURANCE PROVIDING COVERAGE	NAME														
INSURER A: Trenchell Ins Co															
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

COVERAGE: CERTIFICATE NUMBER: REVISION NUMBER:

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POLICY TYPE	TYPE OF COVERAGE	LIMIT	CO-INSURANCE	DEDUCTIBLE	EXEMPTION	EXCLUSION	LISTED
COMMERCIAL GENERAL LIABILITY	CLAIMS MADE	OCUR					CASH OCCURRENCE
							DAMAGE TO RENTED EQUIPMENT (See Schedule)
							ISO EXP (Any one person)
							PERSONAL & ADVISORY
GENERAL AGGREGATE LIMIT APPLIES PER:	POLICY	PER	LOC				GENERAL AGGREGATE
	OTHER						PRODUCTS & COMPLETION
AUTOMOBILE LIABILITY	ANY AUTO						COMBINED SINGLE LIMIT (See Schedule)
	OWNED AUTOS ONLY	SCHEDULED AUTOS					BODILY INJURY (Per Person)
	LEASED AUTOS ONLY	NON-OWNED AUTOS ONLY					BODILY INJURY (Per Occurrence)
							PROPERTY DAMAGE (Per Occurrence)
UMBRELLA LIA	EXCESS LIA	DECLR					CASH OCCURRENCE
		CLAIMS-MADE					AGGREGATE
A	ANY PROPORTION PARTNER/EXECUTIVE OF INSURER'S RELATIONSHIP (Indemnity in full)	Y/N					X PER STATE
							EL. EACH ACCIDENT
							EL. EMPLOYEE/EMPLOYEE
							EL. EMPLOYEE - POLICY LIMIT

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Name(s) Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

## CERTIFICATE HOLDER

INTERNATIONAL ACADEMY OF STYLE

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

*Tac Tailor*



# CERTIFICATE OF LIABILITY INSURANCE

 AH  
R076

 DATE (MM/DD/YYYY)  
10/19/2016

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PRODUCER <b>NUTMEG INSURANCE AGENCY INC/PHS</b> 025657 F: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME (866) 467-8730 FAX (888) 443-6112
INSURED <b>CHARISSA BANKS</b> 10601 VISTA BELLA LN RENO NV 89521	ENDORSEMENTS AFFECTING COVERAGE INSURER INSURER C INSURER D INSURER E INSURER F

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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, And Amend Reported Defect(s), may be attached if space is insufficient)

Those usual to the Insured's Operations.

<b>CERTIFICATE HOLDER</b> INTERNATIONAL ACADEMY OF STYLE	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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# CERTIFICATE OF LIABILITY INSURANCE

 AH  
R076

 DATE (MM/DD/YYYY)  
10/27/2016

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME FAX NO. (866) 467-8730 FAX (888) 443-6112 E-MAIL ADDRESS:
ADDRESSEE MYCHEL CHRISTIAN 7465 HINTON DR RENO NV 89506	INSURER(S) AFFORDING COVERAGE NAME ADDRESS ADDRESS ADDRESS ADDRESS ADDRESS

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

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INSURANCE	TYPE OF INSURANCE	CLASS CODE	CLASS CODE	POLICY NUMBER	INSURER	INSURANCE	INSURANCE	INSURANCE	INSURANCE
COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE								
	OCUR								
	ANY AGGREGATE LIMIT ADJUST PER								
	POLICY								
AUTOMOBILE LIABILITY	ANY AUTO								
	OWNED AUTO ONLY								
	NON-OWNED AUTO ONLY								
	OTHER								
UMBRELLA LIA	EXCESS LIA								
	OCUR								
	CLAIMS-MADE								
	OTHER								
ANY PROPRIETOR PARTNER OR EXECUTIVE OFFICER/EMPLOYEE EXCLUDED	ANY PROPRIETOR PARTNER OR EXECUTIVE OFFICER/EMPLOYEE EXCLUDED								
	INDIVIDUAL IN THE								
	IF you describe under								
	DESCRIPTION OF OPERATIONS DATE								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be finished if more space is required)

Those usual to the Insured's Operations.

## CERTIFICATE HOLDER

## CANCELLATION

INTERNATIONAL ACADEMY OF STYLE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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# CERTIFICATE OF LIABILITY INSURANCE

 AH  
R076

 DATE (MM/DD/YYYY)  
10/24/2016

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 F: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME (AC) As Ins (866) 467-8730 (AC) As Ins (888) 443-6112 CLASS ADDRESS
INSURED LAURA HARTMAN 7000 MAE ANNE AVE APT 224 RENO NV 89523	INSURANCE AFFORDING COVERAGE INSURER A INSURER B INSURER C INSURER D INSURER E INSURER F

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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TYPE OF INSURANCE	APPR. DATE	THRU DATE	POLICY NUMBER	POLICY PERIOD (UNTERMINATED)	POLICY PERIOD (TERMINATED)	LIMITS
COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIM-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ. <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE DAMAGE TO RENTED EQUIPMENT (Per occurrence) MED EXP (Per person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMPROP AGG
AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Per occurrence) BODILY INJURY (Per person) BODILY INJURY (Per occurrence) PROPERTY DAMAGE (Per occurrence)
UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> MED <input type="checkbox"/> DEFENSE						EACH OCCURRENCE AGGREGATE
RISKY CONTRACTS AND/OR CONTRACTS ANY RISKY CONTRACTS OR CONTRACTS OFFICER/OWNER EXCLUDED (Mandatory to AG) If yes, describe under DESCRIPTION OF OPERATIONS below			02 WBC ELOF47	11/01/2016	11/01/2017	X <input type="checkbox"/> RISKY CONTRACTS <input type="checkbox"/> OFF- C1 EACH ACCIDENT 100,000 C2 DISEASE, PA EMPLOYER 100,000 C3 DISEASE - POLICY LIMIT 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Joe Mailman</i>
------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



# CERTIFICATE OF LIABILITY INSURANCE

 AH  
R076

 DATE (MM/DD/YYYY)  
10/25/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025667 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CERTIFICATE NUMBER (866) 467-8730 FAX (888) 443-6112 POLICY NUMBER POLICY(IES) AFFORDED COVERAGE INSURER A: TRUMBULL INA CO INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
---------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

INSURED  
 JEANNINE ACHTER  
 16750 N RED ROCK RD  
 RENO NV 89508

TYPE	COVERAGE	AMOUNT	OTHER	START DATE	END DATE	RENEWAL DATE	LIMIT
<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> ONLY AGGREGATE LIMIT APPLIES PER POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:							EACH OCCURRENCE DAMAGE TO RENTED PREMISES (if scheduled) MEDICAL (any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMPLETION AGO
<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY							COMBINED SINGLE LIMIT (if scheduled) BODILY INJURY (per person) BODILY INJURY (per accident) PROPERTY DAMAGE (per accident)
<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> SGL <input type="checkbox"/> AGGREGATE							EACH OCCURRENCE AGGREGATE
A IF DESCRIBED OPERATION AND EMPLOYER IS EXCLUDED FROM COVERAGE UNDER EXCLUSION OF OPERATIONS IN THIS POLICY IF YES describe under DESCRIPTION OF OPERATIONS below				02 MAR 2016	10/25/2016	10/25/2017	X PER STATUS P L EACH ACCIDENT 100,000 E L OWNED RA EMPLOYEE 100,000 E L EXCESS - POLICY LIMIT 300,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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# CERTIFICATE OF LIABILITY INSURANCE

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10/21/2016

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME: PHONE (AG, Ho, Ed): (866) 467-8730 FAX (AG, Ho): (888) 443-6112 E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE NAME: INSURER A: Hartford Accident & Indemnity Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
---------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		

TYPE	TYPE OF INSURANCE	ADDL DATE	SUBS DATE	POLICY NUMBER	POLICY EFF DATE (MM/DD/YYYY)	POLICY EXP DATE (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE \$
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG \$
	OTHER:						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DED <input type="checkbox"/> RETENTION \$						\$
A	EMPLOYERS COMPENSATION AND EMPLOYEES LIABILITY						X PER STATUTE OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMBER EXCLUDED? (Mandatory in NH)			02 WEC EL0773	10/21/2016	10/21/2017	E.L. EACH ACCIDENT \$100,000
							E.L. DISEASE - EA EMPLOYEE \$100,000
							E.L. DISEASE - POLICY LIMIT \$500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER INTERNATIONAL ACADEMY OF STYLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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# CERTIFICATE OF LIABILITY INSURANCE

AH  
R076DATE (MM/DD/YYYY)  
10/21/2016

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PRODUCER NUTMEG INSURANCE AGENCY INC/PHS 025657 P: (866) 467-8730 F: (888) 443-6112 PO BOX 29611 CHARLOTTE NC 28229	CONTACT NAME: PHONE (AC, Ho, Ext): (866) 467-8730 FAX (AC, Ho): (888) 443-6112
	EMAIL ADDRESS:
INSURED MELISSA WOLF 732 BALZAR CIR RENO NV 89502	INSURER(S) AFFORDING COVERAGE
	INSURER A: Hartford Accident & Indemnity Co
	INSURER B:
	INSURER C:
	INSURER D:
	INSURER E:

## COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	APPL. DATE	TERM	POLICY NUMBER	POLICY EFF. DATE	POLICY EXP. DATE	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ-ECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/PROP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input type="checkbox"/> HIREO AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED. <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in HI) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		02 WEC BL0775	10/19/2016	10/19/2017	X PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$100,000 E.L. DISEASE - EA EMPLOYEE \$100,000 E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

## CERTIFICATE HOLDER

## CANCELLATION

INTERNATIONAL ACADEMY OF STYLE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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Policy &amp; Carrier Names &amp; Addresses Names Addresses State Exposure Canc/Reinst/Non-Renew Trans History

Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/01/2016

## Primary Insured Information

Name B SCHULTZ & L CASTEEL  
 Name Type 2 - COMMERCIAL NAME  
 PEO/Client Code  
 FEIN 880389861  
 Street 2295 MARKET ST  
 City RENO  
 State NV Zip Code 89502-1559

## Carrier Information

Name 27995 - RIVERPORT INSURANCE COMPANY  
 FEIN 411654112  
 Street PO BOX 939  
 City PIERRE  
 State SD Zip Code 57501

Group Code 27995

Branch 001

## Agent Information

Name ALPINE INSURANCE  
 Street 6160 PLUMAS ST  
 City RENO  
 State NV Zip Code 89519-6057

## Policy Information

Prior Policy Nbr  
 Policy Type Plan 02 - NORMAL ASSIGNED RISK POLICY  
 Assignment Date 12/17/2015  
 Policy Type Cvr 01 - STANDARD WORKERS' COMPENSATION POLICY  
 Wrap-Up Code 2 - NON-WRAP-UP POLICY  
 Legal Nature of Insured 02 - PARTNERSHIP  
 Employee Leasing Code 1 - NON-EMPLOYEE LEASING POLICY  
 Deductible Losses Code  
 Deductible Calc Code

State Carrier  
 State Eff Dt 12/01/2015  
 State Exp Dt  
 Reason State Added 0 - FIELD DOES NOT APPLY  
 Gov Class Code 9586  
 State Premium (\$) 3,058  
 Orig POC Rcvd Dt  
 Orig Policy Rcvd Dt 01/08/2016  
 Last Rcvd Dt 10/28/2016



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Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/01/2016

## Employer Search Criteria

8 Items in 1 page

Employer Name	Name Type	PEO/Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Eff Dt	Address Eff Dt
B SCHULTZ & L CASTEEL	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2015	12/01/2015
B SCHULTZ & L CASTEEL	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2015	12/01/2015
CASTEEL LONI	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2015	12/01/2015
CASTEEL LONI	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2015	12/01/2015
INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	2		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2015	12/01/2015
INTERNATIONAL ACADEMY OF STYLE EXCELLENCE SALON DBA	7		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2015	12/01/2015
SCHULTZ BONNIE	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111		10	12/01/2015	12/01/2015
SCHULTZ BONNIE	1		02	880389861	2295 MARKET ST	RENO	NV	89502-1559		812111			12/01/2015	12/01/2015

8 Items in 1 page

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## State Exposure

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Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ & L CASTEEL

Policy Exp Dt 12/01/2016

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

7 items in 1 pages

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8810	CLERICAL OFFICE EMPLOYEES NOC	01	<i>*68.49 Daily</i>	25,000.00	.4200	10.5
9014	JANITORIAL SERVICES BY CONTRACTORS-NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	01	<i>*32.87</i>	12,000.00	4.0100	4.9
9586	BARBER SHOP	01	<i>*575.34</i>	210,000.00	1.1200	2,35
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00		.00	.0100	25
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00		.00	.0100	25
9812	ADDITIONAL PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS (WITH WORKERS COMPENSATION) \$1000000/\$1000000/\$1000000	00		.00	.0000	32
9848	ADDITIONAL PREMIUM REQUIRED TO BALANCE TO THE MINIMUM PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS	00		.00	.0000	88

7 items in 1 pages

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Policy Nbr NVARP301842

Carrier Code 27995

Policy Eff Dt 12/01/2015

Primary Insured Name B SCHULTZ &amp; L CASTEEL

Policy Exp Dt 12/01/2016

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7 items in 1 pages

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8810	CLERICAL OFFICE EMPLOYEES NOC	01		25,000.00	.4200	105
9014	JANITORIAL SERVICES BY CONTRACTORS-NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	01		12,000.00	4.0100	481
9586	BARBER SHOP	01		210,000.00	1.1200	2,352
9740	CATASTROPHE PROVISIONS FOR TERRORISM - NOT PART OF STANDARD PREMIUM	00		.00	.0100	25
9741	CATASTROPHE PROVISIONS FOR CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)	00		.00	.0100	25
9812	ADDITIONAL PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS (WITH WORKERS COMPENSATION) \$1000000/\$1000000/\$1000000	00		.00	.0000	32
9848	ADDITIONAL PREMIUM REQUIRED TO BALANCE TO THE MINIMUM PREMIUM FOR EMPLOYERS LIABILITY INCREASED LIMITS	00		.00	.0000	88

7 items in 1 pages

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WORKERS' COMPENSATION REGULATION SECTION  
EMPLOYER COMPLIANCE UNIT

REASONS: Cancel List Non-Comp., UIE, Prem. Penalty, AGFU, Fine

1706718

FEIN #: 88-0389861

PRIMARY INSURED: Bonnie Schultz & Loni Casteel

DBA: International Academy of Style

Mailing Address: 2295 Market St, Reno, NV 89502-1559

Physical Address: Same

Telephone: 775-823-9003

Policy # NONE Insurance Carrier: \_\_\_\_\_

Cancellation Date: \_\_\_\_\_

Current Insurance Carrier: Riverport Insurance Company

Policy # NVARP301842 Effective Date: 12/01/2015

Results: Circle One – Out of business, no employees, reinstated, renewed, obtained, vacant, posted, residence, door locked, unable to locate, business sold.

Comments:

An investigation was conducted by the AG's office on 11/20/14. A criminal complaint was filed by the AG on 9/15/15 for a misdemeanor violation of NRS 616D.200(3)(a) for not maintaining a Workers' Compensation policy from 12/21/10 thru 9/2/15. The insured completed the terms of a deferred prosecution on 10/19/16 and charges were dismissed. On 10/19/16 insured requested each of their employees to purchase their own Workers' Compensation policy and the insured canceled their workers' compensation policy on 12/1/15. When insured was notified by WC Enforcement of non-compliance, they reverted back to claiming their employees were independent contractors. A Stop Work order was placed on this business 12/30/15 until new coverage was obtained on 12/31/15.

Period of non-compliance: From: 12/21/10 Through: 11/30/15 Days: 1817

NAC 345 \_\_\_\_\_ NAC 355 \_\_\_\_\_ NAC 375 \_\_\_\_\_

Investigator: Jacqui Bohemier/Supervisor JB Date: 01/19/2017

no priors  
found

Over 44 days  
PP by AG Referral

2/23/17  
SQ

57

945  
JA1615

# CBR Detail Report

Business Name: International Academy Of Style

v0 - APPROVED - 05/22/2013 13:56:32

NV Business ID	NV20101370116
Entity Type	Partnership
Entity Status	ACTIVE
State Business License Expiration Date	May 31, 2017
Last Updated By	lonidcasteel@hotmail.com
Last Updated Date	2013-05-22 13:56:32.0

## Company Officers

No officers found for this company.

## Compliance Information

State Business License:	Completed on 05/10/2016
B&I Workers' Compensation eAffirmation of Compliance (D-25)	Not Complete
Nevada Labor Laws eAffirmation of Compliance:	Not Complete
OSHA/Safety Consultation and Training (SCATS)	Not Applicable
NV Dept of Taxation eClearance Receipt:	Not Complete
Department of Motor Vehicles:	Not Complete

## Declaration

## Export Information

Do you have a Nevada Location or conduct sales and services in Nevada? Not answered

## Business Information

Primary NAICS Code:	.
Applicable NAICS Codes:	
Business Description:	

## Location Information

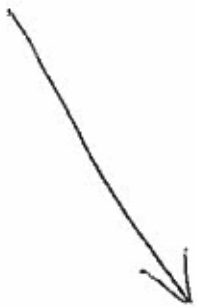
file tape #	ANNUAL PER YR NCCIR	P a	m	hang	
	cost:	payroll:	12/10/10 - 2/28/11		
#1	\$37.16	\$5547.69	55		y
	131.76	\$262.47	4	4	
	605.82	45	95	3	
	<u>\$774.74</u>				
#2	\$150.00	7.95			js
	619.2	1	4		
	2583.00	1,000			
	<u>\$3352.20</u>				
#3	\$137.50	\$25,000	5		
	\$583.2	\$12,000	4		
	\$2604.00	\$210,000	86		
	<u>\$3324.70</u>				
#4	\$127.50	Cl			
	\$507.60	\$12,000	9	4	
	\$2667.00	\$210,000	9586	1.27	
	<u>\$3302.10</u>				
#5	\$120.00				
	\$531.60				
	\$2772.00		5		
	<u>\$3423.60</u>				
#6	\$79.10	\$18534.75	1955	5810.3	ays
	\$362.46	\$9039.25		9014	4.01
	\$1772.04	\$158,218.50		9585	112
	<u>\$2213.60</u>				

#1  
12-0-10  
2-28-11  
7-11-12

#2

3-1-11  
2-28-12  
3-1-12  
2-28-12

Page 1B



#3  
3-1-12  
2-28-13  
365 days

#4  
3-1-13  
2-28-14  
365 days

#5  
3-1-14  
2-28-15  
365 days



page 1C

949

JA1619

61

Class Rate Each class 1 year  
5810 - .53 average

2/10/10 - 1/30/15  $\$124,382.44 \div 100 \times .53 = \$659.22$   
 Total payroll

Class Rate  
9014 - 4.59

12/10/10 - 1/30/15  $\$59,701.72 \div 100 \times 4.60 = \$2746.24$

Class Rate  
9580 - 1.24

12/10/10 - 1/30/15  $\$1,044,820.95 \div 100 \times 1.24 = \$12,955.76$

Total \$16,361.22

12/10/10  
 2014

Class Rate  
 9580

12/10/10  
 2014

3

If I used average rates for 6 yrs of payroll, it would be \$29.72 more

\*  
 Page 12 of 12  
 See Next Page

← \$5547.69 - 81 days only

← \$18,834.75 - 275 days only

← \$2662.47 - 81 days only

← \$9039.25 - 275 days only

← \$46,602.45 - 81 days only

← \$158,218.55 - 275 days only

page  
1F

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273 243



Totals 

**WORKERS' COMPENSATION SECTION**

**UNINSURED COMPLIANCE VERIFICATION**

DATE: 02/01/17

We have received information that this firm is operating without benefit of Workers' Compensation Insurance.

BUSINESS NAME: Bonnie Schultz & Loni Casteel

DBA: INTERNATIONAL ACADEMY OF STYLE

ADDRESS: 2295 Market St, Reno, NV 89502-1559

PHONE NUMBER: 775-823-9003

TYPE OF BUSINESS: Beauty/Cosmetology School

REPORTED NO. OF EMPLOYEES: Approximately 8

REFERRED BY: Attorney General's Office Referral

PHONE NUMBER: 775-687-2105

**RESULTS OF CONTACT**

- ☒ 1. DATE APPLIED FOR INDUSTRIAL INSURANCE: 12/01/2015
- ☐ 2. NEW COVERAGE NOT NECESSARY:
- ☐ A. NO EMPLOYEES
- ☐ B. COVERAGE ALREADY IN EFFECT:
- POLICY NAME:
- POLICY NUMBER:
- ☐ 3. UNABLE TO LOCATE.

**REMARKS:**

Investigator Lisa Dayton received notification from National Council of Compensation (NCCI), that International Academy of Style's (IAOS), policy was canceling on December 1, 2016. Investigator Dayton made contact with IAOS to determine the reason for the Workers' Compensation cancellation. Investigator Dayton received documents from IAOS's Attorney's office, from Katrina Torres, Jason D. Guinasso, Esq. dated May 9, 2014, addressed to Daniell Valerio (Valerio) at the Nevada Attorney General's Office. This letter was regarding an investigation that had been conducted by Daniell Valerio in regards to a referral that was received by the Attorney's General Office for a complaint that was filed by the Nevada Unemployment Security Department. During Valerio's investigation, it

UNINSURED COMPLIANCE INVESTIGATION  
PAGE 2

was determined that IAOS was in violation of NRS 616D.200(3)(a). On September 8, 2015, a criminal complaint was filed against Bonnie Jean Schultz and Loni Doreen Casteel owners of IAOS, for failure to maintain Industrial Insurance Compensation Coverage for the period from December 31, 2010 thru September 2, 2015. During the investigation it was argued that IAOS employees were Independent Contractors not direct employees of IAOS, therefore they did not have to have Industrial Insurance. Valerio's investigation determined that all of the Independent Contractors were employees of IAOS. In a deferred agreement with the Attorney General's office, IAOS was required to obtain Industrial Insurance and maintain coverage for their employees. Senior Depute Attorney General Eric Nickel's dismissed the criminal charges on October 19, 2016, because IAOS successfully completed the terms of the deferred prosecution.

This case requires additional action to be taken by Industrial Relations, Workers Compensation Section. With the dismissal of the case from the Attorney General's office, this case has been referred back to the Workers Compensation Section in order to proceed with administrative action per the following NRS.

**NRS 616D.200 Failure of employer to provide, secure and maintain compensation: Procedure for determination and appeal; penalty.**

*1. If the Administrator finds that an employer within the provisions of NRS 616B.633 has failed to provide and secure compensation as required by the terms of chapters 616A to 616D, inclusive, or chapter 617 of NRS or that the employer has provided and secured that compensation but has failed to maintain it, the Administrator shall make a determination thereon and may charge the employer an amount equal to the sum of:*

*(a) The premiums that would otherwise have been owed to a private carrier pursuant to the terms of chapters 616A to 616D, inclusive, or chapter 617 of NRS, as determined by the Administrator based upon the manual rates adopted by the Commissioner, for the period that the employer was doing business in this State without providing, securing or maintaining that compensation, but not to exceed 6 years.*

The investigation for the cancellation on 12/1/16, is being conducted by Investigator Dayton. Information was provided to her from the law firm that represents IAOS. They providing a letter dated January 16, 2015, regarding the manner in which they employee their instructors which amended the original definition of their instructors that was provided in a letter dated May 9, 2014, addressed to Daniell Valerio at the AG's office.

It appears there was an agreement between IAOS and the Department of Unemployment Security (DETR). The agreement with DETR indicated they would accept IAOS's employees as Independent Contractors and they weren't required to file Unemployment Taxes. The attorney's office also provided Dayton with 8 certificates of insurance showing Workers' Compensation Insurance for each of their employees. The employees were required to purchase

UNINSURED COMPLIANCE INVESTIGATION  
PAGE 3

their own policies because they were again attempting to call them Independent Contractors. Two of the eight employees who purchased workers' compensation **do not** appear to hold a Cosmetology License with the State of Nevada.

The first policy purchased by an employee was October 19, 2016, the same day the Attorney General notified IAOS they successfully completed their deferred prosecution and their criminal charges were dismissed. All other employees had their policies in place by November 1, 2016, at which time IAOS did not renew their policy on 12/1/16.

Investigator Dayton contacted Katrina Torres from IAOS Attorney's office stating that they were still required to maintain Workers' Compensation coverage for their employees because our definition of an Independent Contractor may not be the same as DETR's. On December 29, 2016 Investigator Dayton and I provided Esq. Jason Guinasso a courtesy call explaining the immediate need to secure a workers' compensation policy or a Stop Work Order would be issued.

Coverage was not secured therefore Investigator Dayton accompanied by Investigator Gray and Danielle Valerio the Criminal Investigator from the Attorney General's office made a visit to IAOS. When they arrived at IAOS they found the doors to be locked, but a woman who identified herself as "Char" was working answering phones, making appointments, invited them in to wait for one of the owners who was on her way.

After meeting with Bonnie Schultz who stated their policy had been reinacted this morning. Investigator Dayton was still unable to locate coverage. Ms. Schultz called her partner who was on the way to the agent's office. They escorted "Char" off the premise, they had previously posted the doors with a Stop Work Order (SWO) and left the location. Valerio expressed her concern that they could remove the signs after they drove away from the location. Within the hour the two Investigators returned to the location and the SWO's was removed from the front door. The Investigators reposted the SWO and returned to their office. On 12/30/16, Investigator Dayton received a binder.

UNINSURED COMPLIANCE INVESTIGATION  
PAGE 4

Investigator Dayton and A. Gray returned to IAOS and removed the signs and returned to work.

Investigator Dayton will be handling the non-compliance case for the lapse in coverage from 12/1/16 thru 12/30/16.

Both cases will be referred to the Attorney's office.

IAOS obtained insurance on December 1, 2015, after it was determined that they were required to obtain Industrial Insurance based on the investigation that was conducted by Daniell Valerio at the AG's office. The lapse in coverage will be from 12/21/10 thru 11/30/2015. This is a lapse in coverage of 1817 days. A premium penalty for the 1796 days has been calculated on the estimate annual premium of \$3058.00 from the expiring policy on 12/1/16.

The rates for each year have been calculated on the payroll for each classification. No payroll has been requested for this period of time. A premium penalty of \$16,390.94 will be assessed for a 1817 day lapse in coverage.

REPRESENTATIVE: Jacqui Bohemier/Enforcement Supervisor  REPORT DATE: 02/08/17

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

BRUCE H. BRESLOW  
Director

WCS Contact Information  
(775) 684-7270  
Fax: (775) 687-6305  
dir.nv.gov



JOSEPH "JD" DECKER  
Administrator

CHARLES J. VERRE  
Chief Administrative Officer

DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION  
400 W. King Street, Suite 400  
Carson City, Nevada 89703

February 23, 2017

Mr. Scott Bidondo, Criminal Investigator Supervisor  
Office of the Attorney General  
Workers' Compensation Fraud Unit  
5420 Keitzke Lane, Suite 202  
Reno, NV 89511

Re: Referral of Non-Compliant Employer  
Complaint #1706718

Dear Mr. Bidondo:

The Division of Industrial Relations has received information that Bonnie Schultz & Loni Casteel dba International Academy of Style, 2295 Market St, Reno NV 89502-1559, (775) 823-9003, has been operating a business in Nevada without workers' compensation coverage from December 21, 2010 through November 30, 2015, (see attached). This is being referred to the Attorney General's Workers' Compensation Fraud Unit pursuant to NRS 616D.600.

Should you have any questions, please feel free to contact me at (775) 684-7091.

Sincerely,

J. Bohemier/sg  
Jacqui Bohemier  
Compliance Enforcement Supervisor

Attachment  
JB/sg

Division of Industrial Relations  
**Workers' Compensation Section**  
Employer Compliance Unit

**NOTICE OF VIOLATION INPUT FORM**

Division: WCS Location: CC Complaint Number: 1706718

Injured Employee Name: \_\_\_\_\_

Employer FEIN Number: 88-0389861 Injured Employee's Claim Number: \_\_\_\_\_

Party Being Fined: Bonnie Schultz & Loni Casteel

DBA: International Academy of Style

Mailing Address: 2295 Market St, Reno, NV 89502-1559

Physical Address: Same

**ADMINISTRATIVE FINE** Lapse Dates: 12/21/10 thru 11/30/15 = 1817 days

Date of Injury: \_\_\_\_\_ Violation date: 12/21/10

Primary Authorization: NRS 616D.120(6) Secondary Auth.: NAC616D.345(1)(c)

Type of Violation: Non-Intentional ☐ Intentional ☒ Repeated ☐

Fine Amount: \$7,500.00 Origin of Violation: EI - Enforcement

Comments: Small employer, No prior violations, AG prosecuted with deferred sentence/dismissed 10/19/16.

**Premium Penalty** ID Number: 164960

Cancel Date: 12/10/10 Effective Date: 11/30/16 Lapsed Days: 1817

Authorization: NRS 616D.200 Penalty Amount: \$16,390.94

Comments: \$3058.00 Estimated annual premium used. Class code: 8810, 9014, 9586. NCCI rates used for each year. See attached worksheets.

Submitted By: Jacqui Bohemier/Compliance Investigator/Supervisor Date: 2/6/17

☒ Approve ☐ Disapprove - District Manager: [Signature] Date: 3-1-17

**Premium Penalty/Fine Based on Expected Annual Premium from Cancellation List**

**NAC Effective 6/01/06**

NAME: Bonnie Schultz & Loni Casteel

DBA: International Academy of Style

**PREMIUM PENALTY:**

Lapse Dates: 12/21/10 thru 11/30/15 = 1817 days.

Expected Annual Premiums: \$ 3058.00 1817 / day

SEE ATTACHED RATES BASED ON NCCI PER	Class	8810
YEAR. USED THE ESTIMATED PAYROLL	Class	9014
FOR EACH CLASSIFICATION PER YEAR	Class	9586

= \$ 16,390.94 Premium penalty

**FINE:** (12/21/10 thru 11/30/15 = 1817 days)

Break in coverage resulted in 1817 day lapse.

**NAC 616D.345(1)(c)**

= \$ 7500.00 Total fine. (Small employer, no priors, AG prosecuted so no fine will be assessed **only the premium penalty**)

**Investigator:** Jacqui Bohemier/Compliance Investigator/Supervisor **Date:** 2/6/17

**NOTES:** AG referral per policy/AG has already prosecuted for this lapse in coverage.

Nevada Department of Administration, Appeals Division  
1050 E. William Street, Suite 450  
Carson City, Nevada 89701  
(775) 687-8420

RECEIVED  
Nevada Department of Administration  
APPEALS DIVISION  
MAR 20 PM 2:05

REQUEST FOR HEARING BEFORE THE APPEALS OFFICER

RECEIVED  
FILED

**EMPLOYER**

Employer: International Academy of Style	DIR Complaint No.: 1706718
Address: 2295 Market Street	Premium Penalty No.: 164960
Reno, NV 89502	
Telephone: (775) 722-5285	

PERSON REQUESTING APPEAL: (circle one) CLAIMANT EMPLOYER INSURER

I WISH TO APPEAL THE HEARING OFFICER DECISION DATED: March 14, 2017

***YOU MUST ATTACH A COPY OF THE DETERMINATION LETTER  
PER NRS 616C.315(2)(a)(b)***

BRIEFLY EXPLAIN REASON FOR APPEAL: Disagree with DIR's determination.
-----------------------------------------------------------------------

If you are represented by an attorney or other agent, please print the name and address below.

**ATTORNEY/REPRESENTATIVE:**

Name: Jason D. Guinasso, Esq.
Address: 190 West Huffaker Lane, Suite 402
Reno, Nevada 89511
Telephone: (775) 832-6800

Signature

Date

3/20/17

**NOTICE**

If the Hearing Officer decision is appealed, Claimants are entitled to free legal representation by the Nevada Attorney for Injured Workers (NAIW). If you want NAIW to represent you, please sign below:

Signature

Telephone Number

**\*\*If you are appealing the Hearing Officer's Decision, file this form and a copy of the Decision no later than thirty (30) days after the date of the Hearing Officer's Decision\*\***

1702515 -SM  
Wed 5-3-17  
3:30

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**WORKERS' COMPENSATION SECTION**

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DATE: 02/01/17 REVISED REPORT ON 6/9/17 – by Jacqui Bohemier

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UNINSURED COMPLIANCE INVESTIGATION  
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