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1 ANSW
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 5 Nevada Bar No. 9489
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 11 Steel Engineers, Inc.

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DISTRICT COURT
CLARK COUNTY, NEVADA

NEVADA INSURANCE GUARANTY ASSOCIATION, a non-profit, unincorporated Nevada entity,

Plaintiff,

vs.

MGM/MIRAGE, a Delaware Corporation;
STEEL ENGINEERS, INC., a Nevada Corporation;
 and **DOE CORPORATIONS I - X**,

Defendants.

Case no. A512004
 Dept. IV

ANSWER

COMES NOW the Defendant, STEEL ENGINEERS, INC., a Nevada Corporation, ("SEI"), by and through their counsel, Robert O. Kurth, Jr., of the KURTH LAW OFFICE, and hereby file their Answer to the Plaintiff's Complaint on file herein; stating as follows:

1. The Defendant SEI admits the allegations contained in paragraphs 1, 2, 5, 8, 9, 10, 14, 15, 16, 28, 30 and 32 of the Plaintiff's Complaint on file herein.
2. The Defendant SEI admits the allegations contained in paragraph 12 of the Plaintiff's Complaint on file herein that they had a policy of excess insurance with Reliance. Without waiving any defenses, the Defendant SEI denies all other allegations set forth therein.

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- 1 3. The Defendant SEI admits the allegations contained in paragraph 31 of the
2 Plaintiff's Complaint on file herein that the Plaintiff has requested a declaration of
3 their rights and duties in accordance with Nevada law. Without waiving any
4 defenses, the Defendant SEI denies all other allegations set forth therein.
- 5 4. Defendant SEI lacks sufficient information to form an opinion as to the truth of the
6 allegations contained in paragraphs 3, 4, 6, 7, 11, 13, 17, 18, 23, 24, 25, 26 and 27
7 of the Plaintiff's Complaint on file herein, and therefore denies such.
- 8 5. The Defendant SEI admits the allegations contained in paragraphs 19, 20, 21 and 22
9 of the Plaintiff's Complaint on file herein as to said paragraphs containing the
10 statutory text referred to therein. Without waiving any defenses, the Defendant SEI
11 denies all other allegations set forth therein.
- 12 6. The Defendant SEI incorporates its admissions, denials and other responses in
13 answering paragraph 29 of the Plaintiff's Complaint on file herein.
- 14

15 **AFFIRMATIVE DEFENSES**

- 16 I. Plaintiff's claims are barred under the doctrine of unclean hands.
- 17 II. Plaintiff's claims are barred for lack of privity of contract.
- 18 III. Plaintiff's claims are barred under the doctrine of Accord and Satisfaction.
- 19 IV. Plaintiff's claims are barred under the doctrine of Waiver and Estoppel.
- 20 V. Plaintiff's Complaint fails to state a claim upon which relief may be granted.
- 21 VI. Plaintiff's claims are barred for Want of Consideration.
- 22 VII. Plaintiff's claims are barred under the doctrine of Laches.
- 23 VIII. Plaintiff's claims are barred under the doctrine of Unconscionability.
- 24 IX. Plaintiff's claims are barred for lack of reliance.
- 25 X. Plaintiff's claims are barred under Equity.
- 26 XI. Plaintiff's claims are barred under set-off and unjust enrichment.
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XII. All possible affirmative defenses may not have been alleged herein insofar as sufficient facts were not available after reasonable inquiry upon the filing of Defendant's Answer, and therefore, the answering Defendant reserves the right to amend this Answer to allege additional affirmative defenses, if subsequent investigation so warrants.

DATED this 17th day of March, 2006.

Respectfully submitted by,
KURTH LAW OFFICE



ROBERT O. KURTH, JR.
Nevada Bar No. 4659
CHRISTOPHER A. AARON
Nevada Bar No. 9489
Attorneys for Defendant,
Steel Engineers, Inc.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 17th day of March, 2006, I served a true and correct copy of the foregoing **ANSWER** in the above-entitled case by placing a copy of the same in a sealed envelope in the U.S. Mail, first class, postage prepaid, and addressed as follows:

James H. Randall
G. Asa Ginapp
HUTCHISON & STEFFEN, LLC
10080 W. Alta Dr.
Las Vegas, NV 89145
Attorneys for Plaintiff



An employee of **KURTH LAW OFFICE.**