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ANSR
RICHARD S. STAUB, ESQ.
STATE BAR NO. 904
P.O. Box 392
Carson City, Nevada 89701
(775) 882-6888
Attorney for Defendants
Nevada Automobile Network Self Insured Group
Nevada Transportation Self Insured Group

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Richard S. Staub
CLERK

DISTRICT COURT
CLARK COUNTY, NEVADA

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

Plaintiff,

CASE NO. A517123

vs.

DEPT. NO. IV

NEVADA AUTOMOBILE NETWORK,
a Nevada Self Insured Group, NEVADA
TRANSPORTATION NETWORK, a
Nevada Self Insured Group, DOES
CORPORATIONS I-X,

Defendants.

ANSWER TO COMPLAINT FOR DECLARATORY RELIEF

COMES NOW, Defendants, NEVADA AUTOMOBILE NETWORK, which is known as
the NEVADA AUTO NETWORK SELF INSURED GROUP, hereinafter "NANSIG", a Nevada
Association of Self-Insured Private Employers, and the NEVADA TRANSPORTATION
NETWORK SELF INSURED GROUP, hereinafter "NTNSIG", which is a Nevada Association of
Self-Insured Private Employers, by and through their undersigned attorney and answers Plaintiff's
Complaint on file herein as follows:

RICHARD S. STAUB
ATTORNEY AT LAW
P.O. BOX 392
CARSON CITY, NEVADA 89702
(775) 882-6888
FAX (775) 882-6891

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JURISDICTION AND VENUE

1. Answering paragraph 1 and 2, Defendants admits the allegation contained therein.

PARTIES

2. Answering paragraph 3, Defendants admits the allegation contained therein.

3. Answering paragraphs 4 and 5, Defendants would deny that they are associations of self-insured employers and, for the remainder of this answer, admit that they are associations of self-insured private employers as defined by NRS 616A.050, and admit that they are authorized to act as self-insured associations by the Nevada Commissioner of Insurance under NRS 616B.350.

UNDERLYING FACTS

4. Answering paragraphs 7, 10, 13, 14, 15, 16, 17, 18, 19, 20, 21, and 22, Defendants admits the allegations contained therein.

5. Answering paragraph 8, Defendants would deny that they are self insured groups and again admit that they are associations of self-insured private employer as defined by NRS 616A.050 and authorized under NRS 616B.350.

6. Answering paragraph 9, Defendants would deny the allegations contained therein.

7. Answering paragraph 11, Defendant, NTNSIG, would deny that the policy period of the subject policy is as stated and would admit that the policy period was January 1, 1999 through January 1, 2001.

8. Answering paragraph 12, Defendants would deny the allegations contained therein.

9. Answering paragraphs 23, 24, 25, 26, 27, 28, 29, and 30, Defendants state that they do not have sufficient knowledge or information upon which to base a belief as to the truth of the allegations contained therein and therefore deny each and every other allegation contained therein.

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FIRST CAUSE OF ACTION

10. Answering paragraphs 32, 33 and 34, Defendants admit the allegations contained therein.

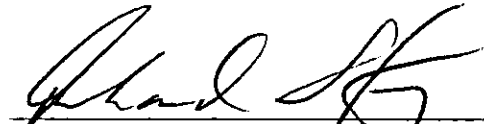
FIRST AFFIRMATIVE DEFENSE

Defendants are entitled to a reasonable award of attorney's fees and costs incurred in defending this action.

WHEREFORE, these Defendants pray this Honorable Court as follows:

1. That Plaintiff be granted the relief which they pray for in the Complaint on file herein.
2. For reasonable costs and attorney's fees incurred by these Defendants in defending this action.
3. For such other and further relief as this Court deems just and equitable.

DATED this 28th day of March, 2006.



RICHARD S. STAUB, ESQ.
State Bar # 904
P.O. Box 392
Carson City, Nv. 89702
Attorney for Defendants, NANSIG
and NTNSIG

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CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I hereby certify that I am an employee of RICHARD S. STAUB, ESQ., and that on this date I faxed and deposited with the U.S. Postal Service, first-class postage affixed, a true and correct copy of the foregoing document addressed to the following:

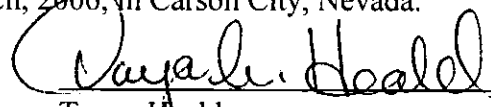
JAMES H. RANDALL, ESQ.
MICHAEL K. WALL, ESQ.
G. ASA GINAPP, ESQ.
Peccole Professional Park
10080 W. Alta Drive, #200
Las Vegas, Nv. 89145

I am familiar with my firm's practice for collection and processing of correspondence for mailing with the United States Postal Service.

The envelopes addressed as above will be deposited today with the United State Postal Service in the ordinary course of business.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED on this 29th day of March, 2006, in Carson City, Nevada.



Tonya Heald