## IN THE UNITED STATES COURT OF APPEALS FOR THE FIFTH CIRCUIT

No. 16-11822

United States Court of Appeals Fifth Circuit

FILED March 12, 2018

Lyle W. Cayce Clerk

VICTORIA KLEIN; ASHLEY SWADLEY,

Plaintiffs – Appellees

v.

FEDERAL INSURANCE COMPANY

Defendant - Appellant

Appeal from the United States District Court for the Northern District of Texas USDC No. 7:03-CV-102

Before HIGGINBOTHAM, SOUTHWICK, and COSTA, Circuit Judges. PER CURIAM:\*

Having heard oral argument and reviewed the parties' briefs and the record, we AFFIRM the judgment of the district court essentially for the reasons given in its thorough Memorandum Opinion and Order of December 2, 2016.

\* Pursuant to 5TH CIR. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR. R. 47.5.4.