

**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.

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 R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR.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