



In this diversity-based action for declaratory judgment related to insurance coverage, First Bancshares, Inc., and its subsidiary, First Home Savings Bank, appeal the district court's<sup>1</sup> adverse grant of summary judgment in favor of St. Paul Mercury Insurance Company. Following careful de novo review, see H & R Block, Inc. v. Am. Int'l Specialty Lines Ins. Co., 546 F.3d 937, 938 (8th Cir. 2008) (standard of review), we conclude that summary judgment was appropriate for the reasons stated by the district court, cf. Wittner, Poger, Rosenblum & Spewak, P.C. v. Bar Plan Mut. Ins. Co., 969 S.W.2d 749, 752-54 (Mo. 1998) (en banc) (former client's malpractice suit against law firm was not covered by law firm's claims-made policy; policy did not cover damages arising from claim against insured who, before policy effective date, knew or reasonably should have known of circumstance, act, or omission that might reasonably be basis of that claim; default decree against former client combined with her letters of complaint provided firm with sufficient basis to believe that it had committed such act or omission); see also Secura Ins. v. Horizon Plumbing, Inc., 670 F.3d 857, 861 (8th Cir. 2012) (state law governs interpretation of insurance policies when federal jurisdiction is based on diversity of citizenship). Accordingly, we affirm. See 8th Cir. R. 47B.

---

---

<sup>1</sup>The Honorable Richard E. Dorr, United States District Judge for the Western District of Missouri.