

UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF  
LOUISIANA, LAKE CHARLES DIVISION

Carolyn Cox et al. v. Crum & Forster et al.

Cox · No. 2:23-cv-00318 · Decided March 20, 2026

SUMMARY

The court grants the plaintiffs’ motions to amend their complaint to add Great American Insurance Company and correct diversity-citizenship allegations, but denies expedited consideration. The court also grants defendants’ motion to seal an unredacted amended Diversity Jurisdiction Disclosure Statement and directs that related ownership information in the proposed amended complaint be sealed. The order explains the standards governing amendment of pleadings and sealing judicial records.

CASE DETAILS

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|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COURT                 | United States District Court for the Western District of Louisiana,<br>Lake Charles Division                                                                                                                                                                                                                                                                                                                                                   |
| WRITING FOR THE COURT | A.S. LeBlanc                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| JURISDICTION          | United States District Court for the Western District of Louisiana,<br>Lake Charles Division                                                                                                                                                                                                                                                                                                                                                   |
| DECIDED               | March 20, 2026                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| DOCKET                | 2:23-cv-00318                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| DISPOSITION           | other                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| PROCEDURAL POSTURE    | Plaintiffs moved to amend their complaint to add Great American Insurance Company and correct deficient diversity-citizenship allegations. Defendants moved to file an amended diversity jurisdiction disclosure statement under seal, and plaintiffs moved for expedited consideration.                                                                                                                                                       |
| STANDARD OF REVIEW    | Motions to amend are reviewed under Federal Rule of Civil Procedure 15(a)(2), which provides that leave should be freely given when justice so requires; the decision remains within the district court's discretion, although denial requires a substantial reason. Motions to seal require a case-by-case, document-by-document, line-by-line balancing of the public's common-law right of access against interests favoring nondisclosure. |
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|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PRECEDENTIAL VALUE</b> | nonprecedential                                                                                                                          |
| <b>PARTIES</b>            | Carolyn Cox, Dorsey Dutil v. Crum & Forster Specialty Insurance Company, Guernsey Holdings SDI LA OPCO LLC, Guernsey Holdings SDI LA LLC |

## TOPICS

motion to amend

civil procedure

subject matter jurisdiction

commercial litigation

insurance

## PRACTICE AREAS

civil procedure

insurance

commercial litigation

## QUESTIONS PRESENTED

1. Whether plaintiffs should be granted leave under Federal Rule of Civil Procedure 15(a)(2) to file their latest supplemental and amended complaint.
2. Whether plaintiffs' motion for expedited consideration should be granted.
3. Whether defendants should be permitted to file their amended diversity jurisdiction disclosure statement under seal and whether the related unredacted proposed complaint should also be sealed.

## HOLDINGS

1. Leave to amend should be granted because the operative proposed amended complaint corrected the previously identified citizenship deficiencies, was filed before a deadline to amend pleadings or trial date had accrued, was ordered by the court, and was unopposed.
2. The motion for expedited consideration should be denied because the asserted basis for expedition was the imminent dismissal of C&F, while the amendment process had already been delayed by deficient jurisdictional allegations and the trial and pretrial deadlines had been continued without date.
3. The defendants' amended diversity jurisdiction disclosure statement and the unredacted proposed amended complaint should be filed under seal because defendants specifically demonstrated legitimate privacy and competitive interests and a real threat of harm from disclosure that outweighed the public's interest in access in this particular case.

## KEY QUOTATIONS

*“Rule 15(a) expresses “a strong presumption in favor of liberal pleading.””*

*“The public has a common law right of access to judicial records.”*

*“Sealing documents should be the exception, not the rule.”*

## FACTUAL BACKGROUND

Plaintiffs sought to add Great American Insurance Company as a defendant and to correct allegations concerning the citizenship of the parties for diversity jurisdiction. The Guernsey entities disclosed a complex ownership structure involving individuals, limited liability companies, corporations, and trusts, and asserted that disclosure of the identities of their investors could cause solicitation, security, regulatory, and competitive harms. The defendants did not oppose the operative amendment and consented to sealing, while the court independently evaluated both the amendment and sealing requests.

## PROCEDURAL HISTORY

Plaintiffs filed multiple motions to amend after the court identified deficiencies in the proposed pleading's allegations of the citizenship of the parties. The court also ordered defendants to correct deficiencies in their diversity jurisdiction disclosure statement. After defendants disclosed a complex ownership structure and sought protection of investor information, plaintiffs filed a further amended motion seeking redaction. The court granted the motions to amend, denied expedited consideration, granted defendants' motion to seal, and directed the filing under seal of the unredacted disclosure statement and proposed complaint.

## DISPOSITION

other

## CASES CITED

- Lowrey v. Texas A&M Univ. Sys., 117 F.3d 242, 245 (5th Cir. 1997)
- Avatar Exploration, Inc. v. Chevron, U.S.A., Inc., 933 F.2d 314, 320 (5th Cir. 1991)
- Shivangi v. Dean Witter Reynolds, Inc., 825 F.2d 885, 890 (5th Cir. 1987)
- Dussouy v. Gulf Coast Inv. Corp., 660 F.2d 594, 598 (5th Cir. 1981)
- Lone Star Motor Import v. Citroen Cars, 228 F.2d 69, 75 (5th Cir. 1961)
- Smith v. EMC Corp., 393 F.3d 590, 595 (5th Cir. 2004)
- Rosenzweig v. Azurix Corp., 332 F.3d 854, 864 (5th Cir. 2003)
- Howery v. Allstate Ins. Co., 243 F.3d 912, 916 (5th Cir. 2001)
- Fontenot v. Granite State Insurance Co., 2008 WL 4822283, at \*3 (W.D. La. 2008)
- Manguno v. Prudential Prop. & Cas. Ins. Co., 276 F.3d 720, 723 (5th Cir. 2002)
- Dodson v. Spiliada Maritime Corp., 951 F.2d 40, 42 (5th Cir. 1992)
- Binh Hoa Le v. Exeter Fin. Corp., 990 F.3d 410, 416-20 (5th Cir. 2021)
- Nixon v. Warner Commc'ns, Inc., 435 U.S. 589, 597-98 (1978)
- June Med. Servs., L.L.C. v. Phillips, 22 F.4th 512, 519-20 (5th Cir. 2022)
- BP Expl. & Prod., Inc. v. Claimant ID 100246928, 920 F.3d 209, 210-12 (5th Cir. 2019)
- United States v. Ahsani, 76 F.4th 441, 453 (5th Cir. 2023)
- Sealed Appellant v. Sealed Appellee, No. 22-50707, 2024 WL 980494, at \*2-3 (5th Cir. Mar. 7, 2024)
- Vantage Health Plan v. Willis-Knighton Med. Ctr., 913 F.3d 443, 451 (5th Cir. 2019)
- Manssor v. NRRM, LLC, No. EP-23-CV-00236-DCG, 2023 WL 4093413, at \*2 (W.D. Tex. June 20, 2023)

- IFG Port Holdings, L.L.C. v. Lake Charles Harbor & Terminal District, 82 F.4th 402, 410 (5th Cir. 2023)
- Domain Prot., L.L.C. v. Sea Wasp, L.L.C., 23 F.4th 529, 542 (5th Cir. 2022)
- Carr v. IF&P Holding Co., LLC, No. CV 22-480, 2024 WL 1675185, at \*5 (E.D. La. Apr. 18, 2024)

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