

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 05-1483**

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CHERYL SCHWENDER,

Plaintiff - Appellant,

versus

ERIE INSURANCE COMPANY,

Defendant - Appellee.

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Appeal from the United States District Court for the Northern  
District of West Virginia, at Wheeling. Frederick P. Stamp, Jr.,  
District Judge. (CA-03-94-5)

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Submitted: December 22, 2005

Decided: December 28, 2005

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Before WIDENER, NIEMEYER, and KING, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Cheryl Schwender, Appellant Pro Se. James Downey Lamp, Sheryl Ann  
Rucker, LAMP, ODELL, BARTRAM, LEVY & TRAUTWEIN, PLLC, Huntington,  
West Virginia, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.  
See Local Rule 36(c).

PER CURIAM:

Cheryl Schwender appeals from the district court's orders denying her motion and renewed motion for a more definite response and denying relief in her civil action in which she asserted that her insurance company engaged in unfair insurance practices in determining that she was at fault in an automobile accident. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Schwender v. Erie Ins. Co., No. CA-03-94-5 (N.D.W. Va. Apr. 1 & 5, 2005). We deny Erie Insurance Company's motion for sanctions and dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED