

**UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE**

**NORTH RIVER INSURANCE**        )  
**COMPANY,**                                )  
  )  
  )  
  )  
  )  
  )  
**PLAINTIFF**                                )  
  )  
**v.**    )  
  )  
  )  
**DENZIL SNYDER, ET AL.,**                )  
  )  
  )  
  )  
  )  
**DEFENDANTS**                                )

**Civil No. 01-97-P-H**

**ORDER AFFIRMING RECOMMENDED DECISION OF THE MAGISTRATE JUDGE**

In light of the answer by the Maine Law Court to this Court’s certified question, I now **ADOPT** the Recommended Decision of the Magistrate Judge dated October 31, 2001.

Accordingly, summary judgment shall be **ENTERED** for the defendant.

**So ORDERED.**

**DATED: MARCH 26, 2003.**

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**D. BROCK HORNBY  
UNITED STATES DISTRICT JUDGE**