[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS

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No. 10-11990 Non-Argument Calendar FILED
U.S. COURT OF APPEALS
ELEVENTH CIRCUIT
JAN 27, 2011
JOHN LEY
CLERK

D. C. Docket No. 4:06-cv-00013-WTM-GRS

LIBERTY MUTUAL INSURANCE COMPANY,

Plaintiff-Appellee,

versus

EASTERN PERSONNEL SERVICES, INC., PAUL DAY, d.b.a. EASTERN PERSONNEL SERVICES, INC., individually,

Defendants-Appellants,

Appeal from the United States District Court for the Southern District of Georgia

(January 27, 2011)

Before DUBINA, Chief Judge, PRYOR and ANDERSON, Circuit Judges.

PER CURIAM:

This is an appeal from a judgment entered in favor of plaintiff-appellee,
Liberty Mutual Insurance Company ("Liberty Mutual") and against defendantsappellants, Eastern Personnel Services, Inc., Paul Day, d/b/a Eastern Personnel
Services, Inc., and Paul Day, individually ("Eastern Personnel") after a bench trial.
The case involves a claim for unpaid workers' compensation insurance premiums
allegedly owed to Liberty Mutual by Eastern Personnel, pursuant to a workers'
compensation policy issued to Eastern Personnel. Liberty Mutual also claims that
the president and sole shareholder of Eastern Personnel, Paul Day ("Day"),
negligently misrepresented information upon which Liberty Mutual relied to its
detriment in issuing the policy to Eastern Personnel and in determining, prior to
litigation, the premium due for the policy in question.

After conducting a bench trial, the district court issued a twelve-page memorandum opinion finding Eastern Personnel and Day jointly liable to Liberty Mutual for \$427,160.62 in unpaid premiums. The district court entered judgment accordingly, and defendants then perfected this appeal.

We review findings of fact made by district courts under the clearly erroneous standard and conclusions of law *de novo*. *Thomas v. Bryant*, 614 F.3d 1288, 1303 (11th Cir. 2010).

After reviewing the record and reading the parties' briefs, we affirm the judgment entered in favor of Liberty Mutual based on the district court's well-reasoned opinion filed on March 31, 2010.

AFFIRMED.