

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
SOUTHERN DIVISION**

PENNSYLVANIA NATIONAL MUTUAL)	
CASUALTY INSURANCE COMPANY,)	
)	
Plaintiff,)	
)	
v.)	Civil Action No. 1:10cv528-WHA
)	
ALL STATE CONSTRUCTION, INC.;)	(Wo)
JCI GENERAL CONTRACTORS, INC.;)	
ALL STATE/JCI A JOINT VENTURE;)	
CHRIS PLUMMER; ROBERT and SONYA)	
GARRETT,)	
)	
Defendants.)	

FINAL JUDGMENT

In accordance with the Memorandum Opinion and Order entered on this date, Judgment is entered in favor of Penn National Mutual Casualty Insurance Company against all the Defendants on its Complaint for Declaratory Judgment, and in favor of Penn National Mutual Casualty Insurance Company and against All State Construction, Inc.; JCI General Contractors, Inc.; All State/JCI a Joint Venture; and Chris Plummer on their Counterclaims.

The court DECLARES that under the insurance policy at issue in this case, Penn National Mutual Casualty Insurance Company does not owe a duty to defend All State Construction, Inc.; JCI General Contractors, Inc.; All State/JCI a Joint Venture; and Chris Plummer in *Robert and Sonya Garrett v. All State Construction, Inc., et al.*, Case No. 2:10cv23-WHA (M.D. Ala.).

Costs are taxed against the Defendants All State Construction, Inc.; JCI General Contractors, Inc.; All State/JCI a Joint Venture; and Chris Plummer.

DONE this 24th day January, 2011.

/s/ W. Harold Albritton
W. HAROLD ALBRITTON
SENIOR UNITED STATES DISTRICT JUDGE