

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA  
Case No. 20-22768-CIV-WILLIAMS

CHARTER REALTY GROUP,

Plaintiff,

v.

JAMES RIVER INSURANCE COMPANY,

Defendant.

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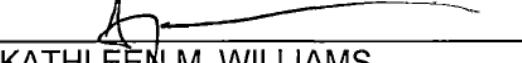
**ORDER**

**THIS MATTER** is before the Court on Magistrate Judge Edwin G. Torres's Report and Recommendation (DE 49) on Plaintiff's Motion for Choice of Law Determination (DE 30) and Defendant's Motion to Dismiss (DE 29). Neither Party filed objections to the Report.

Upon an independent review of the Report, the record, and applicable case law, it is **ORDERED AND ADJUDGED** as follows:

1. The Report (DE 49) is **AFFIRMED AND ADOPTED**.
2. Plaintiff's Motion for Choice of Law Determination (DE 30) is **DENIED**. Florida substantive law shall apply to this case.
3. Defendant's Motion to Dismiss (DE 29) is **GRANTED**. The Complaint is **DISMISSED WITHOUT PREJUDICE**. Plaintiff shall file an amended complaint within 14 days of the date of this Order.

**DONE AND ORDERED** in Chambers in Miami, Florida, this 8th day of January, 2021.

  
KATHLEEN M. WILLIAMS  
UNITED STATES DISTRICT JUDGE