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SC Court of Appeals

KAREN NISSEN  
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February 19, 2025

**Via Federal Express:**

The Honorable Jenny Abbott Kitchings  
Clerk of Court  
South Carolina Court of Appeals  
1220 Senate Street  
Columbia, SC 29201

Re: The Cincinnati Specialty Underwriters Insurance Company v.  
Zapp Scooters, Inc. d/b/a Zapp Ride Share, Frank Scozzafava,  
and Michael Holland  
Appellate Case No. 2024-000136

Dear Ms. Kitchings:

On behalf of Respondent Michael Holland, please find the requested additional six (6) bound copies of Respondent's Final Brief.

With best regards, I am

Sincerely,



Karen Nissen  
Paralegal to Andrew D. Gowdown

/kn

Enclosure

cc: Brandon R. Gottschall, Esq. (via email w/o encl.)  
Mark S. Barrow, Esq. (via email w/o encl.)  
Madison C. Killen, Esq. (via email w/o encl.)