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January 15, 2026

Via U.S. Priority Mail:

The Honorable Patricia A. Howard
Clerk, Supreme Court of South Carolina
P.O. Box 11330
Columbia, SC 29211

RECEIVED

Jan 15 2026

S.C. SUPREME COURT

RE: Jill S. Amoruso v. United Service Automobile Association d/b/a USAA
Civil Action No. 2025-001717
WMN File No. 14.00015

Dear Ms. Howard:

Enclosed please find the original and ten (10) copies of the Brief of the Respondent with Proof of Service regarding the above matter. I would appreciate your returning a file-stamped copy of the same in the self-addressed stamped envelope provided. These documents were filed electronically and served upon the Petitioner's counsel today.

Thank you for your kind assistance in this regard. If you have any questions regarding the enclosed, please do not hesitate to contact my office.

Very truly yours,

Charles R. Norris

CRN:jl
Enc.

cc: Bert G. Utsey, III (via email: bert@cfulaw.com)