

McDONALD, McKENZIE, RUBIN, MILLER AND LYBRAND, L.L.P.  
ATTORNEYS AT LAW

ROBERT A. MCKENZIE  
HYMAN S. RUBIN, JR.  
BEN N. MILLER III  
JAMES B. LYBRAND, JR.†  
RONALD E. ALEXANDER  
KEVIN T. BROWN  
JOHN F. MCKENZIE\*  
AMANDA N. PITTMAN

POST OFFICE BOX 58  
COLUMBIA, SOUTH CAROLINA 29202  
  
2ND FLOOR, 1704 MAIN STREET  
COLUMBIA, SOUTH CAROLINA 29201  
[www.mmrml.com](http://www.mmrml.com)

HEYWARD E. McDONALD  
1925-2000

TELEPHONE (803) 252-0500  
FAX (803) 929-3530

†CERTIFIED MEDIATOR AND ARBITRATOR  
\*ALSO ADMITTED IN TEXAS

October 15, 2014

Via Hand Delivery  
The Honorable Jenny Abbott Kitchings  
Clerk, South Carolina Court of Appeals  
1015 Sumter Street  
Columbia, SC 29201

Re: Charles Taylor, Appellant vs. Thomas Davis and State Farm Mutual  
Automobile Insurance Company, Respondents  
Appellate Case No: 2012-212896

Dear Ms. Kitchings:

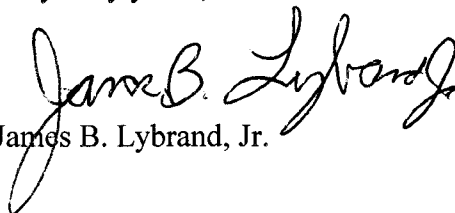
I enclose for filing an original and fifteen copies of Respondent State Farm's Final Brief.

By copy of this letter to Appellant and Respondent Thomas Davis, I am enclosing and serving upon them a copy of the matters identified above.

Should you require anything further, please let me know.

With kindest regards, I am

Very truly yours,

  
James B. Lybrand, Jr.

JBLjr/bg  
Enclosure  
cc: Charles Taylor  
Thomas Davis

**RECEIVED**

OCT 15 2014

**SC Court of Appeals**