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APR 25 2016

SC Court of Appeals

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April 25, 2016

The Honorable Jenny Abbott Kitchings
Clerk of the South Carolina Court of Appeals
PO Box 11629
Columbia, SC 29211

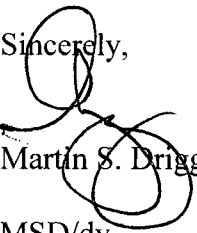
Re: Ard Trucking Company, Respondent
vs.
Travelers Property Casualty Company of America d/b/a The Travelers Indemnity
Company of Illinois, Appellant
Appellate Court Case: 2015-000806

Dear Ms. Kitchings:

Please find enclosed the original and 16 copies of the Final Brief of the Respondent. Please file the originals and 15 copies of each and return one (1) clocked copy to me in the envelope provided herein.

In addition, please find the Certificate of Compliance and Certificate of Filing and Service included in our Final Brief.

Thank you for your assistance in this matter.

Sincerely,

Martin S. Driggers, Sr.
MSD/dy

cc: Phillip Federigos
Barnwell Whaley Patterson & Helms
PO Drawer H
Charleston, SC 29402