

# The Supreme Court of South Carolina

Progressive Direct Insurance Company, Plaintiff,

v.

Bryan Reeves, Defendant

Appellate Case No. 2018-001436

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## ORDER

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Pursuant to Rule 244 of the South Carolina Appellate Court Rules (SCACR), the Court will answer the following questions certified to this Court by order of the Honorable Cameron McGowan Currie, Senior United States District Judge for the District of South Carolina, Rock Hill Division:

1. Whether the addition of a named insured ("Added Named Insured") to an existing insurance policy under which the Added Named Insured was previously a resident relative insured is a "change" under South Carolina Code § 38-77-350(C) and, consequently, does *not* require an additional offer of optional coverages if an offer that satisfies South Carolina Code § 38-77-350(A) and (B) was previously made to the named insured who originally applied for the policy ("Original Named Insured")?
2. If the insurer was required but failed to make a separate offer of optional coverage to the Added Named Insured, whether reformation should be limited to vehicle(s) in which the Added Named Insured has an insurable interest?

The parties shall proceed to serve and file briefs as provided by Rule 244(d), SCACR. Rule 244 does not provide for the filing of initial briefs; therefore, only final briefs should be filed in this matter.

  
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FOR THE COURT C.J.

Columbia, South Carolina  
September 25, 2018

cc: John R. Murphy, Esquire  
William R. Padget, Esquire  
Carl D. Hiller, Esquire  
The Honorable Cameron McGowan Currie  
Charles L. Bruorton