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**RECEIVED**

DEC 27 2018

SC Court of Appeals

December 27, 2018

**Hand Delivery**

The Honorable Jenny Abbott Kitchings  
South Carolina Court of Appeals  
P.O. Box 11629  
Columbia, SC 29211

Re: Jay S. Harrison, Jr. vs SC Wind & Hail Underwriting Assoc.  
SCWCC No.: 1202328  
**Appellate Case No.: 2017-001518**

Dear Ms. Kitchings:

Pursuant to Rules 211, SCACR, please find enclosed for filing one (1) unbound original and fourteen (14) bounds copies of **Respondents' Final Brief**, along with the **Certificate of Counsel and Proof of Service** for the same.

By copy of this letter, I am also serving a copy of the Respondent's Final Brief on the attorney for the Appellant. Thank you for your attention on this matter, and if you have any questions or concerns, please do not hesitate to contact my office.

With kindest regards,

WILLSON JONES CARTER & BAXLEY, P.A.



John Gabriel Coggiola

JGC/jgc

Enclosure(s)

cc: Mr. William L. Smith, II  
Mr. Douglas Walker (via email)