

# The Supreme Court of South Carolina

Miriam Butler and Evelyn Stewart, in her capacity as  
personal representative of Joseph Stewart and  
individually and on  
behalf of others similarly situated,

Plaintiffs,

v.

The Travelers Home and Marine Insurance Company,  
and The Standard Fire Insurance Company,

Defendants.

Appellate Case No. 2020-001285

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## ORDER

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Pursuant to Rule 244, SCACR, the Court will answer the following question certified to this Court by order of the Honorable J. Michelle Childs, United States District Judge for the District of South Carolina, Columbia Division:

When a homeowners' insurance policy does not define the term "actual cash value," may an insurer depreciate the cost of labor in determining the "actual cash value" of a covered loss when the estimated cost to repair or replace the damaged property includes both materials and embedded labor components?

The parties shall proceed to serve and file ten (10) copies of their briefs in the manner provided by Rule 244(e), SCACR. The parties are reminded Rule 244 does not provide for the filing of initial briefs; therefore, only final briefs should be filed in this matter.

  
FOR THE COURT

C.J.

Columbia, South Carolina  
October 16, 2020

cc:

The Honorable J. Michelle Childs  
David Eugene Massey, Esquire  
Summer C. Tompkins, Esquire  
William Pearce Davis, Esquire  
Mr. Brian Shropshire