

IN THE  
**Supreme Court of the United States**

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KARL TOBIEN,  
PETITIONER,

v.

NATIONWIDE GENERAL INSURANCE COMPANY,  
RESPONDENT

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*ON PETITION FOR A WRIT OF CERTIORARI  
TO THE U.S. COURT OF APPEALS  
FOR THE SIXTH CIRCUIT*

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**PETITIONER'S REPLY BRIEF**


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**CERTIFICATE OF COMPLIANCE**

As required by Supreme Court Rule 33.1(h), I certify that the document contains **2,998** words, excluding the parts of the document that are exempted by Supreme Court Rule 33.1(d).

I declare under penalty of perjury that the foregoing is true and correct.

Sworn to and subscribed before me this 30th day of December 2025.



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AZA SALINDER DONNER  
NOTARY PUBLIC  
District of Columbia

My commission expires April 30, 2029.

