## UNITED STATES COURT OF APPEALS FOR THE SIXTH CIRCUIT

No. 14-3869

BARBARA RAMSEY, Plaintiff - Appellant,

v.

## PENN MUTUAL LIFE INSURANCE COMPANY, Defendant - Appellee.

Before: CLAY, KETHLEDGE, and DONALD, Circuit Judges.

## JUDGMENT

On Appeal from the United States District Court for the Northern District of Ohio at Cleveland.

THIS CAUSE was heard on the record from the district court and was argued by counsel.

IN CONSIDERATION WHEREOF, it is ORDERED that the district court's grant of summary judgment to Penn Mutual Life Insurance Company is REVERSED, and the case is REMANDED for further proceedings consistent with the opinion of this court.

## ENTERED BY ORDER OF THE COURT

Bh & Mut

Deborah S. Hunt, Clerk

