

RAMSEY, ADMR., APPELLANT, V. AUTO-OWNERS INSURANCE COMPANY,

APPELLEE.

[Cite as *Ramsey v. Auto-Owners Ins. Co.* (1996), ___ Ohio St.3d ____.]

Insurance -- Uninsured motorist provision -- R.C. 3937.18 and public policy

preclude contract provision requiring physical contact for recovery.

(No. 95-135 -- Submitted April 15, 1996 -- Decided May 15, 1996.)

APPEAL from the Court of Appeals for Lucas County, No. L-94-156.

Schlageter, Breier & Bryce Co., L.P.A., Robert W. Bryce and Teresa

M. Dewey Bacho, for appellant.

Stephen A. Schaefer, for appellee.

The judgment of the court of appeals is reversed and the cause is remanded to the trial court for further proceedings not inconsistent with

Girgis v. State Farm Mut. Auto. Ins. Co. (1996), 75 Ohio St.3d 302, ___

N.E.2d ____.

MOYER, C.J., DOUGLAS, RESNICK and PFEIFER, JJ., concur.

F.E. SWEENEY, J., dissents for the reasons stated in his opinion
concurring in part and dissenting in part in *Girgis v. State Farm Mut. auto.*
Ins. Co. (1996), 75 Ohio St.3d 302, 309-312, ___ N.E.2d ___, ___.

COOK, J., dissents.

STRATTON, J., not participating.