

displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount of Number of Shares
Restricted Stock Unit	(5)	01/01/2016		M(3)	8,126.643	(6)	(7)	Common	8,126.6

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Sieger Michael D 6300 WILSON MILLS ROAD MAYFIELD VILLAGE, OH 44143			Claims President	

Signatures

/s/Laurie F. Humphrey, By Power of Attorney
Date: 01/05/2016

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares purchased through a broker-sponsored dividend reinvestment plan. Initially eligible for a small acquisition exemption (Code L) that became unavailable as of the date of a subsequent sale of common shares in June 2015.
- (2) Cash out of a fractional share arising from the transfer of common shares by the reporting person from one brokerage account to another.
- (3) Represents Common Shares issued upon the vesting of restricted stock unit awards. This Form 4 reports the disposition of such restricted stock units in exchange for an equal number of Common Shares.
- (4) Delivery of shares to pay taxes upon vesting of restricted stock units.
- (5) Each Restricted Stock Unit represents a contingent right to receive one Common Share of the Company's stock.
- (6) Units vested on January 1, 2016.
- (7) Expiration Date is the same as the Date Exercisable.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.