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THAL BRUG Form 4											
February 15,								OMB A	PPROVAL		
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSI Washington, D.C. 20549									3235-0287		
Check thi if no long subject to Section 1 Form 4 or Form 5 obligation may cont <i>See</i> Instru 1(b).	6. r Filed purst inue. Filed purst Section 17(a)	ENT OF CHA uant to Section) of the Public V 30(h) of the J	NGES IN SECUR 16(a) of the Jtility Hold	Lanuary 31Expires:2005Estimated averageburden hours perresponse0.5							
(Print or Type F	Responses)										
			er Name and DOWBROO JP INC [M]	OK INSU		-	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (First) (Middle) 26255 AMERICAN DRIVE			of Earliest Tr /Day/Year) 2013	ansaction			X_Director10% Owner Officer (give titleOther (specify below)Other (specify				
SOUTHFIE	nendment, Da onth/Day/Year	-			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 						
(City)	(State) (Z	Zip) Ta	ble I - Non-D	erivative S	Securi	ities Ac	quired, Disposed o	f, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, i any (Month/Day/Yea	on Date, if TransactionAcquired (A) or Code Disposed of (D)				5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	02/13/2013		A	2,400 (1)	A	\$ 0	69,400	I	See footnote (2)		
Common Stock							26,000	I	See footnote (3)		
Common Stock							54,000	I	See footnote (4)		
Common Stock							2,000	I	See footnote (5)		
Common Stock							40,000	D			

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Title	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underl	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securit	ties	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
	-				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	•	Title Number			
					(1) (5)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
1	Director	10% Owner	Officer	Other				
THAL BRUCE E 26255 AMERICAN DRIVE SOUTHFIELD, MI 48034	Х							
Signatures								
/s/Michael G. Costello - Attorney-in-fact	02/15/2013							
**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) On February 13, 2013, each non-management director received 2,400 shares of stock that vested immediately as a part of their Board of Director retainer.
- (2) Shares held in trust by Mr. Thal.
- (3) Shares held in trust by Mr. Thal's spouse.
- (4) Shares held in Dorell Investors partnership.
- (5) Shares held in trust by Mr. Thal's grandnephews.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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