

MAR 18 2003 BP

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

CLERK OF COURT  
WESTERN DISTRICT OF TENN.

In Re:

CHAPTER 13 AUTOMOBILE INSURANCE PROGRAM

Misc No 03-0001

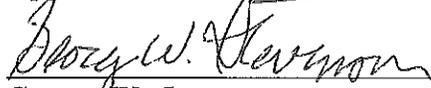
ORDER MODIFYING PROGRAM

It appearing to the Court that the three (3) Standing Chapter 13 Trustees for the Western District of Tennessee have filed an Application to Modify Program and that the relief requested should be granted.

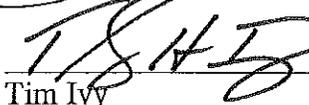
IT IS, THEREFORE, ORDERED that:

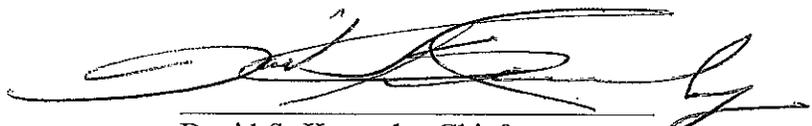
1. Priority Insurance Agency is substituted for Midland Risk effective 12:01 a.m., on June 1, 2003, and
2. The value requiring automobile coverage is increased from \$500.00 to \$1,000.00.

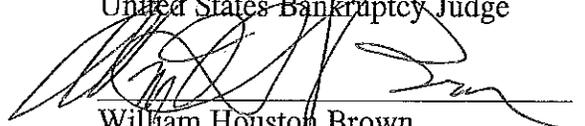
Approved for Entry:

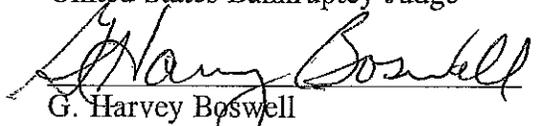
  
George W. Stevenson

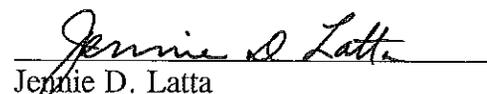
  
George W. Emerson, Jr.

  
Tim Ivy

  
David S. Kennedy, Chief  
United States Bankruptcy Judge

  
William Houston Brown  
United States Bankruptcy Judge

  
G. Harvey Boswell  
United States Bankruptcy Judge

  
Jennie D. Latta  
United States Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
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In Re:

CHAPTER 13 AUTOMOBILE INSURANCE PROGRAM

Misc No 03-0001

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APPLICATION TO MODIFY PROGRAM

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Comes now your three (3) Standing Chapter 13 Trustees for the Western District of Tennessee who would show the Court the following and would ask for entry of an order modifying the Chapter 13 automobile insurance program:

1. That the Chapter 13 automobile insurance program has been in effect and has worked well for approximately twenty (20) years in the Western District of Tennessee.
2. Approximately five (5) years ago Midland Risk, a locally owned company was purchased by Progressive Insurance out of Ohio.
3. Your Trustees reasonably believe and have sought out local ownership of an insurance agency that would market the insurance program in order to receive more favorable premiums and positive modifications to the program.
4. That Priority Insurance Agency, Inc., is an agency incorporated in the State of Tennessee and licensed to do business in the State of Tennessee.
5. That Priority Insurance Agency, Inc., has solicited the insurance coverage among a number of different insurance carriers and has determined that Arch Insurance Company will provide the coverage at 97.86% of the current rate. Arch Insurance Company is also authorized to write liability insurance for those Chapter 13 debtors who are eligible to have such coverage and are willing to make the premium payments directly to the insurance agency.

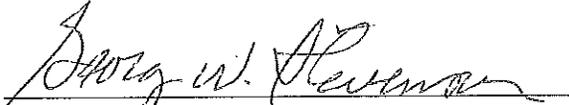
6. Your Trustees further believe that the minimum value upon which coverage should be required on the motor vehicles should be increased from \$500.00 to \$1,000.00 and that Arch Insurance Company has agreed and accepts that modification as well.

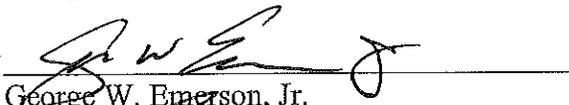
7. Arch Insurance Company has made application to the State of Tennessee Department of Insurance for acceptance of insurance program with the modifications as herein set out above and that the State of Tennessee has approved said insurance application.

PREMISES CONSIDERED, your Trustees pray:

1. That the Court enter an Order substituting Priority Insurance Agency, Inc., for Midland Risk effective 12:01 a.m., on June 1, 2003, and

2. The Courts order the increase of the minimum value requiring automobile coverage be increased from \$500.00 to \$1,000.00.

  
George W. Stevenson

  
George W. Emerson, Jr.

  
Tim Ivy