



Southern Trace Underwriters

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“The Trace”

Since opening our doors in 2007, Southern Trace Underwriters has continued to evolve, providing property – casualty insurance products to independent insurance agents throughout the Southeast. Initially operating in Tennessee, the Company has expanded operations to include six additional states: Kentucky, Alabama, Arkansas, Mississippi, Georgia, North Carolina, and South Carolina. In spite of an unprecedented soft market these past several years, we continue to grow. As the number of agencies that utilize our markets increase, so too has our portfolio of insurance products and insurance providers .

We are a relationship based company. Our strength comes from the independent agents that choose to do business with us, the insurance companies that have elected to represent us, and the underwriting expertise our staff brings to the table. We strive to bring competitive, innovative products and markets to our agents and remain committed to provide underwriting profits for our companies.

Our niche has been directed toward Commercial Auto and Inland Marine products. While that remains, we have expanded the classes of business that are available and added new lines of insurance which were unavailable to us in the past. An expansion of our underwriting authority makes it easier and quicker for our underwriters to respond. We now offer an on-line program in several states which allows our agents to quote, bind and issues policies in their offices.

We still believe that people are what make a company. Southern Trace Underwriters has an experienced staff that is knowledgeable, committed, and motivated. We pride ourselves in “common sense” underwriting, looking for ways to place business.

Below is our mission statement. It sums up our purpose and commitment to those we touch. We thank those of you who have contributed to our success. If you have not talked with us in the past, we encourage you to contact us. Let us share in detail how we at “The Trace” can help your agency.

Southern Trace's mission is to produce a profitable book of business by meeting the needs of independent insurance agents and their customers. We will protect our company partners using sound common sense underwriting techniques and proper pricing as we aspire to be the best in our class. We will approach our business in a professional manner, never compromising our ethics while growing our business based upon our reputation and our ability to serve our target market.

Steve Nafe, CPCU,CLU,ChFC
President