



Southern Trace Underwriters

101 Continental Place, Suite 200 . Brentwood, TN 37027 . 615.263.1725 . www.stunderwriters.com

A Message from the President

Southern Trace Underwriters, Inc. began as an idea over a cup of coffee just a few years ago. The premise behind it was to develop an insurance entity that could provide good old fashion common sense underwriting to it's customers, the professional independent insurance agents it would serve and in turn the insurance buyer.

Our thought was to create an environment where an agent and an underwriter could sit down and discuss the merits of a submission, define exposures, and come up with a practical solution that met the needs of the insured, the agent and the company. The vision was to provide quality markets and products through a staff of qualified people who enjoyed what they were doing, were professional in their dealings, had good people skills, and were good listeners.

The vision transformed into reality in January 2007. Southern Trace brings together an experienced team of underwriters with various insurance company backgrounds who are committed to building a successful company. It is a company that stands upon its values and provides its customers with the best it has to offer.

Our mission statement sums up what we are about:

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.

All of us at Southern Trace welcome you to our company. We look forward to working with you.

Steve Nafe,
President