

PLUS EMERGING LEADER AWARD

Nominee Details:

Name: Kelby Warner

Job Title: Team Leader & Technical Manager, Professional Liability

Company: CFC

LinkedIn profile: <https://www.linkedin.com/in/kelby-warner-51879b59/>

From the Nominator:

How long have you known the nominee? And in what capacity?

8 years, coworker/colleague, teammate and managerial team

Describe ways in which person has demonstrated a commitment to the industry via activities in their company, involvement with professional organizations such as PLUS, or other extracurricular activities related to PL.

Kelby has always been a leader in adapting and improving insurance products, especially in underserved areas or where coverage gaps exist. His goal is to ensure clients receive the most relevant and comprehensive protection. Here are a few examples:

- Expanding access to Workmanship coverage under E&O for Contractors and Construction businesses, addressing gaps left by standard General Liability policies. This coverage is designed to be broad, affordable, and free of hidden restrictions—ensuring it applies to both construction and professional services.
- Providing Manufacturers with Costs of Corrections coverage under E&O to fill gaps in Product Recall policies, where errors wouldn't trigger BI/PD and would typically be excluded as a first-party loss. This gives insureds confidence that they can recover costs without requiring a third-party lawsuit.
- Educating and properly insuring professional firms that use technology in their services. Ensuring they have expansive Professional Liability coverage—including technology and media triggers—as well as Cyber and Cyber Crime protection, rather than inadequate policies with shared aggregates, weak endorsements, or misaligned coverage. This approach ensures businesses get the coverage they truly need, without unnecessary limitations.

How has this person already uniquely contributed to the PL industry?

Kelby played a pivotal role in developing and launching a ground-breaking new product for the team: Manufacturer's Professional Liability. When the team's Product-Manager went on maternity leave before the product's release, Kelby seamlessly stepped up to take full ownership. With no prior roadmap or guidance, he took it upon himself to become an expert in the field, dedicating time to self-learning and independent research. Beyond mastering the subject, he was instrumental in building the entire underwriting framework—including strategy, appetite, pricing, and policy wording—all from scratch. His efforts not only brought this innovative product to market but also unlocked a brand-new revenue stream for the department and the wider organization. Additionally, he spearheaded a company-wide cross-selling initiative, fostering collaboration between departments and maximizing internal opportunities. Kelby spent 4 months on secondment in New York at the behest of the Group CEO and CUO, to assist in the development and growth of this new office that was still in its infancy. This office was set up to host CFC's online trading capabilities through a digital insurance platform, it had already established a Cyber product that was operational, but needed to expand in to other coverage lines. For the 12 months prior to this Kelby, alongside his Practice Leader and other functions at CFC worked on the rates, functionality, appetite and wording for this Professional Liability product to be digitally traded and approved as an Admitted product. During his 4 month tenure he was tasked with educating and owning the development and launch of this new product, ensuring the 20 staff members were trained up, confident and understanding of the strategy. Alongside this, he was also tasked with being a senior manager for the whole office, helping the team discover their operational efficiencies, setting the standard of work, implementing culture and providing technical expertise to guide them through their own growth and success targets. And without being required, he also upheld his work and responsibilities outside of this secondment, still finding time to develop his own team, service his broker partners and produce over \$1m+ in written new business premium.

Why do you consider this person to be an emerging leader in the PL industry?

His current role sees him manage the underwriting strategy and portfolio for one of CFC's most established lines of business, leading a team of 23 with a portfolio size of \$100m at an average compound annual growth rate of 20%. Responsibilities include:

- Training and onboarding new joiners on our underwriting approach and strategy, whilst upskilling existing staff members on technical knowledge, understanding, business development and best practices.

- Ensuring our underwriting approach, claims handling and products are aligned for the best service and outcomes to our policyholders. Also creating Underwriting Guides for internal purposes at a product and granular industry specific level.
- Assessing portfolio performance with respect to rates and loss ratios, making adjustments to our pricing and rates, and managing commercial aspect of selling the products.
- Consistently improving policy wordings and closing protection gaps through endorsements, wording upgrades and developing entirely new products and lines of business. Also exploring new industries and areas to underwrite, and/or how we can develop our current approach. Broadening the teams appetite and reviewing underserved areas of business.
- Producing educational materials and hosting training sessions for team staff, the wider organization and brokers/clients.
- Ensuring all teams & products are working collaboratively with a consistent underwriting approach to deliver the most comprehensive protection for policyholders, whilst also promoting cross-selling.

All the above is being achieved whilst Kelby is still continuing to service broker partners and clients through underwriting accounts on a daily basis, maintaining his performance as the benchmark or 'go-to' for underwriting statistics, which mirrors his strong beliefs of leading by example and being a role model through practice and relatability.

[Nominator's Details:](#)

Name: Elena Luck

Job Title: Development Manager, Professional Liability

Company: CFC