



## POSITION DESCRIPTION

<b>Business Title: Sr. Advisor Insurance Risk Mgmt</b>	<b>Reports to: Manager Insurance Risk Mgmt</b>
<b>Supervisory Organization: FIN Insurance Risk Mgmt</b>	<b>Company: Enbridge Inc.</b>
<b>Business Unit: Corporate</b>	<b>Country: Canada</b>
<b>Location: Calgary</b>	<b>Safety Critical or Safety Sensitive Role: No</b>

### High-Level Description

Utilize technical insurance and work experience to thoroughly, accurately and efficiently perform the Company's daily insurance functions and support the Company's insurance strategies and programs. As a contributing member of an internal expert group, provide advisory support to and adherence of the Company's insurance objectives. Assist in the identification of potential exposures to loss (insured and uninsured) to promote optimal insurance risk management decision making.

### Specific Accountabilities

- Provide day to day expert guidance to internal stakeholders on day to day insurance matters, including but not limited to advice concerning insurance requirements, review of and advisory services with respect to negotiation of contracts and situational application of insurance expertise to support daily operations in accordance with the Enterprise Insurance Contract Review Guidelines.
- Carries out, and coordinates the gathering, compiling and consolidation of underwriting information requirements support the renewal of the Company's insurance programs and policies from internal stakeholders and external sources, including assessment and validation of the information, enhancement where required and development of documentation. Design, compile and deploys preparatory data analysis in support of Company renewal objectives.
- Proactively work and collaborate with external risk management consultants in the maintenance and renewal of the Company's insurance policies, negotiation of renewal terms, policy review, identification and assessment of change impacts, and facilitation of internal approvals where necessary.
- Support continuous improvement and compliance by performing post-renewal follow-up activities, including binder and policy review, document storage, wording enhancement, clarification and document tracking.
- Coordinate annual loss control activities (site inspections), including monitoring and reporting on external engineering consultant activities and facilitating follow-up responses as necessary.
- Perform the gathering of data, consolidation and creation of documents necessary to support formal and informal annual reporting requirements to Management and the Board.
- Perform financial activities, including but not limited to processing of invoices, preparation and execution of the Company's insurance premium allocation process, internal requests for advisory services related to financial reporting, actively reconciling internal accounts, expenditure tracking activities, budgeting and forecasting, development and execution of jurisdictional tax allocations, filing and remittance tracking for audit purposes.
- Enhance practices, procedures and processes for the Company in furtherance of the Company's enterprise insurance objectives and in alignment with the Company's business and risk management philosophies. Support the identification, review and implementation of complementary risk management tools through participation in the Company's captive insurance strategy.
- As directed, perform claims handling to maximize receipt of recoveries from insurers in collaboration with the Claims Specialist, Law and internal business personnel under the Enterprise Claims Management framework.
- Actively promote, participate in, and encourage the development of team member technical expertise through

development of content and scenario-based training.

- Adhere to and promote the Company's health and safety culture.

## **Knowledge, Skills & Abilities**

### **Required:**

- Minimum five (5) years insurance and claims management work experience in major energy or pipeline company
- Attained Chartered Insurance Professional (CIP) or Canadian Risk Management Designation and actively pursuing Fellow CIP, ARM or equivalent professional designation
- Post-secondary education is beneficial, preferably in business or economics
- Extensive working knowledge of insurance policy language, industry standards, risk management practices and principles, contract and civil law
- Strong skills in claims evaluations, adjudication and settlement within authority
- Excellent interpersonal and communication skills: oral and written communication; negotiating and claims resolution; interviewing and interrogation
- Independent and effective planning and time management abilities to prioritize demanding workloads and manage projects that may vary in nature and scope
- Proficient in Microsoft suite of program and applications

## **Working Conditions**

- Office environment (including internal and external offices and external service provider/supplier offices)
- Normal working conditions with extra hours commonly required
- Pressure to meet tight annual reporting deadlines and ad hoc reporting and operational stakeholder requirements
- As required travel within North America

*The above profile is intended to describe the general content of and requirements for the successful performance of this position. It is not to be construed as an exhaustive statement of accountabilities, qualifications, or other aspects of the position.*