

Underwriter - Risk Services

Atradius

The Atradius Group provides trade credit insurance, surety and collections services worldwide, and has a presence through 160 offices in 52 countries. The products offered by Atradius protect companies around the world against the default risks associated with selling goods and services on credit.

At Atradius, we believe in personal development and the Growth Mindset. Our Culture is based on teamwork, reliable accountability, constantly improving and unrivalled service.

Read on more on our Career site: <https://careers.atradius.com/en/careers>.

Department Description

Risk Services

Job Description

Reporting to an Underwriting Manager, you will be responsible for actively monitoring and managing a portfolio of companies for which Atradius recognizes existing credit insurance exposure. In addition, you will serve as the decision maker for new requests for insurance cover from both existing and prospective clients.

In this position your key responsibilities will be:

- Applying underwriting principles and procedures in line with corporate governance to consider new and existing customer requests for credit insurance coverage
- Demonstrating a clear understanding of the three primary financial statements (Income Statement, Balance Sheet, Cash Flow Statement)
- Demonstrating effective written and verbal communication with both internal and external stakeholders
- Serving as a key contributor to the broader underwriting team

Key Deliverables:

- Setting and articulating underwriting strategies for each known buyer group, buyer and sector within the portfolio
- Establishing credit insurance exposure thresholds for aggregate risk appetite and accurately maintaining risk scores/ratings on buyers within delegated authorities
- Monitoring the exposure development of the portfolio and modifying the underwriting risk management approach as necessary based on the continual risk assessment of the market, sector, and buyer in an effort to optimize the claims ratio
- Preparing and presenting formal recommendations to the Credit Committee based on fundamental credit analysis for customer requests exceeding specific risk thresholds
- Other ad-hoc project specific deliverables as required

What qualification should you have?

The ideal candidate recognizes 2+ years of experience within the financial services sector and holds a bachelor's degree in finance, accounting, economics or business. Effective written and verbal communication skills are critical for the position. This role entails significant data analysis and requires a detail-oriented approach. Base salary commensurate with experience.

What do we offer?

- Competitive Salary:** \$65,000 - \$80,000 annually, dependent on experience level with a 10% bonus potential.
- Paid Time Off:** 3 weeks vacation, 8 floating holidays, 6 sick days, maternity and parental

leave, office closure holidays.

- Flexible Working:** Hybrid model with 3 days remote and 2 days onsite.
- Insurance:** Medical and dental plans with shared premiums, Vision, Disability and Life Insurance fully paid by company.
- Retirement Plan:** 401k with 100% company match up to 6% of salary contributions and annual profit share, pre-tax and Roth options.
- For more information check out our career page at: United States - Working at Atradius

Equal opportunities for all

The success of our organization stands with the quality of our people and the ideas they have. Insights and innovative solutions for our customers are the result of an interplay of cultures, knowledge and experience. That is why diversity is extremely important to Atradius. To ensure that all colleagues within Atradius can develop their qualities, we promote an inclusive culture in which everyone feels involved and valued. We encourage and welcome everyone to apply to our positions.

Do you have any questions about our offer?

Susan PAULSON, Human Resources, is available by e-mail at susan.paulson@atradius.com.

I am Atradius! - Do you want to know who we are?

Get to know Atradius colleagues in this video:

<https://www.youtube.com/watch?v=NnsgT04OpTU&t=4s>

Atradius is a global provider of credit insurance, bond and surety, collections and information services, with a strategic presence in over 50 countries. The products offered by Atradius protect companies around the world against the default risks associated with selling goods and services on credit. Atradius is a member of Grupo Catalana Occidente (GCO.MC), one of the largest insurers in Spain and one of the largest credit insurers in the world.

You can find further information on our website: <https://group.atradius.com>