

Senior Underwriter

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

Special Risk Management (SRM) is an unique, value proposition unit within the Risk Underwriting Team and consist of an experienced team of experts to manage high risk buyer underwriting and high value recovery opportunities. SRM will establish strategies to underwrite and monitor high risk companies as well as directing the course of recovery on larger reported debts to minimize the trading losses for our clients.

Job Description

Reporting to the SRM Manager, the right candidate will actively monitor and manage a portfolio of high-risk companies for which Atradius recognizes existing credit insurance exposure and serve as the decision maker for new insurance cover requests from both existing and prospective clients. Concurrently, the right candidate will actively drive loss minimization efforts and support our policyholder's recovery actions on overdue debts.

In this position your key responsibilities will be:

- Applying underwriting principles and procedures in line with corporate governance to consider requests for credit insurance coverage and manage existing portfolio exposure on high-risk buyers
- Demonstrating a clear understanding of all components of financial statements (income statement, balance sheet, cash flow & accompanying notes)
- Demonstrating effective written and verbal communication with both internal and external stakeholders
- Serving as a key contributor both individually and as a team member
- Driving work-out scenarios to achieve loss minimization

Key deliverables

- Setting and articulating underwriting strategies for each known buyer group within the portfolio
- Establishing credit insurance exposure thresholds for aggregate risk appetite and accurately maintaining risks scores/ratings on buyers within delegated authorities
- Continuous monitoring and assessment of the credit quality of the buyer groups within the portfolio and modifying the underwriting risk management approach as necessary based on the continual risk assessment of the market, industry, sector, and buyer in an effort to optimize the claims ratio
- Developing loss minimization strategies on deteriorating buyer risks and guiding work-out strategies to recover outstanding debts for the customer
- Preparing and presenting a likelihood of loss analysis on non-payment cases above a specific provision threshold to the monthly Provisioning Committee in order to correctly assess provision requirement and recovery potential

What qualification should you have? The ideal candidate will possess at least five (5) years of experience in trade credit insurance or related financial services industry and holds a bachelor's degree in a business-related field such as finance, accounting, or economics. Master's degree preferred. Effective written and verbal communication skills are critical for the position.

What do we offer?

- **Competitive Salary:** \$90,000 - \$115,000 annually, dependent on experience level with a 10% bonus.
- **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>