

Senior Underwriter – Czech Republic (Prague), Hybrid working

Employer	Atradius Crédito y Caución S.A. de Seguros y Reaseguros represented by: Atradius Crédito y Caución S.A. de Seguros y Reaseguros, pobočka pro Českou republiku, Karolinská 661/4, 186 00 Praha 8, Karlín
Job category	Senior Underwriter
Start	December 2022
Place of work	Praha, Karlín
Department	Senior Underwriter
Type of contract	unlimited

Job Description

Atradius Czech Republic is looking for a self-motivated Senior Risk Underwriter in our Prague office; the candidate will report to the Underwriting Manager for Czech Republic

This is a great opportunity to join a growing part of the Atradius business and develop your skill set in a collaborative, inclusive environment. You will be instrumental in delivering first class customer service to our customers and brokers.

From a regional perspective, the role will provide the opportunity to be part of Germany & CEE, a growth area for Atradius and a region that is expanding its reach from both a Business Unit and Risk Services perspective.

Applications are invited from qualified/experienced candidates who are looking to expand their knowledge and broaden their horizons in a new role. To succeed you will already be able to evidence strong analytical, customer service and communication skills as well as possessing those characteristics that fit soundly within our Atradius Competencies & Values.

In this position your key responsibilities will be:

- Analyzing credit risk of SMEs and large enterprises in the region of Czech Republic and Slovakia.
- Responsible for setting appropriate strategies on companies and groups as well as underwriting credit limit decisions.

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- Applying analyst knowledge and principles to identify and manage portfolio exposure
- Responsible for setting underwriting strategy for each known buyer group/buyer/sector/country portfolio/class of risk/customer/holding
- Responsible for setting standard and review limits/renew credit lines, setting, and maintaining risk scores/ratings on buyers within delegated authorities
- Responsible for compliance with internal procedures including recording of decisions for use by both internal and external customers
- Responsible for monitoring the development of the portfolio and modification of buyer underwriting risk management approach in the assessment of risks
- Ensuring that proactive action is taken to compensate for economic upturns or downturns on a market, industry or sector basis, in order to optimize the claims ratio
- Building and maintaining relationships with brokers, customers and buyers in the region.
- Presenting detailed review reports to the credit committee on large size cases.

What qualification should you have? The ideal candidate will have the following profile:

- Will be a university graduate with a bachelor degree or above, with a focus in finance, accounting, economics or business administration;
- Have a minimum of 3-5 years of Risk Underwriting experience, ideally in the credit Insurance field or finance sector.
- Have strong analytical skills and the ability to work independently. The candidate will need to be fully competent in own area and share that knowledge with colleagues.
- Will be a team player and a good communicator; will be able to explain difficult issues clearly and is able to adapt communication style to the audience.
- Have a strong customer focus and the ability to interpret client needs and identify solutions to non-standard tasks and queries.
- Will be able to support cooperation and cohesiveness amongst own team and with other areas of the business.
- Will possess excellent writing skills and fluency in English.
- Candidates will require a good knowledge of the local market and industries.

What do we offer?

- A dynamic, international and challenging work environment
- Training and support to reach your full potential including the opportunity for continuous professional development
- Attractive terms and conditions, including competitive salary, pension package and a range of flexible benefits and rewards
- Challenging tasks with individual development and training opportunities

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- A flexible work life balance in line with the Atradius Czech Republic Hybrid Working Framework.

If you would like to contribute to our team, please send us your CV and arrange a meeting:

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About Atradius

Atradius is one of the world leaders in the field of debt insurance, guarantee and debt recovery. It operates in 54 countries around the world with more than 160 offices and 3,300 employees. It provides its customers with access to information on up to 240 million companies. Atradius has been operating in the Czech market since 1998 and currently manages strategic projects for the Eastern Europe region from here. Atradius is part of Grupo Catalana Occidente (GCO.MC) - one of the world's most successful credit insurance companies. For more information, please visit www.atradius.cz.