

# Senior Underwriter - Surety

## **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**

At Atradius Surety, exciting opportunities await you. You'll be part of a team of experienced professionals, working at the heart of the market. Building strong relationships, developing your network, and maintaining key client contacts will be central to your role – and your success. We believe success is best achieved together. You'll be supported by a collaborative and knowledgeable team, with a culture that encourages growth, rewards achievement, and celebrates shared success. Operating from Cardiff, our Surety team supports clients not only across the UK but around the world. With energy and commitment, we deliver high-quality solutions to businesses globally, giving you the opportunity to work in an international environment.

## **What matters to us**

We are proud of our culture of togetherness and long-term careers. Many of our people stay and grow with us, building lasting relationships and expertise. You can find out more about how we support our employees and the benefits we offer on our careers page.

## **Job Description**

The Surety Senior Underwriter is responsible for underwriting a portfolio of surety risks, developing broker and client relationships, and contributing to the strategic growth of our UK surety business.

## **In this position your key responsibilities will be:**

- You will be responsible for analysing and approving requests for surety facilities for both new and existing clients.
- Within your delegated authority, you will set and review limits, and manage the extension of guarantee lines independently.
- You will assess and manage surety risks, contributing to the ongoing development of the portfolio.
- You will prepare and present credit decision papers for internal credit committees.
- You will work collaboratively with colleagues across the business, building strong internal relationships and developing your professional network externally.
- You will engage in risk discussions with companies of varying sizes and across different industries, both remotely and through client visits.
- You will operate within a multinational environment, working with colleagues and clients across a wide range of countries

## **Skills & Competencies:**

- Knowledge of surety products, including contract and commercial bonds
- Excellent analytical and decision-making skills
- Strong negotiation and communication abilities
- Proven ability to assess complex financial and operational risks
- High level of integrity and professionalism
- Ability to work independently and as part of a collaborative team

## **What do we offer?**

- Competitive salary
- Annual bonus scheme
- 27.5 days annual leave (plus bank holidays), with option to buy or sell up to 5 days
- Excellent pension scheme (up to 15% employer contribution)
- Hybrid working (up to 2 days from home per week)

- Life assurance (10x annual salary)
- Income protection (75% of salary)
- Employee Assistance Programme
- Onsite gym, restaurant and facilities (Cardiff office)
- Access to additional benefits via salary sacrifice schemes (healthcare, dental, cycle to work and more)

### **Equal opportunities for all**

The success of our organisation 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?**

Elan BOOTH, Human Resources, is available by e-mail at [Elan.Booth@atradius.com](mailto:Elan.Booth@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>