

# Financial 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

Our Atradius Surety Unit operates in 12 countries and provides bonding services in the Spain and Portugal markets, enabling local companies to provide bonds and guarantees to their partners and increase their financial flexibility.

## In this position your key responsibilities will be:

You will be based at the Atradius office in Madrid and your main tasks will be as follows:

- **Conduct Economic and Financial Analyses:** Evaluate potential clients thoroughly to present detailed reports to the relevant decision-making bodies.
- **Monitor Company Payment Behavior:** Track payment behaviors, analyze credit opinions, and review financial statements to identify patterns and potential risks.
- **Evaluate Coverage Adequacy:** Make informed decisions on the need for additional coverage, ensuring optimal protection for the company.
- **Coordinate with Branches and Stakeholders:** Manage aspects related to coverage adequacy, especially for debtor firms that are also insured, by coordinating with involved branches.
- **Manage Guarantee Acquisition:** Carry out necessary procedures to obtain additional guarantees when deemed appropriate, strengthening the company's position against potential risks.
- **Monitor and Renew Financial Commitments:** Ensure timely financial monitoring and renewal of commitments for a diverse portfolio of clients across Spain and Portugal.
- **Prepare and Present Key Commitments:** Draft, prepare, and deliver oral presentations in English for the most significant commitments within the portfolio to the Group's decision-making bodies.
- **Collaborate Across Departments:** Work closely with the Commercial, Risk, and Financial departments to support your activities and ensure seamless operations.
- **Ensure Smooth Project Development:** Oversee the successful execution of projects and tasks assigned by your Manager, ensuring timely and efficient completion.

## What qualification should you have?

- Degree in Economics (or similar).
- Training in corporate financial analysis, complemented by 1-2 years of experience in risk analysis.
- Experience in the credit sector (banks and other financial institutions) and/or in surety is an advantage.
- Excellent oral and written skills in Spanish and English. Knowledge of Portuguese is a plus.
- Team spirit and customer focus.

## What do we offer?

- A dynamic, international, and challenging work environment.
- Training and support to reach your full potential, including continuous professional development opportunities.

- Attractive conditions.
- Challenging tasks with opportunities for individual development and training

#### **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?**

Francisco JIMENEZ, Human Resources, is available by e-mail at [francisco.jimenez@atradius.com](mailto:francisco.jimenez@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>