

RISK UNDERWRITER

Location:	London (Canary Wharf)
Job Hours:	35hrs
Company:	Euler Hermes UK
Salary:	Depending on experience plus flexi-time scheme, bonus, non contributory pension and additional benefits

The Experts in Credit Management

Euler Hermes UK has been in business since 1918 and is part of the global leader in credit insurance Euler Hermes with presence in over 50 countries and 57,000 clients worldwide. Euler Hermes UK is part of the Euler Hermes Group and the Allianz Group.

We are a leading company in the provision of credit management solutions, a specialised field but one that is critical for the well-being of UK businesses. Credit Insurance secures trade by providing cover against bad debt should a customer become insolvent or default on payment. Our other services include credit opinions and UK and international commercial debt collections.

Summary of Role

This is a superb opportunity for an experienced Credit Risk Underwriter who is flexible, adaptable and excited by the challenge of working in a fast paced environment for the Market Leader in Credit Insurance.

Open to innovation, you will ensure the most effective credit limit service in terms of quality of decision, turnaround times and communication within our Electronics, Advertising, Retail and Finance team.

If you have market insight and believe that the client should be at the centre of everything you do, and can demonstrate your credit risk assessments skills, we would be delighted to hear from you.

- Responsibilities:**
- To effectively monitor and implement prompt limit decisions, monitoring and providing quality communication within agreed service levels.
 - To assess credit limits consistently and correctly within prescribed times in order to ensure renewal, new business targets and loss ratios are achieved.

- To provide quality responses in respect of agreed reschedulings so that our customers are given informed business decisions and losses are mitigated.
- To reassess proactively business procedures and recommend changes on an ongoing basis to reduce costs and to improve customer service.
- To meet clients, buyers and brokers (internationally if required) in order to keep loss ratios to a minimum, maximise cover and ensure renewal.

Requirements & Key Skills:

- Degree standard of education (preferably business based) or equivalent.
- A good understanding and knowledge of UK Risk Underwriting and/or credit management.
- A demonstrable understanding and knowledge of export underwriting, export risk assessment, export finance, political risk, export practice and export credit management would be advantageous.
- Experience to undertake analysis of financial, economic and other information to assess credit risk. This will include knowledge of financial statements and an ability to compile spreadsheet accounts and cashflows where appropriate.
- Demonstrate commercial awareness and customer service.
- Good communicator and relationship person both internally and externally of the Company.
- Knowledge of EHUK's products, the credit insurance market and its competitors.

Contact Details:

Company: Euler Hermes UK, 1 Canada Square, London, E14 5DX

Email: Please apply with full CV and current salary details quoting the job title and reference number to recruitment@eulerhermes.com

Internal applications: Please ensure that you cc you line manager into your application.

Closing date: 7th February 2012