

Job Description

Job Title: Risk Analyst
Company: Euler Hermes Consulting (Shanghai) Co., Ltd.
Place: Based in Shanghai
Division: Risk Underwriting Team – Allianz Trade China
Required working experience: Minimum 3 years experience in credit management; Experience in the finance industry (credit insurance, banking, factoring) is a plus.

Responsibilities

- Underwrite credit limits upon requests consistently, within required response time.
- Assess buyers with all information available and his/her own market knowledge.
- Monitor risk portfolio in a certain industry.
- Be able to well explain the reasons for limit decisions to our clients
- Be responsible for a dedicated customer's buyer limit portfolio. Steer it and provide a pro-active service level, according to PH classification.
- Regularly meet our customers and brokers to communicate our underwriting stance.
- Organize telephone conferences internally and externally.
- Contribute to supporting Commercial team in steering customer's loss ratio and implementing necessary actions to ensure or restore profitability of the portfolio

Requirements:

- Market and technical knowledge
- Strong financial analysis skills
- Knowledge in dedicated business industries
- Strong business/ financial assessment skills
- Demonstrate commercial awareness

Interpersonal skills:

- Be a good communicator and able to convince clients about all decisions taken.
- Be able to conduct business visits and contacts independently.

- Be able to build long-term customer relationship, even in a context of restrictive decisions and deteriorated market environment.

Summary of Qualifications:

- Minimum Bachelor's Degree in Accounting, Finance, Economics, Management, or Business Administration
- Fluent in spoken and written English
- Computer literacy: Skillful in MS Office applications