



Credit Risk Analyst

AXA

Job Category: Accounting/Finance

Job Source: nrbjobs.com

Job Summary

Employment Type: Full Time

Gender: Any

Career Level: Entry Level

Salary: Negotiable

Posted On: 18 Jan 2025

Application Deadline: 16 Feb 2025

Job Description/Responsibility

- Conduct financial analysis of domestic (US) corporate and bank risks to support the underwriting of Commercial Bond and, occasionally, Trade Credit transactions.
- Perform background research on companies, industry trends and operating environments. Contact bank and credit rating agencies, and other information service providers, if necessary, to complete the assessment of transaction risks.
- Work in close coordination with PRCB's India-based credit risk team in order to provide accurate corporate credit ratings on a timely basis.
- Conduct quarterly portfolio reviews with regional underwriting teams.
- Assist Global Head of Risk in the monitoring and reporting on the global PRCB portfolio to ensure compliance with internal risk parameters and procedures.
- Work with actuarial and underwriting teams to determine the PML (Probable Maximum Loss) on exposures, and to review loss trends for self-insurance or deductible / retro program bonds.
- Present research and analysis to underwriters and senior managers. Participate in discussions and decision-making process by providing valuable insights and in-depth analysis of specific transaction risks.
- Draft credit memoranda to document transactions in preparation for approval and binding of cover.
- Participate in the identification of information sources, testing of risk analysis models, gathering of reference information, and other special risk-related projects as mandated by management.
- Assist in the preparation of reports and data for presentations to internal committees and reinsurers.
- Contribute to the execution of special projects and strategic initiatives as mandated by AXA XL Senior Management, often requiring portfolio modeling and projections.
- Support underwriters in client relationship and business development activities.

Education Requirements

- Bachelor/ Honors(Bachelor Degree in any Discipline) completed.

Additional Academic Requirements

- Bachelor's degree in accounting, Business, Economics, Finance, or a related discipline from a recognized university. MBA, master's degree or equivalent graduate level coursework is a definite plus.

Experience Requirements

- No experience is required.

Skills Requirements

- Moderate relevant professional experience, preferably with exposure to Surety, Commercial Bond or Credit insurance.
- Deep understanding of balance sheet, cash flow analysis, and ratio analysis.
- Highly developed analytical skills, robust financial analysis knowledge.
- Robust written and oral communication skills with a proven ability to convey complicated concepts and ideas clearly and succinctly.
- Demonstrated ability to work collaboratively within a high performing team.

Work Area

- Applicant should have experience of working in the following category(ies): Accounting/Finance

Industry Type

- Experience should include the following skills: Bank/Non-Bank Fin. Institution

Address: Paris, France, Paris, France, France

Company Profile: Insurance Carriers

Company Website: <http://careers.axa.com/global/en>