**Risk Analysis Trainee 風險分析實習生**

**Risk Services – North Asia / Guangdong**

**Introduction:**

Atradius is one of the world’s leading global credit insurers, with revenues of more than €2.5 billion per annum. Atradius, headquartered in Amsterdam, Netherlands, insures trade receivables against non-payment and offers a wide range of credit management products and services, varying from tailor made credit insurance and global solutions, to international debt collection and on-line services. With offices in 50 countries and 3,500 staff across the globe, Atradius has been affirmed by rating agencies AM Best as, A (excellent) with a stable outlook and Moody’s as A3 with a stable outlook.

安卓信用保險是全球最大的信用保險公司之一，屬於Grupo Catalana Occidente (GCO.MC) 的信用保險分支。在全球超過50個國家和地區提供信用保險、擔保和商帳追收業務。其業務範圍可保護世界各地的公司免受在信用交易過程中所產生的支付風險。2023年，安卓年營業收入達到25億歐元，獲貝氏評級「A」前景穩定和穆迪評級「A1」前景穩定。本公司每年為全球約4,650億歐元的交易提供保險服務，掌握超過六千萬家企業的相關信息，每天作出的信用限額決策超過20,000條。

**Company Website:** https://group.atradius.com/contact-us/atradius-taiwan.html

**Address:** 2F, No. 22, Section 2, Ren’ai Road, Zhongzheng District, Taipei City

台北市中正區仁愛路二段22號2樓

**Nearest subway station:** Dongmen or Zhongxiao Xinsheng

東門 或 忠孝新生

**Internship Supervisor:** Name: Kyle Kong

Position: Senior Credit Risk Analyst

Direct Phone Number: 2-2173-3601

Email Address: kyle.kong@atradius.com

**Working Hours:** 9am – 6pm

**Program Timeline**: Total 6 months duration beginning in July. 15 working days per month during summer holidays (Jul-Aug), then 10 working days per month thereafter.

7月開始，總共為期六個月。 暑假期間（7月-8月）每月15天，之後每月10天。

**Office Attire:** Business Casual

**Internship Objective:**

The objective is to allow students to gain meaningful working experience in Atradius. Interns will be exposed to the daily operation of Risk underwriting and given on-the-job training in analyzing different corporations in North Asia (China, Hong Kong, Taiwan and Korea) and Guangdong. By the end of the internship they should understand how credit insurance works, how Risk Underwriting is performed on SME as well as Large listed Corporations. The analysis will be on companies in different trade sectors and in different North Asian countries.

實習目標在於讓學生在安卓信用保險獲得有意義的工作經驗。實習生將能一窺貿易信用風險核保的日常工作內容，並將接受分析北亞地區（中國、香港、台灣和韓國）及廣東不同公司企業風險的實習培訓。實習結束後，實習生應能了解信用保險的運作方式、以及風險核保是如何運用在中小企業和大型上市公司上。企業信用分析將會包含北亞區域、不同貿易領域的公司。

**Responsibilities of Intern:**

* Analyze credit risk of listed corporations, large enterprises and SMEs in a number of Asian countries
* Responsible to set appropriate strategies on companies and to underwrite credit limit decisions.
* Assist in researching economic developments and propose credit rating strategies for the responsible markets
* Assist in researching on various trade sectors and industry developments.
* Provide ad-hoc support to Credit Risk Analyst.
* 分析亞洲多個國家上市公司、大型企業和中小企業的信用風險
* 負責制定適當的公司策略並決定信用風險核保額度
* 協助分析經濟發展並為負責市場提出信用評級策略
* 協助蒐集和分析各相關產業領域及企業發展
* 為風險分析員提供臨時支援

**Requirement:**

* University student with basic accounting knowledge
* Eligible to work in Taiwan without visa sponsorship
* English requirement: no less than IELTS 6.5 or TOEFL 100 or TOEIC 785
* 大學在學生，需具基本會計知識
* 不須工作簽證，可直接實習者
* 英語要求: 不低於IELTS 6.5 或 TOEFL 100 或 TOEIC 785