

# Death Benefits Clerk Job Interview Questions And Answers



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## Death Benefits Clerk Interview Questions And Answers Guide.

### Question - 1:

So, explain why I should hire you as Death Benefits Clerk?

#### Ans:

As I'm sure you know, "because I'm great" or "I really need a job" are not good answers here. This is a time to give the employer a laundry list of your greatest talents that just so happen to match the job description. It's also good to avoid taking potshots at other potential candidates here. Focus on yourself and your talents, not other people's flaws.

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### Question - 2:

Tell me where else have you applied as Death Benefits Clerk?

#### Ans:

This is a good way to hint that you're in demand, without sounding like you're whoring yourself all over town. So, be honest and mention a few other companies but don't go into detail. The fact that you're seriously looking and keeping your options open is what the interviewer is driving at.

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### Question - 3:

Tell us what is the contestable period' in insurance policy?

#### Ans:

'Contestable period' is usually 1 or 2 years, during which the insurance company holds all the right to investigate the policy and decide whether to pay or not to pay to the insured.

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### Question - 4:

Please tell me a suggestion you have made that was implemented?

#### Ans:

It's important here to focus on the word "implemented." There's nothing wrong with having a thousand great ideas, but if the only place they live is on your notepad what's the point? Better still, you need a good ending. If your previous company took your advice and ended up going bankrupt, that's not such a great example either. Be prepared with a story about an idea of yours that was taken from idea to implementation, and considered successful.

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### Question - 5:

Tell me if your previous co-workers were here, what would they say about you?

#### Ans:

Ok, this is not the time for full disclosure. If some people from your past are going to say you're a boring A-hole, you don't need to bring that up. Stay positive, always, and maybe have a few specific quotes in mind. "They'd say I was a hard worker" or even better "John Doe has always said I was the most reliable, creative problem-solver he'd ever met."

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### Question - 6:

Please tell me has anything ever irritated you about people you've worked with?

#### Ans:

Of course, you have a list as long as your arm. But you can't say that, it shows you as being negative and difficult to work with. The best way to answer this one is to think for a while and then say something like "I've always got on just fine with my co-workers actually."

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**Question - 7:**

Explain me what is the Surrender Value?

**Ans:**

Surrender Value is the amount when you stop paying the premium and withdraw the entire amount. The policy ceases as soon as you withdraw the money, and the insured will lose out all the returns on it.

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**Question - 8:**

Do you know what mean by 'insurance coverage'?

**Ans:**

The term 'insurance coverage' means, when an individual takes an insurance policy the insured will be covered by insurance company for a specific amount for themselves or the things that he had taken the insurance policy, for which he would be paying premiums to the insurance company. The insurance company will pay the insured in case of damage or claims made by the insured according to their 'insurance coverage'.

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**Question - 9:**

Explain me what is Paid Value?

**Ans:**

The paid value is something, when the insured stops paying the premium but do not withdraw the amount. The sum assured by the insurance company is reduced proportionally depending when insured has stopped paying the premium. You will get the amount at the end of the term.

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**Question - 10:**

Explain me what do you mean by term "Annuity"?

**Ans:**

An annuity is the term used for the regular amount paid by the insurance company to the insured, after a certain period of time. The payment can be monthly or quarterly, this is often done to supplement income after retirement.

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**Question - 11:**

Please tell us would you rather work for money or job satisfaction?

**Ans:**

It's not a very fair question is it? We'd all love to get paid a Trump-like salary doing a job we love but that's rare indeed. It's fine to say money is important, but remember that NOTHING is more important to you than the job. Otherwise, you're just someone looking for a bigger paycheck.

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**Question - 12:**

What's your greatest strength as Death Benefits Clerk?

**Ans:**

This is your chance to shine. You're being asked to explain why you are a great employee, so don't hold back and stay do stay positive. You could be someone who thrives under pressure, a great motivator, an amazing problem solver or someone with extraordinary attention to detail. If your greatest strength, however, is to drink anyone under the table or get a top score on Mario Kart, keep it to yourself. The interviewer is looking for work-related strengths.

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**Question - 13:**

Tell us what were your reasons for selecting your college or university?

**Ans:**

My college has always had a reputation as having an excellent accounting department, so I knew that if I enrolled there, I would achieve first-class preparation for my chosen career field. It is also a highly accredited school known for satisfying employers with the preparation of its graduates - that's why companies like yours recruit at my school - the school produces top graduates. The school offers an excellent liberal-arts background, which research shows equips graduates with numerous qualities, such as versatility and strong critical-thinking skills. Finally, having visited the campus before enrolling, I knew that the business school emphasized group projects. During my four years in the school, I participated in more than 35 group projects, which taught me invaluable teamwork, communication, and interpersonal skills.

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**Question - 14:**

Explain me what do you mean by 'Loss Payee'?

**Ans:**

The loss payee is a person or institution (Bank) that receives the insurance payment on the loss of the property or vehicle you own. It is a legal definition used to cover the investment of other parties or bank that is owned by you. For example, you have a car on loan, and also you have insurance for that car. Now you met an accident, and your car is a total loss(meaning completely damaged beyond repair). Your bank still owes money from you in such case when you claim the insurance; the insurance company will pay money directly to Bank or person you owes money. Here bank is a loss payee.

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**Question - 15:**

Please tell me would you rather be liked or feared?

**Ans:**

I have been asked this a lot, in various incarnations. The first time I just drew a blank and said, "I don't know." That went over badly, but it was right at the start of my career when I had little to no experience. Since then I've realized that my genuine answer is "Neither, I'd rather be respected." You don't want to be feared because fear is no way to motivate a team. You may get the job done but at what cost? Similarly, if you're everyone's best friend you'll find it difficult to make tough decisions or hit deadlines. But when you're respected, you don't have to be a complete bastard or a lame duck to get the job done.

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**Question - 16:**

Explain why are you looking (or why did you leave you last job)?

**Ans:**

This should be a straightforward question to answer, but it can trip you up. Presumably you are looking for a new job (or any job) because you want to advance your career and get a position that allows you to grow as a person and an employee. It's not a good idea to mention money here, it can make you sound mercenary. And if you are in the unfortunate situation of having been downsized, stay positive and be as brief as possible about it. If you were fired, you'll need a good explanation. But once again, stay positive.

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**Question - 17:**

Tell me what's your biggest weakness as Death Benefits Clerk?

**Ans:**

If you're completely honest, you may be kicking yourself in the butt. If you say you don't have one, you're obviously lying. This is a horrible question and one that politicians have become masters at answering. They say things like "I'm perhaps too committed to my work and don't spend enough time with my family." Oh, there's a fireable offense. I've even heard "I think I'm too good at my job, it can often make people jealous." Please, let's keep our feet on the ground. If you're asked this question, give a small, work-related flaw that you're working hard to improve. Example: "I've been told I occasionally focus on details and miss the bigger picture, so I've been spending time laying out the complete project every day to see my overall progress."

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**Question - 18:**

Do you know what is a premium?

**Ans:**

It is the amount to be paid for a contract of insurance to the insurance company. It is the sum that a person pays monthly, quarterly or annually according to their plan, in return of the coverage he/she has taken from the insurance company.

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**Question - 19:**

Explain me is it safe to pay the premium through Insurance Agent?

**Ans:**

It is safe to pay the premium through your agent as far as you are making the payment through cheques on the name of Insurance Company and receiving all the receipts for the payments.

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**Question - 20:**

Please explain what is no-claim bonus?

**Ans:**

No claim bonus is a benefit for those who have not claimed insurance during the preceding year of cover. This will lower the premium on the following year.

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**Question - 21:**

Explain me what you know about this company abc?

**Ans:**

Do your homework before you go to any interview. Whether it's being the VP of marketing or the mailroom clerk, you should know about the company or business you're going to work for. Has this company been in the news lately? Who are the people in the company you should know about? Do the background work, it will make you stand out as someone who comes prepared, and is genuinely interested in the company and the job.

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**Question - 22:**

Tell us what are the common attributes of your top performers?

**Ans:**

Great candidates also want to be great long-term employees. Every organization is different, and so are the key qualities of top performers in those organizations. Maybe your top performers work longer hours. Maybe creativity is more important than methodology. Maybe constantly landing new customers in new markets is more important than building long-term customer relationships. Maybe it's a willingness to spend the same amount of time educating an entry-level customer as helping an enthusiast who wants high-end equipment.

Great candidates want to know, because

1) they want to know if they fit, and



2) if they do fit, they want to be a top performer.

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### Question - 23:

Explain me what are a few things that really drive results for the company?

#### Ans:

Employees are investments, and every employee should generate a positive return on his or her salary. (Otherwise, why are they on the payroll?)

In every job, some activities make a bigger difference than others. You need your HR folks to fill job openings, but what you really want is for HR to find the right candidates, because that results in higher retention rates, lower training costs, and better overall productivity.

You need your service techs to perform effective repairs, but what you really want is for those techs to identify ways to solve problems and provide other benefits--in short, to generate additional sales.

Great candidates want to know what truly makes a difference. They know helping the company succeed means they succeed as well.

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### Question - 24:

Explain me what do you mean by term 'Insurer' and 'Insured'?

#### Ans:

Insured is the one who holds the policy and Insurer is the company that covers the insured.

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### Question - 25:

Explain me can an individual take two policies and claim for both of them?

#### Ans:

Yes, an individual can take two policies and claim for both.

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### Question - 26:

Please explain what is the difference between the participating and non-participating policy?

#### Ans:

Participating policy is a policy, where the profit or benefits of the insurance company is shared with the insured in the form of a dividend or reversionary bonuses. While, the non-participating policy, does not share their profit with insured.

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### Question - 27:

Tell us what personal weakness has caused you the greatest difficulty in school or on the job?

#### Ans:

My greatest weakness used to be delegation. To improve my workers' efficiency, I would take it upon myself to do many small projects throughout my shift as a manager that could have been done by others. Once I realized that I was doing more work than the other assistant managers, and they were achieving better results, I reevaluated what I was doing. I quickly realized that if I assigned each person just one small project at the beginning of the shift, clearly state expectations for the project, and then follow up, everything would get done, and I could manage much more efficiently and actually accomplish much more.

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### Question - 28:

Let's talk about salary. What are you looking for as Death Benefits Clerk?

#### Ans:

Run for cover! This is one tricky game to play in an interview. Even if you know the salary range for the job, if you answer first you're already showing all your cards. You want as much as possible, the employer wants you for as little as you're willing to take. Before you apply, take a look at salary.com for a good idea of what someone with your specific experience should be paid. You may want to say, "well, that's something I've thought long and hard about and I think someone with my experience should get between X & Y." Or, you could be sly and say, "right now, I'm more interested in talking more about what the position can offer my career." That could at least buy you a little time to scope out the situation. But if you do have a specific figure in mind and you are confident that you can get it, I'd say go for it. I have on many occasions, and every time I got very close to that figure (both below and sometimes above).

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### Question - 29:

Explain me can beneficiary claim the policy if the insured person is missing or disappeared for several years?

#### Ans:

It is possible to claim, if the beneficiary has court declaration that says that the insured person is missing or legally dead (disappeared for more than 7 years).

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### Question - 30:

Explain me is it possible to get the full payment on cancelling the new policy in free look period?

#### Ans:

'Free Look Period' is a time-period where the insured can cancel their newly bought policy in a specific period of time from the date of issuing the policy without any penalties or surrender charges.



Yes, it is possible to get the full payment in free look period; you can cancel your new policy in 15 days by returning the policy to the life Insurance company after you receive all the documents related to the policy.

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### Question - 31:

Explain me what quality or attribute do you feel will most contribute to your career success?

#### Ans:

My greatest strength is my flexibility. I have learned that work conditions change from day to day and throughout the day, as well, no matter where I have worked in the past. I also have realized that certain projects require individual attention and others involve a teamwork approach. These are just a few examples of the changes that happen in the financial-consulting field, as you are well aware. My flexibility to adapt to the demands of the job has allowed me to surpass my supervisor's expectations.

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### Question - 32:

Please explain have you done anything to further your experience as Death Benefits Clerk?

#### Ans:

This could include anything from night classes to hobbies and sports. If it's related, it's worth mentioning. Obviously anything to do with further education is great, but maybe you're spending time on a home improvement project to work on skills such as self-sufficiency, time management and motivation.

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### Question - 33:

Explain me about a major problem you recently handled. Were you successful in resolving it?

#### Ans:

While working at K-mart, I was one of three people to work in the electronics department. One day upon arriving at work, I was told the district manager was coming the next day to do a store inspection. The two other people who worked in electronics were both over 55. Neither could lift heavy objects, and one refused to work at all. As a result, the electronics department was usually left to me to keep stocked with product and kept in order. I had about five hours of work time to get the entire department in shape. Those five hours passed, and there was still a substantial amount of work to be done. I asked the store manager if I could stay and work after hours while the overnight stockers were there. He said that because of the employment budget, he could not let me. I was faced with bringing the entire store's rating down, so I suggested a creative staffing solution, allowing me to work the extra hours while temporarily reducing the hours of the other two members of the department. Because of this solution, in a matter of hours, the department was in tip-top shape - and still under budget. And the results? The electronics department got a score of 95 out of 100.

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### Question - 34:

Suppose if you could change or improve anything about your college, what would it be?

#### Ans:

My major department had a wonderful internship program, and I completed three valuable internships with my department's guidance. Some other departments in the business school don't have internship programs that are as strong as my department's. I'd like to see all the departments have strong internship programs so all my school's business grads would have the same opportunities that I had.

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### Question - 35:

Explain me what is the difference between "revocable beneficiary" and "irrevocable beneficiary"?

#### Ans:

'Revocable beneficiary' designation gives right to the policy holder to change the beneficiary name without the consent of the named beneficiary. While in 'Irrevocable beneficiary' the policy holder has to take consent of the beneficiary before the name is changed.

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### Question - 36:

Explain me how to claim the policy?

#### Ans:

In order to claim the policy, you have to fill up the claim form and contact your financial advisor from whom you have bought the policy. You have to supplement all the required documents like original payment receipt to your insurance company. If everything is ok, you will be paid within seven days of the policy claimed.

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### Question - 37:

Explain me what is General Insurance policy? What does it cover?

#### Ans:

General Insurance is basically an insurance policy that protects you from losses and damages other than covered by life insurance. For example it covers

- Personal property such as car or house
- Accident and health Insurance
- Liability Insurance - legal Liabilities
- Property against natural calamities like flood, fire, earthquake etc.
- Burglary and theft
- Coverage on transport vehicles carrying goods like Cargo Ship
- Coverage against machinery breakdown



h) Travel

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### Question - 38:

Tell us it is possible to restrict the premium payment for a lesser number of years than the duration of the policy?

**Ans:**

Certain Insurance company have a provision of Limited Premium Payment, through which you can pay the premium in 3, 5, 7 or 10 years depend upon your income, and you still can have the coverage for the entire tenure of the policy.

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### Question - 39:

Please explain what is Co-insurance?

**Ans:**

Co-insurance term is usually referred to health insurance companies. In this type of policy, you share the coverage with the insurance company in percentage of the policy value, after paying deductible or co-payment. It is the split of insurance coverage between you and insurance company; usually the split would be 80/20 % where you are liable to pay 20% and the remaining amount by the insurance company. For example, for health policy you have claimed for \$200, according to policy clause you have to pay deductible, let say \$100, now after paying deductible the remaining amount is \$100, now you have a co-insurance which is split into 80/20%. So you will pay \$20 out of \$100 from your pocket while the \$80 will be paid by co-insurance (meaning the insurance company).

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### Question - 40:

Do you know how will the academic program and coursework you've taken benefit your career?

**Ans:**

As you will note on my resume, I've taken not only the required core classes for the finance field, I've also gone above and beyond by double majoring in accounting. I doubled majored since I knew that the financial consulting field requires much knowledge of portfolio analysis and understanding of the tax laws. I believe that my success in both areas of study have specifically prepared me for this career. But it's not just taking the classes in these two areas that allows me to offer Merrill Lynch clients more. I minored in Spanish to understand the growing hispanic clientele in the Central Florida area, which as you are well aware is a growing source of revenue for the industry. If you like, I can elaborate on other aspects of my education further.

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### Question - 41:

Tell me have you ever had difficulty with a supervisor or instructor? How did you resolve the conflict?

**Ans:**

Yes, I had an incident with my Spanish professor. I turned in an essay that she said was too good to be mine. I was honest with her; I told her that I had a native speaker review the essay, but he made very few corrections. However, I had broken the Golden Rule of Spanish Composition - the essay must not even touch the hands of a native speaker. To prove to her that I was capable of producing an essay that exceeded her expectations of a non-native speaker, I offered to re-write another essay in her office. I earned an A-minus.

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### Question - 42:

Please explain us is there anyone you just could not work with?

**Ans:**

No. Well, unless you're talking about murderers, racists, rapists, thieves or other dastardly characters, you can work with anyone. Otherwise you could be flagged as someone who's picky and difficult if you say, "I can't work with anyone who's a Bronco's fan. Sorry."

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### Question - 43:

Tell us how are you when you're working under pressure as Death Benefits Clerk?

**Ans:**

Once again, there are a few ways to answer this but they should all be positive. You may work well under pressure, you may thrive under pressure, and you may actually prefer working under pressure. If you say you crumble like aged blue cheese, this is not going to help you get your foot in the door.

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### Question - 44:

So, tell us now a little about yourself?

**Ans:**

I'd be very surprised if you haven't been asked this one at every interview. It's probably the most asked question because it sets the stage for the interview and it gets you talking. Be careful not to give the interviewer your life story here. You don't need to explain everything from birth to present day. Relevant facts about education, your career and your current life situation are fine.

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### Question - 45:

Tell us what relevant experience do you have as Death Benefits Clerk?

**Ans:**





Hopefully if you're applying for this position you have bags of related experience, and if that's the case you should mention it all. But if you're switching careers or trying something a little different, your experience may initially not look like it's matching up. That's when you need a little honest creativity to match the experiences required with the ones you have. People skills are people skills after all, you just need to show how customer service skills can apply to internal management positions, and so on.

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**Question - 46:**

Please explain us what motivates you to do a good job?

**Ans:**

The answer to this one is not money, even if it is. You should be motivated by life's noble pursuits. You want recognition for a job well done. You want to become better at your job. You want to help others or be a leader in your field.

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**Question - 47:**

Please explain are you good at working in a team?

**Ans:**

Unless you have the I.Q. of a houseplant, you'll always answer YES to this one. It's the only answer. How can anyone function inside an organization if they are a loner? You may want to mention what part you like to play in a team though; it's a great chance to explain that you're a natural leader.

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**Question - 48:**

Please tell me are you willing to put the interests of X Company ahead of your own?

**Ans:**

Again, another nasty question. If you say yes, you're a corporate whore who doesn't care about family. If you say no, you're disloyal to the company. I'm afraid that you'll probably have to say yes to this one though, because you're trying to be the perfect employee at this point, and perfect employees don't cut out early for Jimmy's baseball game.

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**Question - 49:**

Do you know what do employees do in their spare time?

**Ans:**

Happy employees 1) like what they do and 2) like the people they work with.

Granted, this is a tough question to answer. Unless the company is really small, all any interviewer can do is speak in generalities.

What's important is that the candidate wants to be sure of having a reasonable chance of fitting in--because great job candidates usually have options.

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**Question - 50:**

Do you know what are the different types of Insurance Coverage?

**Ans:**

Insurance policy is categorised into two

- a) General or Non-life Insurance
- b) Life Insurance

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**Question - 51:**

Tell me what is 'declaration page' in insurance policy?

**Ans:**

'Declaration page' in insurance policy, bears all the information of the policy holder like name, address, vehicle information, type of coverage and loss payee information.

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**Question - 52:**

Tell us is it advisable to replace the policy with another policy?

**Ans:**

If it is not a long duration that you have bought the policy, then you can replace the policy. But in other case it is not advisable as you will lose all the benefits of the previous policy also the premium will go high as you go older. Also, the two-year period of contestability will also begin again.

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**Question - 53:**

Explain me what do you mean by 'Additional Insured'?

**Ans:**

'Additional Insured' is the status associated mainly with property insurance and liability insurance. The additional insured will be protected under the main policy holder. For example a vehicle insurance policy which covers all the members of family and not only the owner.



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**Question - 54:**

Explain me what happens if you fail to make required premium payments?

**Ans:**

Usually, Insurance Company gives a grace period of 10-15 days to the insured if they fail to pay the premium before the due date. Further, if you fail to pay a premium, then your policy will lapse. You can revive your policy by paying the outstanding premium along with the interest, counted from the date the policy got lapsed. Different Insurance Company has a different norm for reviving the policy.

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**Question - 55:**

Explain me what do you mean by 'Deductible'?

**Ans:**

Deductible is one of the several types of clause that are used by the insurance company as a threshold for policy payment for health insurance or travel insurance. Deductible is a decided amount that you have to pay from your pocket while claiming the insurance. For example, you have a deductible of \$500, and you have insurance coverage for \$2000, then you are responsible for paying for \$500 and the remaining amount \$1500 will be paid by insurance company.

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**Question - 56:**

Explain me who is the beneficiary?

**Ans:**

Beneficiary is the one whom you have nominated for the insured amount in case of your death.

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**Question - 57:**

Tell me would you say that you can easily deal with high-pressure situations?

**Ans:**

Yes. My past experience as an Administrative Coordinator required me to deal with many serious situations since I held emergency on-call duties as a supervisor. One example was when I was called by a Resident Assistant to deal with an attempted suicide on her residence-hall floor. The situation required that I think clearly and quickly in this life-and-death situation. I had to weigh the many tasks that needed to be completed. I had to assign RAs to call 911, make sure that EMS could get into the locked building, while at the same time applying first aid, and ensuring that the rest of the residents on the floor were OK. I also had to make sure the privacy of the resident in need was respected. I basically prioritized and dealt with each task by its importance. I delegated responsibility to RAs for things that they were capable of handling because I could not physically be in many places at once. Once the resident was taken to the hospital, I was responsible for paperwork and follow up to make sure the staff members, residents, and the resident-in-need adjusted back to "normal" life. I know this is an extreme example not found in the financial consulting field; however, it shows just how well I can deal with extreme pressure.

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**Question - 58:**

Tell me what do you expect me to accomplish in the first 60 to 90 days?

**Ans:**

Great candidates want to hit the ground running. They don't want to spend weeks or months "getting to know the organization." They want to make a difference--right away.

[View All Answers](#)

**Question - 59:**

Explain us about any issues you've had with a previous boss?

**Ans:**

If you fall for this one you shouldn't be hired anyway. The interviewer is testing you to see if you'll speak badly about your previous supervisor. Simply answer this question with extreme tact, diplomacy and if necessary, a big fat loss of memory. In short, you've never had any issues.

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**Question - 60:**

Tell me why do you want to work at ABC Company?

**Ans:**

This should be directly related to the last question. Any research you've done on the company should have led you to the conclusion that you'd want to work there. After all, you're at the interview, right? Put some thought into this answer before you have your interview, mention your career goals and highlight forward-thinking goals and career plans.

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