

# Underwriting Analyst Job Interview Questions And Answers



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# Underwriting Analyst Interview Questions And Answers Guide.

## Question - 1:

How do you prioritize your work?

### Ans:

Depends on the situation... I like to label certain tasks as either A B or C...A being the one that requires immediate attention, and C which are tasks that aren't urgent but eventually need to get done... I like to focus my work As Underwriting Analyst on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

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## Question - 2:

What did you like least about your last (or current) job As Underwriting Analyst?

### Ans:

Don't vent or focus on the negative with brutally honest answers such as "My boss was a jerk," or "The company culture was too politically correct," or "They just weren't giving me the opportunity to take my career to the next level." Instead, keep the emphasis on the positive, even though there are sure to be things you weren't happy about.

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## Question - 3:

What have you learned from mistakes on this job?

### Ans:

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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## Question - 4:

What makes you right for this position?

### Ans:

This question can be tricky because you need to show your worth As Underwriting Analyst without sounding cocky or arrogant. Research the business ahead of time and become familiar with its mission and values. Take the time to figure out how your personal qualities fit the needs of the business and use that fit to provide your answer.

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## Question - 5:

Why are you leaving last job?

### Ans:

Although this would seem like a simple question, it can easily become tricky. You shouldn't mention salary being a factor at this point As Underwriting Analyst. If you're currently employed, your response can focus on developing and expanding your career and even yourself. If you're current employer is downsizing, remain positive and brief. If your employer fired you, prepare a solid reason. Under no circumstance should you discuss any drama or negativity, always remain positive.

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## Question - 6:

How do you deal with pressure or stressful situations?

### Ans:

Choose an answer that shows that you can meet a stressful situation head-on in a productive, positive manner and let nothing stop you from accomplishing your goals. A great approach is to talk through your go-to stress-reduction tactics (making the world's greatest to-do list, stopping to take 10 deep breaths), and then share an



example of a stressful situation you navigated with ease.

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### **Question - 7:**

How many basketballs would fit in this room?

#### **Ans:**

One. You did not ask what is the maximum number of basketballs you can fit in the room.

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### **Question - 8:**

How would you estimate the weight of the Chrysler building?

#### **Ans:**

This is a process guesstimate where the interviewer wants to know if you know what to ask. First, you would find out the dimensions of the building (height, weight, depth). This will allow you to determine the volume of the building. Does it taper at the top? (Yes.) Then, you need to estimate the composition of the Chrysler building. Is it mostly steel? Concrete? How much would those components weigh per square inch? Remember the extra step: find out whether you're considering the building totally empty or with office furniture, people, etc. If you're including the contents, you might have to add 20 percent or so to the building's weight.

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### **Question - 9:**

How would your former employer describe you?

#### **Ans:**

In all likelihood, the interviewer will actually speak with your former employer so honesty is key. Answer as confidently and positively as possible and list all of the positive things your past employer would recognize about you. Do not make the mistake of simply saying you are responsible, organized, and dependable. Instead, include traits that are directly related to your work as a medical assistant, such as the ability to handle stressful situations and difficult patients, the way you kept meticulous records, and more.

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### **Question - 10:**

If you have seven white socks and nine black socks in a drawer, how many socks do you have to pull out blindly in order to ensure that you have a matching pair?

#### **Ans:**

if the first one is one color (say, white), and the second one is the other color (black), then the third one, no matter what the color, will make a matching pair. (Sometimes you're not supposed to think that hard.)

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### **Question - 11:**

If you were an animal, which one would you want to be?

#### **Ans:**

Seemingly random personality-test type questions like these come up in interviews generally because hiring managers want to see how you can think on your feet. There's no wrong answer here, but you'll immediately gain bonus points if your answer helps you share your strengths or personality or connect with the hiring manager. Pro tip: Come up with a stalling tactic to buy yourself some thinking time, such as saying, "Now, that is a great question. I think I would have to say..."

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### **Question - 12:**

What do you consider to be your weaknesses?

#### **Ans:**

What your interviewer is really trying to do with this question-beyond identifying any major red flags-is to gauge your self-awareness and honesty. So, "I can't meet a deadline to save my life As Underwriting Analyst" is not an option-but neither is "Nothing! I'm perfect!" Strike a balance by thinking of something that you struggle with but that you're working to improve. For example, maybe you've never been strong at public speaking, but you've recently volunteered to run meetings to help you be more comfortable when addressing a crowd.

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### **Question - 13:**

Why do you feel you will excel at this job?

#### **Ans:**

This question presents an excellent opportunity for you to discuss your education, qualifications and personal traits. You might say something like "I studied property management as well as behavior during my college years and I have two years' experience in real estate.

I can gauge the homes or apartments in which clients will be interested based solely upon the needs of their families. Finally, my organizational skills will allow me to schedule appointments or showings confidently and arrive for them punctually." This shows your interviewer that you have all of the skills necessary to become successful not only for yourself, but also for your employer.

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### **Question - 14:**

Describe to me the position As Underwriting Analyst you're applying for?

#### **Ans:**



This is a "homework" question, too, but it also gives some clues as to the perspective the person brings to the table. The best preparation you can do is to read the job description and repeat it to yourself in your own words so that you can do this smoothly at the interview.

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### **Question - 15:**

Do you have any question regarding this job As Underwriting Analyst?

#### **Ans:**

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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### **Question - 16:**

Do you like to start personal relationships with other employees?

#### **Ans:**

Well, the right answer is yes and no. Good personal relations can improve the overall performance of a team. But on the other hand, you should not let your emotions to affect your decisions in work.

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### **Question - 17:**

Do you think you have enough experience As Underwriting Analyst?

#### **Ans:**

If you do not have the experience they need, you need to show the employer that you have the skills, qualities and knowledge that will make you equal to people with experience but not necessary the skills. It is also good to add how quick you can pick up the routine of a new job role.

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### **Question - 18:**

Explain an occasion when you had to adapt in the face of a difficult situation?

#### **Ans:**

One of the most useful interview tactics is to remain positive about your work and achievements. This question lets the candidate draw on their own personal history to show how they have been positive and successful in the face of difficulties. Choose a specific occasion to describe, rather than dealing with generic platitudes.

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### **Question - 19:**

Explain me about your experience working in this field As Underwriting Analyst?

#### **Ans:**

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

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### **Question - 20:**

Give me an example of an emergency situation that you faced. How did you handle it?

#### **Ans:**

There was a time when one of my employers faced the quitting of a manager in another country. I was asked to go fill in for him while they found a replacement and stay to train that person. I would be at least 30 days. I quickly accepted because I knew that my department couldn't function without me.

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### **Question - 21:**

Have you got any questions?

#### **Ans:**

This is your final opportunity to persuade the interviewer that you are the right candidate for the job. Now is not the time to ask questions about holidays, pay or pensions - all these things can be asked later when you get an offer of employment. Now is the time to ask about any reservations that the interviewer may have about your suitability for the role. You will then give yourself one last chance to persuade the interviewer that you are the right candidate for the job.

Example Thank you. I think we have covered everything. Before we finish the interview I would like to take the opportunity to ask if you have any reservations about my suitability for this role?

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### **Question - 22:**

How do you handle stressful situations?

#### **Ans:**

By remaining calm, weighing out all my options and executing a plan to get the situation resolve .

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**Question - 23:**

How much do you expect to get paid As Underwriting Analyst?

**Ans:**

For this be prepared and research salary to find out what similar positions are paying in your area before you go to the interview. Try to find this information out before giving your salary expectations. You can and should provide a range instead of an exact number. But again, don't say any numbers you're not comfortable with because if the employer offers you a salary at the lowest end of your range, you don't have much to negotiate with when it comes to getting a higher salary.

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**Question - 24:**

How would you motivate your team members to produce the best possible results?

**Ans:**

Trying to create competitive atmosphere, trying to motivate the team as a whole, organizing team building activities, building good relationships amongst people.

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**Question - 25:**

What do you think we could do better or differently?

**Ans:**

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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**Question - 26:**

What is your greatest weakness As Underwriting Analyst? What are you doing to improve it?

**Ans:**

I believe my biggest weakness As Underwriting Analyst is wanting to help anyone I can help. What I mean is I am willing to take on task that are not my job. I want to learn all I can. However, that has helped me get promoted or even asked to help in times of need in other department. I have been know as the "go to person" when help is needed.

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**Question - 27:**

What's a time you exercised leadership?

**Ans:**

Depending on what's more important for the the role, you'll want to choose an example that showcases your project management skills (spearheading a project from end to end, juggling multiple moving parts) or one that shows your ability to confidently and effectively rally a team. And remember: "The best stories include enough detail to be believable and memorable,". Show how you were a leader in this situation and how it represents your overall leadership experience and potential.

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**Question - 28:**

Why should the we hire you as this position As Underwriting Analyst?

**Ans:**

This is the part where you link your skills, experience, education and your personality to the job itself. This is why you need to be utterly familiar with the job description as well as the company culture. Remember though, it's best to back them up with actual examples of say, how you are a good team player.

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**Question - 29:**

Give an example of a time you successfully worked As Underwriting Analyst on a team?

**Ans:**

On the whole I prefer to stick to doing what I'm told rather than setting myself up to fail by doing things off my own bat. But there was this one time when I suggested to my boss at the pizza parlor that she try offering an 'all you can eat' deal to students to boost trade on Mondays. She thought it was an interesting idea but nothing ever came of it.

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**Question - 30:**

What's your salary history?

**Ans:**

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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**Question - 31:**

What do you know about our company?

**Ans:**

You always want to make sure that you're pretty familiar with the company that you're interviewing with. Nothing looks worse than a candidate who knows nothing about the company they say they're interested in working for. Find out everything you can about the company, its culture and its goals. You will also want to know how the company is positioned in its market as well as who its major competitors are.

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**Question - 32:**

What have you done to improve your skills over the past year As Underwriting Analyst?

**Ans:**

You'll want to be prepared with some very specific examples of what you've done over the last year and what you're currently doing to improve your professional knowledge and skill set as well as anything else you're doing that shows self improvement.

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**Question - 33:**

How long do you want to work for us if we hire you?

**Ans:**

Here being specific is probably not the best approach. You may consider responding, "I hope a very long time." Or "As long as we're both happy with my performance."

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**Question - 34:**

Have you ever you have been in a position As Underwriting Analyst where you've had to fire someone? How did you feel about that experience?

**Ans:**

Be very thoughtful about your answer. This is a very serious matter for most companies and requires a very serious answer. You need to express that you will do it when it is the right thing to do but you don't want to give the impression that you're callous to the process. Don't forget that firing is not the same as laying someone off - it typically is for the direct benefit of the company.

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**Question - 35:**

What is your dream job?

**Ans:**

There is almost no good answer to this question, so don't be specific. If you tell the interviewer that the job you're applying for with his/her company is the perfect job you may lose credibility if you don't sound believable (which you probably won't if you're not telling the truth.) If you give the interviewer some other job the interviewer may get concerned that you'll get dissatisfied with the position if you're hired. Again, don't be specific. A good response could be, "A job where my work ethic and abilities are recognized and I can make a meaningful difference to the organization."

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**Question - 36:**

Did the salary we offer attract you to this job?

**Ans:**

The interviewer could be asking you this question for a number of reasons. Obviously, the salary is an important factor to your interest in this job, but it should not be the overriding reason for your interest. A good answer to this question is, "The salary was very attractive, but the job itself is what was most attractive to me."

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**Question - 37:**

What would your previous employer say is your greatest strength?

**Ans:**

Be prepared for this question. If you have to sit and think about it it's going to appear as if you're not sure or that you've never identified your own value in the work place - not good. You don't have to have a complex response. Keep it simple and honest. For example, several possibilities could be Leadership, Problem solving ability, Initiative, Energy, Work ethic, Innovative, etc., etc.

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**Question - 38:**

What has disappointed you about a previous job?

**Ans:**

Again, this question could get you in trouble so tread carefully. Some good answers might be that your previous job didn't provide any room for growth, that you were laid off due to a mandatory reduction in staff, that they closed their office in your state and required you to relocate, etc. Make sure not to mention anything negative about the people you worked with, the company in general or the job itself.

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**Question - 39:**

Are you willing to work overtime or odd hours?

**Ans:**

Be completely honest. You don't want to lie to get the job if you're not going to work the hours required.



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**Question - 40:**

Tell me about a time when you helped resolve a dispute between others?

**Ans:**

Be sure to discuss a very specific example. Tell the interviewer what methods you used to solve the problem without focusing on the details of the problem.

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**Question - 41:**

What can you offer us that someone else can not?

**Ans:**

Bad Answer: Going negative - if the candidate starts trash talking other candidates, it's a sure sign of a bad attitude. Also, if they can't provide a solid answer, it may show that they lack thorough knowledge of the skills the job requires, and an understanding of where they fit in.

Good answer: The candidate can name specific skills, abilities or understandings they have that apply directly to the job that other candidates are unlikely to have, or are in short supply.

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**Question - 42:**

Tell us something about yourself?

**Ans:**

Bad Answer: Candidates who ramble on about themselves without regard for information that will actually help the interviewer make a decision, or candidates who actually provide information showing they are unfit for the job.

Good answer: An answer that gives the interviewer a glimpse of the candidate's personality, without veering away from providing information that relates to the job. Answers should be positive, and not generic.

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**Question - 43:**

Top 17 Behavioral Interview Questions As Underwriting Analyst:

**Ans:**

Behavioral interviews As Underwriting Analyst were popularized by industrial psychologists in the 1970s, and have been used at big companies like AT&T. The idea behind them is that past responses to situations are the best predictor of how candidates will respond in the future.

1. Tell me about a time you faced a conflict while working as part of a team.
2. Talk about a goal you set for yourself. What did you do to make sure you met the goal?
3. Give an example of a time when you had to work with someone with a very different personality from yours.
4. Talk about an instance where you wish you'd handled a situation differently with a team member.
5. What's the most difficult problem you have had to solve As Underwriting Analyst?
6. Give an example of how you handled a situation where you needed information from a colleague who wasn't responsive.
7. Talk about a time when you had problems building a relationship with a key team member. What did you do?
8. Tell me about an instance when it was important to make a great impression on a client. What did you do?
9. Tell me about a situation where you had to work with a difficult client.
10. Tell me about a situation where you disappointed a client, and how you tried to fix it.
11. Talk about a time when you had to strategize to meet all your obligations.
12. Talk about a time when you failed at something. How did you react?
13. Talk about a time you took on a leadership role.
14. Tell me about a long-term project you oversaw. How did you keep it focused and on schedule?
15. Talk about a time when you were under a lot of stress. What caused it, and how did you manage?
16. Do you prefer to work alone or with others As Underwriting Analyst?
17. Tell me about a time when you were overwhelmed by the amount of work on your agenda. How did you handle it?

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**Question - 44:**

What is your typical way of dealing with conflict? Give me an example?

**Ans:**

First, find out what the root of the problem is. Second, determine the best steps to remediation with the best possible outcome. Third, take action to put remediation plans in place.

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**Question - 45:**

What do you know about this company?

**Ans:**

Research the company on Google by searching recent news (to remain current on them) and their website. Make sure you understand their products / services, vision, competitive differentiators, and work culture.

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**Question - 46:**

What is your biggest regret to date and why?

**Ans:**





Describe honestly the regretful action / situation you were in but then discuss how you proactively fixed / improved it and how that helped you to improve as a person/worker.

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**Question - 47:**

What type of personalities do you work best with and why?

**Ans:**

Think of which personalities you work best with (do you like outgoing, collaborative, personable working relationships and so forth?)

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**Question - 48:**

How have you shown yourself to be a leader?

**Ans:**

Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

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**Question - 49:**

How long do you envision yourself staying with this company?

**Ans:**

Understand that companies invest a lot of money into hiring the right staff. You want to emphasize that you are in it for the long run and you want to develop a career there and that it's not just a "5 month stepping stone" type of a job. You should be thinking how you're going to grow with that company. After all, don't you want to invest your energy and time with a company that is going to continue to be successful and one that will help you grow?

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**Question - 50:**

How do you feel about giving back to the community?

**Ans:**

Describe your charitable activities to showcase that community work is important to you. If you haven't done one yet, go to [www.globalguideline.com](http://www.globalguideline.com) - charitable work is a great way to learn about other people and it's an important part of society - GET INVOLVED!

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**Question - 51:**

What do you know about our competition?

**Ans:**

Make sure you do your research on their competitors. You can find this by going to yahoo finance and click on their competitors (if they are public). From there research the news on them and go to their websites to understand their positioning on solutions and vision. You can also research local regional companies that are their competition (if it's a smaller private company on a regional scale) by simply typing in similar product offerings in the Google search followed by the city. Make sure you know their competitor's vision, products, culture, and how they are differentiated against their competition (and if they're not, how they could be)

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**Question - 52:**

Describe a time where you've failed and bounced back?

**Ans:**

Share a story to describe this. For example: "I accidentally made the mistake of telling a customer I could deliver on a solution set on a certain date and then later found out our business partner couldn't do it on that time. I learned that I shouldn't rush into important decisions and promises like this and that I should always check with my counterparts first before committing to a statement of work."

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**Question - 53:**

What are your presentation skills like As Underwriting Analyst?

**Ans:**

Make sure you share a story that demonstrates your presentation skills in front of many people. If you are really brave, offer to give a snippet of that presentation to the interviewer. This will definitely be different from what most people do.

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**Question - 54:**

How articulate are you in expressing your ideas?

**Ans:**

One of the best ways to answer this question is clearly articulate three points that demonstrate how articulate you are (and in a sense show that in a live setting) - for example: "I would say I'm articulate because one, I typically gather my thoughts before speaking, two, I organize my thoughts well, and three I'm concise when making a point."

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**Question - 55:**

What qualities do you believe are important to have as a manager?

**Ans:**

Great managers tend to empower their employees to be successful through strong coaching. They understand how to manage relationships - this is commonly referred to as emotional intelligence. They have to be able to handle both client and staff situations that require them to be calm under pressure to clearly think of solutions to complex problems. Most importantly they must be able to articulate the vision to the team and inspire them to work together to collectively achieve that goal

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**Question - 56:**

What general trends do you see in our industry?

**Ans:**

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

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**Question - 57:**

What do you expect to be earning in 5 years As Underwriting Analyst?

**Ans:**

Discuss how you expect yourself to be excellent at your job. Thus, it would be reasonable to expect pay that is based on the merit of your work.

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**Question - 58:**

What were the responsibilities of your last position As Underwriting Analyst?

**Ans:**

If you want to show your ambition, you can discuss how you haven't reached all of your goals yet and in that sense aren't satisfied. However, if you want to discuss satisfaction from your job discuss an experience in which you achieved something.

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**Question - 59:**

What do you look for in terms of culture -- structured or entrepreneurial?

**Ans:**

A good answer is to discuss the importance of having both elements in a company As Underwriting Analyst. Structure is good to maintain a focus on priorities and making sure people are productive but having an entrepreneurial spirit can help cultivate new ideas that can truly help the company.

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**Question - 60:**

What techniques and tools do you use to keep yourself organized As Underwriting Analyst?

**Ans:**

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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**Question - 61:**

Was there a person in your career who really made a difference?

**Ans:**

If you can't think of one, you need to get a mentor QUICKLY! Mentors can come in the form of peers, family members, co-workers, management / leaders at a company and so on.

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**Question - 62:**

What is your personal mission statement?

**Ans:**

Is it to conquer the world? Is it to become a CEO? Is it to give back to the community? Is it to inspire others? Define your statement by stating a clear vision of how you want to make an impact on the world with your work.

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**Question - 63:**

What three character traits would your friends use to describe you?

**Ans:**

Friends would typically use attributes like (assuming you have these): Trustworthy, honest, hardworking, friendly, courageous, nice, diligent, organized and so forth. Not saying you have all of these, but the best way for you to find out is to survey your friends by asking them what they consider your brand to be.

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**Question - 64:**

How do you feel about taking no for an answer?

**Ans:**

It's good to be persistent, but not overbearing. Everyone will face rejection at some point in their life, so at some point you'll have to take no for an answer but then learn why you were turned down.

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**Question - 65:**

What kind of car do you drive?

**Ans:**

The only time this might matter is if the job requires a certain type of car because of the responsibilities. For example, if you need to load a lot of construction materials into your car, you'll probably need a truck.

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**Question - 66:**

What's the last book you read?

**Ans:**

Try to talk about a book related to the industry, for example, if you're applying for a role related to business, cite a business book.

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**Question - 67:**

Do you work better on a team, with just one partner, or alone?

**Ans:**

Ideally you can handle all three well, but you may have a personal preference for one or a few. The key is to make sure you understand what the job is looking for and to pair your answer with that (assuming it's true)

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**Question - 68:**

What would you like to avoid completely in your next job As Underwriting Analyst?

**Ans:**

Bad business ethics, teammates / managers that are disrespectful / inconsiderate. But of course, this job wouldn't have things like this right?

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**Question - 69:**

What aspect of supervision do you find the most difficult?

**Ans:**

Managing different personalities and keeping them focused on the goal at hand.

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**Question - 70:**

What is the most important quality a supervisor should have?

**Ans:**

The ability to inspire / lead a team towards one common vision.

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**Question - 71:**

How do you decide what to delegate and to whom?

**Ans:**

Identify the strengths of your team members and their availability based on the priorities they have on their plate. From there, invest the tasks upon each member based on where you think you'll get the best return.

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**Question - 72:**

Why did you select the University \_\_\_\_\_?

**Ans:**

Discuss the academic program, the extracurricular program(s), the school spirit, the quality of your peers, and the professors.

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**Question - 73:**

In what areas do you think you will need guidance?

**Ans:**



Think about what you need to learn going into the job. Skill sets, industry knowledge, relationship building, team dynamics. Which areas are ones you're lacking?

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**Question - 74:**

How would your references describe you?

**Ans:**

Think of three major characteristics that demonstrate your best qualities related to work and then have quick stories to describe why.

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**Question - 75:**

Rate yourself on a scale of 10?

**Ans:**

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

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**Question - 76:**

How do you ensure all of your work gets accomplished in a productive manner?

**Ans:**

The key is to prioritize what's important in your work and to stay organized to accomplish the tasks. A strong work ethic also helps.

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**Question - 77:**

What was the biggest professional risk you have taken and what was the outcome?

**Ans:**

First discuss how you weighed the pros and cons of the risk and the results you'd believe you could achieve. Then discuss the action plan you put into place for it and outline that step by step. Then discuss the outcome and if it wasn't optimal talk about what you would do differently in hindsight.

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