

# Structured Job Interview Questions And Answers



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## Structured Interview Questions And Answers Guide.

### Question - 1:

Why are structures important?

#### Ans:

An American life insurance industry study found that after receiving a large sum of money from a lump-sum settlement or judgment, a lottery windfall, or an inheritance, 25% of recipients had nothing left within two months. At the end of one year 50% had nothing left. After two years 70% had nothing left; and, within 5 years 90% had nothing left.

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### Question - 2:

What is a lump sum settlement?

#### Ans:

Before 1979 in Canada a plaintiff was compensated for personal injuries with a one-time lump-sum payment representing the sum of all damages suffered by the plaintiff. Whether awarded by a court, or paid as a settlement by the defendant's insurer, a plaintiff received one lump sum. It would then be up to the plaintiff to spend the money wisely.

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### Question - 3:

Do you know about product maturity?

#### Ans:

Product maturity refers to when a structured product will expire. A product with a "Product Maturity" of 60 days, for example, will expire in 60 days. A product's return on investment is determined on the date it reaches maturity. The earnings from the product will be returned to the investor's transitory account within 3 business days of this date.

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### Question - 4:

Tell me what is participation rate?

#### Ans:

The participation rate (PR) is a coefficient that determines how much an investor can expect to earn on a structured product for a certain amount of price movement in the base asset. This coefficient is determined automatically based on the parameters of your investment.

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### Question - 5:

Structured interview questions:

#### Ans:

- \* What are your career aspirations?
- \* Why do you want to work for our company?
- \* What interests you about our product or service?
- \* Of your previous jobs, which did you enjoy most and why?
- \* How have you managed conflict in the past?
- \* Describe what you have done in your career that shows your initiative
- \* What are your weaknesses? Your strengths?
- \* What style of management gets the best from you?
- \* What have been your major achievements to date?

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### Question - 6:

What questions should be asked related to personal life?

**Ans:**

Some of the questions may even be targeted to your family and personal life.

These questions, though they seem harmless, play an important role in deciding whether you will be hired by the company or not.

There are some companies that would prefer a single man over a married man and vice versa. For example, a company that is hiring traveling salesmen would like to hire bachelors, while a company that intends to hire a senior manager, would like to hire a person who is well settled in life, which translates into marriage. Some questions that are asked are:

- \* Are you married?
- \* Do you have kids?

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**Question - 7:**

Tell me what are your strengths and weaknesses?

**Ans:**

This is a kind of SWOT analysis that every interviewer would want the person to prepare for even before they join the company.

The very fact that a person knows his/her strengths and weaknesses tells the interviewer that the person is mature and knowledgeable enough to handle the job.

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**Question - 8:**

Tell me why you interested in this job?

**Ans:**

This question can also be termed as 'What brings you to us?' Interestingly, this question is asked more often during interviews for more exciting jobs, like a writer, a copywriter, or an advertising professional, etc.

This question is basically aimed at finding out whether the person who has applied for a typical exciting profession, like an advertisement professional, really knows the advantages and the disadvantages that come with the world of advertising.

You should avoid answers that state that you came in for the money, or that the job is pretty easy, or even that one of your relatives told you to apply for the said job. The best way to answer this question is to tell the interviewer that you are interested in moving ahead in the said profession, and that you were always interested in the profession.

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**Question - 9:**

Tell me about your academic qualifications?

**Ans:**

The academic qualifications are quite important in any job profile that you might be looking at today.

Almost every job that has responsibility attached to it will have several qualifications required. There are several cases where a person has not been hired because they did not have the required academic qualifications. Therefore, make sure that you have the required academic qualifications before applying for a job opening.

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**Question - 10:**

How to carried out the structure interview?

**Ans:**

Asking a set of questions of each and every candidate in a one-on-one interview.

Having each and every candidate fill out a questionnaire form.

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**Question - 11:**

What is pattern interview?

**Ans:**

A structured interview is sometimes called a pattern interview.

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**Question - 12:**

What are the disadvantages of structured interview?

**Ans:**

The disadvantages of structured interviews are that the company has to interview a sufficient number of applicants in order to begin the comparison - it is time consuming and requires designing questions and intensive resources.

Secondly, the structured interview is basically data-collection; as such it lacks the feasibility to assess the candidate's communication skills.

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**Question - 13:**

What are the advantages of structured interview?

**Ans:**

When it comes to evaluating the advantages of structured interviews as compared to unstructured ones, the main advantage is that all the applicants have an equal opportunity to prove that they have the required skills and experience for the job.

Additionally, as an initial selection process, the structured interview questions are basically set up in a manner which allows the interviewer to obtain all the initial data as well as professional details that he or she would want to know about every applicant.



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**Question - 14:**

How long a structured interview be?

**Ans:**

As a general rule of thumb, structured interviews typically assess 4 - 6 competencies unless the job is unique or at a high level. However, the number of questions must be balanced with the amount of time allotted for the interview.

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**Question - 15:**

How do I create structured interview questions?

**Ans:**

Some tips for writing structured interview questions include ensuring the questions are:

- \* Reflective of the job,
- \* Tied to competencies identified through a job analysis,
- \* Open-ended,
- \* Clear and concise,
- \* At an appropriate reading level,
- \* Free of jargon or "Governmentese", and
- \* Written with superlative adjectives (e.g., ask for the most, last, worst, least, or best experience or example that demonstrates the competency).

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**Question - 16:**

What is a qualified assignment?

**Ans:**

The defendant or its insurer may transfer the obligation to make future payments through a "qualified assignment" to a financially secure and experienced institution - a life insurance company, for example. The assignment provides the injury victim with strong financial security, and the defendant can close its books on the case. This process relieves the defendant of further responsibility for the payments and transfers the administration and record-keeping responsibilities. The assignment company specializes in these activities and may offer additional financial security to the claimant.

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**Question - 17:**

What are the disadvantages of a structured settlement?

**Ans:**

- \* The periodic payments can't be borrowed against, deferred, accelerated or changed once set up,
- \* Default risk, meaning the life insurance company that is selected becomes unable to make the payments. However, this risk is small due to the well-capitalized life insurance companies that are used for structured settlement annuities. Additionally, there are state insurance guaranty associations for every state that guarantee annuities up to a certain value (this excludes workers' compensation reinsurance). Finally, settlement proceeds can be spread among several different life insurance companies to lessen default risk.

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**Question - 18:**

I'm involved in a lawsuit now. Why should I consider a structured settlement?

**Ans:**

- \* Relieve the financial pressures of medical expenses and living needs,
- \* Meet long-term rehabilitation or permanent care facility expenses,
- \* Provide for the future costs of college funds, retirement, down payment on a home, or mortgage payment,
- \* Provide enhanced protection of the recovery from creditors and predators,
- \* Provide long-term financial security.

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**Question - 19:**

Are structured settlements more likely to be used in certain types of cases?

**Ans:**

- \* Persons with temporary or permanent disabilities,
- \* Guardianship cases that may involve minors or persons found to be incompetent,
- \* Workers' compensation cases,
- \* Wrongful death cases where the surviving spouse and/or children need monthly or annual income,
- \* Severe injury, especially with long-term needs for medical care, living expenses and support of family.

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**Question - 20:**

Who determines the amount of payments and the payment schedule?

**Ans:**

In any physical injury case, the plaintiff and defendant negotiate issues such as the victim's medical care and basic living and family needs. Oftentimes, one side (or both) will bring in an expert, such as a structured settlement consultant, who provides calculations on the long-term cost of these needs.



When there is agreement on the amount of damages due the injury victim (which can happen before, during or after a lawsuit), the victim can select a periodic payment plan that meets his or her needs, and the defendant will agree to make the future payments via a structured settlement. The defendant then assigns this obligation to an experienced third party, a life insurance company that funds the damage payments with an annuity.

An annuity has been the preferred way of funding because of its pricing and flexibility. An alternative is a trust fund which invests only in United States Treasuries. However, these trusts are not used very often because they are inflexible and can't provide lifetime income.

As these issues involve complex calculations, you should always consult your attorney and a structured settlement consultant.

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### Question - 21:

What kind of flexibility do I have in setting up a structured settlement?

#### Ans:

Structured settlement annuities are exceptionally flexible and can be designed to meet virtually any set of needs. A relatively simple payment schedule can be set up that provides for equal payments at set intervals - for example, every month for 20 years.

Yet payments need not be in equal amounts. Someone who will need a new wheelchair every three years might elect to receive a larger payment every 36 months to help defray the cost. (This would presumably be in addition to the regular payments.)

The inherent flexibility of structured settlements means that they are well-suited to compensate people for a wide variety of injuries. Your attorney or a Millennium consultant will be able to explain additional details as they apply to your case.

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### Question - 22:

What is a structured settlement?

#### Ans:

Structured settlements are an innovative method of compensating injury victims with the use of annuities. Structured settlement is a voluntary agreement between the injury victim and the defendant for future periodic payments.

A structured settlement may be agreed to privately (for example, in a pre-trial settlement) or it may be required by a court order, which often happens in judgments involving minors.

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### Question - 23:

How to be look professional?

#### Ans:

\* Dress professionally and conservatively while avoiding extremes. This is not the time to express your individuality/creativity. You can demonstrate uniqueness through conversation, demeanor and your responses to the interview questions.

\* Watch your manners! Never chew gum or smoke. Stay focused on the interview and organize your thoughts. Act

\* professionally, using a friendly and personable approach.

\* Sit comfortably without slouching. Look alert, enthusiastic and maintain eye contact, but don't stare. Don't fidget and try to avoid signs that you are nervous, such as finger tapping, leg swinging, etc.

\* Make sure your speech/language is appropriate for the type of interview you will undergo. Avoid slang or wordiness. Speak so that you can be heard, and make sure your responses are clear and concise.

\* Relax, smile, and take a deep breath before and during your interview.

\* Eye contact is one of the most important aspects of nonverbal communication and can make a significant difference in how you present yourself. If you look away when speaking to someone, you're viewed as lacking confidence or interest. If you have a problem looking into your interviewer's eyes, try looking at the "third eye" right above and between the eyes.

\* Smile, nod, and give nonverbal feedback to the interviewer.

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### Question - 24:

How to be prepared?

#### Ans:

\* Know your exact appointment time/location, and arrive early. Plan your time wisely.

\* If you are asked to bring additional materials, information, and/or references to the interview - be sure to do so.

\* Bring a resume and any other information you have that demonstrates your experience, education, or skill knowledge.

\* This will provide you with a resource at the interview that you can refer to.

\* Be prepared to ask questions about the position you are applying for when the interviewer prompts you for questions.

\* Be aware that the City's interviews are not interactive. Interviewers are not allowed to give you more information, or

\* clarify questions. Take time to formulate your answers/questions before you speak.

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### Question - 25:

How should I prepare for the interview?

#### Ans:

There are a number of effective methods of preparing for the interview. Examples include the following:

\* Brainstorm possible interview questions by reviewing any information you have about the job and anticipating questions that may be asked.

\* Learn all you can about the organization, the position, and the career field.

\* Talk to someone that performs the target job or a related position.

\* Practice for the interview in front of a mirror, a friend, or a video camcorder.

\* Have a friend or family member critique your responses. You should also critique your own responses.

\* Make sure that you "put your best foot forward" and use the interview to present your skills and your ideas to the evaluators. Interviewers are not able to assess what they don't see. The responsibility is yours to ensure that your abilities are presented to the evaluators.



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**Question - 26:**

How should I dress for the interview?

**Ans:**

You should dress appropriately depending on the type of position for which you have applied. For example, if you are interviewing for an office position, professional wear is recommended, whereas "business casual" is appropriate for a foreman or crew-leader type of position. You should look at how employees in the organization are dressing, and then dress for the interview at one level higher than what they are wearing.

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**Question - 27:**

What evaluation criteria that are used to evaluate the interview?

**Ans:**

Frequently, evaluators use scoring criteria, which are called "benchmarks" to assist them in making their evaluations. Benchmarks are statements of excellent, average, and poor responses that candidates may make in answer to interview questions. Benchmarks are designed to "anchor" the ratings made by evaluators, by providing a standard to judge the responses to questions along with the ratings (or score). The ratings (scores) correspond to these standards, thus making the rating process more consistent and reliable.

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**Question - 28:**

Who evaluates the interview?

**Ans:**

Responses to interview questions are evaluated by qualified individuals who are familiar with the skills and abilities needed to perform the target job. In some cases, the evaluators are supervisors within the hiring department. In other cases, the evaluators consist of both internal and external evaluators, with external evaluators coming from community groups and/or businesses and who have been thoroughly trained in the evaluation process. Evaluators may also be employees of the Human Resources Department.

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**Question - 29:**

What is a structured interview?

**Ans:**

A structured interview is an interview in which all candidates are asked the same questions in the same order.

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**Question - 30:**

What is an interview?

**Ans:**

An interview consists of a series of job-related questions pertaining to the applicant's background, qualifications, experience, and ability to perform the target job. The interview provides an organization the opportunity to learn about the candidates' skills and abilities, and assists the supervisor in making a hiring or promotional decision. The interview also provides the applicant an opportunity to present his/her qualifications and skills to the hiring authority.

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**Question - 31:**

Do you know what is data structure?

**Ans:**

In computer science, a data structure is a way of storing data in a computer so that it can be used efficiently. Often a carefully chosen data structure facilitates using the most efficient algorithm. The choice of the data structure often begins from the choice of an abstract data type.

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**Question - 32:**

What is software structure?

**Ans:**

Software architecture is the act of choosing and excluding specific structural options from possibilities in the design of software. This decision requires the application of principles tailored to serve the purposes of the software.

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**Question - 33:**

What is social structure?

**Ans:**

A social structure is a pattern of relationships. They are social organizations of individuals in various life situations. Structures are applicable to people in how a



society is as a system organized by a characteristic pattern of relationships. This is known as the social organization of the group. Sociologists have studied the changing structure of these groups. Structure and agency are two confronted theories about human behavior.

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**Question - 34:**

What is chemical structure?

**Ans:**

Chemistry is a science that treats matter at the atomic to macro molecular scale-the reactions, transformations, and aggregations of matter, and accompanying energy and entropy changes in these processes. Chemical structure refers to both molecular geometry and electronic structure. The structural formula of a chemical compound is a graphical representation of the molecular structure that shows how the atoms are arranged.

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**Question - 35:**

What is biological structure?

**Ans:**

In biology, structures exist at all levels of organization, ranging hierarchically from the atomic and molecular to the cellular, tissue, organ, organismic, population and ecosystem level. Usually, a higher-level structure is composed of multiple copies of a lower-level structure.

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**Question - 36:**

What is structure?

**Ans:**

Structure is a fundamental, tangible or intangible notion referring to the recognition, observation, nature, and permanence of patterns and relationships of entities. This notion may itself be an object, such as a built structure, or an attribute, such as the structure of society.

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**Question - 37:**

What is physical structure?

**Ans:**

In engineering and architecture, a structure is a body or assemblage of bodies in space to form a system capable of supporting loads. Physical structures include man-made and natural arrangements. Buildings, aircraft, soap films, skeletons, anthills, beaver dams and salt domes are all examples of physical structures. The effects of loads on physical structures are determined through structural analysis. Structural engineering refers to engineering of physical structures.

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