

Insurance Cold Calling Job Interview Questions And Answers



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Insurance Cold Calling Interview Questions And Answers Guide.

Question - 1:

Explain what is Cold calling?

Ans:

Cold calling is the process in which customers are called for business interaction who have not been expecting so.

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Question - 2:

Explain what is Spamming?

Ans:

Random bulk messages used for telemarketing purposes are called spam and the process is termed as spamming

[View All Answers](#)

Question - 3:

Tell me how do you deal with rejection?

Ans:

As the people primarily responsible for cold calling and emailing, SDRs deal with an awful lot of rejection. If the candidate admits they get flustered or frustrated after an extended period of rejection, they're probably not cut out for the job. "Fall down seven times, stand up eight" is the mantra of the best SDRs.

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Question - 4:

Explain what sales experience do you have?

Ans:

I have experience in sales as a waitress and bartender, where I had to promote specific products and competed for the most sales of a specific appetizer/entrée/dessert/etc.

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Question - 5:

Suppose I am a prospect. Describe our product or service to me?

Ans:

This question will not only reveal the amount of research the candidate did before the interview (which bodes well for their prospect researching skills), it also gives the hiring manager a chance to evaluate their ability to speak clearly and persuasively.

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Question - 6:

When can you join as Insurance Cold Calling Executive?

Ans:

If you are currently working, let the interviewer know and inform him that you will be resigning from there which may need you to serve the notice period.

* If you promise to inform them the next day, do so. Do not delay.

* Do not commit to join the next working day just to leave an impression when you have some chores left to be attended which will delay the process.

* Be honest and straight as most of the firms are familiar with the procedure of resignation and will grant the time to join them when you have been relieved from your duty from your last working place.

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Question - 7:

Tell me what are the disclosures required in telemarketing?

Ans:

There are a few disclosures which are must before a person engages in telemarketing. Listed below are a list of things that need to be disclosed.

1. Disclosure of identity on behalf of which the call is made at the starting of the call in a polite and fair manner.
2. There should be a proper description of the product or business being put forward.
3. The price and terms and conditions related to the product should be made very clear.
4. Any other information related to the product prescribed should be conveyed.

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Question - 8:

Tell me what's the last thing you learned that you thought was really interesting?

Ans:

A sense of curiosity is necessary in sales development. SDRs have to ask insightful questions to get to the heart of prospects' problems, and investigate their current environments. People with natural curiosity won't have a problem enthusiastically sharing something they learned with you. But if the candidate struggles to come up with an example, it might be a red flag.

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Question - 9:

Tell me what are good telephone etiquettes?

Ans:

When attending a client or customer on phone some basic telephone etiquettes should be followed. Following are telephone etiquettes that should be followed by a tele caller:

1. Be quick in answering the phone.
2. Always make sure that the customer is greeted well.
3. When putting a line on hold take permission prior to it from the customer on the other end.
4. When transferring a call make sure you do it the right way and make it polite.
5. At the end of a call make sure that the customer is satisfied and does not have any query or doubt in mind.

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Question - 10:

Tell me do you think unwanted marketing should be a crime?

Ans:

Unwanted marketing is a crime by the law but one can opt out of it by filing a petition or a request in court. Only some firms are exempted from this law. To avoid unwanted marketing one can file a request in the court to be in the list of numbers which are not to be called by telemarketing firms. I personally think that one should not barge into somebody's private space causing any form of inconvenience to the end user. Telemarketing should be handled more responsibly to avoid such situations and maintain standards of marketing and not degrade them.

[View All Answers](#)

Question - 11:

Tell me what should be the priority in telemarketing according to you?

Ans:

According to me customers should be the priority, if they do not buy we can not sell and thus they should be the foremost priority. The whole marketing sector runs due to end consumer so it should be our responsibility to make sure we have our customers satisfied and deliver what they expect from us. This can be only achieved if every individual from a telecaller to the ceo takes up the responsibility of delivering to the customer and works on their part the right way. If this little bit is done then telemarketing can be made more effective, easy and set to the right perspective.

[View All Answers](#)

Question - 12:

Tell me how can a call be made successful?

Ans:

Following tips can help in make a call successful:

1. Make sure the first impression of the call is good as it is very important for the rest of the call.
2. Be professional yet courteous.
3. It is very important to be a dedicated to a call, the opposite can be sensed very easily on a call.
4. Clear the objective of the call before you make one.
5. At times it is important not to sell over the phone instead connect with the customer and make the deal in the business place.

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Question - 13:

Can you please explain are you a team player?

Ans:

Depending on your sales team structure, an SDR might support one sales rep in particular, or a number of reps. Ensure your candidate works well with others and takes pride in setting their colleagues up for success.

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**Question - 14:**

Tell me what will you do when a customer needs to be put on hold but is not agreeing to it?

Ans:

Many times the customer on the end line objects to be put on hold as he fears to be kept long on hold, in such situations following tips can be helpful:

1. Request the customer that it is important that he is put on hold. Make sure this is conveyed in a very polite way.
2. Clear out the objective due to which the line needs to be put on hold.
3. If the customer is very persistent on being on line as a co employee to retrieve the information that requires you to put the line on hold. During this be on line and keep the customer attended.
4. You can also ask the customer to disconnect the line for now and that you will give him a call back.

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Question - 15:

Explain what are the techniques that help build the trust of the caller?

Ans:

The following techniques help you build the trust of the customer on the other end of the telephone.

- * Speak confidently
- * Take control of the situation
- * Show genuine interest
- * Go above and beyond the call of duty

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Question - 16:

Tell me have you ever been in a customer service role? What were your favorite and least favorite parts?

Ans:

People who have worked in customer service, retail, or the restaurant industry have undoubtedly dealt with complaints. If the candidate was able to keep their cool under pressure, they're likely well-equipped to field objections and handle rejection as an SDR. In addition, listen for a passion for helping others. They don't have to believe that the customer is always right, but they should maintain that the customer always deserves to be heard and supported.

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Question - 17:

Tell us what market would you start targeting?

Ans:

Since we are an agency that is just starting out, and require a certain amount of sales within the first year, I would start by targeting businesses. This would result in the most policy sales and security for our agency.

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Question - 18:

Tell me what are some questions you'd ask prospects to evaluate if they're qualified or not?

Ans:

Questions are key to an effective sales process. Listen for inquiries that go beyond BANT and indicate a deep understanding of your target buyer's problems and your company's solution.

[View All Answers](#)

Question - 19:

Explain how would you make a cold call to generate a lead?

Ans:

Turning a cold call into lead is not easy but it is not impossible either. If handled with the right motivation and skill a cold call can be changed into a lead. It can actually be put down as the way that cold calls are perceived by the person making the call and the fear of failure. The key should be to back track for a moment and then offer what you have when you have completely understood what is the landscape of the situation. Always step in with a positive attitude as for this situation it is very important.

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Question - 20:

Do you have any questions for me regarding Insurance Cold Calling?

Ans:

To keep a prospect's attention, an SDR needs to model their conversational style after a game of tennis. Every time the prospect lobs the ball their way, they should send it right back with a question or interesting insight. If the candidate poses thought-provoking questions instead of the standard interview queries, chances are, they'll pepper their sales conversations with compelling questions.

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Question - 21:

Do you know what insurance products do we sell at our company?

Ans:

Life, home, health, car, watercraft.



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Question - 22:

Explain what are some words or phrases you think would resonate with our target customer?

Ans:

Sales is all about word choice and phrasing. Whether your organization uses a sales script or not, it's good to check if a candidate naturally gravitates to emotionally-charged words that will strike a chord with buyers.

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Question - 23:

Tell me what issues can rise from paying per appointment?

Ans:

Here are a list of problems which are associated with paying per appointment:

1. Poor quality.
2. Rate of conversion is low.
3. Requirements for more meetings is not solved.
4. High competition.
5. Suppliers face a lot of problems.
6. Quality is deteriorated by quantity.

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Question - 24:

Professional Insurance Cold Calling Interview Questions:

Ans:

- * What is ASA? What does it offer to companies?
- * What are market connections?
- * How are market connections used to establish their status in market?
- * How to find out the client type with which the company is working?
- * How to check about the calling status and dependency of the company on consumers?
- * What is the purpose of auto dialer?
- * When to use auto dialer?
- * What are the methods through which the customers are charged to avail the services?
- * What is the difference between commission and pay per appointment?
- * What are the differences between tele-sales and telemarketing?
- * What are the tools available to compare the telemarketing result with mail shots?
- * What are the provisions does ASA provide for delivering the project on behalf of clients?
- * What are the rules and regulations ASA follows for their projects?
- * How can one manage sales for a company?
- * How does a company become aware of the requirements of the customers?
- * What are the two major categories that are used with telemarketing?
- * What is the difference between outbound and inbound?
- * What are the negative impacts associated with telemarketing?
- * What are the regulations that are being formed on the use of telemarketing?
- * What does one understand by outsourcing the telemarketing activities?
- * What are the optimizations methods used for telemarketers?
- * What are the different types of scripts used in telemarketing?
- * How to persuade customers to take up the product even if they are not interested?
- * Why telemarketers should know about the process of catalog creation?
- * Why is telemarketing associated with various types of scams and frauds?

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Question - 25:

Operational and Situational Insurance Cold Calling Interview Questions:

Ans:

- * Here's one of our insurance plans. Sell it to me
- * What insurance plans are you familiar with?
- * Which up-selling techniques have you employed to your clients?
- * What questions should you ask to evaluate a prospective client's needs?
- * How do you use social media to identify prospects?
- * Are you comfortable with cold-calling?
- * How do you keep track of policy plans you've sold?
- * What forms of advertising do you employ as an insurance agent?
- * What are people's criteria in choosing an insurance policy?
- * If a client was trying to negotiate in a way that wouldn't be profitable to our company, what would you do?

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Question - 26:

Behavioral Insurance Cold Calling Interview Questions:

Ans:

- * Tell me about a time you had to deal with an aggressive client. How did you handle it?
- * Describe a time you persuaded someone to buy insurance after having refused at first



- * Tell me about a time you had to close deals to meet quota in a short period of time. How did you manage?
- * What's the most successful sale you've ever made?
- * Describe a time you helped a client with a problem regarding their policy

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Question - 27:

Basic Insurance Cold Calling Interview Questions:

Ans:

- * What is the best way to sell a product?
- * What is done in business-to-business telemarketing?
- * How can you increase the customers to buy your products more?
- * What is the difference between direct mail and cold calling?
- * Why is it necessary to send announcements to the customers before calling them?
- * How can you define a good prospect?
- * Where can a list of good prospects be generated from?
- * What are the sources through which communication can be done?
- * What is the appropriate information required before contacting the customers?
- * What are the sources of motivation in this field?
- * What are the ways in which one can keep focus in telemarketing?
- * What are the precautions that have to be taken when being a representative?
- * What are the questions that have to be asked prior to dealing with them?
- * What are the strategies adopted to call the customers?
- * How essential is to call the customer after explaining about your product?
- * What do you understand by do not call registry?
- * What are the different methods through which a user can register for do not call registry?
- * How to check the status of it?
- * What does the term "Robocalling" implies?
- * What are the different methods to file a complaint on receiving the call from telemarketing people after being listed on do not call registry?
- * What does FCC mean? How does it help in handling the complaints done by user?
- * What are the rules and regulations made by which telemarketers are limited to use the services?
- * What are the laws that are present regarding recorded messages calls?
- * What are the different methods to monitor the telemarketing?
- * What will be the output of telemarketing in terms of the company's gains?

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Question - 28:

Explain what is deceptive telemarketing and how can it be avoided?

Ans:

Telemarketing is termed deceptive when misleading information of product is conveyed to attract customers. Deceptive telemarketing can be avoided by taking the following measures:

1. No telemarketer should represent a product with false or misleading information.
2. Lottery, chance and skill based offers should not be offered where :
? Delivery of prize is conditional and is not conveyed at beginning.
? Information about the prize is incorrect.
3. Offering products at no cost or less price when based on terms and conditions not specified before purchase should not be carried out.
4. Selling products at a very high rate.

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Question - 29:

Explain do you feel our agency and insurance company is one of the best?

Ans:

Without a doubt! State Farm is ranked above all competitors in home, auto, life, and watercraft insurance. Not to mention that it is consistently recognized as a top employer in the US and Canada.

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Question - 30:

Explain what are the different categories and sub-categories of telemarketing?

Ans:

Marketing can be broadly classified into two categories:

1. B2B - business to business
2. B2C - business to customer

The categories can be further classified into four categories based on the process carried out which are :

- * Generating lead - Process of identifying a potential customer to make sale.
- * Sales - Selling out products
- * Outbound - Calls are made to the customers.
- * Inbound - Calls are received from the customer.

[View All Answers](#)

Question - 31:

Explain what are the characteristics that distinguish direct marketing?

Ans:



Following are the characteristics that distinguish direct marketing:

1. The customers are pre targeted.
2. Customers are addressed directly.
3. The response of direct marketing is scalable.
4. The whole process is action driven.
5. Independent of business size.

[View All Answers](#)

Question - 32:

Explain what do you understand by b2b, b2c and b2g?

Ans:

B2B stands for business to business which describes commercial transactions between businesses such as between a web development firm and a reseller. Such transactions are big in volume and thus b2b is flourishing today the most.

B2C stands for business to consumer and describes transaction between business and consumer. It can be best explained by defining retail in which tangible goods are sold from stores or fixed location directly to the consumer.

B2G stands for business to government and is a derivative of B2B and is described as transaction between business and government in which a business entity supplies services or goods to a government sector or firm and can be stated as public sector marketing.

[View All Answers](#)

Question - 33:

Explain what is auto dialer?

Ans:

Telemarketing industries generally use an electronic device or a software to automatically dial phone numbers. These devices and softwares are called autodialers.

[View All Answers](#)

Question - 34:

Explain and list some of the effective listening strategies that would be helpful in the telemarketing industry?

Ans:

For survival in the telemarketing industry it is extremely essential that one possesses or acquires the ability to effectively listen and comprehend. Some of the effective listening strategies are as follows:

- * Understanding yourself
- * Being yourself
- * Never losing the personal touch
- * Your attitude
- * Be willing to listen
- * Setting personal goals
- * Being motivated
- * Listening actively
- * Paying attention
- * Asking questions
- * Sending appropriate feedback

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Question - 35:

Explain what are the factors that contribute to projecting a positive image of yourself to the customer?

Ans:

In the telemarketing industry it is critical that you know how to use your voice and choose your words to project a positive image while placing or taking a call. Factors that impact image over the telephone are:

- * Vocal quality
- * Vocal tone
- * Rate of speech
- * Pitch of the tone
- * Attitude
- * Body language
- * Use of appropriate words

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Question - 36:

Tell us about a time you faced a challenge. How did you deal with it, and what motivated you to keep going?

Ans:

Prospecting is tough. An SDR might make 10, 20, or 50 calls in a row with no answer. Where will they draw their inspiration to keep dialing? This question will expose the candidate's primary motivators.

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Question - 37:

Explain what is B2C?

Ans:

B2C stands for business to consumer and describes transaction between business and consumer. It can be best explained by defining retail in which tangible goods are sold from stores or fixed location directly to the consumer.



[View All Answers](#)

Question - 38:

Explain could I give you some feedback? I would change X, Y, and Z. Now could you try again?

Ans:

Coachability is critical for sales development reps. Observe how well the candidate incorporates your feedback into their second attempt. This will indicate their level of coachability, as well as demonstrate their listening skills.

[View All Answers](#)

Question - 39:

Tell us how well are you familiar with homeowners insurance?

Ans:

I have never worked with or purchased homeowners insurance in the past, but I am confident that after researching and studying the process of selling homeowners insurance, I will be comfortable explaining to my customers why they need homeowners insurance, and helping them find the policy that best fits their needs.

[View All Answers](#)

Question - 40:

How to Leave me a voicemail?

Ans:

Short, personalized voicemails are the ideal. But if your candidate rambles on or stumbles a bit, no problem. Simply follow up with the next question.

[View All Answers](#)

Question - 41:

Tell me do you enjoy talking to strangers?

Ans:

Yes, I enjoy finding ways to relate and connect with new people.

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Question - 42:

Tell me what do you think will be the most common objections you'll hear during a call? How would you handle them?

Ans:

Anticipating and preparing for objections is the key to neutralizing them. If the candidate has already thought about the objections they'd field as an SDR before the interview, you can rest assured that they understand and live this rule.

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Question - 43:

Explain how would you describe your attitude?

Ans:

I have a positive attitude. With this position will come numerous failed attempts to make sales, but this is to be expected. I plan to look at each failed attempt as a learning opportunity to refine and improve my sales approach.

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Question - 44:

Do you know what separates the best SDRs from average SDRs?

Ans:

More activity doesn't always translates into better results. While solid performers work hard, the best SDRs work smart.

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Question - 45:

Tell me do you take pride in your work? Are you confident you can sell?

Ans:

Yes, I enjoy helping people and want to go above and beyond to show my customers that they can trust my intentions and that I will do more than the next guy to get them what they are looking for.

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Question - 46:

Tell us do you enjoy being on the phone?

Ans:

Phone prospecting is a huge part of any SDR's day.

I've had candidates tell me they're hesitant to be on the phone all the time, which is a huge red flag for me,

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**Question - 47:**

Tell me why do you want to sell this product or service?

Ans:

Internal motivators such as autonomy, mastery, and purpose often trump external motivators like money or prestige. If the candidate has a personal reason for wanting to sell your product or service in particular, they'll likely approach their job with more passion and care.

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Question - 48:

Do you know what are the common telemarketing fraud?

Ans:

Following are the common telemarketing fraud:

1. Charity purpose.
2. Asking for advance payment or fee.
3. Fraud by over capturing increased payments.
4. Bank related frauds.
5. Lottery
6. False representation of office supplies.
7. False verification calls.

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Question - 49:

Explain what is B2B?

Ans:

B2B stands for business to business which describes commercial transactions between businesses such as between a web development firm and a reseller. Such transactions are big in volume and thus b2b is flourishing today the most.

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Question - 50:

Suppose you just called a customer. What are the steps you will follow during the call?

Ans:

When making a call to a customer the call should be directed in the following way:

1. Greet customer politely.
2. Introduce yourself to the customer.
3. Make clear the objective of the call
 - Who are you calling?
 - What are you calling for?
4. Give complete information of the product or business you are promoting.
5. Make the customer understand how the objective of the call can be beneficial for him/her.
6. Close the call with a warm end note.

[View All Answers](#)

Question - 51:

Do you know Insurance is a heavily competing industry and it's important to know our competitors. Who are they?

Ans:

As long as it is on a professional level it can be helpful with the sale.

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Question - 52:

What is B2G?

Ans:

B2G stands for business to government and is a derivative of B2B and is described as transaction between business and government in which a business entity supplies services or goods to a government sector or firm and can be stated as public sector marketing.

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Question - 53:

Explain the following terms?

- * Cold Calling
- * Spamming.
- * Automatic dialer

Ans:

1. Cold calling : Cold calling is the process in which customers are called for business interaction who have not been expecting so.
2. Spamming : Random bulk messages used for telemarketing purposes are called spam and the process is termed as spamming
3. Auto dialer : Telemarketing industries generally use an electronic device or a software to automatically dial phone numbers. These devices and softwares are called autodialers.

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**Question - 54:**

Explain me your life story in 90 seconds?

Ans:

As Mark Twain once said, "I didn't have time to write a short letter, so I wrote a long one instead." Brevity is a talent, and it's one that prospects appreciate. This question reveals the candidate's ability to hit the critical points of a story in a short amount of time.

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Question - 55:

Suppose If you had to teach a beginner an advanced concept, how would you approach the task?

Ans:

After countless hours of product training, salespeople are intimately familiar with their wares. Prospects, on the other hand, have a comparatively cursory understanding of your product -- no matter how much independent research they've done. For this reason, it's important that SDRs are able to explain potentially tricky or confusing topics in clear and simple terms.

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Question - 56:

Tell me where would you research a prospect before you reach out?

Ans:

Even if a candidate isn't well acquainted with your industry, they should still understand the power of social networks and search to familiarize themselves with the prospect's background. "What do you mean, research?" is probably an interview-ending answer.

[View All Answers](#)

Question - 57:

Tell us how do you think telemarketing can be made more effective?

Ans:

To make telemarketing more efficient every call should be planned with an objective in mind. The opening statements made by the telecaller should be made interesting to grab interest. It is the contribution of each tele-caller that makes telemarketing successful and thus each tele-caller should be motivated enough to make a deal and be clear with his objective. The objection for tele callers in the sector are easy to crack and thus a response to each should be prepared in advance to cross the hurdle and make sale.

[View All Answers](#)

Question - 58:

Explain why do insurance companies spend so much on advertising?

Ans:

Because when people decide to look into purchasing insurance or invest in a mutual fund they are most likely to look into the companies whose names first pop into their head and they have heard good things about. Advertising might be the most crucial part when it comes to selling insurance.

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Question - 59:

Tell me what knowledge do you have in insurance?

Ans:

Insurance is crucial to prepare yourself for when the unthinkable happens. Nothing is worse than getting into a car accident and then realizing you don't have full coverage. It's better to be prepared than to be stranded with no transportation and none of the financial support that you need.

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Question - 60:

Tell me are you comfortable making cold calls here?

Ans:

Yes, I am aware that making cold calls is part of the job and I am comfortable with that.

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