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# ING USA Annuity Life Insurance Job Interview Preparation Guide.

#### Question # 1

What motivates you at the work place?

#### Answer:-

Keep your answer simple, direct and positive. Some good answers may be the ability to achieve, recognition or challenging assignments.

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#### Question # 2

Describe a time when you anticipated potential problems and developed preventive measures?

#### Answer:-

The key here is to show that you were proactive. How did you find out about the potential problems? How did you address it quickly?

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#### Question #3

Tell me about a time when you successfully handled a situation?

#### Answer-

For this question, the interviewer wants to know what you do in a situation that doesn't have a clear answer. This will help the interviewer know how you respond to unforeseen challenges.

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#### Question #4

What's your dream job?

#### Answer:-

Along similar lines, the interviewer wants to uncover whether this position In ING USA Annuity Life Insurance is really in line with your ultimate career goals. While "an GGL star" might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

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#### Question # 5

What is your greatest professional achievement?

#### Answer:-

Nothing says "hire me" better than a track record of achieving amazing results in past jobs In ING USA Annuity Life Insurance, so don't be shy when answering this interview question! A great way to do so is by using the S-T-A-R method: Set up the situation and the task that you were required to complete to provide the interviewer with background context (e.g., "In my last job as a ING USA Annuity Life Insurance, it was my role to manage the invoicing process"), but spend the bulk of your time describing what you actually did (the action) and what you achieved (the result). For example, "In one month, I streamlined the process, which saved my group 10 man-hours each month and reduced errors on invoices by 25%."

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#### Question #6

Can you explain why you changed career paths In ING USA Annuity Life Insurance?

#### Answer:-

Don't be thrown off by this question-just take a deep breath and explain to the hiring manager why you've made the career decisions In ING USA Annuity Life Insurance you have. More importantly, give a few examples of how your past experience is transferable to the new role. This doesn't have to be a direct connection; in fact, it's often more impressive when a candidate can make seemingly irrelevant experience seem very relevant to the role.



#### Question #7

What do you consider to be your greatest strength?

#### Answer-

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

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#### Question #8

If you have multiple projects on your plate, how do you handle completing them on time?

#### Answer:

Prioritize based on business importance. Set clear timelines for each so that you know which ones to knock out first. Get your teammates to help if necessary.

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#### Question #9

Tell me about a time when you had to think strategically?

#### Answer:

There was a time when I was told I had to get rid of 20% of my people. I had to determine which persons I needed the most by determining who could do what. I had to put aside personal feelings so that I could keep a working crew to handle he same workload with less people.

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#### Question # 10

When were you most satisfied in your job In ING USA Annuity Life Insurance?

#### Answer:-

I'm a people person. I was always happiest and most satisfied when I was interacting with community residents, making sure I was able to meet their needs and giving them the best possible comfort in a tough situation. It was my favorite part of the job, and it showed. Part of the reason I'm interested in this job is that I know I'd have even more interaction with the public, on an even more critical level.

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#### Question # 11

What has been your biggest professional disappointment?

#### Answer:-

When discussing a professional disappointment, make sure to discuss a scenario you could not control. Be positive about the experience and accept personal responsibility where applicable.

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#### Question # 12

Are you able to relocate if required?

#### Answer:-

Be completely honest and thoughtful with this one. You don't want to wake up one to find out that you're moving to a new city or state and it may be a major factor in your eligibility for employment. But again, if you don't want to move then the job probably isn't for you.

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#### Question # 13

Explain what are your weaknesses In ING USA Annuity Life Insurance?

#### Answer:

Red flags: This is the peanut butter to the previous question's jelly. Again, everyone should expect it, so it's a bad sign if someone seems totally unprepared, or gives a stock answer like, "I'm a perfectionist." Also, of course, candidates crazy enough to blurt out some horrible personality trait should go in the red flagged pile. Good answer: Candidates should talk about a real weakness they've been working on improving. For instance, they're not good at public speaking, but they've been taking a course to help them improve. Or maybe they feel that they're easily distracted when working online, but have installed software that helps them stay on task. Answers like these show a desire for improvement, self awareness and discipline.

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#### Question # 14

What do you know about our company?

#### Answer:-

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 # 15

Describe your management style?



#### Answer:-

Try to avoid specific classifications, whatever it may be. Organizations usually prefer managers who can adapt their skills to different situations.

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#### Question #16

Why did you leave your last job In ING USA Annuity Life Insurance?

#### Answer-

Regardless of why you left your last job make sure to stay positive. Always smile and focus on the positive reason such you were seeking the opportunity to expand your career opportunities, your interest in working with a new firm that provided greater opportunity, you desired to work in a new location, etc. Don't reference previous job problems or differences with management that caused you to leave. If you stay positive, your answer may help you. If you're negative, you will likely decrease your chances of getting the job for which you're interviewing.

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#### Question #17

How do you believe you would benefit our organization?

#### Answer:-

This is a great question that provides you the opportunity to put your best foot forward, to tell the interviewer why he or she should consider hiring you for the job. Make sure you're well prepared for this question as you won't likely get a second chance to really shine.

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#### Question # 18

Tell me about a time when you had to give someone difficult feedback In ING USA Annuity Life Insurance?

#### Answer:-

By asking this question, your interviewer hopes to learn whether you can communicate effectively, address issues in the workplace and motivate others during difficult times. Giving negative feedback requires honesty, thoughtfulness and tact. Answering this question well can help show an interviewer that you would be a good fit for a managerial position or a position that involves working closely with others.

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#### Question #19

What do you think about Teamwork?

#### Answer:-

I enjoy teamwork and am used to shift work. I think I would adapt well to the role. I am looking for new challenges In ING USA Annuity Life Insurance and I know I would learn a lot as cabin crew, not just about people and places, but skills like first aid too, how can I help others with in my limits.

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#### Question # 20

Do you work well within a team?

#### Answer:-

Some people are thrown when they are asked this ING USA Annuity Life Insurance question when they are applying for a position to work alone. Every company works as a team, so you are a good team player, give an example of when you have worked well within a team.

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#### Question # 21

How well do you know this industry?

#### Answer:

Two things businesses need to pay attention to in their industries are what their competition is doing and the customers. You may not always agree with your competitors but it is important to be aware of what changes they are making. Very well. I have been in the industry for over 6 years.

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#### Question # 22

What does "collaboration with teammates" mean to you?

#### Answer:-

Drinking at the water cooler together is not the best example. Think of how you can collaborate with teammates to generate new ideas, to create initiatives to impact the business' success for the better (specifically in the department that you're applying for). For example, if you're applying to marketing, collaboration could mean discussing new ways of social media advertising to reach an audience of over a million people to strengthen the brand awareness of the company.

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#### Question # 23

What do you already know about our company?

#### Answer:

Good reputation of a large home grown company that has various departments and product.



#### Question # 24

What do you know about our competition?

#### Answer-

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 # 25

What are your thoughts on failure?

#### Answer:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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#### Question # 26

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

#### Answer.

Great managers tend to empower their employees to be successful through strong coaching. They understand how to manage relationships - this is commonly referred to 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 # 27

Why are manhole covers round?

#### Answer:-

This is a classic brainteaser, which was reportedly first asked by a Microsoft interviewer. Here's how to ""solve"" this brainteaser (remember to speak and reason out loud while solving this brainteaser): Why are manhole covers round? Could there be a structural reason? Why aren't manhole covers square? It would make it harder to fit with a cover. You'd have to rotate it exactly the right way.

The pipes below are also round, so fitting them might be easier, as might be making them. So many manhole covers are round because they don't need to be rotated. There are no corners to deal with. Also, a round manhole cover won't fall into a hole because it was rotated the wrong way, so it's safer. Looking at this, it seems corners are a problem. You can't cut yourself on a round manhole cover. And because it's round, it can be more easily transported. One person can roll it.

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#### Question # 28

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?

#### Answer:-

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 # 29

How do you deal with pressure or stressful situations?

#### Answer:-

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 # 30

Why were you fired?

#### Answer:-

OK, if you get the admittedly much tougher follow-up question as to why you were let go (and the truth isn't exactly pretty), your best bet is to be honest (the job-seeking world is small, after all). But it doesn't have to be a deal-breaker. Share how you've grown and how you approach your job and life now as a result. If you can position the learning experience as an advantage for this next job, even better.

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#### Question # 31

How do you deal with conflict in the workplace In ING USA Annuity Life Insurance?

#### Answer:

When people work together, conflict is often unavoidable because of differences in work goals and personal styles. Follow these guidelines for handling conflict in the workplace.

- \* 1. Talk with the other person.
- \* 2. Focus on behavior and events, not on personalities.



- \* 3. Listen carefully.
- \* 4. Identify points of agreement and disagreement.
- \* 5. Prioritize the areas of conflict.
- \* 6. Develop a plan to work on each conflict.
- \* 7. Follow through on your plan.
- \* 8. Build on your success.

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#### Question #32

What classes did you enjoy most in college and why?

#### Answer-

Think back to the classes that either resonated with your passion or truly helped you to develop skills that you believe will help you in your career. Talk about those.

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#### Question #33

Why should we select you not others?

#### Answer:-

Here you need to give strong reasons to your interviewer to select you not others. Sell yourself to your interviewer in interview in every possible best way. You may say like I think I am really qualified for the position. I am a hard worker and a fast learner, and though I may not have all of the qualifications that you need, I know I can learn the job and do it well."

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#### Question # 34

Did you get on well with your last manager?

#### Answer:-

A dreaded question for many! When answering this question never give a negative answer. "I did not get on with my manager" or "The management did not run the business well" will show you in a negative light and reduce your chance of a job offer. Answer the question positively, emphasizing that you have been looking for a career progression. Start by telling the interviewer what you gained from your last job In ING USA Annuity Life Insurance

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#### Question #35

Did the salary we offer attract you to this job?

#### Answer:-

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 # 36

What is your ideal working environment?

#### Answer:

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want?

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#### Question # 37

If hired, how do you intend on making a difference with our company?

#### Answer-

Dedicate myself to learn everything about the new company that I can, look for ways and ideas that could improve, processes, safety, removing obstacles from the associates, I want to advance within the company.

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#### Question #38

What's been your biggest success to date?

#### Answer-

Talk about a story / experience about how you achieved success and be sure to share details on the results and outcome. Have it highlight a strong characteristic such as leadership, work ethic and so forth.

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#### Question #39

Why are you interested in this type of job In ING USA Annuity Life Insurance?

#### Answer:-

You're looking for someone who enjoys working with the elderly, or a caring, sociable, and nurturing person.



#### Question # 40

How do you handle conflicts with people you supervise?

#### Answer-

At first place, you try to avoid conflicts if you can. But once it happens and there's no way to avoid it, you try to understand the point of view of the other person and find the solution good for everyone. But you always keep the authority of your position.

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#### Question # 41

Tell me something about your family background?

#### Answer-

First, always feel proud while discussing about your family background. Just simple share the details with the things that how they influenced you to work in an airline field.

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#### Question # 42

Have you got any questions?

#### Answer:-

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 # 43

What would you like to have accomplished by the end of your career?

#### Answer:-

Think of 3 major achievements that you'd like to accomplish in your job when all is said and done - and think BIG. You want to show you expect to be a major contributor at the company. It could be creating a revolutionary new product, it could be implementing a new effective way of marketing, etc.

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#### Question # 44

What are three positive things your last boss would say about you?

#### Answer:-

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words: "My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

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#### Question # 45

Explain me about your experience working in this field In ING USA Annuity Life Insurance?

#### Answer:

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 # 46

What are your salary expectations In ING USA Annuity Life Insurance?

#### Answer:-

This question is like a loaded gun, tricky and dangerous if you're not sure what you are doing. It's not uncommon for people to end up talking salary before really selling their skills, but knowledge is power as this is a negotiation after all. Again, this is an area where doing your research will be helpful as you will have an understanding of average salary.

One approach is asking the interviewer about the salary range, but to avoid the question entirely, you can respond that money isn't a key factor and you're goal is to advance in your career. However, if you have a minimum figure in mind and you believe you're able to get it, you may find it worth trying.

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#### Question # 47

What type of work environment do you prefer?

#### Answer:

Ideally one that's similar to the environment of the company you're applying to. Be specific.

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#### Question # 48

What was the most important task you ever had?



#### Answer:-

There are two common answers to this question that do little to impress recruiters:

\* 'I got a 2.1

\* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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#### Question # 49

Do you have good computer skills?

#### Answer:-

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

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#### Question # 50

How good are you at problem solving?

#### Answer-

Describe the problem first and then discuss how you were able to fix it.

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#### Question # 51

How do you handle stressful situations?

#### Answer:-

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

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#### Question # 52

What's your salary history?

#### Answer:-

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 # 53

Explain me about a time when you reached a goal within a tight deadline?

#### Answer:-

I work well under pressure to meet deadlines without jeopardizing the quality of my work. I have always worked in a fast pace environment where we are constantly under pressure to achieve best results within a time frame.

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#### Question # 54

What is your biggest achievement?

#### Answer:-

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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#### Question #55

Do you think you have enough experience In ING USA Annuity Life Insurance?

#### Answer.

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 # 56

What's a time you exercised leadership?

#### Answer:-

Depending on what's more important for 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.



#### Question # 57

What do you know about the company?

#### Answer:-

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission-they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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#### Question # 58

What's the least rewarding work you've ever done and why?

#### Answer:

Describe work you've done that you feel doesn't take advantage of your full potential. For example, "I once had to make paper copies for my job and I feel it didn't take full advantage of my skills. However, it did teach me to be humble in my work and to appreciate a good opportunity when it arose to use my skills"

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#### Question # 59

Are you planning to continue your studies and training In ING USA Annuity Life Insurance?

#### Answer.

If asked about plans for continued education, companies typically look for applicants to tie independent goals with the aims of the employer. Interviewers consistently want to see motivation to learn and improve. Continuing education shows such desires, especially when potentials display interests in academia potentially benefiting the company.

Answering in terms of "I plan on continuing my studies in the technology field," when offered a question from a technology firm makes sense. Tailor answers about continued studies specific to desired job fields. Show interest in the industry and a desire to work long-term in said industry. Keep answers short and to the point, avoiding diatribes causing candidates to appear insincere.

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#### Question # 60

What do you think is your greatest weakness?

#### Answer:-

Don't say anything that could eliminate you from consideration for the job. For instance, "I'm slow in adapting to change" is not a wise answer, since change is par for the course in most work environments. Avoid calling attention to any weakness that's one of the critical qualities the hiring manager is looking for. And don't try the old "I'm a workaholic," or "I'm a perfectionist.

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#### Question #61

What features of your previous jobs have you disliked?

#### Answer:-

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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#### Question # 62

How would you observe the level of motivation of your subordinates?

#### Answer:

Choosing the right metrics and comparing productivity of everyone on daily basis is a good answer, doesn't matter in which company you apply for a supervisory role.

## **Insurance Most Popular Interview Topics.**

- 1 : <u>Health Insurance Specialist Frequently Asked Interview Questions and Answers Guide.</u>
- 2 : Insurance Cold Calling Frequently Asked Interview Questions and Answers Guide.
- 3 : <u>Insurance Sales Frequently Asked Interview Questions and Answers Guide.</u>
- 4 : <u>Insurance Consultant Frequently Asked Interview Questions and Answers Guide.</u>
- 5: Insurance Auditor Frequently Asked Interview Questions and Answers Guide.
- 6: Insurance Verifier Frequently Asked Interview Questions and Answers Guide.
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