

# **Property Casualty Insurance Interview Questions And Answers Guide.**



**Global Guideline.**

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# Property Casualty Insurance Job Interview Preparation Guide.

## Question # 1

How would your references describe you?

### Answer:-

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 # 2

Can you explain why you changed career paths In Property Casualty 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 Property Casualty 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.

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## Question # 3

Tell us something about yourself?

### Answer:-

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 # 4

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 Property Casualty 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 # 5

What motivates you the most?

### Answer:-

Is it money? Is it career development? Is it recognition? Is it a sense of achievement? Is it to impress your peers? Is it for fame?

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## Question # 6

Why do you want this job In Property Casualty Insurance?

### Answer:-

This question typically follows on from the previous one. Here is where your research will come in handy. You may want to say that you want to work for a company that is Global Guideline, (market leader, innovator, provides a vital service, whatever it may be). Put some thought into this beforehand, be specific, and link the company's values and mission statement to your own goals and career plans.

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## Question # 7

Are you good at working in a team In Property Casualty Insurance?



### Answer:-

Before you answer, consider how you best contribute to a team:

- \* Do you get along easily with people?
- \* Are you an effective collaborator?
- \* Can you communicate with people from various backgrounds and with different personalities?
- \* Can you motivate people?
- \* Do you know how to push back tactfully?
- \* Can you mediate conflicts?
- \* Can you deal with difficult personalities?

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### Question # 8

Give me an example of a time when you were able to successfully communicate with another person even when that individual may not have personally liked you (or vice versa). How did you handle the situation? What obstacles or difficulties did you face? How did you deal with them?

### Answer:-

First, the key is to state the differences in personality to give the interviewer some background. Second, you want to discuss how that was affecting the situation. Third, show how you were able to adapt to the way the person wanted to be communicated with to achieve your goals

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### Question # 9

Tell me about a decision you made recently and how you reached it In Property Casualty Insurance?

### Answer:-

The key is to show that you put a lot of thought (weighing out the pros and cons) but were able to be decisive. Be sure to explain your logic in arriving at the decision.

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### Question # 10

What do you like to do?

### Answer:-

Discuss your passions In Property Casualty Insurance. Ideally if it's work related that's fantastic! If not, talk about your academic / extracurricular passions and WHY you enjoy them. For example: I love playing sports because of the team work aspect - it's fun winning together! (This example shows you're a team player)

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### Question # 11

What type of salary are you looking for?

### Answer:-

This can be a very tricky question as the individual asking it is probably digging for something other than a simple answer to the question. We recommend that you don't immediately respond to the question directly. Instead, say something like, "That a difficult question. What is range for this position?" More often than not the interviewer will tell you. If the interviewer insists on direct answer you may want say that it depends on the details of the job - then give a wide salary range.

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### Question # 12

How do you keep others informed on work issues?

### Answer:-

Possible methods:

Talking to them, emailing them, sharing best practices in meetings

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### Question # 13

Tell me why do you want this job In Property Casualty Insurance?

### Answer:-

Bad Answer: No solid answer, answers that don't align with what the job actually offers, or uninspired answers that show your position is just another of the many jobs they're applying for.

Good answer: The candidate has clear reasons for wanting the job that show enthusiasm for the work and the position, and knowledge about the company and job.

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### Question # 14

Top 12 Stress Based Interview Questions In Property Casualty Insurance:

### Answer:-

Some jobs require employees to work under stress, and some interviewers just like to see how applicants handle stressful questions.

There are many questions designed for putting the interviewee into an awkward situation, or throwing them off, to see how they do under stress. Here are some samples.

1. How do you feel this interview is going In Property Casualty Insurance?
2. How would you handle undeserved criticism from a superior?
3. How many other jobs are you applying for?
4. What would you do if you saw a colleague stealing supplies or equipment?
5. What did you do when you had a boss you didn't get along with?



6. What would you do if a colleague took credit for your idea, and got a promotion?
7. Was the stress of your previous job too much for you?
8. What would you do if a colleague admitted to lying on their resume to get the job?
9. What would you do if a customer verbally insulted you in front of co-workers?
10. What would you change about the design of a baseball hat?
11. Why were you fired from your previous job In Property Casualty Insurance?
12. How successful do you think you've been so far?

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### Question # 15

You notice there are too many non productive internal meetings being held, what do you do?

#### Answer:-

Reach out to your boss and let him know that first you value his leadership and organization but that you are being overwhelmed with the amount of non productive internal meetings.

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### Question # 16

Can you describe your ideal boss/supervisor?

#### Answer:-

During the interview In Property Casualty Insurance process employers will want to find out how you respond to supervision. They want to know whether you have any problems with authority, If you can work well as part of a group (see previous question) and if you take instructions well etc.

Never ever ever, criticize a past supervisor or boss. This is a red flag for airlines and your prospective employer will likely assume you are a difficult employee, unable to work in a team or take instruction and side with your former employer.

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### Question # 17

What specific steps do you utilize in solving workplace problems?

#### Answer:-

Analyze the problem In Property Casualty Insurance. Discuss possible remedies and resulting outcomes. Decide on the remedy and track results. Re-visit problem if it's not resolved.

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### Question # 18

What is your greatest fear?

#### Answer:-

We all have fears. It's okay to discuss them. Just don't dive too deeply into them. Discuss how you would work to overcome your fears. You don't want to seem weak. You want to acknowledge it's out there but that you'll be able to work through it.

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### Question # 19

How do you stay organized?

#### Answer:-

By maintaining proper routine every day. Putting my strongest points with my weakness. High priority always comes first In Property Casualty Insurance.

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### Question # 20

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 # 21

You are not given the tools you need to be successful. How would you change that In Property Casualty Insurance?

#### Answer:-

State a business case to your manager / leader as to why you need the tools and make the request for them.

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### Question # 22

What is your greatest achievement outside of work In Property Casualty Insurance?

#### Answer:-

This is a great opportunity for you to discuss how you've given back to the community, how you've achieved in a competitive extracurricular activity (think sports or clubs), how you've mentored others, and so forth.

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### Question # 23

What have you done to improve yourself in the last year In Property Casualty Insurance?

#### Answer:-

Discuss how you've improved yourself through work experiences, books you've read, classes, club(s) / extracurricular activities and describe the process on how it's happened. For example: I've improved my presentation skills tremendously because I've had to do 2 presentations this year for my communications class.

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### Question # 24

What kind of work interests you the least In Property Casualty Insurance?

#### Answer:-

What bores you? What fails to challenge you? What fails to excite you?

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### Question # 25

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

#### Answer:-

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 # 26

Do you have good manners? What types of people need to be treated with good manners?

#### Answer:-

You should have good manners. Everyone should be treated with courtesy and respect.

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### Question # 27

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 # 28

Suppose there are three light switches outside a room. Inside is a single light bulb, controlled by one of the three switches. You need to determine which switch operates the bulb. You can turn the switches on and off as many times as you wish (they are all off to begin with), but may only enter the room once. There is no one there to help you. The door to the room is closed, and there are no windows, so you cannot see inside. How can you discover which switch operates the bulb?

#### Answer:-

Do the following steps:

\* 1. Turn ON two switches, and leave one OFF.

\* 2. Wait a few minutes.

\* 3. Turn one switch from ON to OFF. One is now ON and two are OFF

\* 4. Enter the room. - If the light is ON, it is controlled by the switch you left ON. - If the light bulb is OFF, touch it. If it is warm it is controlled by the switch you turned ON and OFF. If it is cold, it is controlled by the switch you never turned on.

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### Question # 29

Why did you choose your major in college or tech school?

#### Answer:-

People usually choose their major based on their passions or the career path they want to head towards.

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### Question # 30

Why should I hire you In Property Casualty Insurance?

#### Answer:-

To close the deal on a job offer, you MUST be prepared with a concise summary of the top reasons to choose you. Even if your interviewer doesn't ask one of these question in so many words, you should have an answer prepared and be looking for ways to communicate your top reasons throughout the interview process.

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### Question # 31

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 Property Casualty Insurance

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### Question # 32

How have you achieved your success?

**Answer:-**

Discuss stories of how you've progressed over the years to achieve success. People relate best to stories.

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### Question # 33

What type of extracurricular activities are you a part of?

**Answer:-**

Discuss the clubs / activities you were in, share a personal story about why you enjoyed it and then describe how it's helped shape you to be who you are today. For example, I enjoyed rock climbing because it taught me the value of practicing hard at a sport to become skilled in it. I bring this same diligence to my work approach today as well.

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### Question # 34

What have you done to reduce costs, increase revenue, or save time?

**Answer:-**

Even if your only experience is an internship, you have likely created or streamlined a process that has contributed to the earning potential or efficiency of the practice. Choose at least one suitable example and explain how you got the idea, how you implemented the plan, and the benefits to the practice.

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### Question # 35

How do you define arrogance? Are you arrogant?

**Answer:-**

Arrogance is having an attitude of superiority beyond reason. Confidence is believing in yourself without being cocky. You should not be arrogant.

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### Question # 36

What other companies are you interviewing at?

**Answer:-**

Be open and share if you are indeed interviewing elsewhere, but do it in a humble way. This way you don't seem arrogant and the interviewer knows your skills are valued by other companies. This also tends to make them want you more as they know they are competing for your services.

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### Question # 37

What do you like to do outside of work?

**Answer:-**

Interviewers ask personal questions in an interview to "see if candidates will fit in with the culture [and] give them the opportunity to open up and display their personality, too." In other words, if someone asks about your hobbies outside of work, it's totally OK to open up and share what really makes you tick. (Do keep it semi-professional, though: Saying you like to have a few beers at the local hot spot on Saturday night is fine. Telling them that Monday is usually a rough day for you because you're always hungover is not.)

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### Question # 38

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 # 39

What is your greatest failure In Property Casualty Insurance, and what did you learn from it?

**Answer:-**

When I was in college, I took an art class to supplement my curriculum. I didn't take it very seriously, and assumed that, compared to my Engineering classes, it would be a walk in the park. My failing grades at midterm showed me otherwise. I'd even jeopardized my scholarship status. I knew I had to get my act together. I spent the rest of the semester making up for it, ended up getting a decent grade in the class. I learned that no matter what I'm doing, I should strive to do it to the best of my ability. Otherwise, it's not worth doing at all.

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### Question # 40

Would you describe yourself as more analytical or interpersonal?

#### Answer:-

If you answer either, just make sure you explain why. For example, "I would consider myself to be more analytical because I'm good at examining a data set and then understanding how to interpret it in a business environment." or "I'm more of interpersonal person because I enjoy working and collaborating with my teammates and clients"

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### Question # 41

Tell me an occasion when you needed to persuade someone to do something?

#### Answer:-

Interpersonal relationships are a very important part of being a successful care assistant. This question is seeking a solid example of how you have used powers of persuasion to achieve a positive outcome in a professional task or situation. The answer should include specific details.

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### Question # 42

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

#### Answer:-

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 # 43

How many tennis balls can you fit into a limousine? 1,000? 10,000? 100,000? Seriously?

#### Answer:-

Well, seriously, you might get asked brainteaser questions like these, especially in quantitative jobs. But remember that the interviewer doesn't necessarily want an exact number-he wants to make sure that you understand what's being asked of you, and that you can set into motion a systematic and logical way to respond. So, just take a deep breath, and start thinking through the math. (Yes, it's OK to ask for a pen and paper!)

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### Question # 44

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 # 45

How did you find out about this job In Property Casualty Insurance? What do you know about the job?

#### Answer:-

Possible ways to find out about the job:

Online website listing, friend, professional referral, mentor, career fairs, networking events. You should know about the roles and responsibilities of the job and what they're looking for. Make sure you read up on that online beforehand or ask the person that referred you.

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### Question # 46

Why do you want to work in this industry In Property Casualty Insurance?

#### Answer:-

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

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### Question # 47

Describe a time when you had to help a coworker out that did not directly benefit you?

#### Answer:-

There should be many times where you've assisted others In Property Casualty Insurance. If you haven't, think of how you would in the future. You can discuss charitable causes, how you mentored someone, and so on.

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### Question # 48

How do you handle your anger?



**Answer:-**

I don't get angry very easily but in the rare occasion that I do, I hold it in and act as though nothing is wrong.

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**Question # 49**

What do you think we could do better or differently?

**Answer:-**

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 # 50**

Describe to me the position In Property Casualty Insurance you're applying for?

**Answer:-**

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 # 51**

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 # 52**

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

**Answer:-**

A good answer is to discuss the importance of having both elements in a company In Property Casualty Insurance. 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 # 53**

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

**Answer:-**

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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**Question # 54**

Are you aggressive?

**Answer:-**

If you are, describe it through a story / experience that you had. If you aren't, then explain why you're not. If the job role asks for you to be aggressive/not aggressive and you're the opposite of it, explain how you would develop that characteristic.

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**Question # 55**

How much do you expect to get paid In Property Casualty Insurance?

**Answer:-**

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 # 56**

What do you know about this department?

**Answer:-**

One good way to find out about the department is to try to "informally" interview the existing employees over coffee (outside of the office) if possible. It's hard if you don't have any connections there, but if you do a great way to learn about it. Other than that, it's often hard to learn about the department so you can turn the table back on them by asking questions to learn about it.

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### Question # 57

What schedule do you hope to work? Are you willing to work extra hours?

#### Answer:-

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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### Question # 58

How would your friends describe you?

#### Answer:-

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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### Question # 59

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

#### Answer:-

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

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### Question # 60

Do you think you have enough experience In Property Casualty 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 # 61

How would you define success?

#### Answer:-

Success is defined differently for everybody. Just make sure the parameters are defined by you with regards to work life balance, financial gain, career growth, achievements, creating meaningful work / products and so forth. If you can clearly articulate what it means to you that is a strong answer.

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### Question # 62

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 # 63

Describe a typical work week for this position In Property Casualty Insurance?

#### Answer:-

Interviewers expect a candidate for employment to discuss what they do while they are working in detail. Before you answer, consider the position In Property Casualty Insurance you are applying for and how your current or past positions relate to it. The more you can connect your past experience with the job opening, the more successful you will be at answering the questions.

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### Question # 64

What general trends do you see in our industry?

#### Answer:-

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 # 65

How much time do you need to join the organization In Property Casualty Insurance?



**Answer:-**

You should be able to join it right away, barring plans you've already made (family travel, vacation, other obligations). The key is to simply be open in communication of what's already committed on your schedule. Most companies are accommodating. If they are not, weight the importance of joining that company vs. your plans.

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**Question # 66**

What techniques and tools do you use to keep yourself organized In Property Casualty Insurance?

**Answer:-**

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 # 67**

Tell me the difference between good and exceptional?

**Answer:-**

Good gets the job done on time and is high quality. Exceptional is a game changer - it stands out, it's creative, it's above and beyond expectations. Tell the interviewer a story about how you were exceptional.

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**Question # 68**

When was the last time something upset you at work? What did you do?

**Answer:-**

Almost everyone has an emotional moment related to work at some point - you're not alone. The key is to learn why you reacted that way and to focus not on the problem but HOW to resolve it. Another key component is to be aware of your emotional response so that you can learn to control it in the future in a calm way.

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**Question # 69**

How do you decide what to delegate and to whom?

**Answer:-**

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 # 70**

What problems have you encountered at work?

**Answer:-**

Wow, do we have problems! Where do I begin? Well, most of the problems are internal, just people not working well with each other. I have one person on our team who is a real problem, but it seems like management is afraid to do anything about it. So we all end up having to do extra work to cover for this person, who just doesn't work. We all say that he's retired in place. I think he's just holding on until retirement in a couple years. But he's a real problem. I complain about it--a lot--but nothing ever seems to get done. I've even written negative reviews about the person, hoping he will get canned, but it doesn't happen. I can't wait for him to retire.

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**Question # 71**

Do you think a leader should be feared or liked?

**Answer:-**

Liked. You want to work harder for people that inspire and motivate you. Fear only lasts for so long.

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**Question # 72**

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

**Answer:-**

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

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**Question # 73**

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

**Answer:-**

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 # 74**

How do you act when you encounter competition?

#### **Answer:-**

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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