

Underwriter Interview Questions And Answers Guide.



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Underwriter Job Interview Preparation Guide.

Question # 1

Tell me about your financial training and or work experience?

Answer:-

I have not had any financial training. As for my work experience. I have been the insurance world for a very long time.

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Question # 2

Give me a time when you went above and beyond the requirements for a project?

Answer:-

When our office in Baltimore, MD had problems and I had to work in two states at the same time.

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Question # 3

Have you ever been overloaded with work?

Answer:-

I would not say overloaded. I would say I have handle larger work load.

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Question # 4

Why do you want a career as an underwriter?

Answer:-

Because I love railroad. I was trained by the best person in the industry. I am a young single mother and I want to see where my career can take me.

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Question # 5

WHAT IS YOUR GREATEST WEAKNESS FOR POSITION: INSURANCE UNDERWRITER?

Answer:-

Turning your strong point into weak point.

For example: I am a perfectionist and therefore, I rarely believe in anyone who can work as well as me. As a result, I am afraid to delegate important tasks to others. This approach has a weak side as that if you are not clever, you will cause the employer to believe that you are cheating him.

Solving your weakness absolutely.

A better approach is that you state one point which was once your weakness, but you have done well to resolve it.

For example: I tended to be a perfectionist, therefore I didn't like to delegate to others. But I have found out that in order to develop the organization, everyone in the organization must be experienced with many tasks and this is very good for an efficient team work.

You need to show it through your attitude and voice: It is really your weakness. And, you may also state some situations how much that weakness has caused you difficulties.

Give your solution to resolve that weakness, partly or wholly.

Solutions to a weakness may be training, mentoring, etc

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Question # 6

How Do You Stay Organized and Prioritize Your Workload?

Answer:-

Underwriters often have several tasks to perform all at once, and many take on dozens of clients at any given time. Your interviewer will want to make sure that you have what it takes to stay organized as your workload grows, and you should be able to explain your method in one or two sentences. "I keep a very detailed planner that I update throughout the day. This helps me remember which cases on which I should focus at any given time. I also use an alphabetical filing system to keep track of each applicant's information so I know exactly where to find what I need." This answer shows your interviewer that you have your own personal methods for



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remaining efficient throughout the day.

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Question # 7

Have you ever had difficulty with a supervisor?

Answer:-

I would not say that I had difficulties with a supervisor, but I would say I have had difference of opinion that after further discussion we came to some kind of a decision.

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Question # 8

What was your biggest disappointment as an underwriter?

Answer:-

I have yet to have any true disappointments as I am still growing with the world of railroad underwriting.

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Question # 9

What attracts you to this industry?

Answer:-

My attraction to underwriting railroad came from Mr Robert Keller. I had the opportunity to work and be train by the number one man in the industry. As you may already know ms duper was also trained by Mr Keller as well and look where she is today. So for me I would like to see were my career as an underwriter takes me.

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Question # 10

WHAT HAVE YOU DONE TO IMPROVE YOUR KNOWLEDGE FOR ASSOCIATE UNDERWRITER POSITION IN THE LAST YEAR?

Answer:-

Try to include improvement activities that relate to the job. A wide variety of activities can be mentioned as positive self-improvement. Have some good ones handy to mention.

Employers look for applicants who are goal-oriented. Show a desire for continuous learning by listing hobbies non-work related. Regardless of what hobbies you choose to showcase, remember that the goal is to prove self-sufficiency, time management, and motivation.

Everyone should learn from his mistake. I always try to consult my mistakes with my kith and kin especially with elderly and experienced person.

I enrolled myself into a course useful for the next version of our current project. I attended seminars on personal development and managerial skills improvement.

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Question # 11

How Do You Stay Focused on Your Job?

Answer:-

An underwriter typically spends 40 hours or more at a desk researching, calculating and contacting various creditors and applicants. As such, the job can become tedious after a period of time, and your interviewer will want to know how you plan to stay motivated to do your best. An example of an answer you may provide is "I enjoy helping people get the money they need to buy homes and this motivates me to do my best" or perhaps even "I understand that providing funding according to company policy is very important, so I am always very meticulous in my calculations. Knowing that my attention to detail is helping the company succeed motivates me to do my best."

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Question # 12

Tell me what attracts you to this industry?

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Question # 13

Why do you want to be an underwriter?

Answer:-

Because railroad is a exciting world. Underwriting railroad is such a special and unique field and I want to be a specialty railroad underwriter.

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Question # 14

Underwriting Job Interview Questions:

Answer:-

- * Why did you choose this particular vocation?
- * Why did you think you might like to work for our company?
- * What do you know about our company?
- * What qualifications do you have that make you feel that you will be successful in your field?



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- * What do you think determines a person's progress in a good company?
- * Can you get recommendations from previous employers?
- * What contributions to profits have you made in your present or former position to justify your salary level there?
- * Can you take instructions without feeling upset?
- * What is your major weakness?
- * Are you willing to relocate?
- * How do you spend your spare time? What are your hobbies?
- * What type of books do you read? How many books per year?
- * Have you saved any money? Do you have any debts?
- * What job in our company do you want to work toward?
- * What jobs have you enjoyed the most? The least? Why?
- * What are your own special abilities?
- * What types of people seem to rub you the wrong way?
- * Define cooperation.
- * Do you like regular hours?
- * What have you done which shows initiative and willingness to work?

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Question # 15

Informational Mortgage Underwriter interview questions:

Answer:-

- * Tell me about your proudest achievement.
- * Tell me about a time when you successfully handled a situation?
- * What have you been doing since your last Mortgage Underwriter job?
- * List five words that describe your character.
- * What are your weaknesses?
- * Why did you apply for this Mortgage Underwriter position?
- * How do you communicate goals to subordinates?

The best policy is to be honest with yourself, and be honest with the interviewer. You don't need to memorize an answer, but do think about what you're going to say. These Mortgage Underwriter interview questions reveals the candidate's ability to identify the need for personal improvement.

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Question # 16

First Mortgage Underwriter interview questions:

Answer:-

- * Describe some ideas that were implemented.
- * What are you expecting from Mortgage Underwriter job in the future?
- * Do you find your job exciting or boring?
- * What have you learned from your mistakes?
- * How would you describe the experience of working as Mortgage Underwriter?
- * Specific example of a time when criticized your work.
- * Have you ever had difficulty working with a manager?

Highlight past situations where you've managed frustration effectively. Keep your answer oriented toward the opportunities at the organization. Inconsistent answers to Mortgage Underwriter interview questions won't get you the respect and credibility.

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Question # 17

Underwriter Interview Questions:

Answer:-

- * Review a list of questions commonly asked during job interviews for underwriters.
- * What do you know about insurance?
- * Why do you want to work as an underwriter?
- * How do you evaluate risk?
- * How do you mitigate exposure to loss?
- * How do you handle production goals?
- * How do you organize your day?
- * Have you had difficulty meeting deadlines?
- * What were your quotas at your last position?
- * What types of loans have you worked on?
- * Tell me about a difficult loan you approved.
- * Are you flexible on the hours you can work?
- * How do you separate yourself from other applicants?
- * What do you do to stay current in the insurance industry?
- * What do you know about this position?
- * Name a time you used quantitative data.
- * What have you done to deal with a difficult question?
- * Have you ever had to come up with an innovative way to address an issue or resolve a problem?
- * How do you prepare for market challenges?
- * What new policy or procedure have you had to implement at a previous job, and how did you adapt to it?
- * What were some obstacles you faced when working on a team?
- * How do you deal with someone that does not have integrity?
- * What was your worst insurance experience? Your best?
- * Describe a scenario where your manager wanted to do things one way, but you suggested and convinced them of another way.
- * Describe a time that you had to handle multiple priorities at once and deliver results.
- * Do you know anyone who works for our company?
- * What are some of the financial product offerings that we offer?



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Question # 18

Basic Common Underwriter's Interview Questions:

Answer:-

- * Poor personal appearance.
- * Overbearing--overaggressive--conceited "superiority complex"--"know-it -all".
- * Inability to express thoughts clearly--poor poise, diction, or grammar.
- * Lack of planning for career--no purpose or goals.
- * Lack of interest and enthusiasm--passive and indifferent.
- * Lack of confidence and poise--nervousness.
- * Overemphasis on money--interested only in the best dollar offer.
- * Evasive--makes excuses for unfavorable factors in record.
- * Lack of tact--maturity--courtesy.
- * Condemnation of past employers.
- * Important! - 11. Failure to look employer in the eye.
- * Limp, fishy handshake.
- * Lack of appreciation of the value of experience.
- * Failure to ask questions about the job.
- * Persistent attitude of "What can you do for me?"
- * Lack of preparation for the interview--failure to get information about the company resulting in inability to ask intelligent questions.

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Question # 19

Face to Face Mortgage Underwriter interview question:

Answer:-

- * What was the most important task you ever had?
- * What is good customer service?
- * What do you see yourself doing within the first days as Mortgage Underwriter?
- * Examples of strategic thinking in past situations.
- * How would you describe your presentation style?
- * How would your teacher or other Mortgage Underwriter describe you?
- * Time when you had to make an important decision.

Your prospective employer's corporate web site is the best place to see the company as it wants to be seen.

The best way to tackle these Mortgage Underwriter interview questions is to answer as honestly as possible. When interviewing, spend a few minutes describing your ideal environment so both sides can make an informed decision.

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Question # 20

General Mortgage Underwriter interview questions:

Answer:-

- * What relevant Mortgage Underwriter experience do you have?
- * What do you ultimately want to become?
- * What is the difference between a manager and a leader?
- * What kind of events cause you stress on the job?
- * What do you find are the most difficult decisions to make?
- * How do you keep each member of the team involved and motivated?
- * What is the most difficult situation you have faced?

Present a positive and confident picture of yourself, but don't overstate your case. This is a good time to illustrate how you can contribute to the company if you are successfully recruited. You should try to identify three areas of interest, one of which includes this company and job.

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Question # 21

Basic Mortgage Underwriter interview questions:

Answer:-

- * Did you ever make a risky decision? How did you handle it?
- * Tell me about an important issue you encountered recently.
- * If offered this Mortgage Underwriter job, how long do you plan to stay at company?
- * How do you manage your time?
- * How do you react to instruction and criticism?
- * Why did you apply for this Mortgage Underwriter position?
- * What motivates your best work?

Your preference may also depend on where you are in your career. How you respond to these Mortgage Underwriter interview questions may be a litmus test for how well you'll fit into the organization. Knowing about the company is crucial to know how to answer these Mortgage Underwriter interview questions properly.

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Question # 22

Phone Based Mortgage Underwriter interview questions:

Answer:-

- * How do you see this Mortgage Underwriter job developing?
- * Give me an example of when you involved others in making a decision.



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- * What personal weakness has caused you the greatest difficulty in school or at work?
- * How do you make your decisions in general?
- * What do you find are the most difficult decisions to make?
- * What are your expectations regarding promotions and salary increases?
- * Examples of strategic thinking in past situations.

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Question # 23

WHAT EXPERIENCE DO YOU HAVE IN THIS FIELD/FOR ASSOCIATE UNDERWRITER?

Answer:-

Speak about specifics that relate to the position you are applying for. If you do not have specific experience, get as close as you can.

If you are being asked this question from your employer then you can explain your experience. Tell the employer what responsibilities you were performing during your job. You can tell what programs you developed and what modules you worked on. What were your achievements regarding different programs.

I have been working with computers since 2001. I also have a degree in network support/computer repair. I have built my last 3 computers, have work with Dell as an employee. So I have around 15 years experience working with computers.

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Question # 24

Give an example of a time when you made a mistake because you did not listen well to what someone had to say?

Answer:-

An example of a mistake that I made due to the lack of my listening skills, well the only example that I can think of is the pronunciation of the insureds name.

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Question # 25

Have You Ever Worked a Customer Service-Based Job?

Answer:-

Although you may not work face-to-face with applicants on a daily basis, there will likely be times when you will need to contact an applicant in order to obtain or verify information. Your potential employer will want to make sure that you are comfortable with contacting consumers since you will be doing so on behalf of the company. "I have worked in various retail sales positions in the past, so I am comfortable with talking to applicants and obtaining the information I need" is one way to answer this question. "Although I do not have past customer service experience, I am very outgoing and I enjoy speaking with people, whether in person, via email or even on the telephone."

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Question # 26

How would you compare your current job to that of an underwriter?

Answer:-

Currently, I am an underwriter. I am just looking for a company that is existed about railroad.

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Question # 27

How Do You Stay on Top of Current Laws?

Answer:-

The laws regarding finance and insurance are always changing, so your interviewer will want to know how you stay informed. "I attend a finance seminar twice yearly so I can stay on top of any changes that are made to the law" or even "I participate in an online notification system. I receive an email once every quarter that details any changes that have taken place" is a great answer to this question. It shows that you have taken the initiative to stay on top of these changes on your own. However, you should always be open to suggestions from your interviewer.

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Question # 28

What was your greatest accomplishment as an underwriter?

Answer:-

My greatest accomplishment as an underwriter so far has been retaining the renewal book after the company closed our Dallas and Canadian office.

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Question # 29

What goals have you set for yourself this year?

Answer:-

The goals that I have set for myself this year to be employed by a company that is just as excited about railroad as I am and believe that it just might be that company as you just open up a railroad department.

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Question # 30

Please tell me what is the most difficult situation you have had to face and how did you tackle it?

Answer:-



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Learning to work with new and multiple system. I just got access to the programs and started working in them. I believe that the only true way to learn anything new is to get your hands dirty.

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Question # 31

What do you do when your time schedule or project plan is upset by unforeseen circumstances?

Answer:-

To counteract unforeseen circumstances, I always try to leave room for error. I try to get as much of my work done in advance so that I am not rushing to complete anyone's account.

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Question # 32

How do you keep track of work so that it gets done on time?

Answer:-

Desk management. I track my by using a pipeline to track both my renewal accounts as well as my new business.

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Question # 33

What are the steps you follow to study a problem before making a decision?

Answer:-

The steps that I would take is to first get as much history or background of the problem, second find out who are involved in the problem. Understanding how and why the problem with aid me in making a decision.

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Question # 34

What decisions are easiest for you to make? What are the most difficult?

Answer:-

Based on the company underwriting guidelines, choosing the right account the best fits the company appetite. The most difficult decision for me to make is making sure that I have enough information in my notes.

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Question # 35

What motivates you as an underwriter?

Answer:-

My mitigation come from my daughter. The more I grow the more she grows. We take to each other everyday and I motivate and in courage her to stay focus on her classes.

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