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# Underwriter interview questions and answers

Use these sample **Underwriter** interview questions during your hiring process to evaluate candidates' skills. Feel free to add specific questions that meet your needs.

## Underwriter Interview Questions

[Underwriters](#) review insurance applications and perform risk analysis to help companies determine whether to offer clients insurance.

For this role, look for candidates with financial backgrounds and insurance expertise. Ask about candidates' experience analyzing credit scores, negotiating loan terms and determining amounts of coverage. The best among them will be able to explain how they review insurance applications step-by-step.

Your ideal candidates will be confident enough to conduct thorough research and use their own judgement to recommend profitable solutions. [Situational](#) and [behavioral](#) questions will help you evaluate how candidates approach challenges and whether they possess the necessary [problem-solving skills](#) to manage their job duties.

## Operational and Situational questions

- What are two things that would make you instantly decline an insurance application? Why?
- What would you do if you couldn't make up your mind about whether a risk is worth taking?
- Would you follow your gut if you felt it would be too risky to offer insurance to a client, even though you hadn't found enough evidence to disqualify the client?
- Would you encourage us to offer insurance if a potential client had undergone bankruptcy 10 years ago but has maintained a healthy financial status ever since?
- What would you do if you couldn't find adequate information about a client's financial status? How do you ensure that you have done thorough research?

## Role-specific questions

- Describe the steps you take before arriving at an insurance decision.
- What do you think is the most effective fraud detection process?
- What are the first things you look for when performing background check on a client? What resources do you use?
- What are debt and loan-to-value ratios? How do you use them?
- What statistical software (e.g. SPSS) do you have experience working with?
- How do you present your findings and how do you organize records for future use?

## Behavioral questions

- How do you stay motivated during repetitive work?
- What's your biggest professional accomplishment so far? How did you achieve this?
- How do you stay up-to-date with changes in financial regulations and trends?
- Describe a time when you disagreed with your manager about an insurance decision. How did you handle the situation?