

Insurance Agent interview checklist

Hiring for agency and sales roles usually has a quick HR call, an interview with a sales or branch manager that often includes a mock sales pitch, and a final discussion on targets and pay; agents then complete IRDAI-mandated training and an exam.

10 QUESTIONS TO PRACTISE OUT LOUD

1. How do you work out how much life cover a customer needs?

What it checks: Whether you use a needs-based method with income, loans, goals and existing assets rather than just selling the largest policy possible.

2. Tell me about a time a customer blamed you after a claim problem.

What it checks: How you handle angry customers, take responsibility where due and work toward a fair outcome.

3. Why do you want to sell insurance with our company?

What it checks: Whether you know the insurer's products, claim reputation and support for agents, and have a clear reason to represent it.

4. Explain waiting periods, co-payment and sub-limits in a health insurance policy.

What it checks: Clear product knowledge on the clauses that most often cause claim disputes, and whether you can explain them before the sale.

5. Describe how you converted a prospect who said no several times.

What it checks: Persistence without pressure, and whether you understand and address the real objection behind a no.

6. This role is mostly commission-based. How do you feel about that?

What it checks: Realistic expectations about income variability and whether you have a plan to sustain yourself while building a base.

7. What is the free-look period, and how do you explain it to a customer?

What it checks: Knowledge of a key customer protection under IRDAI rules and whether you present it openly rather than hiding it.

8. Tell me about a month when you were far behind your target near the end.

What it checks: Resilience and planning under target pressure, and whether you avoid shortcuts like pushing unsuitable policies.

9. Will you be available for customer meetings on evenings and weekends?

What it checks: Your flexibility with working hours, since customers who work weekdays can often meet only outside office hours.

10. What is the principle of utmost good faith, and why does non-disclosure matter?

What it checks: Understanding of a core insurance principle and its practical link to claim rejections, which agents can prevent at the proposal stage.

TIPS FOR THIS INTERVIEW

- Revise key product terms like waiting periods, co-payment, IDV, no claim bonus, surrender value and free-look, and be ready to explain each in one simple sentence.

- Practise a mock sales pitch aloud, starting with questions about the customer's needs rather than product features, because many interviews include a role play.
- Bring numbers from your past work, such as policies sold, premium collected, persistency and claims supported, and be ready to explain how you got them.
- Know the claims process and the grievance path, including the insurer's grievance officer and the Insurance Ombudsman, since service questions are common.

THE DAY BEFORE

- ☐ Confirm the time, venue or video link and the interviewer's name
- ☐ Plan your route and leave time for traffic, or test your camera, microphone and internet
- ☐ Keep copies of your resume, ID proof, certificates and photographs in a folder
- ☐ Iron your clothes and charge your phone and laptop
- ☐ Do one final run-through of your introduction, then stop and rest

ON THE DAY

- ☐ Arrive 15 minutes early, or log in 5–10 minutes early for a video call
- ☐ Greet everyone politely, including the receptionist or coordinator
- ☐ Listen to the full question, pause, then answer in a clear structure
- ☐ Take brief notes of names and key points
- ☐ Ask your prepared questions and confirm the next steps before you leave