Insurance Risk Surveyor interview questions

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What to expect

Insurance Risk Surveyor interviews combine technical assessment with client-facing scenarios. Employers want to see that you can inspect a property, apply Australian Standards and communicate risk clearly to underwriters and brokers.

- **Technical and standards:** Questions that test your knowledge of fire protection systems, building codes and Australian Standards such as AS 1851 and AS 2118.
- **Scenario-based:** Hypothetical situations where you must identify hazards, make a judgement and recommend a course of action under pressure.
- **Behavioural:** Questions about how you have handled difficult clients, tight deadlines or competing priorities in previous roles.
- **Client-facing and negotiation:** Questions that explore how you manage brokers, underwriters and property owners when risk ratings or recommendations are disputed.
- **Process and reporting:** Questions about your survey methodology and how you prepare reports that underwriters can act on.

The process typically starts with a phone screen with a recruiter, followed by a panel interview with a senior surveyor and an underwriting manager. You may be asked to complete a practical exercise, such as reviewing a site plan or case study and explaining your risk assessment. Some employers include a short site visit or a written report task as part of the later stages.

1. Walk me through how you assess the fire protection systems at a commercial property. What standards do you reference?

Why they ask

This is a core technical question that reveals your familiarity with Australian Standards and your method for evaluating protection systems.

How to structure your answer

Use a step-by-step walk-through of your inspection process: review plans, check maintenance records, physically inspect the system, reference standards and document findings. End with how you communicate the result to the underwriter.

> **Example answer**
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> *"I start by reviewing the site plans and any previous survey reports, then physically inspect the sprinkler system, alarms, hydrants and extinguishers. I check maintenance records against AS 1851 and verify sprinkler coverage against AS 2118. If I find a non-compliance, I note it in the report with a risk rating and recommend remediation. I also consider passive protection like fire walls and compartmentation. I then discuss findings with the underwriter to agree on any coverage conditions."*

2. You survey a warehouse and find that the sprinkler system has not been maintained for 18 months. The client says they will fix it but wants immediate coverage. How do you handle this?

Why they ask

Tests your judgement under pressure and your ability to balance client needs with underwriting integrity.

How to structure your answer

Use a judgement-under-pressure structure: state your immediate action, explain how you communicate with the client, and describe your recommendation to the underwriter. End with the principle that guides your decision.

Example answer

"I would document the deficiency clearly and explain to the client that I cannot recommend immediate coverage without a satisfactory maintenance program. I would advise them to engage a licensed contractor to bring the system up to standard and provide evidence. Meanwhile, I would speak with the underwriter to discuss interim conditions, such as a warranty that the system is restored within a set timeframe, or a higher excess. My priority is accurate risk representation, not just making the sale."

3. Tell me about a time you had to deliver difficult news to a client about risk improvements that would cost them money.

Why they ask

Assesses your behavioural approach to client relationships and your ability to balance commercial pressures with technical honesty.

How to structure your answer

Use the STAR method: describe the situation, the task, the action you took and the result. Focus on how you communicated and what outcome you achieved.

Example answer

"At a previous role, I surveyed a food processing plant and found that the refrigeration system used ammonia, which posed a significant liability risk. The client was resistant to the cost of upgrading. I arranged a meeting to walk through the specific hazards and the potential for a major claim. I provided a phased improvement plan that spread the cost over two years and linked it to reduced premiums. The client agreed to the first phase, and we maintained coverage with conditions. The relationship remained positive because I was transparent and offered solutions."

4. How do you prepare a survey report that underwriters find useful?

Why they ask

Focuses on your report writing and how well you understand the needs of the underwriting audience.

How to structure your answer

Walk through your report structure and the key elements you include. Highlight how you make the report actionable for underwriters.

Example answer

"I start by structuring the report with an executive summary, then detailed sections on construction, occupancy, protection and management. I use a hazard rating matrix that aligns with our underwriting guidelines. I include photos and diagrams where relevant. For each recommendation, I specify the risk improvement, the standard it relates to, and a suggested timeframe. I conclude with a clear opinion on insurability and any recommended conditions. Before sending, I check for consistency and clarity, because underwriters need to act on the report quickly."

5. How do you handle a broker who disputes your risk rating and wants a lower premium for their client?

Why they ask

Tests your client-facing skills and your ability to negotiate without compromising the integrity of your assessment.

How to structure your answer

Use a negotiation and evidence-based communication structure: listen, seek additional information, explain your reasoning, and offer a compromise if justified. End with the principle that guides your decision.

Example answer

“I listen to the broker's concerns and ask for any additional information they have, such as updated risk management documentation. If the evidence supports a change, I am happy to revise my assessment. If not, I explain my reasoning with reference to the specific hazards and standards. I might offer a compromise, such as a condition that the client implements a particular control within six months. Ultimately, my role is to provide an accurate picture for the underwriter, so I do not adjust ratings without justification.”

6. What tools do you use to manage your survey schedule and data?

Why they ask

Checks your practical use of technology, which is increasingly important for efficiency and record-keeping in this role.

How to structure your answer

Describe your core tools and explain how they work together to improve your workflow. Give a specific example of how a tool has helped you.

Example answer

“I use mobile inspection apps to capture data on site, which syncs back to our risk assessment software. I rely on GIS mapping to plan efficient travel routes and to visualise property locations and hazard zones. For reporting, I use Excel to analyse trends across portfolios, such as recurring fire risks. This combination reduces duplicate data entry and helps me turn around reports faster.”