
Arkansas Health insurance exam Questions and Answers(Rated 100%)

If an agent makes a correction on the application for health insurance, who must initial the correct answer? - ANSWER-The applicant

What is the term used for a written request for an insurer to issue an insurance contract based on the provided information? - ANSWER-Application

What information are the members of the Medical Information Bureau required to report? - ANSWER-Adverse medical information about the applicants or insured.

When should an agent obtain a Statement of Good Health from the insured? - ANSWER-When the premium was paid upon policy delivery and not the time of application.

What is the entire contract in health insurance underwriting? - ANSWER-The application and policy issued.

What entities make up the Medical Information Bureau? - ANSWER-Insurers

What is the best way to make a change on an application for insurance? - ANSWER-Start over with a fresh application

In health insurance, the policy itself and the insurance application form what? - ANSWER-The entire contract

If an insurer decides to obtain medical information from different sources in order to determine the insurability of an applicant, who must be notified of the investigation? - ANSWER-The applicant

Who must sign a health insurance application? - ANSWER-The policyowner, the insured (if different), and the agent

If an underwriter requires extensive information about the applicant's medical history, what report will best serve this purpose? - ANSWER-Attending Physicians statement

Who is responsible for paying the cost of a medical examination required in the process of underwriting? - ANSWER-Insurer

Whose responsibility is it to inform an applicant for health insurance about the insurer's information gathering practices? - ANSWER-The agent

What type of hospital policy pays a fixed amount each day that the insured is in the hospital? - ANSWER-Hospital indemnity

Arkansas History Exam With Answers

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