

GEORGIA LAWS LIFE AGENT PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What is the minimum number of members that labor union groups must cover at the date of issue?**
 - A. 15
 - B. 20
 - C. 25
 - D. 30
- 2. How many hours of biennial LTCP refresher course are required for long-term care?**
 - A. 2 hours
 - B. 4 hours
 - C. 6 hours
 - D. 8 hours
- 3. In a life insurance policy, what is typically the outcome if the premium is not paid during the grace period?**
 - A. The policy may be reinstated for a fee
 - B. The policy will be canceled automatically
 - C. The policy will be converted to a term policy
 - D. The insured may require a health evaluation
- 4. What is the purpose of the Georgia Life and Health Insurance Guaranty Association?**
 - A. To provide funding for new insurance companies
 - B. To protect policyholders if an insurance company becomes insolvent
 - C. To offer discounted policies to low-income individuals
 - D. To promote insurance education among citizens
- 5. What is the maximum pre-existing exclusion period for Medicare supplements in Georgia?**
 - A. 3 months
 - B. 6 months
 - C. 12 months
 - D. 18 months

- 6. What determines eligibility for a charitable gift annuity in Georgia?**
- A. The charity must be located in Georgia
 - B. The charity must have a minimum annual income
 - C. The charity must be recognized as tax-exempt under IRS guidelines
 - D. The charity must offer multiple services
- 7. Which is the correct number of hours for continuing education in ethics?**
- A. 2 hours
 - B. 3 hours
 - C. 4 hours
 - D. 5 hours
- 8. What is one key benefit of the "free look" period in life insurance?**
- A. It allows policyholders to change the coverage amount
 - B. It gives policyholders time to assess their choices without penalty
 - C. It guarantees lower premiums
 - D. It ensures immediate coverage upon purchase
- 9. What is the purpose of a "vital statistics license" in Georgia?**
- A. To regulate insurance premiums
 - B. To provide tax benefits to agents
 - C. To legalize the registration of vital events such as births and deaths
 - D. To certify agents for selling life insurance
- 10. What insurance area is specifically not covered by the Georgia Unfair Claims Settlement Practices Act?**
- A. Workers Compensation
 - B. Health Insurance
 - C. Life Insurance
 - D. Property Insurance

Answers

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1. C
2. B
3. B
4. B
5. B
6. C
7. B
8. B
9. C
10. A

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Explanations

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1. What is the minimum number of members that labor union groups must cover at the date of issue?

- A. 15
- B. 20
- C. 25**
- D. 30

The correct answer reflects the requirement set by Georgia law regarding the minimum number of members that labor union groups must cover at the date of issue. Specifically, the law stipulates that a labor union must have at least 25 members to ensure that the group is substantial enough to operate effectively and maintain the group dynamics necessary for collective bargaining and insurance purposes. This rule helps to protect the integrity of the insurance coverage being provided, ensuring that it is not overly risky for the insurer and that there is a sufficient risk pool to support the claims that may arise. This minimum membership requirement ensures that the group is large enough to manage the financial responsibilities and spread out the risks associated with providing insurance coverage. Thus, the answer correctly identifies the regulations governing labor unions in terms of insurance-backed policies in Georgia.

2. How many hours of biennial LTCP refresher course are required for long-term care?

- A. 2 hours
- B. 4 hours**
- C. 6 hours
- D. 8 hours

The requirement for the biennial refresher course for long-term care policies in Georgia is set at 4 hours. This training is essential to ensure that insurance agents stay updated on relevant laws, regulations, and practices pertaining to long-term care insurance. The course aims to enhance the agent's knowledge and skills, which ultimately benefits consumers as it helps agents provide better services and accurate information. Understanding that the refresher course is only 4 hours is particularly important in the context of compliance with state laws. It reflects Georgia's approach to maintaining a knowledgeable and effective insurance workforce in the long-term care sector, balancing the need for adequate training without imposing an excessive burden on agents.

3. In a life insurance policy, what is typically the outcome if the premium is not paid during the grace period?

- A. The policy may be reinstated for a fee
- B. The policy will be canceled automatically**
- C. The policy will be converted to a term policy
- D. The insured may require a health evaluation

If a premium is not paid during the grace period of a life insurance policy, the policy generally lapses, meaning it is canceled automatically. The grace period is a designated time frame provided by insurers after the premium due date, allowing policyholders to make payment without losing coverage. If the policyholder does not pay within this specified time, the policy typically ends, and the insurance company is no longer obligated to provide coverage. The other options imply different outcomes that do not align with standard practices in the context of a policy that has lapsed due to non-payment. For instance, reinstating a policy usually involves certain conditions and fees, but it would not occur if the grace period has expired without payment. Similarly, conversion to a term policy is not a typical consequence of non-payment; it usually requires a specific contractual provision. Lastly, requiring a health evaluation is not a standardized response in such situations; it's typically relevant during the application process or reinstatement of a lapsed policy rather than directly tied to missed premium payments within the grace period.

4. What is the purpose of the Georgia Life and Health Insurance Guaranty Association?

- A. To provide funding for new insurance companies
- B. To protect policyholders if an insurance company becomes insolvent**
- C. To offer discounted policies to low-income individuals
- D. To promote insurance education among citizens

The purpose of the Georgia Life and Health Insurance Guaranty Association is to protect policyholders if an insurance company becomes insolvent. This association plays a critical role in ensuring that individuals who have purchased life and health insurance are safeguarded against the loss of their benefits in the event that their insurer cannot fulfill its obligations due to financial difficulties. By providing a safety net, the association helps maintain consumer confidence in the insurance marketplace and ensures that policyholders will receive at least a portion of their policy benefits even if their insurance company goes bankrupt. This is particularly important for individuals who depend on these policies for financial security and health coverage. The other options do not accurately reflect the primary role of the association in Georgia's insurance landscape. Providing funding for new insurance companies, for example, is not part of its function; rather, it focuses on supporting existing policyholders. Similarly, while supporting education or offering discounts might be beneficial, they are not central to the association's mission, which is specifically about protection in the case of insolvency.

5. What is the maximum pre-existing exclusion period for Medicare supplements in Georgia?

- A. 3 months
- B. 6 months**
- C. 12 months
- D. 18 months

In Georgia, the maximum pre-existing exclusion period for Medicare supplement plans is established to ensure that beneficiaries have adequate access to healthcare coverage without facing excessive waiting periods for coverage of pre-existing conditions. A pre-existing condition is typically defined as a health issue that existed prior to the effective date of coverage. The law allows insurers to impose a pre-existing condition exclusion for a maximum of six months. This means that if a Medicare supplement policyholder has a medical condition that was diagnosed before they applied for coverage, the insurance company can exclude coverage for that specific condition for up to six months from the effective date of the policy. After this six-month exclusion period expires, the insurer must cover any medically necessary treatment related to that condition. This approach strikes a balance between protecting insurers from immediate financial risk while also allowing new policyholders access to necessary healthcare services after a reasonable time frame, which is critical for maintaining health and managing costs for policyholders.

6. What determines eligibility for a charitable gift annuity in Georgia?

- A. The charity must be located in Georgia
- B. The charity must have a minimum annual income
- C. The charity must be recognized as tax-exempt under IRS guidelines**
- D. The charity must offer multiple services

The eligibility for a charitable gift annuity in Georgia primarily hinges on the charity being recognized as tax-exempt under IRS guidelines. This designation is crucial because it confirms that the organization adheres to specific regulations that govern charitable entities, which are necessary for facilitating such financial arrangements. Tax-exempt status ensures that the charity operates for charitable purposes and that any agreements, such as gift annuities, meet regulatory standards allowing donors to receive tax benefits. When a charity is recognized as tax-exempt, donors can make contributions with the understanding that they are complying with tax laws and supporting an organization dedicated to public benefit. In contrast, being located in Georgia or having a minimum annual income does not necessarily determine eligibility for a charitable gift annuity, as charitable organizations can be situated outside the state and still compliance helps in fundraising and sound operational practices. Offering multiple services is also not a requirement for eligibility; what matters most is the tax-exempt status, which demonstrates that the organization is properly structured and regulated under tax law.

7. Which is the correct number of hours for continuing education in ethics?

- A. 2 hours
- B. 3 hours**
- C. 4 hours
- D. 5 hours

In Georgia, the continuing education requirement for life insurance agents includes a specific allocation of hours dedicated to ethics training. The correct number of hours required for continuing education in ethics is three. This requirement is established to ensure that agents remain aware of ethical practices and the responsibilities they hold in their professional conduct. This training allows agents to better serve their clients by reinforcing principles such as honesty, integrity, and transparency in their dealings. Through this focus on ethical standards, agents can build trust with clients and contribute positively to the reputation of the insurance profession. Hence, the three-hour requirement for ethics education is essential for maintaining high standards of ethical behavior in the industry.

8. What is one key benefit of the "free look" period in life insurance?

- A. It allows policyholders to change the coverage amount
- B. It gives policyholders time to assess their choices without penalty**
- C. It guarantees lower premiums
- D. It ensures immediate coverage upon purchase

The key benefit of the "free look" period in life insurance is that it provides policyholders with a specified time frame to review their policy and make decisions without any penalties. This period typically lasts 10 to 30 days after the policy is issued, depending on state regulations. During this time, policyholders can assess whether the coverage meets their needs and financial objectives. If they decide that the policy does not suit them, they have the option to cancel it for a full refund of any premiums paid. This benefit is particularly important because it allows individuals to make informed choices without the immediate pressure of commitment. It fosters consumer confidence and ensures that they feel secure in their investment. The other options, while they may contain elements relevant to life insurance policies, do not accurately describe the unique purpose and value of the "free look" period.

9. What is the purpose of a "vital statistics license" in Georgia?

- A. To regulate insurance premiums
- B. To provide tax benefits to agents
- C. To legalize the registration of vital events such as births and deaths**
- D. To certify agents for selling life insurance

The purpose of a "vital statistics license" in Georgia is primarily to legalize the registration of vital events such as births, deaths, marriages, and divorces. This license enables authorities to maintain accurate and official records of these significant life events, which are crucial for various legal, administrative, and public health purposes. It ensures that these events are documented appropriately and helps in the collection of essential demographic data. While the other options touch upon important aspects of insurance and taxation, they do not accurately reflect what a vital statistics license entails. It is important for individuals working in fields that require official records to understand this aspect of public health and legal documentation clearly.

10. What insurance area is specifically not covered by the Georgia Unfair Claims Settlement Practices Act?

A. Workers Compensation

B. Health Insurance

C. Life Insurance

D. Property Insurance

The Georgia Unfair Claims Settlement Practices Act is designed to promote fair and equitable treatment of policyholders by insurers. However, it specifically excludes certain types of insurance from its provisions. Workers' compensation insurance is one category that is not covered by this Act. This exclusion is primarily because workers' compensation claims are subject to their own set of laws and regulations that differ from the standard insurance claim processes. On the other hand, health insurance, life insurance, and property insurance are included in the scope of the Act as they have a direct impact on the rights and protections afforded to policyholders in those areas. These types of insurance are subject to the regulations that ensure fair handling of claims and protect consumers from unfair practices. Therefore, recognizing the exclusion of workers' compensation highlights the importance of understanding which areas of insurance are governed by the Unfair Claims Settlement Practices Act versus those that are managed under separate frameworks.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://galawslifeagent.examzify.com>

We wish you the very best on your exam journey. You've got this!

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