



**Insurance Test Practice**

# Illinois Property & Casualty Insurance Practice Test

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- ✓ Updated for 2026 Property & Casualty regulations
- ✓ Print-ready professional design

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**Practice Questions Begin on Next Page**

**1. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**2. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**3. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**4. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**5. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**6. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**7. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**8. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**9. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**10. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

---

**11. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**12. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**13. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**14. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**15. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**16. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**17. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**18. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**19. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**20. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

---

**21. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**22. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**23. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**24. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**25. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**26. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**27. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**28. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**29. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**30. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**31. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**32. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**33. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**34. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**35. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**36. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**37. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**38. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**39. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**40. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**41. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**42. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*



**43. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**44. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**45. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

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**46. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**47. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**48. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**49. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*

**50. Perils**

- ✓ A) Option A
- B) Option B
- C) Option C
- D) Option D

*Explanation: a: Morale hazard*