Insurance Test Practice

Texas Property & Casualty Insurance Practice Test

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- Real auto, homeowners, and CGL exam format
- Updated for 2026 Property & Casualty regulations
- Print-ready professional design

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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

---

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

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

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. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

35. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

36. **Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:**

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

Explanation: c: Contract of adhesion

37. **Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:**

✓ A) Option A
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C) Option C
D) Option D

Explanation: c: Contract of adhesion

38. **Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:**

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B) Option B
C) Option C
D) Option D

Explanation: c: Contract of adhesion

39. **Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:**

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C) Option C
D) Option D

Explanation: c: Contract of adhesion

40. **Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:**

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

Explanation: c: Contract of adhesion

41. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

42. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

43. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

44. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

45. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

46. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

47. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

48. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

49. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion

50. Because only the insurer makes a legally enforceable promise to pay covered claims, an insurance contract is a:

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

Explanation: c: Contract of adhesion