

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|-----------------|---------------------|------------------------|-------------------------------|--------------------------------|-----------------------|
| AachenMünchener | OPTIMAL | ★★★★★ | ★★★★★ | – | ★★★★★ |
| Adcuri | Basis-Schutz | ★ | – | – | ★ |
| Adcuri | Top-Schutz | ★★★ | – | – | ★★★★ |
| Adcuri | Premium-Schutz | ★★★★★ | – | – | ★★★★★ |
| AIG | WÜBA PHV Basis | ★★ | – | – | ★★★ |
| AIG | WÜBA PHV Plus | ★★★ | – | – | ★★★ |
| Allianz | PH Basis | ★ | ★ | – | ★ |
| Allianz | PH | ★ | ★ | – | ★ |
| Allianz | PH SicherheitPlus | ★★★★ | ★★★★ | – | ★★★★ |
| Allianz | PH SicherheitBest | ★★★★ | ★★★★ | – | ★★★★ |
| Alte Leipziger | compact | ★ | ★ | ★ | ★ |
| Alte Leipziger | classic | ★★★★ | ★★★★ | ★★★★ | ★★★★ |
| Alte Leipziger | comfort | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| AMEXPool | Plus | ★★ | – | – | ★★ |
| AMEXPool | Exklusiv | ★★★ | – | – | ★★★ |
| Ammerländer | Economic | ★ | ★ | – | ★★ |
| Ammerländer | Exklusiv | ★★ | ★★ | – | ★★★ |
| Ammerländer | Excellent | ★★★★ | ★★★★ | – | ★★★★ |
| ARAG | Basis | ★ | ★ | ★ | ★ |
| ARAG | Komfort | ★★★ | ★★ | ★★★ | ★★★ |
| ARAG | Premium | ★★★★ | ★★★★ | ★★★★ | ★★★★ |
| ASC | PRO | ★★★★ | – | – | ★★★★★ |
| ASC | MAXX | ★★★★★ | – | – | ★★★★★ |
| ASC | Einfach Gut | ★★★ | – | – | ★★★ |
| ASC | Einfach Besser | ★★★★★ | – | – | ★★★★★ |
| ASC | Einfach Besser Plus | ★★★★★ | – | – | ★★★★★ |
| ASC | Einfach Komplett | ★★★★★ | – | – | ★★★★★ |
| ASC | Spar | ★★ | – | – | ★★★ |
| ASC | Max | ★★★★ | – | – | ★★★★★ |
| ASC | Premium | ★★★★★ | – | – | ★★★★★ |
| ASKUMA | PHV Standard | ★ | ★ | – | ★ |
| ASKUMA | PHV Komfort | ★★ | ★ | – | ★★ |
| ASKUMA | Makler | ★★★ | – | – | ★★★ |
| asspario | fair select | ★★★★ | ★★★★ | – | ★★★★ |
| asspario | best select | ★★★★★ | ★★★★★ | – | ★★★★★ |
| asspario | top select | ★★★★★ | ★★★★★ | – | ★★★★★ |
| AXA | PHV alternativ S | ★ | ★ | ★ | ★ |
| AXA | PHV alternativ M | ★★ | ★★ | ★★★ | ★★★ |
| AXA | PHV alternativ L | ★★★★★ | ★★★★ | ★★★★★ | ★★★★★ |
| AXA | PHV BOXflex | ★★★★★ | ★★★★ | ★★★★★ | ★★★★★ |
| AXA | PHV BOXflex Premium | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| Baden-Badener | Basis | ★ | – | – | ★ |
| Baden-Badener | Top | ★★★ | – | – | ★★★ |
| Barmenia | Basis-Schutz | ★ | – | – | ★ |
| Barmenia | Top-Schutz | ★★★ | – | – | ★★★★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|-----------------------------|---------------------------------------|------------------------|-------------------------------|--------------------------------|-----------------------|
| Barmenia | Premium-Schutz | ★★★★★ | – | – | ★★★★★ |
| Basler | AMBIENTE Top | ★★★★ | ★★★★ | – | ★★★★ |
| Basler | AMBIENTE Top All-in | ★★★★ | ★★★★ | – | ★★★★ |
| BavariaDirekt | Komfort S (online) | ★★ | ★ | ★★ | ★★ |
| BavariaDirekt | Komfort M (online) | ★★★ | ★★ | ★★★ | ★★★ |
| BavariaDirekt | Komfort L (online) | ★★★★ | ★★★ | ★★★★ | ★★★★ |
| BavariaDirekt | Komfort L-Plus (online) | ★★★★ | ★★★★ | ★★★★ | ★★★★★ |
| BdV | PHV | ★★ | – | – | – |
| BGV / Badische Versicherung | Basis | ★ | ★ | ★ | ★ |
| BGV / Badische Versicherung | Klassik | ★ | – | ★ | – |
| BGV / Badische Versicherung | Exklusiv | ★★★★ | – | ★★★★ | – |
| BGV / Badische Versicherung | Exklusiv VITALplus | ★★★★ | – | ★★★★★ | – |
| BGV / Badische Versicherung | Exklusiv SORGLOSplus | ★★★★★ | – | ★★★★★ | – |
| BGV / Badische Versicherung | Exklusiv SORGLOSplus + VITALplus | ★★★★★ | – | ★★★★★ | – |
| Bruderhilfe | Basis | ★ | – | – | ★ |
| Bruderhilfe | Classic | ★★★★ | – | – | ★★★★ |
| CHARTA | Spezial Condor | ★★★★ | ★★★★ | – | ★★★★ |
| CHARTA | Spezial Condor Plus | ★★★★★ | ★★★★★ | – | ★★★★★ |
| CHARTA | Spezialpolice PHV AIG/ WÜBA | ★★★★ | – | – | ★★★★ |
| CHARTA | Spezialpolice PHV die Bayerische | ★★★★★ | – | – | ★★★★★ |
| CHARTA | Spezialpolice PHV die Bayerische Plus | ★★★★★ | – | – | ★★★★★ |
| ConceptIF | CIF:PRO classic | ★★★ | ★★ | – | ★★★ |
| ConceptIF | CIF:PRO comfort | ★★★★ | ★★★ | – | ★★★★ |
| ConceptIF | CIF:PRO complete | ★★★★ | ★★★ | – | ★★★★ |
| ConceptIF | CIF:PRO complete best advice | ★★★★★ | ★★★★★ | – | ★★★★★ |
| Concordia | Basis-Plus | ★★★ | – | – | ★★★ |
| Concordia | Sorglos | ★★★★ | – | – | – |
| Condor | basic | ★ | – | – | ★★ |
| Condor | classic | ★★★ | – | – | ★★★ |
| Condor | comfort | ★★★★★ | – | – | ★★★★★ |
| Continentale | XL | ★★ | ★ | – | ★★ |
| Continentale | XL plus Vita | ★★ | ★★ | – | ★★★ |
| Continentale | XXL | ★★★ | ★★★ | – | ★★★★ |
| Continentale | XXL plus Vita | ★★★★ | ★★★ | – | ★★★★ |
| CosmosDirekt | Basis | ★ | ★ | – | ★ |
| CosmosDirekt | Comfort | ★ | ★ | – | ★★ |
| DBV | PHV alternativ S | ★ | ★ | ★ | ★ |
| DBV | PHV alternativ M | ★★ | ★★ | ★★★ | ★★★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|----------------------|-----------------------------|------------------------|-------------------------------|--------------------------------|-----------------------|
| DBV | PHV alternativ L | ★★★★★ | ★★★★ | ★★★★★ | ★★★★★ |
| DBV | PHV BOXflex | ★★★★★ | ★★★★ | ★★★★★ | ★★★★★ |
| DBV | PHV BOXflex Premium | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| Debeka | Comfort | ★ | – | – | ★★ |
| Debeka | Comfort Plus | ★★★★ | – | – | ★★★★ |
| degenia | Kopter-Profi T18 | ★★★★★ | – | – | – |
| degenia | classic | ★★★★ | ★★★ | – | ★★★★ |
| degenia | premium | ★★★★★ | ★★★★★ | – | ★★★★★ |
| degenia | optimum | ★★★★★ | ★★★★★ | – | ★★★★★ |
| degenia | basic | ★ | ★ | – | ★ |
| degenia | T18 comfort Gothaer | ★★★★★ | ★★★★★ | – | ★★★★★ |
| DEMA | Smart | ★★ | – | – | ★★★ |
| DEMA | Komfort | ★★★ | – | – | ★★★ |
| DEMA | Premium | ★★★★★ | – | – | ★★★★★ |
| DEVK | Aktiv | ★ | ★ | – | ★ |
| DEVK | Komfort | ★★ | ★ | – | ★★ |
| DEVK | Premium | ★★★ | ★★★ | – | ★★★ |
| DEVK Allgemeine | Aktiv | ★ | ★ | – | ★ |
| DEVK Allgemeine | Komfort | ★★ | ★ | – | ★★ |
| DEVK Allgemeine | Premium | ★★★ | ★★★ | – | ★★★ |
| die Bayerische | OPTIMAL Smart | ★ | – | – | ★ |
| die Bayerische | OPTIMAL Komfort | ★★★★★ | – | – | ★★★★★ |
| die Bayerische | OPTIMAL Prestige | ★★★★★ | – | – | ★★★★★ |
| Die Haftpflichtkasse | Einfach Gut | ★★★ | – | – | ★★★ |
| Die Haftpflichtkasse | Einfach Besser | ★★★★★ | – | – | ★★★★★ |
| Die Haftpflichtkasse | Einfach Besser Plus | ★★★★★ | – | – | ★★★★★ |
| Die Haftpflichtkasse | Einfach Komplett | ★★★★★ | – | – | ★★★★★ |
| DOCURA | SMART | ★ | – | – | – |
| DOCURA | PROTECT | ★★ | – | – | – |
| DOMCURA | Standard-Schutz | ★★ | – | – | ★★★ |
| DOMCURA | Komfort-Schutz | ★★★ | – | – | ★★★ |
| DOMCURA | Top-Schutz | ★★★★★ | – | – | ★★★★★ |
| DOMCURA | Top-Schutz mit Top-Garantie | ★★★★★ | – | – | ★★★★★ |
| ERGO | PHV | ★★★ | ★★★ | ★★★ | ★★★ |
| ERGO | Premium | ★★★ | ★★★ | ★★★ | ★★★ |
| Europa | Basis | ★ | ★ | – | ★★ |
| Europa | Komfort | ★★★ | ★★★ | – | ★★★★ |
| Europa | Premium | ★★★ | ★★★ | – | ★★★★ |
| Garanta | Kompakt | ★ | ★ | ★ | ★ |
| Generali | Basis-Schutz | ★ | – | ★ | ★★ |
| Generali | KomfortPlus-Schutz | ★★★★ | – | ★★★★ | ★★★★★ |
| GHV Darmstadt | Basisschutz | ★ | – | – | ★ |
| GHV Darmstadt | Vollschutz | ★★ | – | – | ★★ |
| Gothaer | PHV Premium | ★★★★★ | ★★★★★ | – | ★★★★★ |
| Gothaer | PHV Plus | ★★★★★ | ★★★★★ | – | ★★★★★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|---------------------|------------------------------|------------------------|-------------------------------|--------------------------------|-----------------------|
| Gothaer | PHV Basis | ★★★ | ★★★ | – | ★★★ |
| Gothaer | PHV Basis mit Sparoption | ★★ | ★ | – | ★★ |
| Grundeigentümer | Pro Domo Premium | ★★★★ | ★★★ | ★★★★ | ★★★★ |
| Grundeigentümer | Pro Domo Basis | ★ | ★ | ★ | ★ |
| Grundeigentümer | Pro Domo Kompakt | ★★ | ★★ | ★★ | ★★ |
| Grundeigentümer | Direkt Standard | ★ | ★ | ★ | ★ |
| Grundeigentümer | Direkt Plus | ★★ | ★★ | ★★ | ★★ |
| Grundeigentümer | Direkt Max | ★★★★ | ★★★ | ★★★ | ★★★ |
| GVO Gegenseitigkeit | VIT | ★★ | – | – | ★★ |
| GVO Gegenseitigkeit | VIT (Mehrpersonen-Tarif) | ★★★ | – | – | – |
| GVO Gegenseitigkeit | TOP-VIT | ★★★★★ | – | – | ★★★★★ |
| GVO Gegenseitigkeit | TOP-VIT (Mehrpersonen-Tarif) | ★★★★★ | – | – | – |
| GVV-Privat | BASIS | ★ | – | – | ★ |
| GVV-Privat | KOMFORT | ★ | – | – | ★ |
| GVV-Privat | PREMIUM | ★ | – | – | ★★ |
| HanseMercur | Premium | ★★★ | – | – | ★★★★ |
| HanseMercur | Exklusiv | ★★★★ | – | – | ★★★★ |
| HanseMercur | Top | ★★★★★ | – | – | ★★★★★ |
| HDI | Premium | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| HDI | Komfort | ★★★★★ | ★★★★ | ★★★★★ | ★★★★★ |
| HDI | Basis | ★★ | ★★ | ★★ | ★★★ |
| Helvetia | Basisschutz | ★★ | – | – | ★★★ |
| Helvetia | Komfortschutz | ★★★★ | – | – | ★★★★ |
| Helvetia | Komfortschutz PLUS | ★★★★ | – | – | ★★★★ |
| HUK24 | Basis Internet | ★ | – | – | ★ |
| HUK24 | Classic Internet | ★★★★ | – | – | ★★★★ |
| HUK-COBURG | Basis | ★ | – | – | ★ |
| HUK-COBURG | Classic | ★★★★ | – | – | ★★★★ |
| HUK-COBURG-Allg. | Basis | ★ | – | – | ★ |
| HUK-COBURG-Allg. | Classic | ★★★★ | – | – | ★★★★ |
| IDEAL | PrivatHaftpflicht Klassik | ★★ | – | – | ★★ |
| IDEAL | PrivatHaftpflicht Exklusiv | ★★★★★ | – | – | ★★★★★ |
| INTER | Basis | ★★ | – | – | ★★ |
| INTER | Exklusiv | ★★★ | – | – | ★★★ |
| INTER | Premium | ★★★★ | – | – | ★★★★ |
| Interloyd | Eurosecure | ★★ | ★★ | ★★ | ★★★ |
| Interloyd | Premium | ★★★★ | ★★★★ | ★★★★ | ★★★★ |
| InterRisk | L | ★ | – | ★ | – |
| InterRisk | XL | ★★★★ | – | ★★★★ | – |
| InterRisk | XXL | ★★★★★ | – | ★★★★★ | – |
| Itzehoer | BASIS | ★ | ★ | – | ★ |
| Itzehoer | KOMFORT | ★★ | ★ | – | ★★ |
| Itzehoer | LUX | ★★★ | ★★★ | – | ★★★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|---------------------|--|------------------------|-------------------------------|--------------------------------|-----------------------|
| Janitos | Basic | ★★ | ★★ | – | ★★ |
| Janitos | Balance | ★★★★ | ★★★★ | – | ★★★★★ |
| Janitos | Best Selection | ★★★★★ | ★★★★★ | – | ★★★★★ |
| K&M | allsafe select Z2 | ★★★★ | – | – | ★★★★ |
| K&M | allsafe fortuna pure Basler | ★★★ | – | – | ★★★ |
| K&M | allsafe fortuna fine Basler | ★★★★★ | – | – | ★★★★★ |
| K&M | allsafe fortuna prime Basler | ★★★★★ | – | – | ★★★★★ |
| K&M | allsafe fortuna perfect Basler | ★★★★★ | – | – | ★★★★★ |
| maxPool | max-PHV PREMIUM | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| Medien-Versicherung | Standard | ★ | – | – | ★ |
| Medien-Versicherung | Komfort | ★★ | – | – | ★★ |
| Münchener Verein | Kompakt | ★ | ★ | – | ★ |
| Münchener Verein | Komfort | ★★ | ★ | – | ★★ |
| Münchener Verein | Optimal | ★★★ | ★★ | – | ★★★ |
| Nürnberger | Komfort | ★★★★ | ★★★ | ★★★★ | ★★★★ |
| Nürnberger | KomfortPlus | ★★★★ | ★★★★ | ★★★★ | ★★★★ |
| Nürnberger Beamten | Komfort | ★★★★ | ★★★ | ★★★★ | ★★★★ |
| Nürnberger Beamten | KomfortPlus | ★★★★ | ★★★★ | ★★★★ | ★★★★ |
| NV-Versicherungen | NV PrivatSpar 5.0 | ★★ | – | – | ★★★ |
| NV-Versicherungen | NV Privatmax. 5.0 | ★★★★★ | – | – | ★★★★★ |
| NV-Versicherungen | NV PrivatPremium 2.0 | ★★★★★ | – | – | ★★★★★ |
| NV-Versicherungen | NV Privatmax. 5.0 "grün versichert" | ★★★★★ | – | – | ★★★★★ |
| NV-Versicherungen | NV PrivatPremium 2.0 "grün versichert" | ★★★★★ | – | – | ★★★★★ |
| Oberösterreichische | Komfortschutz | ★ | – | – | – |
| Oberösterreichische | Superschutz | ★★★★ | – | – | ★★★★★ |
| Ostangler | Exklusiv Fair Play | ★★★★ | – | ★★★★ | – |
| Ostangler | Exklusiv Fair Play Plus | ★★★★ | – | ★★★★ | – |
| Prokundo | Klassik | ★★ | – | – | ★★ |
| Prokundo | Kompakt | ★★★ | – | – | ★★★ |
| Prokundo | Komplett | ★★★★★ | – | – | ★★★★★ |
| PVAG | Optimal | ★★ | – | – | ★★★ |
| PVAG | Exklusiv | ★★★★ | – | – | ★★★★ |
| RheinLand | Standard | ★ | – | – | ★ |
| RheinLand | Plus | ★★★★ | – | – | ★★★★ |
| RheinLand | Premium | ★★★★★ | – | – | ★★★★★ |
| rhion.digital | Standard | ★ | – | – | ★ |
| rhion.digital | Plus | ★★★★ | – | – | ★★★★ |
| rhion.digital | Premium | ★★★★★ | – | – | ★★★★★ |
| R&V | basic | ★ | – | – | ★★ |
| R&V | classic | ★★★ | – | – | ★★★ |
| R&V | comfort | ★★★★★ | – | – | ★★★★★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|-------------------------------------|----------------------------------|------------------------|-------------------------------|--------------------------------|-----------------------|
| Schleswiger Versicherungsservice AG | Kompakt | ★★ | – | – | ★★ |
| Schleswiger Versicherungsservice AG | Exklusiv | ★★★ | – | – | ★★★ |
| Schleswiger Versicherungsservice AG | Premium | ★★★ | – | – | ★★★ |
| Schleswiger Versicherungsservice AG | Aktiv 60+ Standard | ★ | – | – | – |
| Schleswiger Versicherungsservice AG | Aktiv 60+ Plus | ★★★★ | – | – | – |
| Schleswiger Versicherungsservice AG | Aktiv 60+ Premium | ★★★★★ | – | – | – |
| SHB | Klassik | ★ | – | – | – |
| SIGNAL IDUNA | Kompakt | – | – | – | ★ |
| SIGNAL IDUNA | Optimal | ★★ | – | – | ★★★ |
| SIGNAL IDUNA | Exklusiv | ★★★★ | – | – | ★★★★ |
| SV Gebäudeversicherung | Basis | ★ | – | – | ★ |
| SV Gebäudeversicherung | Komfort | ★★★ | – | – | ★★★ |
| SV Gebäudeversicherung | Top | ★★★★ | – | – | ★★★★ |
| Uelzener | basis | ★ | – | – | – |
| Uelzener | premium | ★ | – | – | – |
| Uelzener | premium plus | ★ | – | – | – |
| Vers.Kammer Bayern | Kompakt | ★★★★ | – | – | ★★★★ |
| Vers.Kammer Bayern | Kompakt + ZusatzSchutz | ★★★★★ | – | – | ★★★★★ |
| Vers.Kammer Bayern | Optimal | ★★★★★ | – | – | ★★★★★ |
| VGH | PHV | ★ | – | – | ★★ |
| VGH | PHV (Senioren) | ★★ | – | – | – |
| VHV | KLASSIK | ★★★ | – | – | ★★★ |
| VHV | EXKLUSIV | ★★★★★ | – | – | ★★★★★ |
| VHV | EXKLUSIV BEST-LEISTUNGS-GARANTIE | ★★★★★ | – | – | ★★★★★ |
| VÖDAG | Optimal | ★★ | – | – | ★★★ |
| VÖDAG | Exklusiv | ★★★★ | – | – | ★★★★ |
| Volkswahl Bund | Komfort | ★ | ★ | ★ | ★ |
| Volkswahl Bund | KomfortPlus | ★★ | ★★ | ★★★ | ★★★ |
| Volkswahl Bund | 60Plus Komfort | ★ | – | – | – |
| Volkswahl Bund | 60Plus KomfortPlus | ★★ | – | – | – |
| Waldenburger | Premium | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| Waldenburger | Premium Plus | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| WGV | wgv-himmelblau.de | ★★★ | – | – | ★★★★ |
| WGV | Basis | ★ | – | – | ★★ |
| WGV | Optimal | ★★★ | – | – | ★★★★ |
| Würzburger | Basis | ★ | – | – | ★ |
| Würzburger | Exklusiv | ★ | – | – | ★ |

M&M Rating Privathaftpflicht

| Anbieter | Tarifname | Ratingergebnis Familie | Ratingergebnis Paar ohne Kind | Ratingergebnis Single mit Kind | Ratingergebnis Single |
|----------|-----------|------------------------|-------------------------------|--------------------------------|-----------------------|
| WWK | PHV | ★★★★ | – | – | ★★★★ |
| WWK | PHV Plus | ★★★★★ | – | – | ★★★★★ |