



| Bezirk               | Haftpflicht-Klasse [1-12] | Risiko-bewertung* | Vollkasko-Klasse [1-9] | Risiko-bewertung* | Teilkasko-Klasse [1-16] | Risiko-bewertung* |
|----------------------|---------------------------|-------------------|------------------------|-------------------|-------------------------|-------------------|
| Ammerland            | 3                         | ●                 | 1                      | ●                 | 4                       | ●                 |
| Aurich               | 3                         | ●                 | 1                      | ●                 | 5                       | ●                 |
| Braunschweig         | 5                         | ●                 | 3                      | ●                 | 4                       | ●                 |
| Celle                | 3                         | ●                 | 2                      | ●                 | 5                       | ●                 |
| Cloppenburg          | 5                         | ●                 | 2                      | ●                 | 8                       | ↑                 |
| Cuxhaven             | 3                         | ●                 | 3                      | ↑                 | 7                       | ●                 |
| Delmenhorst          | 7                         | ●                 | 2                      | ●                 | 3                       | ●                 |
| Diepholz             | 3                         | ●                 | 3                      | ●                 | 8                       | ↑                 |
| Emden                | 2                         | ↓                 | 1                      | ●                 | 2                       | ↑                 |
| Emsland              | 3                         | ●                 | 2                      | ●                 | 9                       | ●                 |
| Friesland            | 3                         | ↑                 | 1                      | ●                 | 4                       | ●                 |
| Gifhorn              | 5                         | ↓                 | 4                      | ●                 | 8                       | ↓                 |
| Goslar               | 2                         | ↓                 | 2                      | ●                 | 6                       | ●                 |
| Göttingen (Stadt)    | 6                         | ●                 | 3                      | ●                 | 1                       | ↓                 |
| Göttingen (Land)     | 2                         | ↑                 | 2                      | ●                 | 5                       | ●                 |
| Grafschaft Bentheim  | 4                         | ↑                 | 2                      | ●                 | 7                       | ●                 |
| HamelN-Pyrmont       | 5                         | ●                 | 1                      | ●                 | 2                       | ↓                 |
| Hannover (Stadt)     | 8                         | ●                 | 5                      | ●                 | 4                       | ●                 |
| Hannover (Land)      | 5                         | ●                 | 2                      | ●                 | 3                       | ↓                 |
| Harburg              | 4                         | ↓                 | 3                      | ●                 | 6                       | ●                 |
| Heidekreis           | 3                         | ●                 | 2                      | ●                 | 10                      | ●                 |
| Helmstedt            | 2                         | ↓                 | 4                      | ●                 | 8                       | ↓                 |
| Hildesheim           | 5                         | ↑                 | 2                      | ●                 | 4                       | ●                 |
| Holzminden           | 5                         | ↑                 | 3                      | ↑                 | 5                       | ●                 |
| Leer                 | 2                         | ↑                 | 1                      | ●                 | 5                       | ↑                 |
| Lüchow-Dannenberg    | 1                         | ↓                 | 5                      | ●                 | 13                      | ●                 |
| Lüneburg             | 2                         | ↑                 | 1                      | ●                 | 7                       | ●                 |
| Nienburg/Weser       | 2                         | ↑                 | 3                      | ●                 | 9                       | ●                 |
| Northeim             | 3                         | ●                 | 2                      | ●                 | 4                       | ●                 |
| Oldenburg (Stadt)    | 6                         | ↓                 | 1                      | ●                 | 2                       | ↑                 |
| Oldenburg (Land)     | 3                         | ↑                 | 1                      | ●                 | 6                       | ↑                 |
| Osnabrück (Stadt)    | 5                         | ●                 | 2                      | ●                 | 2                       | ↑                 |
| Osnabrück (Land)     | 3                         | ●                 | 2                      | ●                 | 7                       | ●                 |
| Osterholz            | 2                         | ↑                 | 1                      | ●                 | 6                       | ●                 |
| Peine                | 3                         | ●                 | 2                      | ●                 | 5                       | ●                 |
| Rotenburg/Wümme      | 3                         | ●                 | 4                      | ●                 | 11                      | ↓                 |
| Salzgitter           | 7                         | ●                 | 2                      | ●                 | 4                       | ↓                 |
| Schaumburg           | 4                         | ●                 | 1                      | ●                 | 2                       | ↓                 |
| Stade                | 6                         | ↓                 | 3                      | ↑                 | 6                       | ●                 |
| Uelzen               | 1                         | ↓                 | 4                      | ●                 | 9                       | ●                 |
| Vechta               | 3                         | ●                 | 1                      | ●                 | 7                       | ●                 |
| Verden               | 3                         | ●                 | 3                      | ●                 | 7                       | ↑                 |
| Wesermarsch in Brake | 5                         | ●                 | 1                      | ●                 | 2                       | ↓                 |
| Wilhelmshaven        | 8                         | ↑                 | 1                      | ↓                 | 2                       | ↓                 |
| Wittmund             | 2                         | ↑                 | 1                      | ●                 | 6                       | ●                 |
| Wolfenbüttel         | 2                         | ↑                 | 2                      | ●                 | 5                       | ↓                 |
| Wolfsburg            | 5                         | ●                 | 5                      | ●                 | 6                       | ↓                 |

● Veränderung um weniger als ± 2,5 Prozent   ↓ Verbesserung um mehr als 2,5 Prozent   ↑ Verschlechterung um mehr als 2,5 Prozent

\* im Vergleich zum Vorjahr

Quelle: GDV

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