



Risiko Versicherung Markt Festschrift Far Walter Karten Zur Vollendung Des 60 Lebensjahres

**Dieter Hesberg, Martin Nell, Winfried
Schott**



Risiko Versicherung Markt Festschrift Far Walter Karten Zur Vollendung Des 60 Lebensjahres:

Produktauswahl in der privaten Krankenversicherung aus Kundensicht Christian Hofer, 2008-08-15 Private

Krankenversicherungsprodukte und tarife sind auf Grund der gro en Bandbreite an unterschiedlichen Leistungsversprechen besonders schwer miteinander zu vergleichen Der Markt ist intransparent gerade f r den privaten Versicherungskunden ist es nahezu unm glich das f r ihn am besten geeignete Versicherungsangebot zu finden Der Auswahlprozess berfordert h ufig den Interessenten Das Werk beleuchtet die Produktauswahl in der privaten Krankenversicherung aus Sicht des Kunden und gibt entsprechende Hilfestellungen Nach einer Analyse verschiedener g ngiger Produkt und Unternehmensbewertungen wird gefolgert Leistungsunterschiede nach dem kalkulatorischen Gewicht zu ber cksichtigen Damit werden unterschiedliche Produkte normiert und auch vergleichbar Dieser L sungsansatz tr gt nicht nur zu mehr Objektivit t bei der Auswahl von Krankenversicherungsprodukten bei Dar ber hinaus kann so auch die Intransparenz des Krankenversicherungsmarktes reduziert werden Gleichzeitig wird es f r einzelne Versicherer auch schwerer sich durch Schaufensterprodukte Produkte mit wohl klingenden aber unwesentlichen Zusatzleistungen ungerechtfertigte Wettbewerbsvorteile zu verschaffen Dr Christian Hofer ist f r die Krankenversicherung zust ndiges Vorstandsmitglied der HUK COBURG **Risiko - Versicherung - Markt** Dieter Hesberg, Martin Nell, Winfried Schott, 1994

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