

Contante-waarde tabel

rente 6%, inflatie 3%, continue annuïteit, sterftkans AG 2009-2014

Vrouwen

Personenschade **portaal**

leeftijd	excl. sterfte	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70
looptijd												
1	0,9857	0,9857	0,9857	0,9856	0,9856	0,9854	0,9852	0,9848	0,9842	0,9834	0,9822	0,9803
2	1,9436	1,9433	1,9432	1,9431	1,9428	1,9423	1,9414	1,9398	1,9373	1,9340	1,9294	1,9220
3	2,8743	2,8736	2,8735	2,8732	2,8726	2,8715	2,8694	2,8656	2,8601	2,8527	2,8422	2,8254
4	3,7787	3,7775	3,7773	3,7766	3,7757	3,7736	3,7697	3,7629	3,7532	3,7401	3,7214	3,6912
5	4,6575	4,6556	4,6553	4,6542	4,6527	4,6493	4,6432	4,6325	4,6174	4,5969	4,5674	4,5195
6	5,5115	5,5087	5,5082	5,5067	5,5044	5,4994	5,4903	5,4748	5,4531	5,4235	5,3808	5,3107
7	6,3412	6,3375	6,3367	6,3347	6,3314	6,3245	6,3118	6,2906	6,2611	6,2208	6,1622	6,0650
8	7,1475	7,1427	7,1416	7,1389	7,1344	7,1252	7,1083	7,0805	7,0420	6,9891	6,9119	6,7822
9	7,9310	7,9249	7,9234	7,9200	7,9141	7,9021	7,8802	7,8449	7,7962	7,7291	7,6302	7,4625
10	8,6923	8,6848	8,6829	8,6786	8,6709	8,6557	8,6282	8,5845	8,5243	8,4412	8,3176	8,1055
11	9,4320	9,4230	9,4206	9,4152	9,4056	9,3867	9,3529	9,2998	9,2269	9,1258	8,9741	8,7110
12	10,1508	10,1401	10,1371	10,1305	10,1187	10,0955	10,0546	9,9914	9,9045	9,7835	9,6000	9,2788
13	10,8493	10,8368	10,8330	10,8251	10,8107	10,7827	10,7341	10,6597	10,5575	10,4145	10,1952	9,8084
14	11,5280	11,5135	11,5090	11,4995	11,4822	11,4488	11,3917	11,3052	11,1864	11,0191	10,7597	10,2996
15	12,1874	12,1708	12,1654	12,1541	12,1335	12,0942	12,0279	11,9285	11,7916	11,5977	11,2933	10,7520
16	12,8283	12,8093	12,8029	12,7896	12,7653	12,7195	12,6433	12,5298	12,3736	12,1503	11,7958	11,1656
17	13,4509	13,4294	13,4219	13,4064	13,3779	13,3250	13,2382	13,1098	12,9325	12,6771	12,2670	11,5405
18	14,0560	14,0318	14,0229	14,0049	13,9718	13,9113	13,8131	13,6687	13,4688	13,1781	12,7066	11,8769
19	14,6439	14,6168	14,6065	14,5857	14,5475	14,4787	14,3685	14,2070	13,9827	13,6533	13,1142	12,1755
20	15,2152	15,1849	15,1730	15,1491	15,1053	15,0277	14,9046	14,7250	14,4745	14,1025	13,4898	12,4372
21	15,7704	15,7367	15,7229	15,6955	15,6457	15,5587	15,4219	15,2231	14,9442	14,5255	13,8331	12,6633
22	16,3098	16,2725	16,2567	16,2254	16,1690	16,0720	15,9208	15,7015	15,3919	14,9222	14,1443	12,8555
23	16,8339	16,7927	16,7746	16,7391	16,6757	16,5681	16,4016	16,1605	15,8178	15,2922	14,4236	13,0162
24	17,3432	17,2978	17,2772	17,2370	17,1661	17,0472	16,8647	16,6004	16,2216	15,6354	14,6715	13,1480
25	17,8381	17,7881	17,7647	17,7195	17,6406	17,5098	17,3103	17,0213	16,6034	15,9515	14,8888	13,2538
26	18,3190	18,2641	18,2376	18,1869	18,0995	17,9562	17,7388	17,4233	16,9630	16,2406	15,0765	13,3369
27	18,7863	18,7260	18,6961	18,6396	18,5432	18,3867	18,1504	17,8066	17,3002	16,5026	15,2362	13,4006
28	19,2404	19,1743	19,1407	19,0778	18,9719	18,8016	18,5453	18,1711	17,6147	16,7378	15,3697	13,4482
29	19,6816	19,6093	19,5716	19,5020	19,3860	19,2011	18,9237	18,5168	17,9064	16,9465	15,4791	13,4828
30	20,1103	20,0313	19,9891	19,9124	19,7858	19,5856	19,2857	18,8436	18,1751	17,1295	15,5671	13,5073
31	20,5269	20,4406	20,3936	20,3093	20,1716	19,9554	19,6316	19,1514	18,4209	17,2876	15,6361	13,5240
32	20,9317	20,8374	20,7853	20,6930	20,5437	20,3105	19,9613	19,4399	18,6436	17,4221	15,6891	13,5352
33	21,3250	21,2222	21,1646	21,0639	20,9022	20,6512	20,2749	19,7092	18,8435	17,5345	15,7287	13,5423
34	21,7072	21,5951	21,5316	21,4221	21,2476	20,9777	20,5723	19,9589	19,0210	17,6267	15,7574	13,5468
35	22,0786	21,9565	21,8868	21,7679	21,5799	21,2901	20,8534	20,1889	19,1765	17,7007	15,7778	13,5494
36	22,4395	22,3066	22,2302	22,1016	21,8994	21,5886	21,1182	20,3993	19,3110	17,7589	15,7917	13,5510
37	22,7902	22,6456	22,5623	22,4234	22,2064	21,8731	21,3664	20,5899	19,4253	17,8036	15,8010	13,5519
38	23,1309	22,9739	22,8832	22,7335	22,5008	22,1436	21,5981	20,7611	19,5209	17,8369	15,8069	13,5523
39	23,4620	23,2916	23,1932	23,0322	22,7830	22,4002	21,8129	20,9130	19,5993	17,8612	15,8106	13,5526
40	23,7838	23,5990	23,4924	23,3197	23,0531	22,6428	22,0108	21,0462	19,6623	17,8783	15,8129	13,5527
41	24,0964	23,8963	23,7812	23,5960	23,3110	22,8713	22,1918	21,1613	19,7118	17,8901	15,8141	13,5528
42	24,4002	24,1837	24,0597	23,8615	23,5569	23,0855	22,3558	21,2592	19,7498	17,8979	15,8149	13,5528
43	24,6953	24,4614	24,3281	24,1162	23,7907	23,2854	22,5031	21,3411	19,7781	17,9029	15,8153	
44	24,9822	24,7297	24,5866	24,3603	24,0125	23,4708	22,6338	21,4082	19,7988	17,9060	15,8155	
45	25,2609	24,9887	24,8353	24,5939	24,2221	23,6415	22,7484	21,4621	19,8133	17,9079	15,8156	
46	25,5317	25,2386	25,0745	24,8169	24,4196	23,7977	22,8474	21,5045	19,8233	17,9090		
47	25,7948	25,4797	25,3042	25,0296	24,6048	23,9392	22,9316	21,5370	19,8300	17,9096		
48	26,0505	25,7120	25,5246	25,2319	24,7775	24,0663	23,0021	21,5613	19,8343	17,9099		
49	26,2990	25,9357	25,7358	25,4237	24,9377	24,1791	23,0598	21,5790	19,8369	17,9101		
50	26,5404	26,1510	25,9379	25,6051	25,0853	24,2780	23,1062	21,5915	19,8385	17,9102		
51	26,7750	26,3580	26,1310	25,7758	25,2203	24,3634	23,1427	21,6000	19,8394			
52	27,0030	26,5568	26,3150	25,9360	25,3426	24,4361	23,1707	21,6057	19,8400			
53	27,2245	26,7476	26,4901	26,0854	25,4524	24,4969	23,1916	21,6094	19,8402			
54	27,4398	26,9304	26,6561	26,2240	25,5499	24,5468	23,2068	21,6117	19,8404			
55	27,6489	27,1053	26,8130	26,3517	25,6354	24,5868	23,2176	21,6130	19,8405			
56	27,8521	27,2724	26,9608	26,4684	25,7092	24,6183	23,2249	21,6138	19,8405			
57	28,0496	27,4317	27,0994	26,5742	25,7721	24,6424	23,2298	21,6143				
58	28,2415	27,5832	27,2287	26,6692	25,8246	24,6605	23,2330	21,6145				
59	28,4280	27,7269	27,3486	26,7535	25,8677	24,6736	23,2350	21,6146				
60	28,6092	27,8627	27,4591	26,8275	25,9023	24,6829	23,2361	21,6147				
61	28,7852	27,9906	27,5601	26,8913	25,9295	24,6893	23,2368					
62	28,9563	28,1106	27,6517	26,9457	25,9504	24,6935	23,2372					
63	29,1225	28,2225	27,7339	26,9911	25,9660	24,6962	23,2374					
64	29,2840	28,3263	27,8069	27,0284	25,9774	24,6979	23,2375					
65	29,4410	28,4219	27,8708	27,0584	25,9854	24,6989	23,2376					



Kapitalisatiefactor $\ddot{K} = \sum_{t=1}^n \left(S_{n-t|p}^{-1} x A_{n-t|p}^{-1} \right)$

Contante-waarde tabel

Mannen

Personenschade portaal

rente 6%, inflatie 3%, continue annuïteit, sterftekans AG 2009-2014

leeftijd	excl. sterfte	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70
1	0,9857	0,9856	0,9855	0,9855	0,9855	0,9853	0,9851	0,9846	0,9837	0,9824	0,9804	0,9770
2	1,9436	1,9429	1,9428	1,9427	1,9424	1,9419	1,9409	1,9389	1,9355	1,9304	1,9222	1,9086
3	2,8743	2,8729	2,8725	2,8723	2,8717	2,8705	2,8682	2,8637	2,8560	2,8444	2,8259	2,7951
4	3,7787	3,7761	3,7756	3,7751	3,7741	3,7718	3,7677	3,7594	3,7456	3,7251	3,6918	3,6369
5	4,6575	4,6534	4,6527	4,6519	4,6502	4,6465	4,6400	4,6268	4,6051	4,5728	4,5202	4,4341
6	5,5115	5,5055	5,5045	5,5034	5,5008	5,4955	5,4857	5,4664	5,4349	5,3881	5,3116	5,1868
7	6,3412	6,3332	6,3319	6,3302	6,3266	6,3192	6,3054	6,2787	6,2356	6,1713	6,0662	5,8952
8	7,1475	7,1371	7,1354	7,1332	7,1283	7,1183	7,0997	7,0643	7,0076	6,9228	6,7844	6,5591
9	7,9310	7,9179	7,9158	7,9129	7,9064	7,8934	7,8691	7,8236	7,7514	7,6429	7,4663	7,1786
10	8,6923	8,6762	8,6737	8,6699	8,6616	8,6451	8,6142	8,5571	8,4674	8,3318	8,1121	7,7538
11	9,4320	9,4128	9,4097	9,4049	9,3945	9,3739	9,3353	9,2653	9,1561	8,9899	8,7219	8,2846
12	10,1508	10,1281	10,1244	10,1184	10,1056	10,0803	10,0331	9,9487	9,8176	9,6175	9,2958	8,7714
13	10,8493	10,8229	10,8185	10,8111	10,7955	10,7649	10,7078	10,6076	10,4523	10,2148	9,8338	9,2146
14	11,5280	11,4976	11,4924	11,4834	11,4646	11,4279	11,3600	11,2424	11,0605	10,7819	10,3358	9,6150
15	12,1874	12,1529	12,1468	12,1359	12,1136	12,0700	11,9901	11,8535	11,6425	11,3190	10,8018	9,9734
16	12,8283	12,7893	12,7821	12,7692	12,7428	12,6914	12,5984	12,4413	12,1984	11,8262	11,2320	10,2913
17	13,4509	13,4073	13,3989	13,3836	13,3526	13,2927	13,1854	13,0059	12,7285	12,3035	11,6266	10,5702
18	14,0560	14,0074	13,9976	13,9797	13,9436	13,8742	13,7513	13,5476	13,2330	12,7510	11,9858	10,8119
19	14,6439	14,5901	14,5788	14,5579	14,5160	14,4363	14,2966	14,0667	13,7120	13,1685	12,3104	11,0187
20	15,2152	15,1559	15,1428	15,1186	15,0703	14,9793	14,8216	14,5634	14,1657	13,5562	12,6010	11,1931
21	15,7704	15,7052	15,6902	15,6623	15,6068	15,5035	15,3264	15,0379	14,5941	13,9141	12,8588	11,3377
22	16,3098	16,2385	16,2213	16,1892	16,1259	16,0093	15,8114	15,4903	14,9974	14,2423	13,0849	11,4554
23	16,8339	16,7561	16,7365	16,6998	16,6279	16,4970	16,2767	15,9209	15,3753	14,5412	13,2810	11,5494
24	17,3432	17,2586	17,2363	17,1944	17,1131	16,9670	16,7226	16,3298	15,7281	14,8112	13,4488	11,6229
25	17,8381	17,7463	17,7210	17,6734	17,5819	17,4193	17,1492	16,7170	16,0556	15,0530	13,5903	11,6791
26	18,3190	18,2196	18,1909	18,1369	18,0345	17,8544	17,5568	17,0827	16,3579	15,2675	13,7077	11,7209
27	18,7863	18,6788	18,6464	18,5855	18,4712	18,2724	17,9454	17,4269	16,6352	15,4557	13,8033	11,7514
28	19,2404	19,1243	19,0878	19,0192	18,8922	18,6734	18,3153	17,7495	16,8878	15,6189	13,8796	11,7730
29	19,6816	19,5564	19,5153	19,4385	19,2979	19,0576	18,6665	18,0506	17,1159	15,7586	13,9393	11,7879
30	20,1103	19,9755	19,9293	19,8435	19,6884	19,4253	18,9991	18,3302	17,3202	15,8764	13,9849	11,7980
31	20,5269	20,3818	20,3300	20,2346	20,0640	19,7765	19,3133	18,5882	17,5015	15,9741	14,0190	11,8045
32	20,9317	20,7756	20,7177	20,6119	20,4249	20,1114	19,6089	18,8249	17,6605	16,0537	14,0438	11,8086
33	21,3250	21,1572	21,0926	20,9757	20,7711	20,4302	19,8860	19,0405	17,7985	16,1173	14,0613	11,8112
34	21,7072	21,5269	21,4550	21,3262	21,1028	20,7328	20,1447	19,2353	17,9165	16,1670	14,0735	11,8127
35	22,0786	21,8848	21,8051	21,6637	21,4202	21,0195	20,3848	19,4097	18,0161	16,2050	14,0816	11,8136
36	22,4395	22,2313	22,1432	21,9882	21,7234	21,2902	20,6065	19,5644	18,0987	16,2334	14,0869	11,8141
37	22,7902	22,5665	22,4693	22,3000	22,0125	21,5450	20,8099	19,7002	18,1660	16,2540	14,0903	11,8143
38	23,1309	22,8907	22,7838	22,5991	22,2877	21,7838	20,9950	19,8180	18,2197	16,2687	14,0924	11,8145
39	23,4620	23,2041	23,0868	22,8857	22,5490	22,0067	21,1624	19,9188	18,2618	16,2788	14,0936	11,8145
40	23,7838	23,5068	23,3785	23,1600	22,7965	22,2137	21,3122	20,0038	18,2939	16,2856	14,0943	11,8146
41	24,0964	23,7990	23,6590	23,4220	23,0302	22,4047	21,4451	20,0743	18,3179	16,2900	14,0947	
42	24,4002	24,0810	23,9285	23,6718	23,2502	22,5800	21,5618	20,1318	18,3354	16,2929	14,0950	
43	24,6953	24,3529	24,1871	23,9096	23,4564	22,7396	21,6630	20,1777	18,3478	16,2946	14,0951	
44	24,9822	24,6149	24,4348	24,1354	23,6488	22,8838	21,7496	20,2136	18,3563	16,2956	14,0951	
45	25,2609	24,8671	24,6719	24,3492	23,8275	23,0129	21,8226	20,2411	18,3621	16,2962	14,0952	
46	25,5317	25,1097	24,8983	24,5512	23,9924	23,1275	21,8832	20,2616	18,3658	16,2965		
47	25,7948	25,3427	25,1143	24,7412	24,1437	23,2280	21,9326	20,2765	18,3682	16,2967		
48	26,0505	25,5662	25,3198	24,9194	24,2815	23,3152	21,9720	20,2871	18,3697	16,2968		
49	26,2990	25,7805	25,5150	25,0856	24,4060	23,3899	22,0029	20,2944	18,3706	16,2969		
50	26,5404	25,9854	25,6998	25,2400	24,5175	23,4528	22,0265	20,2993	18,3711	16,2969		
51	26,7750	26,1812	25,8744	25,3826	24,6164	23,5051	22,0441	20,3025	18,3713			
52	27,0030	26,3680	26,0387	25,5133	24,7032	23,5476	22,0569	20,3046	18,3715			
53	27,2245	26,5457	26,1927	25,6323	24,7785	23,5816	22,0660	20,3058	18,3716			
54	27,4398	26,7144	26,3364	25,7399	24,8429	23,6082	22,0723	20,3066	18,3716			
55	27,6489	26,8742	26,4698	25,8362	24,8973	23,6286	22,0765	20,3070				
56	27,8521	27,0252	26,5930	25,9217	24,9424	23,6437	22,0793	20,3072				
57	28,0496	27,1672	26,7060	25,9967	24,9791	23,6548	22,0811	20,3074				
58	28,2415	27,3004	26,8089	26,0618	25,0085	23,6626	22,0821	20,3074				
59	28,4280	27,4246	26,9019	26,1174	25,0315	23,6681	22,0828					
60	28,6092	27,5400	26,9852	26,1644	25,0490	23,6717	22,0831					
61	28,7852	27,6465	27,0591	26,2034	25,0621	23,6741	22,0834					
62	28,9563	27,7442	27,1239	26,2351	25,0717	23,6756	22,0835					
63	29,1225	27,8332	27,1801	26,2605	25,0784	23,6765						
64	29,2840	27,9136	27,2283	26,2803	25,0831	23,6771						
65	29,4410	27,9856	27,2689	26,2955	25,0863	23,6774						



Kapitalisatiefactor
$$\ddot{K} = \sum_{t=1}^n \left(S_{n-t|p}^{-1} \times A_{n-t|p}^{-1} \right)$$

De contante waarde-tabel is een hulpmiddel voor het berekenen van de contante waarde van toekomstige gelijkblijvende jaarlijkse verplichtingen. Hierbij is uit gegaan van een rendement van 6% en een inflatie van 3%. Tevens zijn de meest recente sterftekanssen inbegrepen.

Continue annuïteit

In geval van kapitalisatie worden 3 methoden onderscheiden:

1. prenumerando De schadebetalingen vinden steeds aan het begin van het jaar plaats.
2. postnumerando De schadebetalingen vinden steeds aan het eind van het jaar plaats.
3. continue annuïteit De schadebetalingen vinden steeds in gelijke periodieke betalingen gedurende het jaar plaats, bijvoorbeeld maandelijks.

De continue annuïteit sluit het meest aan bij de schadevergoedingsverplichting. De schades ontstaan immers veelal gedurende het jaar. Denk bijvoorbeeld aan "wekelijkse" kosten voor huishoudelijke hulp en "maandelijks" salarissen.

De contante-waarde tabel gaat dan ook uit van de continue annuïteit.

Sterftekans

Voor de berekening van de sterftekans is gebruikt gemaakt van de meest recente overlevingstafels mannen en vrouwen van het Actuarieel Genootschap (GBM en GBV 2009-2014). Overlevingstafels geven de gemiddelde overlevings- en sterfrequenties binnen de Nederlandse bevolking weer.

Overlevingstafel:

	aantal levenden	
	leeftijd	l_x 2009-2014
Moment van geboorte	0	10000000
1e verjaardag	1	9959593
2e verjaardag	2	9956862
3e verjaardag	3	9955041
4e verjaardag	4	9953651
enz.	5	9952522

De kans dat een pas geborene 1 jaar wordt is 9959593 gedeeld door 10000000 namelijk 0,995959

Omdat gemiddeld alle 25 jarigen niet exact 25 jaar zijn, maar 25,5 jaar is bij de Contante-waarde tabel uitgegaan van het gemiddeld aantal levenden $((L_{x+1} + l_x):2)$.

Verder is de sterftekans berekend overeenkomstig de continue annuïteit, door de kans te berekenen dat iemand 0,5 jaar ouder wordt, 1,5 jaar ouder, 2,5 jaar ouder, enz.

Ten behoeve van een zuiver en praktisch overzicht zijn de sterftekanssen in de Contante-waarde tabel gemiddeld in leeftijdscategorieën van 5 jaar.

Ter vergelijking treft u in de eerste kolom van de tabel ook de contante waarde factor aan exclusief sterftekanscorrectie.