

Contante-waarde tabel

rente 2%, inflatie 2%, continue annuïteit, sterftekans AG 2015-2020

Mannen

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
1	1,0000	0,9998	0,9998	0,9998	0,9997	0,9996	0,9994	0,9990	0,9983	0,9970	0,9950	0,9920
2	2,0000	1,9994	1,9992	1,9991	1,9988	1,9983	1,9974	1,9958	1,9928	1,9878	1,9797	1,9675
3	3,0000	2,9986	2,9982	2,9978	2,9972	2,9962	2,9939	2,9902	2,9833	2,9716	2,9531	2,9248
4	4,0000	3,9974	3,9967	3,9961	3,9950	3,9930	3,9888	3,9819	3,9693	3,9478	3,9143	3,8625
5	5,0000	4,9958	4,9948	4,9938	4,9920	4,9886	4,9819	4,9706	4,9503	4,9157	4,8622	4,7789
6	6,0000	5,9938	5,9925	5,9910	5,9882	5,9831	5,9731	5,9561	5,9257	5,8744	5,7957	5,6722
7	7,0000	6,9915	6,9896	6,9875	6,9836	6,9762	6,9621	6,9379	6,8951	6,8231	6,7136	6,5403
8	8,0000	7,9887	7,9863	7,9834	7,9781	7,9679	7,9487	7,9158	7,8576	7,7609	7,6145	7,3813
9	9,0000	8,9855	8,9825	8,9786	8,9715	8,9579	8,9327	8,8891	8,8128	8,6870	8,4970	8,1928
10	10,0000	8,9818	8,9781	8,9730	8,9639	8,9461	8,9137	8,8576	8,7597	8,6003	8,3594	8,0725
11	11,0000	10,9777	10,9731	10,9667	10,9550	10,9325	10,8915	10,8205	10,6976	10,4998	10,2001	9,7179
12	12,0000	11,9731	11,9675	11,9595	11,9447	11,9166	11,8657	11,7775	11,6258	11,3842	11,0171	10,4263
13	13,0000	12,9680	12,9613	12,9515	12,9331	12,8984	12,8359	12,7277	12,5434	12,2523	11,8086	11,0951
14	14,0000	13,9624	13,9543	13,9424	13,9198	13,8776	13,8016	13,6706	13,4495	13,1026	12,5725	11,7215
15	15,0000	14,9563	14,9467	14,9322	14,9047	14,8538	14,7625	14,6054	14,3431	13,9336	13,3064	12,3032
16	16,0000	15,9495	15,9383	15,9208	15,8877	15,8268	15,7180	15,5314	15,2231	14,7436	14,0081	12,8378
17	17,0000	16,9422	16,9290	16,9080	16,8686	16,7962	16,6675	16,4478	16,0885	15,5310	14,6750	13,3237
18	18,0000	17,9342	17,9188	17,8938	17,8470	17,7617	17,6103	17,3536	16,9378	16,2937	15,3047	13,7596
19	19,0000	18,9255	18,9076	18,8779	18,8229	18,7227	18,5459	18,2481	17,7698	17,0298	15,8945	14,1452
20	20,0000	19,9161	19,8953	19,8603	19,7959	19,6789	19,4734	19,1303	18,5829	17,7371	16,4423	14,4809
21	21,0000	20,9060	20,8818	20,8408	20,7656	20,6297	20,3921	19,9991	19,3755	18,4133	16,9458	14,7682
22	22,0000	21,8949	21,8669	21,8192	21,7318	21,5745	21,3013	20,8534	20,1459	19,0561	17,4035	15,0095
23	23,0000	22,8830	22,8506	22,7952	22,6939	22,5128	22,2001	21,6919	20,8922	19,6630	17,8141	15,2081
24	24,0000	23,8701	23,8327	23,7685	23,6518	23,4437	23,0877	22,5133	21,6125	20,2316	18,1774	15,3679
25	25,0000	24,8560	24,8130	24,7390	24,6047	24,3667	23,9630	23,3160	22,3046	20,7596	18,4938	15,4935
26	26,0000	25,8408	25,7914	25,7063	25,5523	25,2810	24,8250	24,0985	22,9663	21,2450	18,7647	15,5897
27	27,0000	26,8242	26,7677	26,6699	26,4940	26,1857	25,6727	24,8591	23,5954	21,6863	18,9922	15,6615
28	28,0000	27,8061	27,7416	27,6297	27,4291	27,0802	26,5046	25,5959	24,1893	22,0823	19,1794	15,7135
29	29,0000	28,7865	28,7129	28,5850	28,3569	27,9634	27,3196	26,3071	24,7457	22,4326	19,3302	15,7500
30	30,0000	29,7651	29,6814	29,5355	29,2768	28,8344	28,1161	26,9904	25,2625	22,7378	19,4487	15,7750
31	31,0000	30,7417	30,6465	30,4807	30,1880	29,6922	28,8925	27,6437	25,7376	22,9990	19,5395	15,7915
32	32,0000	31,7163	31,6082	31,4200	31,0897	30,5357	29,6472	28,2648	26,1695	23,2185	19,6073	15,8020
33	33,0000	32,6885	32,5659	32,3526	31,9811	31,3637	30,3783	28,8512	26,5571	23,3992	19,6564	15,8085
34	34,0000	33,6581	33,5192	33,2781	32,8613	32,1747	31,0839	29,4006	26,9001	23,5447	19,6909	15,8124
35	35,0000	34,6248	34,4677	34,1956	33,7294	32,9673	31,7620	29,9109	27,1989	23,6591	19,7145	15,8147
36	36,0000	35,5883	35,4109	35,1045	34,5844	33,7399	32,4103	30,3800	27,4546	23,7468	19,7301	15,8159
37	37,0000	36,5482	36,3481	36,0039	35,4251	34,4909	33,0265	30,8065	27,6696	23,8122	19,7401	15,8166
38	38,0000	37,5042	37,2788	36,8930	36,2502	35,2185	33,6084	31,1893	27,8465	23,8597	19,7462	15,8170
39	39,0000	38,4559	38,2023	37,7710	37,0585	35,9206	34,1536	31,5280	27,9890	23,8930	19,7499	15,8172
40	40,0000	39,4027	39,1179	38,6369	37,8485	36,5954	34,6599	31,8230	28,1011	23,9158	19,7521	15,8173
41	41,0000	40,3442	40,0249	39,4897	38,6185	37,2405	35,1255	32,0757	28,1870	23,9309	19,7533	
42	42,0000	41,2798	40,9224	40,3282	39,3670	37,8538	35,5487	32,2879	28,2511	23,9405	19,7539	
43	43,0000	42,2089	41,8096	41,1512	40,0921	38,4328	35,9285	32,4627	28,2975	23,9465	19,7542	
44	44,0000	43,1308	42,6857	41,9575	40,7919	38,9754	36,2646	32,6035	28,3302	23,9501	19,7544	
45	45,0000	44,0447	43,5498	42,7454	41,4644	39,4793	36,5574	32,7142	28,3526	23,9521	19,7545	
46	46,0000	44,9501	44,4007	43,5135	42,1074	39,9426	36,8082	32,7991	28,3673	23,9533		
47	47,0000	45,8460	45,2375	44,2600	42,7186	40,3638	37,0188	32,8624	28,3768	23,9539		
48	48,0000	46,7317	46,0588	44,9833	43,2957	40,7418	37,1923	32,9083	28,3826	23,9542		
49	49,0000	47,6062	46,8633	45,6813	43,8365	41,0763	37,3320	32,9406	28,3861	23,9544		
50	50,0000	48,4688	47,6496	46,3521	44,3387	41,3677	37,4419	32,9627	28,3881	23,9545		
51	51,0000	49,3182	48,4160	46,9935	44,8005	41,6172	37,5261	32,9772	28,3893			
52	52,0000	50,1535	49,1610	47,6031	45,2202	41,8269	37,5890	32,9866	28,3899			
53	53,0000	50,9734	49,8827	48,1788	45,5970	41,9996	37,6345	32,9924	28,3902			
54	54,0000	51,7764	50,5793	48,7181	45,9304	42,1386	37,6666	32,9958	28,3904			
55	55,0000	52,5613	51,2486	49,2191	46,2209	42,2480	37,6885	32,9978	28,3905			
56	56,0000	53,3264	51,8886	49,6797	46,4696	42,3318	37,7030	32,9989				
57	57,0000	54,0701	52,4970	50,0984	46,6785	42,3944	37,7123	32,9996				
58	58,0000	54,7906	53,0714	50,4742	46,8506	42,4397	37,7180	32,9999				
59	59,0000	55,4859	53,6097	50,8068	46,9892	42,4717	37,7215	33,0000				
60	60,0000	56,1541	54,1095	51,0965	47,0982	42,4935	37,7234	33,0001				
61	61,0000	56,7929	54,5692	51,3445	47,1818	42,5079	37,7246					
62	62,0000	57,4002	54,9870	51,5530	47,2442	42,5171	37,7252					
63	63,0000	57,9737	55,3620	51,7247	47,2894	42,5228	37,7255					
64	64,0000	58,5110	55,6939	51,8629	47,3212	42,5263	37,7256					
65	65,0000	59,0100	55,9830	51,9716	47,3429	42,5282	37,7257					



Kapitalisatiefactor
$$\ddot{K} = \sum_{n=1}^n \left(S_{n-0.5|p} \times A_{n-0.5|p} \right)$$

Contante-waarde tabel

Vrouwen

Personenschade **portaal**

rente 2%, inflatie 2%, continue annuïteit, sterftkans AG 2015-2020

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	1,000	0,9999	0,9999	0,9999	0,9998	0,9997	0,9995	0,9992	0,9986	0,9978	0,9965	0,9946
2	2,000	1,9997	1,9996	1,9995	1,9992	1,9989	1,9981	1,9968	1,9944	1,9908	1,9856	1,9780
3	3,000	2,9993	2,9992	2,9988	2,9982	2,9973	2,9955	2,9924	2,9871	2,9788	2,9669	2,9493
4	4,000	3,9987	3,9985	3,9978	3,9968	3,9951	3,9917	3,9861	3,9762	3,9612	3,9397	3,9073
5	5,000	4,9979	4,9976	4,9964	4,9949	4,9921	4,9866	4,9774	4,9616	4,9375	4,9032	4,8509
6	6,000	5,9969	5,9964	5,9947	5,9924	5,9881	5,9800	5,9662	5,9427	5,9072	5,8569	5,7788
7	7,000	6,9958	6,9950	6,9927	6,9894	6,9832	6,9717	6,9521	6,9192	6,8698	6,7998	6,6896
8	8,000	7,9944	7,9933	7,9901	7,9857	7,9772	7,9616	7,9349	7,8907	7,8247	7,7311	7,5814
9	9,000	8,9929	8,9912	8,9872	8,9812	8,9700	8,9495	8,9143	8,8567	8,7713	8,6496	8,4527
10	10,000	8,9911	8,9889	8,9838	8,9760	8,9614	8,9350	8,8899	8,8168	8,7090	8,5544	8,3012
11	11,000	10,9891	10,9861	10,9798	10,9699	10,9513	10,9180	10,8613	10,7703	10,6370	10,4442	10,1249
12	12,000	11,9868	11,9830	11,9752	11,9628	11,9396	11,8982	11,8282	11,7169	11,5546	11,3174	10,9212
13	13,000	12,9842	12,9795	12,9700	12,9546	12,9261	12,8753	12,7901	12,6559	12,4609	12,1726	11,6873
14	14,000	13,9813	13,9755	13,9641	13,9452	13,9105	13,8490	13,7466	13,5868	13,3548	13,0081	12,4205
15	15,000	14,9781	14,9710	14,9574	14,9345	14,8926	14,8189	14,6971	14,5088	14,2353	13,8218	13,1175
16	16,000	15,9745	15,9660	15,9497	15,9223	15,8723	15,7847	15,6412	15,4214	15,1012	14,6116	13,7751
17	17,000	16,9705	16,9604	16,9411	16,9084	16,8491	16,7459	16,5784	16,3238	15,9511	15,3752	14,3900
18	18,000	17,9661	17,9542	17,9315	17,8927	17,8228	17,7022	17,5082	17,2150	16,7834	16,1100	14,9591
19	19,000	18,9613	18,9473	18,9206	18,8750	18,7931	18,6531	18,4298	18,0940	17,5964	16,8131	15,4796
20	20,000	19,9559	19,9395	19,9083	19,8550	19,7596	19,5981	19,3428	18,9599	18,3883	17,4816	15,9493
21	21,000	20,9501	20,9309	20,8946	20,8324	20,7221	20,5368	20,2464	19,8114	19,1571	18,1124	16,3667
22	22,000	21,9436	21,9213	21,8793	21,8071	21,6800	21,4685	21,1398	20,6471	19,9002	18,7022	16,7314
23	23,000	22,9365	22,9105	22,8621	22,7787	22,6330	22,3929	22,0222	21,4656	20,6154	19,2481	17,0442
24	24,000	23,9287	23,8986	23,8429	23,7469	23,5806	23,3092	22,8926	22,2652	21,2998	19,7475	17,3069
25	25,000	24,9201	24,8854	24,8214	24,7113	24,5223	24,2168	23,7499	23,0439	21,9505	20,1982	17,5226
26	26,000	25,9106	25,8707	25,7973	25,6717	25,4577	25,1152	24,5930	23,7999	22,5644	20,5987	17,6956
27	27,000	26,9002	26,8543	26,7705	26,6275	26,3862	26,0034	25,4205	24,5308	23,1386	20,9488	17,8307
28	28,000	27,8886	27,8361	27,7407	27,5784	27,3074	26,8807	26,2309	25,2341	23,6701	21,2489	17,9333
29	29,000	28,8758	28,8159	28,7074	28,5239	28,2205	27,7460	27,0226	25,9072	24,1563	21,5011	18,0089
30	30,000	29,8617	29,7934	29,6704	29,4636	29,1250	28,5984	27,7938	26,5471	24,5950	21,7083	18,0629
31	31,000	30,8461	30,7684	30,6292	30,3970	30,0203	29,4365	28,5423	27,1510	24,9851	21,8744	18,1002
32	32,000	31,8289	31,7405	31,5836	31,3235	30,9054	30,2592	29,2660	27,7157	25,3259	22,0042	18,1251
33	33,000	32,8099	32,7097	32,5331	32,2426	31,7796	31,0650	29,9624	28,2385	25,6183	22,1027	18,1411
34	34,000	33,7888	33,6754	33,4772	33,1537	32,6420	31,8521	30,6289	28,7167	25,8639	22,1754	18,1511
35	35,000	34,7654	34,6374	34,4155	34,0563	33,4914	32,6187	31,2626	29,1483	26,0657	22,2273	18,1571
36	36,000	35,7396	35,5953	35,3474	34,9496	34,3267	33,3629	31,8605	29,5320	26,2275	22,2631	18,1605
37	37,000	36,7109	36,5487	36,2725	35,8328	35,1466	34,0824	32,4198	29,8673	26,3540	22,2871	18,1625
38	38,000	37,6792	37,4972	37,1902	36,7051	35,9495	34,7748	32,9375	30,1550	26,4500	22,3025	18,1635
39	39,000	38,6441	38,4403	38,1000	37,5656	36,7339	35,4375	33,4111	30,3967	26,5208	22,3121	18,1640
40	40,000	39,6053	39,3776	39,0012	38,4132	37,4979	36,0675	33,8385	30,5952	26,5714	22,3178	18,1643
41	41,000	40,5623	40,3086	39,8931	39,2466	38,2395	36,6620	34,2185	30,7545	26,6064	22,3212	
42	42,000	41,5149	41,2327	40,7750	40,0647	38,9566	37,2180	34,5506	30,8789	26,6297	22,3230	
43	43,000	42,4626	42,1495	41,6460	40,8659	39,6466	37,7328	34,8355	30,9735	26,6448	22,3240	
44	44,000	43,4049	43,0583	42,5052	41,6486	40,3070	38,2037	35,0749	31,0432	26,6541	22,3245	
45	45,000	44,3414	43,9586	43,3515	42,4109	40,9348	38,6287	35,2716	31,0930	26,6597	22,3248	
46	46,000	45,2715	44,8496	44,1837	43,1509	41,5273	39,0065	35,4294	31,1274	26,6630		
47	47,000	46,1949	45,7306	45,0005	43,8664	42,0814	39,3367	35,5526	31,1504	26,6648		
48	48,000	47,1109	46,6007	45,8005	44,5550	42,5944	39,6200	35,6463	31,1652	26,6657		
49	49,000	48,0189	47,4590	46,5820	45,2139	43,0637	39,8581	35,7153	31,1744	26,6662		
50	50,000	48,9184	48,3044	47,3432	45,8404	43,4873	40,0537	35,7647	31,1799	26,6665		
51	51,000	49,8087	49,1358	48,0821	46,4316	43,8638	40,2106	35,7988	31,1831			
52	52,000	50,6889	49,9518	48,7965	46,9845	44,1930	40,3332	35,8216	31,1849			
53	53,000	51,5582	50,7509	49,4840	47,4964	44,4753	40,4263	35,8363	31,1859			
54	54,000	52,4158	51,5316	50,1419	47,9647	44,7126	40,4950	35,8454	31,1864			
55	55,000	53,2605	52,2921	50,7675	48,3873	44,9075	40,5441	35,8509	31,1866			
56	56,000	54,0911	53,0302	51,3578	48,7631	45,0639	40,5780	35,8540				
57	57,000	54,9064	53,7439	51,9099	49,0915	45,1861	40,6006	35,8558				
58	58,000	55,7049	54,4307	52,4210	49,3732	45,2789	40,6153	35,8568				
59	59,000	56,4849	55,0879	52,8886	49,6100	45,3474	40,6243	35,8572				
60	60,000	57,2446	55,7129	53,3106	49,8045	45,3963	40,6298	35,8575				
61	61,000	57,9822	56,3026	53,6858	49,9606	45,4301	40,6329					
62	62,000	58,6952	56,8541	54,0138	50,0825	45,4527	40,6347					
63	63,000	59,3814	57,3647	54,2951	50,1752	45,4673	40,6356					
64	64,000	60,0381	57,8318	54,5315	50,2435	45,4763	40,6361					
65	65,000	60,6625	58,2534	54,7258	50,2923	45,4817	40,6364					



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