

**Contante-waarde tabel**

rente 3%, 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	0,9951	0,9950	0,9949	0,9949	0,9948	0,9947	0,9945	0,9941	0,9934	0,9922	0,9902	0,9872
2	1,9806	1,9800	1,9798	1,9797	1,9794	1,9790	1,9780	1,9764	1,9735	1,9685	1,9606	1,9485
3	2,9565	2,9551	2,9547	2,9544	2,9538	2,9527	2,9505	2,9469	2,9401	2,9287	2,9105	2,8827
4	3,9229	3,9204	3,9197	3,9192	3,9180	3,9161	3,9120	3,9053	3,8930	3,8721	3,8394	3,7890
5	4,8800	4,8759	4,8750	4,8740	4,8722	4,8690	4,8625	4,8516	4,8319	4,7984	4,7466	4,6660
6	5,8277	5,8218	5,8205	5,8191	5,8164	5,8115	5,8018	5,7856	5,7564	5,7070	5,6313	5,5126
7	6,7663	6,7581	6,7564	6,7544	6,7506	6,7436	6,7301	6,7071	6,6661	6,5974	6,4928	6,3274
8	7,6957	7,6850	7,6827	7,6800	7,6749	7,6653	7,6471	7,6159	7,5608	7,4691	7,3302	7,1090
9	8,6162	8,6025	8,5996	8,5960	8,5893	8,5765	8,5528	8,5118	8,4399	8,3215	8,1424	7,8559
10	9,5276	9,5106	9,5071	9,5024	9,4938	9,4773	9,4470	9,3945	9,3030	9,1539	8,9285	8,5666
11	10,4303	10,4095	10,4052	10,3993	10,3884	10,3676	10,3296	10,2637	10,1496	9,9658	9,6873	9,2394
12	11,3241	11,2993	11,2941	11,2868	11,2732	11,2473	11,2003	11,1191	10,9793	10,7564	10,4177	9,8727
13	12,2093	12,1800	12,1738	12,1648	12,1480	12,1164	12,0591	11,9603	11,7916	11,5248	11,1183	10,4647
14	13,0859	13,0517	13,0443	13,0334	13,0129	12,9747	12,9057	12,7868	12,5858	12,2701	11,7879	11,0138
15	13,9540	13,9144	13,9058	13,8927	13,8679	13,8222	13,7399	13,5983	13,3615	12,9915	12,4250	11,5188
16	14,8137	14,7683	14,7582	14,7425	14,7130	14,6586	14,5612	14,3943	14,1181	13,6879	13,0282	11,9784
17	15,6650	15,6133	15,6016	15,5830	15,5480	15,4839	15,3695	15,1744	14,8547	14,3582	13,5960	12,3920
18	16,5080	16,4497	16,4360	16,4140	16,3729	16,2978	16,1644	15,9381	15,5708	15,0012	14,1268	12,7595
19	17,3429	17,2773	17,2616	17,2357	17,1876	17,1001	16,9454	16,6849	16,2654	15,6157	14,6193	13,0814
20	18,1696	18,0963	18,0782	18,0479	17,9920	17,8907	17,7123	17,4142	16,9376	16,2005	15,0721	13,3589
21	18,9884	18,9067	18,8858	18,8506	18,7860	18,6691	18,4645	18,1255	17,5865	16,7541	15,4844	13,5942
22	19,7992	19,7085	19,6845	19,6439	19,5693	19,4351	19,2017	18,8182	18,2111	17,2753	15,8554	13,7898
23	20,6021	20,5018	20,4744	20,4275	20,3419	20,1885	19,9233	19,4914	18,8104	17,7626	16,1852	13,9492
24	21,3972	21,2867	21,2552	21,2014	21,1035	20,9287	20,6290	20,1445	19,3831	18,2147	16,4740	14,0763
25	22,1846	22,0630	22,0271	21,9656	21,8538	21,6554	21,3182	20,7766	19,9280	18,6304	16,7231	14,1752
26	22,9643	22,8308	22,7900	22,7198	22,5927	22,3683	21,9904	21,3867	20,4440	19,0089	16,9343	14,2502
27	23,7365	23,5902	23,5439	23,4639	23,3198	23,0670	22,6449	21,9741	20,9298	19,3497	17,1100	14,3056
28	24,5012	24,3411	24,2886	24,1978	24,0349	23,7509	23,2811	22,5375	21,3839	19,6525	17,2532	14,3454
29	25,2584	25,0835	25,0242	24,9213	24,7375	24,4197	23,8983	23,0760	21,8053	19,9178	17,3674	14,3731
30	26,0083	25,8173	25,7504	25,6341	25,4273	25,0729	24,4956	23,5884	22,1928	20,1466	17,4562	14,3918
31	26,7510	26,5426	26,4672	26,3360	26,1040	25,7100	25,0722	24,0736	22,5456	20,3406	17,5237	14,4040
32	27,4864	27,2593	27,1744	27,0267	26,7671	26,3303	25,6272	24,5304	22,8633	20,5021	17,5735	14,4118
33	28,2147	27,9674	27,8718	27,7060	27,4163	26,9332	26,1596	24,9574	23,1456	20,6336	17,6093	14,4165
34	28,9359	28,6666	28,5594	28,3734	28,0511	27,5181	26,6685	25,3537	23,3929	20,7386	17,6342	14,4194
35	29,6501	29,3571	29,2368	29,0287	28,6711	28,0842	27,1528	25,7181	23,6063	20,8203	17,6510	14,4210
36	30,3573	30,0385	29,9039	29,6715	29,2758	28,6307	27,6113	26,0499	23,7872	20,8823	17,6620	14,4219
37	31,0577	30,7108	30,5603	30,3015	29,8646	29,1567	28,0429	26,3486	23,9377	20,9281	17,6690	14,4223
38	31,7513	31,3739	31,2059	30,9182	30,4370	29,6613	28,4465	26,6141	24,0605	20,9610	17,6733	14,4226
39	32,4382	32,0276	31,8402	31,5212	30,9921	30,1436	28,8210	26,8468	24,1583	20,9839	17,6758	14,4227
40	33,1184	32,6716	32,4630	32,1102	31,5295	30,6026	29,1654	27,0475	24,2346	20,9994	17,6773	14,4228
41	33,7920	33,3058	33,0739	32,6846	32,0482	31,0372	29,4790	27,2176	24,2924	21,0096	17,6781	
42	34,4591	33,9299	33,6726	33,2440	32,5475	31,4462	29,7613	27,3592	24,3352	21,0160	17,6785	
43	35,1196	34,5436	34,2587	33,7876	33,0265	31,8288	30,0122	27,4747	24,3659	21,0199	17,6788	
44	35,7738	35,1467	34,8318	34,3150	33,4842	32,1837	30,2321	27,5668	24,3873	21,0223	17,6789	
45	36,4216	35,7388	35,3915	34,8255	33,9199	32,5101	30,4218	27,6385	24,4017	21,0236	17,6789	
46	37,0632	36,3196	35,9375	35,3182	34,3324	32,8073	30,5826	27,6929	24,4112	21,0244		
47	37,6985	36,8888	36,4690	35,7925	34,7207	33,0749	30,7164	27,7331	24,4172	21,0248		
48	38,3276	37,4460	36,9857	36,2475	35,0838	33,3127	30,8256	27,7620	24,4209	21,0250		
49	38,9506	37,9909	37,4870	36,6824	35,4207	33,5211	30,9126	27,7822	24,4231	21,0251		
50	39,5676	38,5230	37,9721	37,0963	35,7305	33,7009	30,9804	27,7958	24,4243	21,0251		
51	40,1786	39,0420	38,4404	37,4881	36,0127	33,8534	31,0319	27,8047	24,4250			
52	40,7836	39,5474	38,8911	37,8570	36,2666	33,9802	31,0699	27,8103	24,4254			
53	41,3828	40,0386	39,3236	38,2019	36,4924	34,0837	31,0972	27,8138	24,4256			
54	41,9761	40,5152	39,7369	38,5220	36,6902	34,1662	31,1162	27,8158	24,4257			
55	42,5637	40,9763	40,1302	38,8163	36,8609	34,2305	31,1291	27,8170	24,4257			
56	43,1456	41,4216	40,5026	39,0843	37,0056	34,2792	31,1375	27,8177				
57	43,7219	41,8501	40,8531	39,3256	37,1260	34,3153	31,1429	27,8180				
58	44,2925	42,2612	41,1810	39,5401	37,2242	34,3412	31,1461	27,8182				
59	44,8576	42,6542	41,4851	39,7280	37,3026	34,3592	31,1481	27,8183				
60	45,4173	43,0281	41,7649	39,8901	37,3636	34,3714	31,1492	27,8183				
61	45,9715	43,3821	42,0196	40,0276	37,4099	34,3794	31,1498					
62	46,5203	43,7154	42,2489	40,1420	37,4441	34,3845	31,1501					
63	47,0637	44,0271	42,4527	40,2353	37,4687	34,3876	31,1503					
64	47,6019	44,3163	42,6313	40,3097	37,4858	34,3894	31,1504					
65	48,1349	44,5822	42,7854	40,3677	37,4974	34,3905	31,1505					



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

Contante-waarde tabel

Vrouwen

Personenschade portaal

rente 3%, 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	0,9951	0,9951	0,9950	0,9950	0,9949	0,9949	0,9947	0,9943	0,9938	0,9929	0,9916	0,9898
2	1,9806	1,9803	1,9802	1,9801	1,9799	1,9795	1,9787	1,9774	1,9751	1,9716	1,9664	1,9589
3	2,9565	2,9558	2,9557	2,9553	2,9548	2,9539	2,9521	2,9491	2,9438	2,9357	2,9241	2,9067
4	3,9229	3,9216	3,9214	3,9208	3,9198	3,9182	3,9149	3,9094	3,8998	3,8851	3,8642	3,8326
5	4,8800	4,8779	4,8776	4,8765	4,8750	4,8723	4,8670	4,8581	4,8428	4,8195	4,7863	4,7357
6	5,8277	5,8248	5,8243	5,8227	5,8204	5,8163	5,8085	5,7952	5,7727	5,7385	5,6902	5,6151
7	6,7663	6,7623	6,7615	6,7593	6,7561	6,7503	6,7393	6,7206	6,6892	6,6420	6,5751	6,4699
8	7,6957	7,6905	7,6893	7,6864	7,6821	7,6741	7,6594	7,6340	7,5921	7,5295	7,4407	7,2989
9	8,6162	8,6094	8,6079	8,6041	8,5985	8,5879	8,5686	8,5355	8,4813	8,4008	8,2862	8,1008
10	9,5276	9,5193	9,5172	9,5124	9,5052	9,4915	9,4669	9,4247	9,3563	9,2555	9,1109	8,8742
11	10,4303	10,4201	10,4174	10,4115	10,4023	10,3851	10,3542	10,3016	10,2170	10,0932	9,9140	9,6177
12	11,3241	11,3119	11,3085	11,3013	11,2899	11,2685	11,2304	11,1658	11,0631	10,9134	10,6945	10,3294
13	12,2093	12,1948	12,1905	12,1819	12,1678	12,1417	12,0953	12,0173	11,8943	11,7156	11,4516	11,0076
14	13,0859	13,0689	13,0636	13,0533	13,0362	13,0047	12,9488	12,8557	12,7103	12,4992	12,1839	11,6503
15	13,9540	13,9342	13,9278	13,9155	13,8949	13,8572	13,7908	13,6809	13,5108	13,2636	12,8903	12,2553
16	14,8137	14,7907	14,7832	14,7686	14,7441	14,6994	14,6210	14,4925	14,2953	14,0079	13,5693	12,8207
17	15,6650	15,6387	15,6298	15,6126	15,5836	15,5309	15,4393	15,2904	15,0635	14,7314	14,2193	13,3441
18	16,5080	16,4780	16,4676	16,4475	16,4134	16,3518	16,2455	16,0742	15,8148	15,4331	14,8388	13,8239
19	17,3429	17,3088	17,2966	17,2732	17,2335	17,1619	17,0394	16,8436	16,5487	16,1119	15,4258	14,2585
20	18,1696	18,1312	18,1170	18,0899	18,0437	17,9610	17,8207	17,5984	17,2645	16,7666	15,9785	14,6468
21	18,9884	18,9451	18,9286	18,8974	18,8440	18,7490	18,5892	18,3382	17,9617	17,3960	16,4949	14,9886
22	19,7992	19,7507	19,7316	19,6957	19,6342	19,5256	19,3446	19,0626	18,6393	17,9985	16,9731	15,2843
23	20,6021	20,5479	20,5259	20,4848	20,4143	20,2908	20,0968	19,7711	19,2964	18,5727	17,4115	15,5354
24	21,3972	21,3368	21,3116	21,2647	21,1841	21,0442	20,8154	20,4631	19,9322	19,1169	17,8085	15,7442
25	22,1846	22,1174	22,0885	22,0351	21,9435	21,7858	21,5300	21,1382	20,5454	19,6292	18,1634	15,9141
26	22,9643	22,8897	22,8568	22,7962	22,6923	22,5151	22,2305	21,7956	21,1349	20,1079	18,4757	16,0490
27	23,7365	23,6538	23,6163	23,5476	23,4304	23,2321	22,9164	22,4346	21,6992	20,5513	18,7460	16,1533
28	24,5012	24,4097	24,3671	24,2895	24,1575	23,9365	23,5872	23,0543	22,2370	20,9577	18,9755	16,2318
29	25,2584	25,1573	25,1090	25,0215	24,8736	24,6280	24,2425	23,6538	22,7467	21,3259	19,1665	16,2890
30	26,0083	25,8966	25,8421	25,7437	25,5782	25,3063	24,8817	24,2321	23,2266	21,6549	19,3219	16,3295
31	26,7510	26,6277	26,5661	26,4558	26,2714	25,9711	25,5042	24,7880	23,6751	21,9446	19,4452	16,3572
32	27,4864	27,3504	27,2811	27,1576	26,9527	26,6221	26,1092	25,3202	24,0904	22,1953	19,5406	16,3755
33	28,2147	28,0648	27,9869	27,8491	27,6221	27,2587	26,6960	25,8274	24,4711	22,4082	19,6124	16,3872
34	28,9359	28,7708	28,6833	28,5300	28,2792	27,8807	27,2636	26,3080	24,8160	22,5853	19,6648	16,3944
35	29,6501	29,4683	29,3704	29,2001	28,9238	28,4873	27,8112	26,7606	25,1243	22,7294	19,7019	16,3987
36	30,3573	30,1573	30,0479	29,8592	29,5556	29,0781	28,3375	27,1835	25,3956	22,8439	19,7272	16,4011
37	31,0577	30,8377	30,7157	30,5072	30,1742	29,6523	28,8415	27,5752	25,6305	22,9325	19,7440	16,4025
38	31,7513	31,5092	31,3735	31,1437	30,7793	30,2093	29,3217	27,9343	25,8300	22,9991	19,7547	16,4032
39	32,4382	32,1720	32,0213	31,7686	31,3703	30,7480	29,7769	28,2596	25,9960	23,0477	19,7613	16,4035
40	33,1184	32,8258	32,6589	32,3816	31,9468	31,2677	30,2054	28,5503	26,1311	23,0821	19,7652	16,4037
41	33,7920	33,4705	33,2860	32,9824	32,5082	31,7673	30,6059	28,8063	26,2384	23,1057	19,7674	
42	34,4591	34,1059	33,9025	33,5707	33,0539	32,2456	30,9768	29,0278	26,3214	23,1212	19,7687	
43	35,1196	34,7319	34,5081	34,1460	33,5832	32,7014	31,3168	29,2160	26,3838	23,1312	19,7693	
44	35,7738	35,3483	35,1026	34,7081	34,0952	33,1334	31,6248	29,3726	26,4294	23,1373	19,7697	
45	36,4216	35,9550	35,6858	35,2563	34,5891	33,5401	31,9002	29,5001	26,4617	23,1409	19,7698	
46	37,0632	36,5517	36,2574	35,7902	35,0638	33,9202	32,1426	29,6013	26,4837	23,1430		
47	37,6985	37,1383	36,8171	36,3091	35,5184	34,2723	32,3524	29,6796	26,4984	23,1442		
48	38,3276	37,7146	37,3645	36,8124	35,9515	34,5950	32,5306	29,7385	26,5077	23,1448		
49	38,9506	38,2803	37,8992	37,2993	36,3620	34,8874	32,6789	29,7815	26,5134	23,1451		
50	39,5676	38,8353	38,4208	37,7690	36,7486	35,1487	32,7996	29,8120	26,5168	23,1452		
51	40,1786	39,3792	38,9288	38,2204	37,1098	35,3788	32,8954	29,8328	26,5188			
52	40,7836	39,9118	39,4225	38,6527	37,4443	35,5779	32,9696	29,8466	26,5199			
53	41,3828	40,4327	39,9013	39,0646	37,7510	35,7471	33,0254	29,8554	26,5204			
54	41,9761	40,9415	40,3646	39,4550	38,0289	35,8878	33,0662	29,8608	26,5207			
55	42,5637	41,4379	40,8114	39,8226	38,2773	36,0024	33,0950	29,8640	26,5209			
56	43,1456	41,9212	41,2409	40,1661	38,4959	36,0934	33,1147	29,8659				
57	43,7219	42,3910	41,6522	40,4842	38,6852	36,1638	33,1278	29,8669				
58	44,2925	42,8466	42,0441	40,7759	38,8459	36,2168	33,1361	29,8674				
59	44,8576	43,2874	42,4155	41,0401	38,9797	36,2555	33,1413	29,8677				
60	45,4173	43,7126	42,7652	41,2763	39,0886	36,2828	33,1443	29,8679				
61	45,9715	44,1214	43,0920	41,4842	39,1751	36,3016	33,1461					
62	46,5203	44,5127	43,3947	41,6642	39,2420	36,3140	33,1470					
63	47,0637	44,8856	43,6722	41,8171	39,2923	36,3219	33,1475					
64	47,6019	45,2390	43,9236	41,9443	39,3291	36,3268	33,1478					
65	48,1349	45,5718	44,1483	42,0479	39,3551	36,3297	33,1479					



Kapitalisatiefactor 
$$\ddot{K} = \sum_{n=1}^n \left( S_{n-05 p}^{-1} \times A_{n-05 p}^{-1} \right)$$