

Contante-waarde tabel

Vrouwen

Personenschade portaal

rente 4%, inflatie 2%, continue annuïteit, sterftkans 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
looptijd												
1	0,990	0,990	0,990	0,990	0,990	0,990	0,990	0,989	0,989	0,988	0,987	0,985
2	1,962	1,961	1,961	1,961	1,961	1,960	1,959	1,958	1,955	1,952	1,947	1,940
3	2,914	2,914	2,913	2,913	2,913	2,911	2,909	2,905	2,900	2,892	2,882	2,864
4	3,849	3,847	3,847	3,846	3,845	3,843	3,839	3,832	3,822	3,809	3,790	3,759
5	4,765	4,763	4,763	4,761	4,760	4,756	4,750	4,739	4,723	4,702	4,672	4,623
6	5,664	5,661	5,660	5,659	5,656	5,651	5,642	5,626	5,603	5,572	5,528	5,455
7	6,545	6,541	6,540	6,538	6,535	6,528	6,514	6,492	6,461	6,419	6,358	6,256
8	7,409	7,404	7,403	7,400	7,396	7,386	7,368	7,339	7,299	7,243	7,162	7,025
9	8,257	8,251	8,249	8,246	8,239	8,227	8,204	8,166	8,115	8,044	7,939	7,762
10	9,089	9,081	9,079	9,074	9,066	9,050	9,021	8,974	8,910	8,822	8,690	8,464
11	9,904	9,895	9,892	9,886	9,876	9,856	9,820	9,763	9,685	9,576	9,414	9,132
12	10,704	10,693	10,690	10,682	10,670	10,645	10,600	10,532	10,439	10,308	10,110	9,763
13	11,489	11,475	11,471	11,463	11,447	11,416	11,364	11,283	11,172	11,017	10,779	10,358
14	12,258	12,242	12,237	12,227	12,208	12,172	12,109	12,015	11,885	11,702	11,419	10,915
15	13,013	12,994	12,989	12,976	12,953	12,910	12,837	12,728	12,578	12,364	12,029	11,433
16	13,753	13,732	13,725	13,710	13,683	13,632	13,548	13,422	13,250	13,003	12,610	11,910
17	14,479	14,455	14,446	14,429	14,397	14,338	14,241	14,098	13,901	13,617	13,159	12,347
18	15,191	15,164	15,154	15,133	15,096	15,028	14,918	14,756	14,532	14,206	13,676	12,743
19	15,889	15,858	15,847	15,823	15,780	15,702	15,577	15,395	15,143	14,771	14,160	13,098
20	16,574	16,539	16,526	16,498	16,448	16,360	16,220	16,016	15,732	15,309	14,610	13,411
21	17,245	17,207	17,191	17,159	17,102	17,002	16,846	16,619	16,300	15,821	15,026	13,685
22	17,904	17,861	17,843	17,806	17,741	17,629	17,455	17,203	16,847	16,305	15,406	13,920
23	18,550	18,502	18,481	18,440	18,366	18,240	18,048	17,769	17,372	16,761	15,750	14,118
24	19,184	19,131	19,106	19,059	18,976	18,836	18,624	18,316	17,874	17,188	16,058	14,282
25	19,805	19,746	19,718	19,665	19,571	19,417	19,183	18,844	18,354	17,585	16,331	14,415
26	20,414	20,350	20,318	20,257	20,153	19,983	19,726	19,354	18,809	17,951	16,569	14,520
27	21,012	20,940	20,904	20,836	20,721	20,534	20,253	19,844	19,241	18,287	16,773	14,601
28	21,598	21,519	21,478	21,402	21,274	21,069	20,763	20,315	19,647	18,590	16,946	14,663
29	22,173	22,086	22,040	21,955	21,814	21,590	21,256	20,765	20,027	18,862	17,088	14,708
30	22,737	22,641	22,589	22,495	22,340	22,096	21,732	21,195	20,380	19,103	17,204	14,740
31	23,290	23,185	23,126	23,022	22,852	22,587	22,191	21,604	20,707	19,313	17,296	14,762
32	23,833	23,716	23,651	23,536	23,350	23,063	22,633	21,991	21,005	19,493	17,367	14,777
33	24,365	24,237	24,164	24,037	23,835	23,523	23,057	22,355	21,276	19,645	17,420	14,787
34	24,887	24,746	24,665	24,526	24,307	23,969	23,463	22,696	21,518	19,771	17,460	14,793
35	25,398	25,244	25,154	25,003	24,765	24,400	23,850	23,013	21,732	19,873	17,488	14,797
36	25,900	25,731	25,632	25,467	25,209	24,815	24,219	23,305	21,919	19,954	17,507	14,799
37	26,393	26,207	26,098	25,919	25,640	25,214	24,567	23,573	22,080	20,017	17,520	14,800
38	26,875	26,672	26,553	26,358	26,057	25,597	24,895	23,815	22,215	20,064	17,528	14,801
39	27,349	27,126	26,996	26,785	26,461	25,964	25,203	24,033	22,327	20,099	17,534	14,801
40	27,813	27,570	27,428	27,200	26,851	26,315	25,488	24,225	22,418	20,123	17,537	14,801
41	28,269	28,003	27,849	27,603	27,226	26,647	25,752	24,393	22,490	20,140	17,539	14,801
42	28,715	28,426	28,258	27,993	27,588	26,962	25,993	24,536	22,546	20,152	17,540	14,801
43	29,154	28,838	28,657	28,371	27,935	27,259	26,212	24,658	22,588	20,159	17,540	
44	29,583	29,240	29,044	28,737	28,267	27,537	26,408	24,759	22,619	20,164	17,541	
45	30,005	29,631	29,420	29,090	28,584	27,795	26,581	24,840	22,641	20,167	17,541	
46	30,418	30,013	29,785	29,431	28,886	28,033	26,732	24,905	22,656	20,168		
47	30,823	30,384	30,139	29,758	29,171	28,251	26,862	24,955	22,667	20,169		
48	31,221	30,745	30,482	30,073	29,439	28,449	26,971	24,993	22,673	20,170		
49	31,611	31,096	30,813	30,374	29,691	28,626	27,062	25,020	22,677	20,170		
50	31,993	31,437	31,133	30,661	29,925	28,783	27,135	25,040	22,680	20,170		
51	32,368	31,768	31,442	30,934	30,140	28,919	27,194	25,054	22,681			
52	32,736	32,089	31,739	31,193	30,338	29,037	27,239	25,063	22,682			
53	33,097	32,400	32,024	31,436	30,517	29,136	27,273	25,069	22,683			
54	33,451	32,701	32,297	31,664	30,677	29,218	27,298	25,073	22,683			
55	33,798	32,991	32,557	31,876	30,819	29,284	27,316	25,075	22,683			
56	34,138	33,271	32,805	32,071	30,943	29,337	27,328	25,076	22,683			
57	34,472	33,540	33,039	32,250	31,049	29,378	27,336	25,077				
58	34,800	33,798	33,260	32,412	31,138	29,408	27,342	25,078				
59	35,121	34,046	33,466	32,557	31,213	29,431	27,345	25,078				
60	35,436	34,282	33,658	32,686	31,273	29,447	27,347	25,078				
61	35,745	34,506	33,836	32,798	31,321	29,458	27,348					
62	36,048	34,719	33,998	32,894	31,357	29,466	27,349					
63	36,345	34,919	34,145	32,975	31,385	29,471	27,349					
64	36,636	35,106	34,276	33,043	31,406	29,474	27,350					
65	36,922	35,280	34,393	33,097	31,420	29,476	27,350					



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

Contante-waarde tabel

Mannen

Personenschade **portaal**

rente 4%, inflatie 2%, 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	0,990	0,990	0,990	0,990	0,990	0,990	0,990	0,989	0,988	0,987	0,985	0,982
2	1,962	1,961	1,961	1,961	1,960	1,960	1,959	1,957	1,953	1,948	1,940	1,926
3	2,914	2,913	2,912	2,912	2,912	2,910	2,908	2,903	2,896	2,884	2,865	2,834
4	3,849	3,846	3,845	3,845	3,844	3,841	3,837	3,829	3,815	3,794	3,759	3,703
5	4,765	4,761	4,760	4,759	4,757	4,754	4,747	4,733	4,711	4,678	4,623	4,534
6	5,664	5,657	5,656	5,655	5,653	5,647	5,637	5,617	5,584	5,536	5,456	5,327
7	6,545	6,537	6,535	6,534	6,530	6,522	6,508	6,480	6,435	6,368	6,258	6,079
8	7,409	7,399	7,397	7,394	7,389	7,379	7,359	7,322	7,262	7,173	7,028	6,791
9	8,257	8,243	8,241	8,238	8,231	8,218	8,192	8,144	8,067	7,952	7,766	7,461
10	9,089	9,072	9,069	9,065	9,056	9,039	9,006	8,945	8,849	8,705	8,471	8,090
11	9,904	9,884	9,881	9,875	9,864	9,842	9,801	9,726	9,609	9,431	9,143	8,675
12	10,704	10,680	10,676	10,669	10,655	10,628	10,577	10,486	10,345	10,129	9,782	9,217
13	11,489	11,460	11,455	11,447	11,430	11,397	11,335	11,226	11,058	10,800	10,386	9,714
14	12,258	12,225	12,219	12,210	12,189	12,149	12,074	11,946	11,747	11,443	10,955	10,168
15	13,013	12,975	12,968	12,956	12,932	12,883	12,795	12,645	12,413	12,057	11,489	10,578
16	13,753	13,710	13,702	13,688	13,658	13,601	13,498	13,324	13,055	12,643	11,985	10,945
17	14,479	14,430	14,421	14,404	14,369	14,302	14,182	13,982	13,673	13,199	12,445	11,271
18	15,191	15,136	15,125	15,105	15,064	14,986	14,848	14,619	14,267	13,726	12,868	11,555
19	15,889	15,828	15,816	15,792	15,744	15,654	15,496	15,236	14,835	14,222	13,253	11,801
20	16,574	16,507	16,492	16,464	16,409	16,305	16,125	15,831	15,379	14,686	13,602	12,010
21	17,245	17,171	17,154	17,122	17,058	16,939	16,736	16,405	15,898	15,119	13,914	12,184
22	17,904	17,822	17,802	17,765	17,692	17,556	17,328	16,958	16,390	15,520	14,190	12,328
23	18,550	18,460	18,437	18,394	18,310	18,158	17,901	17,488	16,856	15,889	14,432	12,444
24	19,184	19,085	19,059	19,010	18,914	18,742	18,456	17,997	17,295	16,224	14,640	12,536
25	19,805	19,698	19,668	19,611	19,503	19,310	18,992	18,483	17,706	16,528	14,818	12,606
26	20,414	20,298	20,263	20,199	20,076	19,862	19,508	18,947	18,089	16,800	14,967	12,659
27	21,012	20,885	20,846	20,772	20,635	20,396	20,005	19,387	18,444	17,041	15,089	12,698
28	21,598	21,460	21,416	21,332	21,178	20,914	20,483	19,804	18,770	17,251	15,188	12,726
29	22,173	22,023	21,973	21,879	21,707	21,415	20,941	20,196	19,067	17,433	15,265	12,745
30	22,737	22,575	22,518	22,412	22,221	21,898	21,378	20,564	19,336	17,588	15,325	12,759
31	23,290	23,114	23,050	22,931	22,719	22,365	21,795	20,906	19,577	17,718	15,371	12,767
32	23,833	23,642	23,569	23,436	23,203	22,813	22,191	21,224	19,790	17,825	15,404	12,773
33	24,365	24,158	24,076	23,928	23,671	23,245	22,566	21,515	19,976	17,911	15,428	12,776
34	24,887	24,663	24,571	24,407	24,124	23,658	22,919	21,781	20,137	17,979	15,444	12,778
35	25,398	25,156	25,053	24,872	24,561	24,053	23,250	22,021	20,275	18,031	15,455	12,780
36	25,900	25,638	25,523	25,323	24,983	24,429	23,559	22,237	20,389	18,071	15,463	12,780
37	26,393	26,108	25,981	25,761	25,389	24,787	23,844	22,427	20,484	18,100	15,467	12,781
38	26,875	26,568	26,427	26,185	25,779	25,125	24,106	22,594	20,560	18,120	15,470	12,781
39	27,349	27,016	26,860	26,595	26,153	25,444	24,346	22,738	20,620	18,135	15,472	12,781
40	27,813	27,453	27,281	26,991	26,510	25,743	24,562	22,861	20,667	18,145	15,473	12,781
41	28,269	27,878	27,690	27,372	26,850	26,021	24,756	22,964	20,702	18,151	15,474	
42	28,715	28,293	28,086	27,740	27,174	26,279	24,927	23,048	20,727	18,155	15,474	
43	29,154	28,697	28,470	28,093	27,480	26,516	25,077	23,116	20,746	18,158	15,474	
44	29,583	29,089	28,841	28,431	27,768	26,732	25,207	23,170	20,759	18,159	15,474	
45	30,005	29,471	29,200	28,754	28,038	26,927	25,318	23,212	20,767	18,160	15,474	
46	30,418	29,841	29,545	29,062	28,290	27,102	25,410	23,243	20,773	18,161		
47	30,823	30,200	29,878	29,355	28,523	27,257	25,486	23,266	20,777	18,161		
48	31,221	30,547	30,198	29,632	28,737	27,392	25,547	23,282	20,779	18,161		
49	31,611	30,883	30,504	29,893	28,933	27,510	25,596	23,294	20,780	18,161		
50	31,993	31,208	30,797	30,138	29,109	27,609	25,633	23,302	20,781	18,161		
51	32,368	31,521	31,076	30,366	29,267	27,693	25,661	23,307	20,782			
52	32,736	31,823	31,341	30,576	29,408	27,761	25,682	23,310	20,782			
53	33,097	32,112	31,592	30,770	29,530	27,817	25,697	23,312	20,782			
54	33,451	32,389	31,828	30,947	29,636	27,861	25,707	23,313	20,782			
55	33,798	32,655	32,049	31,107	29,726	27,894	25,714	23,314				
56	34,138	32,907	32,256	31,250	29,802	27,920	25,719	23,314				
57	34,472	33,147	32,447	31,377	29,864	27,938	25,722	23,315				
58	34,800	33,375	32,622	31,488	29,914	27,952	25,724	23,315				
59	35,121	33,589	32,782	31,584	29,954	27,961	25,725					
60	35,436	33,789	32,927	31,666	29,984	27,967	25,725					
61	35,745	33,976	33,057	31,734	30,007	27,972	25,726					
62	36,048	34,149	33,172	31,790	30,024	27,974	25,726					
63	36,345	34,308	33,272	31,835	30,036	27,976	25,726					
64	36,636	34,453	33,359	31,871	30,045	27,977						
65	36,922	34,584	33,433	31,899	30,050	27,978						



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

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 4% en een inflatie van 2%. 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.