

Contante-waarde tabel

Vrouwen

Personenschade portaal

rente 4%, inflatie 2%, continue annuïteit, sterftkans AG 2013-2018

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	0,9903	0,9903	0,9902	0,9902	0,9902	0,9901	0,9899	0,9895	0,9889	0,9880	0,9868	0,9850
2	1,9616	1,9613	1,9613	1,9611	1,9609	1,9605	1,9597	1,9583	1,9559	1,9523	1,9475	1,9400
3	2,9142	2,9136	2,9134	2,9131	2,9126	2,9116	2,9098	2,9065	2,9011	2,8930	2,8821	2,8650
4	3,8485	3,8473	3,8471	3,8465	3,8456	3,8438	3,8405	3,8345	3,8247	3,8103	3,7908	3,7598
5	4,7649	4,7630	4,7626	4,7616	4,7601	4,7573	4,7519	4,7424	4,7268	4,7042	4,6735	4,6242
6	5,6636	5,6609	5,6602	5,6588	5,6566	5,6524	5,6445	5,6304	5,6077	5,5750	5,5302	5,4578
7	6,5450	6,5413	6,5404	6,5384	6,5353	6,5293	6,5183	6,4987	6,4674	6,4227	6,3609	6,2603
8	7,4095	7,4047	7,4034	7,4008	7,3966	7,3885	7,3736	7,3474	7,3061	7,2474	7,1655	7,0311
9	8,2573	8,2512	8,2495	8,2461	8,2407	8,2301	8,2106	8,1768	8,1238	8,0492	7,9439	7,7696
10	9,0889	9,0813	9,0791	9,0749	9,0678	9,0543	9,0295	8,9869	8,9208	8,8281	8,6957	8,4751
11	9,9044	9,8953	9,8924	9,8872	9,8783	9,8613	9,8305	9,7778	9,6971	9,5841	9,4209	9,1465
12	10,7043	10,6933	10,6898	10,6834	10,6724	10,6515	10,6137	10,5498	10,4529	10,3171	10,1189	9,7830
13	11,4888	11,4758	11,4716	11,4638	11,4504	11,4249	11,3793	11,3029	11,1882	11,0271	10,7895	10,3834
14	12,2582	12,2430	12,2379	12,2287	12,2124	12,1818	12,1273	12,0372	11,9030	11,7140	11,4319	10,9465
15	13,0128	12,9952	12,9892	12,9782	12,9588	12,9223	12,8580	12,7529	12,5974	12,3774	12,0456	11,4712
16	13,7529	13,7327	13,7256	13,7126	13,6896	13,6466	13,5715	13,4500	13,2714	13,0173	12,6297	11,9563
17	14,4787	14,4558	14,4474	14,4322	14,4051	14,3548	14,2678	14,1286	13,9250	13,6333	13,1835	12,4009
18	15,1906	15,1646	15,1549	15,1371	15,1054	15,0471	14,9471	14,7889	14,5580	14,2250	13,7058	12,8041
19	15,8888	15,8595	15,8482	15,8276	15,7908	15,7236	15,6094	15,4308	15,1703	14,7920	14,1958	13,1656
20	16,5736	16,5407	16,5277	16,5039	16,4613	16,3843	16,2549	16,0544	15,7619	15,3335	14,6523	13,4855
21	17,2452	17,2084	17,1935	17,1661	17,1171	17,0294	16,8837	16,6596	16,3324	15,8490	15,0744	13,7643
22	17,9039	17,8629	17,8458	17,8144	17,7584	17,6591	17,4959	17,2465	16,8816	16,3377	15,4612	14,0032
23	18,5500	18,5043	18,4848	18,4490	18,3853	18,2734	18,0914	17,8149	17,4091	16,7987	15,8122	14,2042
24	19,1836	19,1330	19,1108	19,0700	18,9978	18,8723	18,6704	18,3648	17,9146	17,2311	16,1268	14,3699
25	19,8050	19,7491	19,7238	19,6776	19,5961	19,4560	19,2329	18,8959	18,3975	17,6340	16,4052	14,5035
26	20,4145	20,3528	20,3241	20,2719	20,1803	20,0246	19,7788	19,4082	18,8571	18,0066	16,6479	14,6087
27	21,0122	20,9443	20,9119	20,8530	20,7505	20,5781	20,3082	19,9014	19,2928	18,3480	16,8559	14,6894
28	21,5985	21,5237	21,4872	21,4210	21,3067	21,1167	20,8209	20,3752	19,7039	18,6578	17,0310	14,7496
29	22,1735	22,0913	22,0501	21,9760	21,8490	21,6402	21,3169	20,8291	20,0894	18,9356	17,1753	14,7933
30	22,7374	22,6471	22,6009	22,5182	22,3776	22,1489	21,7960	21,2627	20,4487	19,1814	17,2917	14,8239
31	23,2905	23,1915	23,1397	23,0475	22,8924	22,6425	22,2581	21,6755	20,7809	19,3957	17,3833	14,8448
32	23,8329	23,7244	23,6664	23,5641	23,3937	23,1212	22,7030	22,0668	21,0854	19,5793	17,4536	14,8585
33	24,3649	24,2460	24,1813	24,0681	23,8813	23,5848	23,1303	22,4359	21,3617	19,7339	17,5061	14,8672
34	24,8867	24,7565	24,6845	24,5596	24,3554	24,0334	23,5397	22,7821	21,6094	19,8613	17,5442	14,8726
35	25,3985	25,2559	25,1760	25,0385	24,8159	24,4666	23,9309	23,1048	21,8286	19,9641	17,5709	14,8757
36	25,9004	25,7444	25,6558	25,5051	25,2630	24,8845	24,3032	23,4031	22,0197	20,0451	17,5891	14,8775
37	26,3926	26,2220	26,1242	25,9592	25,6964	25,2868	24,6561	23,6766	22,1836	20,1072	17,6010	14,8785
38	26,8754	26,6889	26,5811	26,4011	26,1162	25,6732	24,9891	23,9247	22,3214	20,1536	17,6086	14,8790
39	27,3489	27,1451	27,0266	26,8307	26,5224	26,0434	25,3014	24,1472	22,4351	20,1872	17,6133	14,8793
40	27,8133	27,5907	27,4607	27,2480	26,9147	26,3971	25,5925	24,3441	22,5268	20,2108	17,6161	14,8794
41	28,2688	28,0259	27,8837	27,6531	27,2931	26,7338	25,8616	24,5158	22,5991	20,2269	17,6176	
42	28,7155	28,4505	28,2954	28,0458	27,6573	27,0530	26,1083	24,6629	22,6545	20,2375	17,6185	
43	29,1536	28,8648	28,6960	28,4262	28,0072	27,3541	26,3321	24,7868	22,6959	20,2442	17,6189	
44	29,5833	29,2687	29,0854	28,7942	28,3425	27,6365	26,5328	24,8889	22,7259	20,2483	17,6192	
45	30,0047	29,6624	29,4637	29,1497	28,6628	27,8997	26,7104	24,9713	22,7470	20,2508	17,6193	
46	30,4180	30,0459	29,8309	29,4926	28,9676	28,1431	26,8653	25,0362	22,7613	20,2521		
47	30,8234	30,4192	30,1870	29,8227	29,2567	28,3662	26,9981	25,0860	22,7708	20,2529		
48	31,2210	30,7824	30,5318	30,1397	29,5293	28,5686	27,1098	25,1232	22,7768	20,2533		
49	31,6109	31,1355	30,8654	30,4435	29,7851	28,7501	27,2020	25,1502	22,7804	20,2535		
50	31,9934	31,4786	31,1877	30,7337	30,0234	28,9107	27,2763	25,1691	22,7826	20,2536		
51	32,3684	31,8115	31,4985	31,0100	30,2438	29,0507	27,3348	25,1820	22,7839			
52	32,7363	32,1343	31,7977	31,2719	30,4458	29,1708	27,3798	25,1905	22,7845			
53	33,0971	32,4470	32,0851	31,5189	30,6291	29,2719	27,4133	25,1959	22,7849			
54	33,4510	32,7495	32,3605	31,7507	30,7934	29,3552	27,4377	25,1992	22,7851			
55	33,7980	33,0417	32,6236	31,9666	30,9389	29,4224	27,4548	25,2011	22,7852			
56	34,1384	33,3236	32,8741	32,1663	31,0657	29,4754	27,4664	25,2022				
57	34,4722	33,5949	33,1115	32,3494	31,1744	29,5160	27,4741	25,2029				
58	34,7996	33,8555	33,3354	32,5155	31,2659	29,5464	27,4789	25,2032				
59	35,1207	34,1052	33,5455	32,6644	31,3414	29,5684	27,4819	25,2034				
60	35,4357	34,3438	33,7413	32,7962	31,4023	29,5839	27,4837	25,2034				
61	35,7446	34,5708	33,9223	32,9111	31,4502	29,5944	27,4847					
62	36,0475	34,7861	34,0883	33,0096	31,4870	29,6013	27,4852					
63	36,3446	34,9892	34,2388	33,0926	31,5145	29,6057	27,4855					
64	36,6360	35,1797	34,3738	33,1609	31,5344	29,6084	27,4857					
65	36,9218	35,3572	34,4933	33,2161	31,5485	29,6100	27,4858					



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 4%, inflatie 2%, continue annuïteit, sterftekans AG 2013-2018

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	0,9903	0,9902	0,9901	0,9901	0,9900	0,9899	0,9897	0,9893	0,9885	0,9873	0,9853	0,9822
2	1,9616	1,9610	1,9608	1,9607	1,9605	1,9600	1,9590	1,9574	1,9543	1,9492	1,9414	1,9289
3	2,9142	2,9129	2,9125	2,9122	2,9116	2,9106	2,9083	2,9045	2,8975	2,8858	2,8681	2,8397
4	3,8485	3,8461	3,8454	3,8448	3,8439	3,8419	3,8377	3,8308	3,8181	3,7971	3,7653	3,7140
5	4,7649	4,7610	4,7599	4,7591	4,7575	4,7543	4,7477	4,7365	4,7162	4,6829	4,6328	4,5515
6	5,6636	5,6580	5,6565	5,6553	5,6529	5,6480	5,6383	5,6216	5,5919	5,5432	5,4703	5,3516
7	6,5450	6,5374	6,5353	6,5337	6,5303	6,5233	6,5098	6,4865	6,4451	6,3781	6,2776	6,1137
8	7,4095	7,3995	7,3969	7,3946	7,3901	7,3805	7,3624	7,3310	7,2758	7,1873	7,0542	6,8372
9	8,2573	8,2446	8,2415	8,2385	8,2324	8,2199	8,1963	8,1554	8,0841	7,9707	7,7999	7,5215
10	9,0889	9,0731	9,0693	9,0655	9,0577	9,0416	9,0117	8,9596	8,8698	8,7282	8,5141	8,1656
11	9,9044	9,8853	9,8808	9,8759	9,8660	9,8458	9,8086	9,7437	9,6329	9,4596	9,1964	8,7689
12	10,7043	10,6815	10,6762	10,6701	10,6577	10,6328	10,5871	10,5077	10,3734	10,1645	9,8464	9,3304
13	11,4888	11,4620	11,4558	11,4484	11,4331	11,4028	11,3474	11,2517	11,0911	10,8427	10,4635	9,8495
14	12,2582	12,2271	12,2199	12,2108	12,1922	12,1558	12,0896	11,9754	11,7860	11,4939	11,0471	10,3254
15	13,0128	12,9771	12,9688	12,9578	12,9354	12,8921	12,8136	12,6790	12,4579	12,1176	11,5965	10,7580
16	13,7529	13,7122	13,7026	13,6895	13,6629	13,6117	13,5195	13,3623	13,1067	12,7134	12,1111	11,1471
17	14,4787	14,4327	14,4218	14,4062	14,3747	14,3148	14,2073	14,0254	13,7320	13,2811	12,5902	11,4934
18	15,1906	15,1390	15,1265	15,1080	15,0711	15,0014	14,8770	14,6681	14,3335	13,8200	13,0330	11,7975
19	15,8888	15,8312	15,8169	15,7952	15,7522	15,6716	15,5286	15,2904	14,9111	14,3297	13,4391	12,0611
20	16,5736	16,5096	16,4933	16,4679	16,4182	16,3254	16,1620	15,8921	15,4644	14,8096	13,8082	12,2860
21	17,2452	17,1744	17,1559	17,1263	17,0691	16,9629	16,7772	16,4730	15,9929	15,2591	14,1404	12,4748
22	17,9039	17,8259	17,8048	17,7707	17,7050	17,5840	17,3741	17,0330	16,4965	15,6775	14,4359	12,6303
23	18,5500	18,4643	18,4403	18,4010	18,3260	18,1888	17,9528	17,5717	16,9745	16,0644	14,6956	12,7559
24	19,1836	19,0898	19,0625	19,0176	18,9322	18,7772	18,5130	18,0889	17,4267	16,4192	14,9207	12,8552
25	19,8050	19,7025	19,6717	19,6204	19,5235	19,3491	19,0547	18,5843	17,8524	16,7417	15,1128	12,9318
26	20,4145	20,3028	20,2679	20,2095	20,1001	19,9047	19,5777	19,0577	18,2512	17,0319	15,2740	12,9894
27	21,0122	20,8906	20,8514	20,7851	20,6619	20,4438	20,0818	19,5086	18,6224	17,2901	15,4069	13,0317
28	21,5985	21,4663	21,4222	21,3473	21,2089	20,9663	20,5668	19,9367	18,9656	17,5170	15,5142	13,0618
29	22,1735	22,0300	21,9804	21,8959	21,7411	21,4722	21,0324	20,3417	19,2804	17,7137	15,5991	13,0827
30	22,7374	22,5819	22,5263	22,4312	22,2585	21,9614	21,4784	20,7229	19,5665	17,8817	15,6646	13,0968
31	23,2905	23,1220	23,0598	22,9531	22,7609	22,4336	21,9046	21,0800	19,8240	18,0226	15,7139	13,1060
32	23,8329	23,6506	23,5810	23,4617	23,2485	22,8889	22,3106	21,4125	20,0532	18,1388	15,7500	13,1118
33	24,3649	24,1677	24,0900	23,9568	23,7211	23,3268	22,6960	21,7199	20,2546	18,2327	15,7758	13,1153
34	24,8867	24,6734	24,5868	24,4385	24,1787	23,7473	23,0606	22,0018	20,4292	18,3069	15,7937	13,1174
35	25,3985	25,1679	25,0715	24,9068	24,6212	24,1501	23,4038	22,2581	20,5782	18,3642	15,8058	13,1186
36	25,9004	25,6512	25,5441	25,3616	25,0483	24,5350	23,7253	22,4887	20,7033	18,4073	15,8136	13,1193
37	26,3926	26,1234	26,0046	25,8030	25,4601	24,9016	24,0247	22,6940	20,8065	18,4390	15,8186	13,1197
38	26,8754	26,5845	26,4529	26,2308	25,8562	25,2497	24,3014	22,8744	20,8898	18,4616	15,8216	13,1198
39	27,3489	27,0346	26,8891	26,6450	26,2366	25,5789	24,5552	23,0308	20,9557	18,4772	15,8235	13,1199
40	27,8133	27,4737	27,3132	27,0455	26,6009	25,8889	24,7860	23,1643	21,0066	18,4878	15,8245	13,1200
41	28,2688	27,9018	27,7250	27,4321	26,9490	26,1792	24,9937	23,2764	21,0449	18,4947	15,8251	
42	28,7155	28,3190	28,1247	27,8048	27,2806	26,4496	25,1785	23,3688	21,0730	18,4990	15,8254	
43	29,1536	28,7251	28,5121	28,1634	27,5954	26,6995	25,3409	23,4435	21,0931	18,5017	15,8255	
44	29,5833	29,1203	28,8871	28,5077	27,8932	26,9287	25,4817	23,5025	21,1070	18,5033	15,8256	
45	30,0047	29,5044	29,2498	28,8375	28,1736	27,1371	25,6019	23,5481	21,1164	18,5042	15,8257	
46	30,4180	29,8775	29,5999	29,1525	28,4362	27,3246	25,7029	23,5824	21,1225	18,5047		
47	30,8234	30,2396	29,9374	29,4527	28,6807	27,4916	25,7861	23,6076	21,1264	18,5049		
48	31,2210	30,5905	30,2621	29,7377	28,9067	27,6383	25,8533	23,6256	21,1287	18,5051		
49	31,6109	30,9303	30,5738	30,0072	29,1141	27,7654	25,9065	23,6381	21,1301	18,5052		
50	31,9934	31,2588	30,8724	30,2610	29,3026	27,8740	25,9476	23,6465	21,1309	18,5052		
51	32,3684	31,5760	31,1577	30,4987	29,4722	27,9652	25,9785	23,6520	21,1314			
52	32,7363	31,8817	31,4295	30,7201	29,6232	28,0403	26,0012	23,6554	21,1316			
53	33,0971	32,1759	31,6876	30,9247	29,7559	28,1011	26,0174	23,6576	21,1317			
54	33,4510	32,4583	31,9317	31,1124	29,8709	28,1491	26,0286	23,6588	21,1318			
55	33,7980	32,7288	32,1615	31,2830	29,9691	28,1862	26,0362	23,6595	21,1318			
56	34,1384	32,9873	32,3767	31,4365	30,0516	28,2141	26,0411	23,6599				
57	34,4722	33,2335	32,5771	31,5732	30,1196	28,2346	26,0443	23,6602				
58	34,7996	33,4673	32,7624	31,6933	30,1745	28,2492	26,0462	23,6603				
59	35,1207	33,6884	32,9324	31,7974	30,2180	28,2594	26,0473	23,6603				
60	35,4357	33,8966	33,0869	31,8863	30,2515	28,2662	26,0480	23,6604				
61	35,7446	34,0916	33,2259	31,9610	30,2768	28,2707	26,0483					
62	36,0475	34,2731	33,3497	32,0225	30,2953	28,2735	26,0485					
63	36,3446	34,4410	33,4584	32,0723	30,3086	28,2752	26,0486					
64	36,6360	34,5949	33,5527	32,1116	30,3177	28,2763	26,0487					
65	36,9218	34,7349	33,6332	32,1419	30,3239	28,2769	26,0487					



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