

Contante-waarde tabel

Mannen

Personenschade **portaal**

rente 4%, inflatie 2%, continue annuïteit, sterftekans 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
1	0,9903	0,9902	0,9901	0,9901	0,9900	0,9899	0,9897	0,9893	0,9886	0,9874	0,9854	0,9824
2	1,9616	1,9610	1,9608	1,9607	1,9604	1,9600	1,9590	1,9575	1,9546	1,9497	1,9418	1,9299
3	2,9142	2,9129	2,9125	2,9122	2,9116	2,9105	2,9083	2,9048	2,8982	2,8869	2,8691	2,8419
4	3,8485	3,8460	3,8454	3,8449	3,8438	3,8419	3,8379	3,8313	3,8194	3,7990	3,7671	3,7180
5	4,7649	4,7609	4,7600	4,7591	4,7574	4,7542	4,7479	4,7374	4,7183	4,6859	4,6357	4,5577
6	5,6636	5,6579	5,6566	5,6552	5,6527	5,6480	5,6387	5,6230	5,5949	5,5474	5,4747	5,3605
7	6,5450	6,5372	6,5355	6,5336	6,5300	6,5233	6,5104	6,4884	6,4493	6,3837	6,2837	6,1256
8	7,4095	7,3993	7,3971	7,3945	7,3897	7,3806	7,3633	7,3337	7,2814	7,1944	7,0625	6,8526
9	8,2573	8,2444	8,2417	8,2383	8,2320	8,2199	8,1976	8,1590	8,0912	7,9796	7,8107	7,5407
10	9,0889	9,0729	9,0696	9,0652	9,0572	9,0417	9,0134	8,9643	8,8786	8,7390	8,5279	8,1890
11	9,9044	9,8851	9,8811	9,8756	9,8655	9,8461	9,8108	9,7496	9,6436	9,4726	9,2135	8,7969
12	10,7043	10,6813	10,6765	10,6697	10,6572	10,6333	10,5900	10,5151	10,3860	10,1800	9,8670	9,3636
13	11,4888	11,4618	11,4561	11,4479	11,4325	11,4035	11,3511	11,2605	11,1059	10,8610	10,4880	9,8882
14	12,2582	12,2269	12,2202	12,2103	12,1917	12,1569	12,0942	11,9860	11,8030	11,5152	11,0756	10,3702
15	13,0128	12,9768	12,9690	12,9572	12,9349	12,8936	12,8193	12,6914	12,4773	12,1423	11,6295	10,8091
16	13,7529	13,7119	13,7029	13,6888	13,6624	13,6137	13,5264	13,3767	13,1286	12,7418	12,1488	11,2048
17	14,4787	14,4325	14,4220	14,4054	14,3744	14,3173	14,2156	14,0418	13,7567	13,3133	12,6329	11,5575
18	15,1906	15,1387	15,1266	15,1072	15,0710	15,0046	14,8868	14,6867	14,3614	13,8563	13,0811	11,8678
19	15,8888	15,8308	15,8170	15,7944	15,7523	15,6757	15,5400	15,3113	14,9423	14,3702	13,4930	12,1370
20	16,5736	16,5092	16,4934	16,4671	16,4186	16,3304	16,1751	15,9154	15,4991	14,8546	13,8681	12,3669
21	17,2452	17,1740	17,1559	17,1256	17,0699	16,9690	16,7922	16,4989	16,0314	15,3088	14,2063	12,5599
22	17,9039	17,8254	17,8048	17,7700	17,7063	17,5914	17,3911	17,0616	16,5389	15,7322	14,5077	12,7188
23	18,5500	18,4637	18,4403	18,4006	18,3279	18,1975	17,9717	17,6033	17,0210	16,1242	14,7730	12,8471
24	19,1836	19,0891	19,0626	19,0173	18,9348	18,7874	18,5341	18,1237	17,4774	16,4845	15,0032	12,9484
25	19,8050	19,7018	19,6718	19,6204	19,5270	19,3609	19,0780	18,6226	17,9075	16,8126	15,1998	13,0264
26	20,4145	20,3020	20,2681	20,2099	20,1045	19,9181	19,6034	19,0995	18,3108	17,1085	15,3649	13,0851
27	21,0122	20,8898	20,8517	20,7859	20,6674	20,4590	20,1101	19,5541	18,6868	17,3722	15,5009	13,1280
28	21,5985	21,4655	21,4226	21,3486	21,2156	20,9833	20,5979	19,9861	19,0350	17,6044	15,6107	13,1584
29	22,1735	22,0292	21,9811	21,8979	21,7491	21,4911	21,0665	20,3950	19,3549	17,8058	15,6974	13,1795
30	22,7374	22,5811	22,5272	22,4339	22,2678	21,9823	21,5156	20,7803	19,6463	17,9779	15,7642	13,1935
31	23,2905	23,1212	23,0610	22,9567	22,7718	22,4568	21,9450	21,1417	19,9091	18,1224	15,8144	13,2026
32	23,8329	23,6499	23,5827	23,4662	23,2609	22,9143	22,3544	21,4786	20,1434	18,2415	15,8512	13,2084
33	24,3649	24,1671	24,0922	23,9624	23,7351	23,3548	22,7434	21,7905	20,3496	18,3376	15,8773	13,2118
34	24,8867	24,6730	24,5896	24,4452	24,1944	23,7780	23,1115	22,0772	20,5286	18,4135	15,8953	13,2139
35	25,3985	25,1677	25,0750	24,9148	24,6387	24,1836	23,4585	22,3384	20,6815	18,4721	15,9074	13,2150
36	25,9004	25,6513	25,5484	25,3710	25,0678	24,5714	23,7839	22,5738	20,8098	18,5161	15,9152	13,2157
37	26,3926	26,1238	26,0098	25,8137	25,4816	24,9411	24,0873	22,7838	20,9156	18,5483	15,9201	13,2160
38	26,8754	26,5854	26,4591	26,2430	25,8800	25,2923	24,3682	22,9686	21,0011	18,5712	15,9231	13,2162
39	27,3489	27,0360	26,8964	26,6587	26,2627	25,6248	24,6263	23,1289	21,0685	18,5870	15,9248	13,2163
40	27,8133	27,4757	27,3216	27,0608	26,6296	25,9381	24,8615	23,2660	21,1206	18,5976	15,9258	13,2163
41	28,2688	27,9045	27,7347	27,4492	26,9803	26,2320	25,0735	23,3810	21,1597	18,6044	15,9264	
42	28,7155	28,3225	28,1356	27,8238	27,3147	26,5059	25,2626	23,4758	21,1883	18,6087	15,9267	
43	29,1536	28,7295	28,5243	28,1844	27,6323	26,7596	25,4290	23,5524	21,2087	18,6113	15,9268	
44	29,5833	29,1256	28,9008	28,5308	27,9330	26,9928	25,5734	23,6129	21,2227	18,6129	15,9269	
45	30,0047	29,5108	29,2649	28,8628	28,2164	27,2051	25,6968	23,6596	21,2322	18,6138	15,9269	
46	30,4180	29,8850	29,6166	29,1803	28,4822	27,3966	25,8004	23,6946	21,2383	18,6142		
47	30,8234	30,2482	29,9558	29,4830	28,7300	27,5673	25,8858	23,7203	21,2421	18,6145		
48	31,2210	30,6003	30,2823	29,7705	28,9594	27,7176	25,9548	23,7386	21,2444	18,6146		
49	31,6109	30,9414	30,5960	30,0427	29,1703	27,8481	26,0093	23,7512	21,2458	18,6147		
50	31,9934	31,2712	30,8967	30,2992	29,3624	27,9595	26,0513	23,7596	21,2465	18,6147		
51	32,3684	31,5898	31,1842	30,5398	29,5356	28,0531	26,0829	23,7651	21,2470			
52	32,7363	31,8971	31,4583	30,7641	29,6900	28,1303	26,1060	23,7685	21,2472			
53	33,0971	32,1929	31,7187	30,9717	29,8259	28,1925	26,1225	23,7706	21,2473			
54	33,4510	32,4771	31,9652	31,1626	29,9439	28,2418	26,1338	23,7718	21,2474			
55	33,7980	32,7495	32,1975	31,3365	30,0447	28,2797	26,1414	23,7725	21,2474			
56	34,1384	33,0099	32,4153	31,4932	30,1293	28,3082	26,1463	23,7729				
57	34,4722	33,2582	32,6184	31,6330	30,1991	28,3291	26,1494	23,7731				
58	34,7996	33,4940	32,8065	31,7561	30,2554	28,3440	26,1513	23,7732				
59	35,1207	33,7173	32,9793	31,8628	30,3000	28,3542	26,1524	23,7732				
60	35,4357	33,9278	33,1367	31,9541	30,3343	28,3611	26,1530	23,7733				
61	35,7446	34,1251	33,2787	32,0307	30,3601	28,3656	26,1534					
62	36,0475	34,3091	33,4053	32,0939	30,3790	28,3683	26,1536					
63	36,3446	34,4794	33,5167	32,1449	30,3924	28,3700	26,1537					
64	36,6360	34,6360	33,6134	32,1852	30,4017	28,3710	26,1537					
65	36,9218	34,7786	33,6960	32,2162	30,4079	28,3716	26,1537					



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

Contante-waarde tabel

rente 4%, inflatie 2%, continue annuïteit, sterftkans AG 2015-2020

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	0,9903	0,9903	0,9902	0,9902	0,9902	0,9901	0,9899	0,9896	0,9890	0,9881	0,9869	0,9850
2	1,9616	1,9613	1,9613	1,9611	1,9609	1,9605	1,9597	1,9585	1,9562	1,9527	1,9476	1,9402
3	2,9142	2,9135	2,9134	2,9131	2,9126	2,9117	2,9099	2,9070	2,9018	2,8938	2,8824	2,8654
4	3,8485	3,8473	3,8471	3,8464	3,8455	3,8439	3,8407	3,8353	3,8260	3,8117	3,7912	3,7605
5	4,7649	4,7629	4,7626	4,7615	4,7601	4,7574	4,7523	4,7437	4,7288	4,7063	4,6742	4,6252
6	5,6636	5,6607	5,6602	5,6587	5,6566	5,6526	5,6451	5,6323	5,6106	5,5778	5,5312	5,4591
7	6,5450	6,5411	6,5404	6,5383	6,5353	6,5297	6,5192	6,5013	6,4713	6,4262	6,3623	6,2618
8	7,4095	7,4044	7,4034	7,4006	7,3966	7,3889	7,3750	7,3509	7,3112	7,2517	7,1674	7,0328
9	8,2573	8,2510	8,2495	8,2459	8,2407	8,2307	8,2125	8,1813	8,1302	8,0543	7,9462	7,7715
10	9,0889	9,0810	9,0791	9,0746	9,0679	9,0551	9,0320	8,9925	8,9285	8,8340	8,6986	8,4771
11	9,9044	9,8950	9,8924	9,8869	9,8784	9,8624	9,8337	9,7848	9,7062	9,5909	9,4242	9,1488
12	10,7043	10,6930	10,6898	10,6832	10,6726	10,6530	10,6177	10,5582	10,4633	10,3248	10,1227	9,7857
13	11,4888	11,4754	11,4715	11,4636	11,4507	11,4268	11,3843	11,3128	11,1999	11,0358	10,7936	10,3868
14	12,2582	12,2426	12,2379	12,2284	12,2129	12,1842	12,1334	12,0487	11,9162	11,7236	11,4364	10,9509
15	13,0128	12,9948	12,9891	12,9779	12,9594	12,9254	12,8653	12,7660	12,6120	12,3880	12,0504	11,4768
16	13,7529	13,7322	13,7255	13,7124	13,6904	13,6503	13,5801	13,4647	13,2874	13,0289	12,6350	11,9635
17	14,4787	14,4552	14,4473	14,4320	14,4062	14,3594	14,2778	14,1450	13,9423	13,6457	13,1892	12,4099
18	15,1906	15,1640	15,1547	15,1370	15,1069	15,0526	14,9586	14,8069	14,5768	14,2382	13,7123	12,8150
19	15,8888	15,8588	15,8481	15,8276	15,7928	15,7300	15,6225	15,4504	15,1905	14,8059	14,2032	13,1784
20	16,5736	16,5399	16,5276	16,5040	16,4639	16,3919	16,2697	16,0756	15,7835	15,3482	14,6610	13,5001
21	17,2452	17,2076	17,1934	17,1664	17,1203	17,0383	16,9001	16,6824	16,3554	15,8645	15,0846	13,7804
22	17,9039	17,8621	17,8458	17,8150	17,7623	17,6693	17,5138	17,2709	16,9058	16,3540	15,4732	14,0207
23	18,5500	18,5035	18,4849	18,4499	18,3900	18,2849	18,1109	17,8410	17,4346	16,8160	15,8259	14,2227
24	19,1836	19,1322	19,1109	19,0714	19,0035	18,8854	18,6915	18,3925	17,9412	17,2497	16,1423	14,3891
25	19,8050	19,7482	19,7241	19,6794	19,6028	19,4706	19,2556	18,9252	18,4252	17,6540	16,4223	14,5232
26	20,4145	20,3519	20,3246	20,2743	20,1881	20,0407	19,8031	19,4391	18,8859	18,0282	16,6664	14,6286
27	21,0122	20,9434	20,9126	20,8560	20,7594	20,5957	20,3340	19,9337	19,3228	18,3714	16,8757	14,7094
28	21,5985	21,5229	21,4882	21,4247	21,3169	21,1357	20,8483	20,4088	19,7351	18,6830	17,0517	14,7695
29	22,1735	22,0905	22,0515	21,9806	21,8606	21,6608	21,3459	20,8640	20,1221	18,9626	17,1967	14,8130
30	22,7374	22,6465	22,6028	22,5236	22,3905	22,1708	21,8265	21,2989	20,4830	19,2100	17,3135	14,8435
31	23,2905	23,1910	23,1420	23,0540	22,9067	22,6660	22,2901	21,7129	20,8170	19,4257	17,4054	14,8641
32	23,8329	23,7241	23,6694	23,5717	23,4093	23,1461	22,7364	22,1055	21,1233	19,6106	17,4757	14,8776
33	24,3649	24,2460	24,1849	24,0768	23,8983	23,6112	23,1650	22,4760	21,4015	19,7661	17,5282	14,8861
34	24,8867	24,7567	24,6888	24,5694	24,3737	24,0612	23,5757	22,8237	21,6510	19,8943	17,5661	14,8913
35	25,3985	25,2565	25,1811	25,0496	24,8356	24,4959	23,9681	23,1480	21,8719	19,9976	17,5926	14,8944
36	25,9004	25,7455	25,6619	25,5173	25,2839	24,9151	24,3416	23,4481	22,0644	20,0788	17,6106	14,8961
37	26,3926	26,2236	26,1312	25,9727	25,7187	25,3187	24,6958	23,7234	22,2295	20,1410	17,6224	14,8971
38	26,8754	26,6911	26,5892	26,4158	26,1398	25,7063	25,0301	23,9734	22,3684	20,1874	17,6299	14,8976
39	27,3489	27,1480	27,0357	26,8465	26,5473	26,0777	25,3438	24,1976	22,4828	20,2209	17,6344	14,8978
40	27,8133	27,5943	27,4710	27,2651	26,9409	26,4326	25,6364	24,3961	22,5750	20,2444	17,6371	14,8980
41	28,2688	28,0302	27,8950	27,6713	27,3205	26,7703	25,9072	24,5692	22,6476	20,2604	17,6386	
42	28,7155	28,4558	28,3079	28,0652	27,6859	27,0907	26,1556	24,7175	22,7032	20,2708	17,6394	
43	29,1536	28,8709	28,7095	28,4468	28,0369	27,3930	26,3811	24,8424	22,7446	20,2774	17,6399	
44	29,5833	29,2759	29,1000	28,8160	28,3733	27,6767	26,5834	24,9452	22,7745	20,2814	17,6401	
45	30,0047	29,6705	29,4794	29,1727	28,6945	27,9413	26,7625	25,0281	22,7955	20,2838	17,6402	
46	30,4180	30,0550	29,8477	29,5166	29,0004	28,1862	26,9187	25,0933	22,8097	20,2851		
47	30,8234	30,4293	30,2048	29,8478	29,2905	28,4108	27,0526	25,1433	22,8190	20,2858		
48	31,2210	30,7935	30,5508	30,1658	29,5642	28,6148	27,1652	25,1805	22,8249	20,2862		
49	31,6109	31,1475	30,8855	30,4706	29,8211	28,7978	27,2580	25,2075	22,8285	20,2864		
50	31,9934	31,4915	31,2088	30,7617	30,0607	28,9598	27,3328	25,2263	22,8306	20,2865		
51	32,3684	31,8254	31,5206	31,0388	30,2825	29,1010	27,3917	25,2391	22,8318			
52	32,7363	32,1493	31,8208	31,3016	30,4859	29,2221	27,4368	25,2475	22,8325			
53	33,0971	32,4629	32,1091	31,5497	30,6706	29,3239	27,4704	25,2528	22,8328			
54	33,4510	32,7664	32,3854	31,7825	30,8363	29,4079	27,4947	25,2560	22,8330			
55	33,7980	33,0595	32,6493	31,9996	30,9830	29,4756	27,5117	25,2579	22,8331			
56	34,1384	33,3422	32,9005	32,2005	31,1108	29,5288	27,5233	25,2590				
57	34,4722	33,6144	33,1388	32,3848	31,2205	29,5696	27,5308	25,2596				
58	34,7996	33,8758	33,3636	32,5522	31,3127	29,6000	27,5356	25,2599				
59	35,1207	34,1263	33,5747	32,7023	31,3888	29,6220	27,5385	25,2601				
60	35,4357	34,3656	33,7715	32,8352	31,4500	29,6374	27,5402	25,2601				
61	35,7446	34,5934	33,9537	32,9511	31,4982	29,6478	27,5412					
62	36,0475	34,8094	34,1207	33,0505	31,5352	29,6546	27,5417					
63	36,3446	35,0133	34,2724	33,1341	31,5627	29,6590	27,5420					
64	36,6360	35,2046	34,4086	33,2029	31,5826	29,6616	27,5422					
65	36,9218	35,3831	34,5290	33,2585	31,5965	29,6632	27,5422					



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