

2008

## Česká republika

Muži Males							
věk age	qx	px	lx	dx	Lx	Tx	ex
0	0.003261	0.996739	100000	326	99702	7395712	73.96
1	0.000247	0.999753	99674	25	99662	7296011	73.20
2	0.000111	0.999889	99649	11	99644	7196349	72.22
3	0.000251	0.999749	99638	25	99626	7096706	71.22
4	0.000156	0.999844	99613	16	99605	6997080	70.24
5	0.000138	0.999862	99598	14	99591	6897474	69.25
6	0.000055	0.999945	99584	5	99581	6797884	68.26
7	0.000074	0.999926	99578	7	99575	6698302	67.27
8	0.000103	0.999897	99571	10	99566	6598728	66.27
9	0.000147	0.999853	99561	15	99553	6499162	65.28
10	0.000216	0.999784	99546	21	99535	6399608	64.29
11	0.000207	0.999793	99525	21	99514	6300073	63.30
12	0.000157	0.999843	99504	16	99496	6200558	62.31
13	0.000173	0.999827	99488	17	99480	6101062	61.32
14	0.000209	0.999791	99471	21	99461	6001582	60.33
15	0.000238	0.999762	99450	24	99439	5902121	59.35
16	0.000399	0.999601	99427	40	99407	5802683	58.36
17	0.000548	0.999452	99387	54	99360	5703276	57.38
18	0.000740	0.999260	99333	74	99296	5603916	56.42
19	0.000850	0.999150	99259	84	99217	5504620	55.46
20	0.000887	0.999113	99175	88	99131	5405403	54.50
21	0.000807	0.999193	99087	80	99047	5306272	53.55
22	0.000793	0.999207	99007	79	98968	5207226	52.59
23	0.000801	0.999199	98928	79	98889	5108258	51.64
24	0.000850	0.999150	98849	84	98807	5009369	50.68
25	0.000897	0.999103	98765	89	98721	4910562	49.72
26	0.000909	0.999091	98677	90	98632	4811841	48.76
27	0.000912	0.999088	98587	90	98542	4713210	47.81
28	0.000903	0.999097	98497	89	98452	4614668	46.85
29	0.000904	0.999096	98408	89	98363	4516216	45.89
30	0.000847	0.999153	98319	83	98277	4417852	44.93
31	0.000936	0.999064	98236	92	98190	4319575	43.97
32	0.001027	0.998973	98144	101	98093	4221385	43.01
33	0.001050	0.998950	98043	103	97991	4123292	42.06
34	0.001114	0.998886	97940	109	97885	4025300	41.10
35	0.001202	0.998798	97831	118	97772	3927415	40.14
36	0.001216	0.998784	97713	119	97654	3829643	39.19
37	0.001407	0.998593	97594	137	97526	3731989	38.24
38	0.001652	0.998348	97457	161	97377	3634463	37.29
39	0.001786	0.998214	97296	174	97209	3537086	36.35
40	0.002022	0.997978	97122	196	97024	3439877	35.42
41	0.002262	0.997738	96926	219	96816	3342853	34.49
42	0.002471	0.997529	96707	239	96587	3246036	33.57
43	0.002586	0.997414	96468	250	96343	3149449	32.65
44	0.002859	0.997141	96218	275	96081	3053106	31.73

npx

1p30

2p30

3p30

4p30

5p30

6p30

7p30

8p30

9p30

10p30

11p30

12p30

13p30

14p30

15p30

45	0.003056	0.996944	95943	293	95797	2957025	30.82	16p30
46	0.003447	0.996553	95650	330	95485	2861229	29.91	17p30
47	0.004038	0.995962	95320	385	95128	2765743	29.02	18p30
48	0.004836	0.995164	94935	459	94706	2670615	28.13	19p30
49	0.005428	0.994572	94476	513	94220	2575910	27.27	20p30
50	0.006122	0.993878	93964	575	93676	2481690	26.41	21p30
51	0.006611	0.993389	93388	617	93080	2388014	25.57	22p30
52	0.007075	0.992925	92771	656	92443	2294934	24.74	23p30
53	0.007940	0.992060	92115	731	91749	2202491	23.91	24p30
54	0.008971	0.991029	91383	820	90973	2110742	23.10	25p30
55	0.009897	0.990103	90563	896	90115	2019769	22.30	26p30
56	0.011072	0.988928	89667	993	89171	1929654	21.52	27p30
57	0.012176	0.987824	88674	1080	88135	1840483	20.76	28p30
58	0.012992	0.987008	87595	1138	87026	1752348	20.01	29p30
59	0.014400	0.985600	86457	1245	85834	1665323	19.26	30p30
60	0.015701	0.984299	85212	1338	84543	1579489	18.54	31p30
61	0.016943	0.983057	83874	1421	83163	1494946	17.82	32p30
62	0.019156	0.980844	82453	1579	81663	1411783	17.12	33p30
63	0.020722	0.979278	80873	1676	80035	1330120	16.45	34p30
64	0.022221	0.977779	79197	1760	78317	1250084	15.78	35p30
65	0.024047	0.975953	77437	1862	76506	1171767	15.13	36p30
66	0.025587	0.974413	75575	1934	74608	1095260	14.49	37p30
67	0.026759	0.973241	73642	1971	72656	1020652	13.86	38p30
68	0.028583	0.971417	71671	2049	70647	947996	13.23	39p30
69	0.030810	0.969190	69622	2145	68550	877349	12.60	40p30
70	0.033768	0.966232	67477	2279	66338	808799	11.99	41p30
71	0.036564	0.963436	65199	2384	64007	742461	11.39	42p30
72	0.039828	0.960172	62815	2502	61564	678454	10.80	43p30
73	0.043009	0.956991	60313	2594	59016	616890	10.23	44p30
74	0.046467	0.953533	57719	2682	56378	557874	9.67	45p30
75	0.051385	0.948615	55037	2828	53623	501496	9.11	46p30
76	0.056511	0.943489	52209	2950	50734	447873	8.58	47p30
77	0.062380	0.937620	49259	3073	47722	397139	8.06	48p30
78	0.068546	0.931454	46186	3166	44603	349417	7.57	49p30
79	0.074888	0.925112	43020	3222	41409	304814	7.09	50p30
80	0.082864	0.917136	39798	3298	38149	263405	6.62	51p30
81	0.091966	0.908034	36500	3357	34822	225256	6.17	52p30
82	0.101879	0.898121	33144	3377	31455	190434	5.75	53p30
83	0.112488	0.887512	29767	3348	28093	158978	5.34	54p30
84	0.124424	0.875576	26419	3287	24775	130886	4.95	55p30
85	0.137647	0.862353	23131	3184	21539	106111	4.59	56p30
86	0.152269	0.847731	19947	3037	18429	84571	4.24	57p30
87	0.168406	0.831594	16910	2848	15486	66142	3.91	58p30
88	0.186176	0.813824	14062	2618	12753	50656	3.60	59p30
89	0.205694	0.794306	11444	2354	10267	37903	3.31	60p30
90	0.227070	0.772930	9090	2064	8058	27636	3.04	61p30
91	0.250409	0.749591	7026	1759	6146	19577	2.79	62p30
92	0.275798	0.724202	5267	1453	4540	13431	2.55	63p30
93	0.303306	0.696694	3814	1157	3236	8890	2.33	64p30
94	0.332977	0.667023	2657	885	2215	5655	2.13	65p30

95	0.364816	0.635184	1772	647	1449	3440	1.94	66p30
96	0.398789	0.601211	1126	449	901	1991	1.77	67p30
97	0.434806	0.565194	677	294	530	1089	1.61	68p30
98	0.472714	0.527286	383	181	292	560	1.46	69p30
99	0.512292	0.487708	202	103	150	267	1.33	70p30
100	0.553237	0.446763	98	54	71	117	1.19	71p30
101	0.595165	0.404835	44	26	31	46	1.05	72p30
102	0.637609	0.362391	18	11	12	15	0.86	73p30
103	1.000000	0.000000	6	6	3	3	0.50	74p30

pojištění na dožití

muž věk 30let, n=40	${}_{40}P_{30}$	0.686311138
	$E(Z)$	0.265780296
	${}_{40}q_{30}$	0.313688862
	$\sigma(Z)$	0.179684993

pojištění pro případ smrti

muž věk 30 let, n=40	$A_{30}$	0.357613231
	$E(Z^2)$	0.142976891
	$(E(Z))^2$	0.127887223
	$\sigma(Z)$	0.122840012

dočasné pojištění pro případ smrti

muž věk 30 let, n=40	$E(Z)$	0.157427998
	$E(Z^2)$	0.083129342
	$E(Z)^2$	0.024783575
	$\sigma(Z)$	0.241548686

smíšené pojištění

muž věk 30 let, n=40	$E(Z)$	0.423208294	0.423208294
	$E(Z^2)$	0.186055205	
	$E(Z)^2$	0.17910526	
	$\sigma(Z)$	0.083366329	

$n p_x$	$v^{k+1}, k=0, \dots, \omega-x$	$v^{k+1}$	$v^{2*(k+1)}, k=0, \dots, \omega-x$	$v^{2*(k+1)}$
0.999153	$v^1$	0.9765625	$v^2$	0.953674316
0.998218085	$v^2$	0.953674316	$v^4$	0.909494702
0.99719297	$v^3$	0.931322575	$v^6$	0.867361738
0.996145913	$v^4$	0.909494702	$v^8$	0.827180613
0.995036511	$v^5$	0.88817842	$v^{10}$	0.788860905
0.993840028	$v^6$	0.867361738	$v^{12}$	0.752316385
0.992631953	$v^7$	0.847032947	$v^{14}$	0.717464814
0.991235698	$v^8$	0.827180613	$v^{16}$	0.684227766
0.989597885	$v^9$	0.807793567	$v^{18}$	0.652530447
0.987830553	$v^{10}$	0.788860905	$v^{20}$	0.622301528
0.98583338	$v^{11}$	0.770371978	$v^{22}$	0.593472984
0.983603644	$v^{12}$	0.752316385	$v^{24}$	0.565979942
0.981172938	$v^{13}$	0.734683969	$v^{26}$	0.539760535
0.978635153	$v^{14}$	0.717464814	$v^{28}$	0.514755759
0.975837444	$v^{15}$	0.700649232	$v^{30}$	0.490909347

0.972854945	v^16	0.684227766	v^32	0.468167635
0.969501832	v^17	0.668191178	v^34	0.44647945
0.965586702	v^18	0.652530447	v^36	0.425795984
0.96091758	v^19	0.637236764	v^38	0.406070694
0.95570173	v^20	0.622301528	v^40	0.387259191
0.949851013	v^21	0.607716336	v^42	0.369319145
0.943571665	v^22	0.593472984	v^44	0.352210183
0.93689623	v^23	0.579563461	v^46	0.335893805
0.929457392	v^24	0.565979942	v^48	0.320333295
0.921119433	v^25	0.552714788	v^50	0.305493636
0.912003	v^26	0.539760535	v^52	0.291341435
0.901905557	v^27	0.527109897	v^54	0.277844844
0.890924301	v^28	0.514755759	v^56	0.264973491
0.879349251	v^29	0.502691171	v^58	0.252698413
0.866686357	v^30	0.490909347	v^60	0.240991987
0.853078915	v^31	0.479403659	v^62	0.229827868
0.838625045	v^32	0.468167635	v^64	0.219180935
0.822559997	v^33	0.457194957	v^66	0.209027228
0.805515135	v^34	0.44647945	v^68	0.199343899
0.787615504	v^35	0.436015088	v^70	0.190109157
0.768676038	v^36	0.425795984	v^72	0.18130222
0.749007605	v^37	0.415816391	v^74	0.172903271
0.728965208	v^38	0.406070694	v^76	0.164893409
0.70812894	v^39	0.396553412	v^78	0.157254609
0.686311138	v^40	0.387259191	v^80	0.149969681
0.663135888	v^41	0.378182804	v^82	0.143022233
0.638889226	v^42	0.369319145	v^84	0.136396631
0.613443234	v^43	0.360663227	v^86	0.130077963
0.587059417	v^44	0.352210183	v^88	0.124052013
0.559780577	v^45	0.343955257	v^90	0.118305219
0.53101619	v^46	0.335893805	v^92	0.112824648
0.501007922	v^47	0.328021294	v^94	0.10759797
0.469754984	v^48	0.320333295	v^96	0.10261342
0.437555319	v^49	0.312825484	v^98	0.097859783
0.404787769	v^50	0.305493636	v^100	0.093326362
0.371245501	v^51	0.298333629	v^102	0.089002954
0.337103402	v^52	0.291341435	v^104	0.084879832
0.302759658	v^53	0.28451312	v^106	0.080947715
0.268702729	v^54	0.277844844	v^108	0.077197757
0.235269607	v^55	0.271332855	v^110	0.073621518
0.20288549	v^56	0.264973491	v^112	0.070210951
0.171992332	v^57	0.258763175	v^114	0.066958381
0.143027744	v^58	0.252698413	v^116	0.063856488
0.116399425	v^59	0.246775794	v^118	0.060898293
0.092456818	v^60	0.240991987	v^120	0.058077138
0.071462621	v^61	0.235343737	v^122	0.055386674
0.053567754	v^62	0.229827868	v^124	0.052820849
0.03879389	v^63	0.224441277	v^126	0.050373887
0.027027462	v^64	0.219180935	v^128	0.048040282
0.018027949	v^65	0.214043882	v^130	0.045814783

0.01145106	v^66	0.209027228	v^132	0.043692382
0.006884503	v^67	0.204128153	v^134	0.041668303
0.003891082	v^68	0.199343899	v^136	0.03973799
0.002051712	v^69	0.194671776	v^138	0.037897101
0.001000636	v^70	0.190109157	v^140	0.036141491
0.000447047	v^71	0.185653473	v^142	0.034467212
0.00018098	v^72	0.18130222	v^144	0.032870495
6.55856E-05	v^73	0.177052949	v^146	0.031347747
0	v^74	0.172903271	v^148	0.029895541

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pojistně-technické riziko-příklad 1.	riziko
N=10	15732.13277
N=100	4974.9372
N=1000	1573.213277
N=10000	497.49372
N=100000	157.3213277
N=1000000	49.749372

pojistně-technické riziko-p. pro případ dožití	riziko
N=10	0.056821384
N=100	0.017968499
N=1000	0.005682138
N=10000	0.00179685
N=100000	0.000568214
N=1000000	0.000179685

pojistně-technické riziko-p. pro případ smrti	riziko
N=10	0.038845423
N=100	0.012284001
N=1000	0.003884542
N=10000	0.0012284
N=100000	0.000388454
N=1000000	0.00012284

diskon.faktor \* p-sti

diskon.faktor \* p-sti s v^2

0.000827182	0.000827182	0.000807795
0.000891572	0.000891572	0.000850269
0.000954712	0.000954712	0.000889145
0.000952293	0.000952293	0.000866106
0.000985347	0.000985347	0.000875164
0.001037783	0.001037783	0.000900133
0.00102328	0.00102328	0.000866751
0.001154955	0.001154955	0.000955357
0.001323014	0.001323014	0.001068723
0.001394179	0.001394179	0.001099814
0.001538566	0.001538566	0.001185268
0.001677467	0.001677467	0.001261986
0.0017858	0.0017858	0.001311999
0.001820772	0.001820772	0.00130634
0.001960212	0.001960212	0.001373421

0.002040708	0.002040708	0.001396309
0.002240521	0.002240521	0.001497096
0.002554742	0.002554742	0.001667047
0.002975336	0.002975336	0.001895993
0.003245832	0.003245832	0.002019886
0.003555577	0.003555577	0.002160782
0.003726623	0.003726623	0.00221165
0.003868838	0.003868838	0.002242237
0.004210233	0.004210233	0.002382907
0.004608514	0.004608514	0.002547194
0.00492069	0.00492069	0.002655994
0.005322462	0.005322462	0.002805523
0.005652665	0.005652665	0.002909742
0.005818676	0.005818676	0.002924997
0.006216333	0.006216333	0.003051656
0.006523457	0.006523457	0.003127369
0.006766834	0.006766834	0.003168013
0.007344859	0.007344859	0.003358032
0.007610181	0.007610181	0.003397789
0.007804509	0.007804509	0.003402884
0.008064349	0.008064349	0.003433767
0.008178457	0.008178457	0.003400736
0.00813863	0.00813863	0.003304859
0.008262693	0.008262693	0.003276599
<b><u>0.148978854</u></b>	0.008449144	0.003272009
	<b><u>0.157427998</u></b>	<b><u>0.083129342</u></b>





pojistně-technické riziko-dočasné p. pro případ smrti	riziko
N=10	0.076384402
N=100	0.024154869
N=1000	0.00763844
N=10000	0.002415487
N=100000	0.000763844
N=1000000	0.000241549

pojistně-technické riziko-smíšené pojištění	riziko
N=10	0.026362748
N=100	0.008336633
N=1000	0.002636275
N=10000	0.000833663
N=100000	0.000263627
N=1000000	8.33663E-05

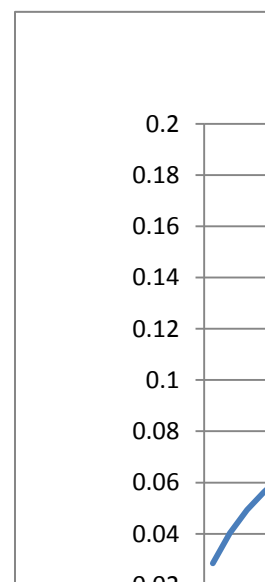
$nq_x$	$npx * nqx$	odmocnina( $npx * nqx$ )
0.000847	0.000846317	0.029091531
0.001782	0.00177874	0.042175112
0.002807	0.00279915	0.052906995
0.003854	0.003839233	0.061961546
0.004963	0.004938853	0.070276974
0.006160	0.006122027	0.078243381
0.007368	0.007313759	0.085520518
0.008764	0.008687489	0.093206703
0.010402	0.010293911	0.101458913
0.012169	0.012021352	0.109641925
0.014167	0.013965927	0.118177522
0.016396	0.016127516	0.126994157
0.018827	0.018472603	0.135913956
0.021365	0.020908391	0.14459734
0.024163	0.023578727	0.153553661

0.027145	0.026408201	0.162506002
0.030498	0.02956803	0.171953569
0.034413	0.033229023	0.182288297
0.039082	0.037554984	0.193791083
0.044298	0.042335933	0.205756976
0.050149	0.047634066	0.2182523
0.056428	0.053244178	0.230747001
0.063104	0.059121685	0.243149511
0.070543	0.065566348	0.256059267
0.078881	0.072658423	0.269552265
0.087997	0.080253528	0.283290536
0.098094	0.088471923	0.297442302
0.109076	0.097178191	0.311734166
0.120651	0.106094146	0.325720963
0.133314	0.115541115	0.339913394
0.146921	0.125335279	0.35402723
0.161375	0.135333079	0.367876445
0.177440	0.145955048	0.382040637
0.194485	0.156660503	0.395803616
0.212384	0.167277322	0.408995503
0.231324	0.177813187	0.421679009
0.250992	0.187995213	0.433584147
0.271035	0.197574934	0.44449402
0.291871	0.206682345	0.4546233
0.313689	0.21528816	0.463991552
0.336864	0.223386682	0.472638003
0.361111	0.230709783	0.480322582
0.386557	0.237130633	0.486960607
0.412941	0.242420658	0.492362324
0.440219	0.246426283	0.496413419
0.468984	0.249037996	0.499037069
0.498992	0.249998984	0.499998984
0.530245	0.249085239	0.499084401
0.562445	0.246100662	0.496085337
0.595212	0.240934631	0.490850926
0.628754	0.233422279	0.48313795
0.662897	0.223464698	0.472720529
0.697240	0.211096248	0.459452117
0.731297	0.196501572	0.443284979
0.764730	0.179917819	0.424167207
0.797115	0.161722968	0.402147943
0.828008	0.14241097	0.37737378
0.856972	0.122570808	0.35010114
0.883601	0.102850599	0.320703288
0.907543	0.083908555	0.289669735
0.928537	0.066355715	0.25759603
0.946432	0.05069825	0.225162719
0.961206	0.037288924	0.193103403
0.972973	0.026296978	0.16216343
0.981972	0.017702943	0.133052405

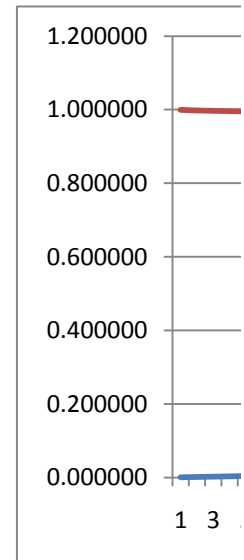
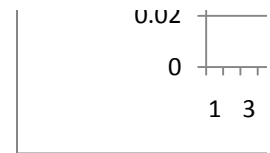
0.988549	0.011319933	0.106395175
0.993115	0.006837106	0.082686796
0.996109	0.003875941	0.062257059
0.997948	0.002047502	0.045249334
0.998999	0.000999635	0.031617004
0.999553	0.000446847	0.021138759
0.999819	0.000180947	0.013451666
0.999934	6.55813E-05	0.008098225
1.000000	0	0

riziko u pojištění na dožití    jednorázové nettopojistné= $npv^n$

0.028409698	0.975735318
0.040221321	0.95197495
0.049273479	0.928708325
0.056353698	0.90598943
0.062418492	0.883769956
0.067865315	0.862018814
0.072438697	0.840791969
0.077098778	0.819930951
0.081957857	0.799390805
0.086492228	0.779260904
0.091040651	0.759458411
0.095539785	0.739981137
0.099853804	0.720852029
0.103743503	0.702136288
0.107587254	0.683719756



0.111191119	0.665654366
0.114897857	0.647812571
0.118948664	0.630074722
0.123490803	0.61233201
0.12804288	0.594734647
0.132635488	0.577239977
0.136942111	0.559984291
0.140920572	0.542990821
0.144924409	0.526054241
0.148985523	0.509116332
0.152909051	0.492263227
0.156784781	0.475403346
0.160466957	0.458608415
0.163737052	0.442041105
0.166866662	0.425464433
0.169721949	0.408969153
0.172227846	0.392617104
0.174667052	0.376070282
0.176718181	0.359645954
0.17832821	0.343412243
0.179549229	0.32729917
0.180291395	0.311449639
0.180495995	0.296011408
0.180282421	0.280810947
0.179684993	0.265780296
0.178743565	0.25078659
0.177392325	0.235954022
0.175628784	0.221246417
0.173415024	0.206768305
0.170744005	0.192539472
0.16762346	0.178365049
0.164010314	0.164341267
0.159873351	0.150478162
0.155188136	0.136878454
0.149951834	0.123660088
0.144136298	0.110755018
0.137723077	0.098212189
0.130720155	0.086139095
0.123164446	0.074657668
0.115090499	0.063836374
0.106558544	0.053759277
0.097650438	0.044505282
0.088470003	0.036142884
0.079141809	0.028724561
0.069808085	0.022281352
0.060623612	0.01681828
0.051748668	0.012311363
0.043340374	0.00870695
0.035543132	0.005923904
0.028479053	0.003858772



0.022239489  
0.016878703  
0.012410565  
0.008808768  
0.006010682  
0.003924484  
0.002438817  
0.001433815  
0

0.002393583  
0.001405321  
0.000775663  
0.00039941  
0.00019023  
8.29958E-05  
3.28121E-05  
1.16121E-05  
0

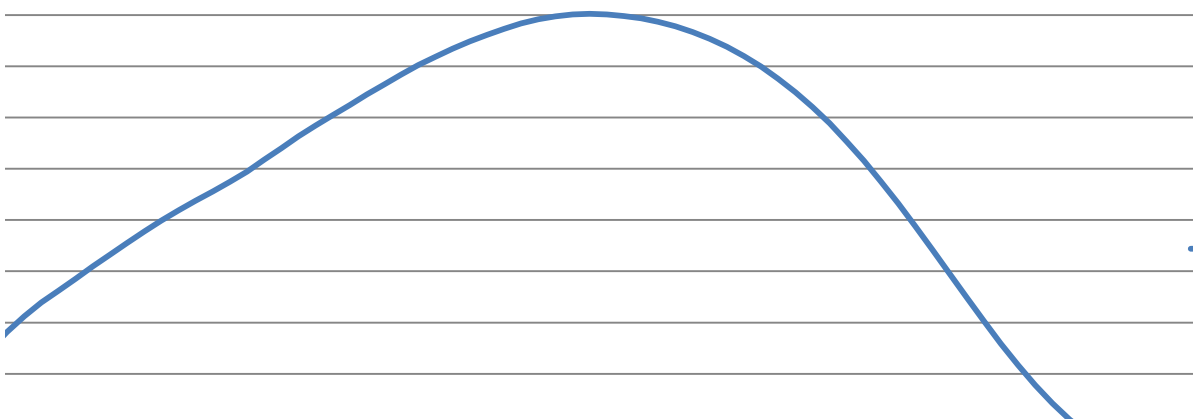
pojištění na dožití (příklad v závěru kapitoly 3.4)

muž 30 let, n=10	E(Z)	0.779260904
	$\sigma(Z)$	0.086492228
muž 30 let, n= 20	E(Z)	0.594734647
	$\sigma(Z)$	0.12804288
muž 30 let, n=30	E(Z)	0.425464433
	$\sigma(Z)$	0.166866662
muž 30 let, n=50	E(Z)	0.123660088
	$\sigma(Z)$	0.149951834

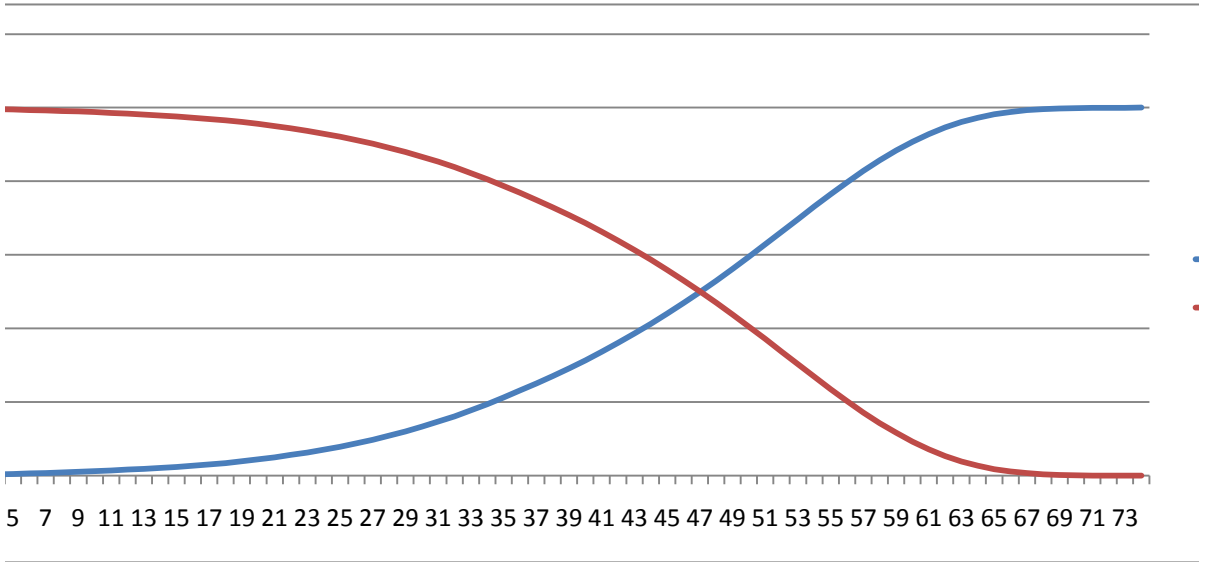
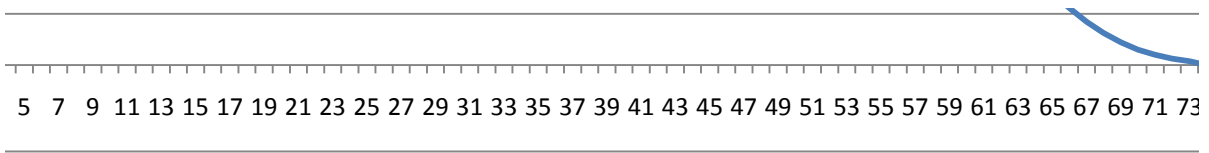
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**riziko u pojištění na dožití**

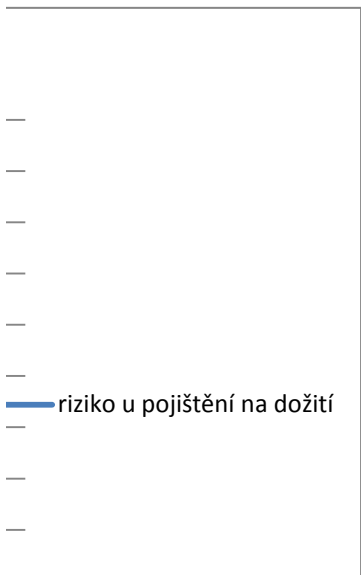
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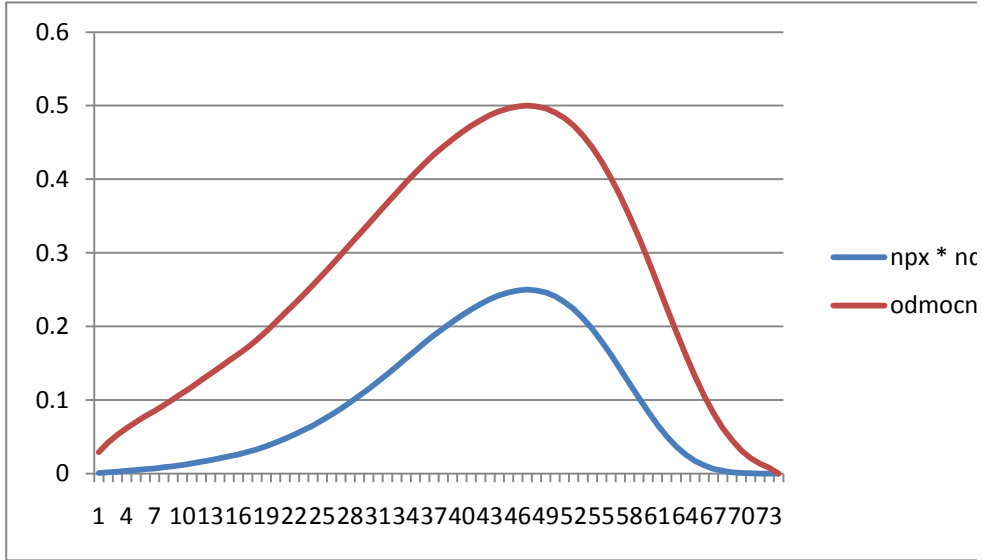
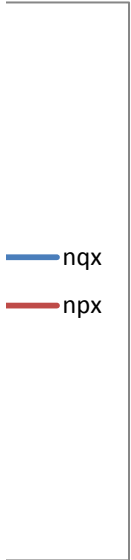
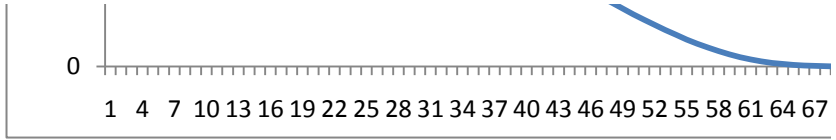














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\_\_\_\_\_ jednorázové nettopojistné

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\_\_\_\_\_



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## Česká republika

Ženy Females							
věk age	qx	px	lx	dx	Lx	Tx	ex
0	0.002369	0.997631	100000	237	99806	8013223	80.13
1	0.000260	0.999740	99763	26	99750	7913417	79.32
2	0.000196	0.999804	99737	20	99727	7813667	78.34
3	0.000102	0.999898	99718	10	99712	7713939	77.36
4	0.000055	0.999945	99707	6	99705	7614227	76.37
5	0.000063	0.999937	99702	6	99699	7514522	75.37
6	0.000083	0.999917	99696	8	99691	7414824	74.37
7	0.000077	0.999923	99687	8	99684	7315132	73.38
8	0.000089	0.999911	99680	9	99675	7215449	72.39
9	0.000083	0.999917	99671	8	99667	7115773	71.39
10	0.000067	0.999933	99663	7	99659	7016106	70.40
11	0.000079	0.999921	99656	8	99652	6916447	69.40
12	0.000084	0.999916	99648	8	99644	6816795	68.41
13	0.000098	0.999902	99640	10	99635	6717151	67.41
14	0.000162	0.999838	99630	16	99622	6617517	66.42
15	0.000198	0.999802	99614	20	99604	6517895	65.43
16	0.000239	0.999761	99594	24	99582	6418291	64.44
17	0.000228	0.999772	99570	23	99559	6318708	63.46
18	0.000206	0.999794	99548	21	99537	6219150	62.47
19	0.000223	0.999777	99527	22	99516	6119612	61.49
20	0.000239	0.999761	99505	24	99493	6020096	60.50
21	0.000240	0.999760	99481	24	99469	5920603	59.51
22	0.000244	0.999756	99457	24	99445	5821134	58.53
23	0.000272	0.999728	99433	27	99419	5721689	57.54
24	0.000273	0.999727	99406	27	99392	5622270	56.56
25	0.000297	0.999703	99379	29	99364	5522877	55.57
26	0.000295	0.999705	99349	29	99335	5423513	54.59
27	0.000282	0.999718	99320	28	99306	5324179	53.61
28	0.000296	0.999704	99292	29	99277	5224873	52.62
29	0.000314	0.999686	99263	31	99247	5125595	51.64
30	0.000345	0.999655	99231	34	99214	5026348	50.65
31	0.000386	0.999614	99197	38	99178	4927134	49.67
32	0.000450	0.999550	99159	45	99137	4827956	48.69
33	0.000466	0.999534	99114	46	99091	4728819	47.71
34	0.000469	0.999531	99068	46	99045	4629728	46.73
35	0.000446	0.999554	99022	44	99000	4530683	45.75
36	0.000525	0.999475	98977	52	98952	4431684	44.77
37	0.000597	0.999403	98926	59	98896	4332732	43.80
38	0.000719	0.999281	98866	71	98831	4233836	42.82
39	0.000864	0.999136	98795	85	98753	4135005	41.85
40	0.000995	0.999005	98710	98	98661	4036253	40.89
41	0.001070	0.998930	98612	105	98559	3937592	39.93
42	0.001199	0.998801	98506	118	98447	3839033	38.97
43	0.001234	0.998766	98388	121	98328	3740585	38.02
44	0.001286	0.998714	98267	126	98204	3642258	37.06
45	0.001439	0.998561	98140	141	98070	3544054	36.11



46	0.001578	0.998422	97999	155	97922	3445984	35.16
47	0.001784	0.998216	97845	175	97757	3348062	34.22
48	0.002183	0.997817	97670	213	97563	3250305	33.28
49	0.002564	0.997436	97457	250	97332	3152742	32.35
50	0.002916	0.997084	97207	283	97065	3055410	31.43
51	0.003106	0.996894	96923	301	96773	2958345	30.52
52	0.003196	0.996804	96622	309	96468	2861572	29.62
53	0.003388	0.996612	96314	326	96150	2765104	28.71
54	0.003698	0.996302	95987	355	95810	2668953	27.81
55	0.004164	0.995836	95632	398	95433	2573143	26.91
56	0.004715	0.995285	95234	449	95010	2477710	26.02
57	0.005226	0.994774	94785	495	94537	2382701	25.14
58	0.005948	0.994052	94290	561	94009	2288163	24.27
59	0.006522	0.993478	93729	611	93423	2194154	23.41
60	0.006935	0.993065	93118	646	92795	2100731	22.56
61	0.007339	0.992661	92472	679	92133	2007936	21.71
62	0.007842	0.992158	91793	720	91433	1915803	20.87
63	0.008632	0.991368	91073	786	90680	1824370	20.03
64	0.009684	0.990316	90287	874	89850	1733690	19.20
65	0.010697	0.989303	89413	956	88935	1643839	18.38
66	0.011666	0.988334	88456	1032	87941	1554905	17.58
67	0.012591	0.987409	87425	1101	86874	1466964	16.78
68	0.013469	0.986531	86324	1163	85742	1380090	15.99
69	0.014658	0.985342	85161	1248	84537	1294348	15.20
70	0.015862	0.984138	83913	1331	83247	1209811	14.42
71	0.018152	0.981848	82582	1499	81832	1126563	13.64
72	0.021164	0.978836	81083	1716	80225	1044731	12.88
73	0.024702	0.975298	79367	1960	78386	964506	12.15
74	0.027784	0.972216	77406	2151	76331	886120	11.45
75	0.031214	0.968786	75256	2349	74081	809789	10.76
76	0.033880	0.966120	72907	2470	71672	735708	10.09
77	0.037717	0.962283	70437	2657	69108	664036	9.43
78	0.043967	0.956033	67780	2980	66290	594928	8.78
79	0.051050	0.948950	64800	3308	63146	528638	8.16
80	0.058295	0.941705	61492	3585	59699	465493	7.57
81	0.066261	0.933739	57907	3837	55989	405793	7.01
82	0.074848	0.925152	54070	4047	52047	349805	6.47
83	0.085113	0.914887	50023	4258	47894	297758	5.95
84	0.097452	0.902548	45765	4460	43535	249864	5.46
85	0.110796	0.889204	41305	4576	39017	206329	5.00
86	0.126811	0.873189	36729	4658	34400	167311	4.56
87	0.144589	0.855411	32071	4637	29753	132911	4.14
88	0.164642	0.835358	27434	4517	25176	103158	3.76
89	0.187238	0.812762	22917	4291	20772	77983	3.40
90	0.212600	0.787400	18626	3960	16646	57211	3.07
91	0.240935	0.759065	14666	3534	12900	40564	2.77
92	0.272423	0.727577	11133	3033	9616	27665	2.48
93	0.307200	0.692800	8100	2488	6856	18048	2.23
94	0.345337	0.654663	5612	1938	4643	11193	1.99
95	0.386816	0.613184	3674	1421	2963	6550	1.78

96	0.431504	0.568496	2253	972	1767	3587	1.59
97	0.479121	0.520879	1281	614	974	1820	1.42
98	0.529220	0.470780	667	353	491	846	1.27
99	0.581162	0.418838	314	183	223	356	1.13
100	0.634109	0.365891	132	83	90	133	1.01
101	0.687033	0.312967	48	33	32	43	0.89
102	0.738750	0.261250	15	11	9	11	0.76
103	1.000000	0.000000	4	4	2	2	0.50

## TABULKA KOMUTAČNÍCH ČÍSEL

Technická úroková míra:

2.40 % p.a.

Diskontní faktor:

0.9766

Věk	lx	dx	Dx	Cx	Mx	Nx	Rx	Sx
0	100000	326	100000.00	318.48	18407.26	3481290.12	1244892.92	95419613.87
1	99674	25	97337.77	23.47	18088.78	3381290.12	1226485.66	91938323.75
2	99649	11	95032.94	10.32	18065.31	3283952.35	1208396.88	88557033.63
3	99638	25	92795.28	22.73	18054.98	3188919.41	1190331.57	85273081.28
4	99613	16	90597.66	13.77	18032.25	3096124.13	1172276.59	82084161.87
5	99598	14	88460.51	11.91	18018.48	3005526.47	1154244.34	78988037.74
6	99584	5	86375.30	4.63	18006.57	2917065.96	1136225.85	75982511.27
7	99578	7	84346.25	6.10	18001.94	2830690.66	1118219.28	73065445.31
8	99571	10	82363.28	8.29	17995.83	2746344.41	1100217.35	70234754.65
9	99561	15	80424.60	11.57	17987.54	2663981.13	1082221.51	67488410.24
10	99546	21	78528.08	16.56	17975.97	2583556.53	1064233.98	64824429.11
11	99525	21	76671.02	15.49	17959.41	2505028.46	1046258.01	62240872.58
12	99504	16	74858.56	11.50	17943.93	2428357.44	1028298.59	59735844.12
13	99488	17	73092.56	12.36	17932.43	2353498.88	1010354.67	57307486.68
14	99471	21	71367.09	14.54	17920.07	2280406.32	992422.23	54953987.80
15	99450	24	69679.89	16.16	17905.53	2209039.23	974502.17	52673581.47
16	99427	40	68030.60	26.53	17889.37	2139359.34	956596.63	50464542.24
17	99387	54	66409.60	35.55	17862.84	2071328.74	938707.27	48325182.90
18	99333	74	64817.58	46.86	17827.28	2004919.14	920844.43	46253854.16
19	99259	84	63251.56	52.52	17780.43	1940101.56	903017.15	44248935.02
20	99175	88	61716.58	53.44	17727.91	1876850.00	885236.72	42308833.46
21	99087	80	60216.66	47.45	17674.47	1815133.42	867508.81	40431983.45
22	99007	79	58757.88	45.50	17627.02	1754916.76	849834.34	38616850.03
23	98928	79	57335.25	44.83	17581.52	1696158.88	832207.32	36861933.27
24	98849	84	55946.62	46.46	17536.69	1638823.64	814625.80	35165774.38
25	98765	89	54588.91	47.80	17490.23	1582877.01	797089.11	33526950.75
26	98677	90	53261.68	47.31	17442.43	1528288.10	779598.88	31944073.73
27	98587	90	51966.06	46.26	17395.12	1475026.42	762156.45	30415785.63
28	98497	89	50701.84	44.73	17348.86	1423060.37	744761.32	28940759.21
29	98408	89	49468.78	43.69	17304.13	1372358.53	727412.46	27517698.84
30	98319	83	48265.67	39.92	17260.44	1322889.75	710108.33	26145340.31
31	98236	92	47094.52	43.03	17220.52	1274624.08	692847.89	24822450.56
32	98144	101	45947.71	46.08	17177.49	1227529.56	675627.37	23547826.49
33	98043	103	44824.73	45.96	17131.41	1181581.85	658449.89	22320296.93
34	97940	109	43728.19	47.56	17085.44	1136757.12	641318.48	21138715.09
35	97831	118	42655.75	50.09	17037.88	1093028.93	624233.04	20001957.97
36	97713	119	41605.92	49.39	16987.80	1050373.18	607195.15	18908929.04
37	97594	137	40581.39	55.74	16938.41	1008767.26	590207.36	17858555.86
38	97457	161	39574.52	63.86	16882.66	968185.87	573268.95	16849788.60
39	97296	174	38583.13	67.29	16818.80	928611.36	556386.29	15881602.73
40	97122	196	37611.55	74.26	16751.51	890028.22	539567.49	14952991.37
41	96926	219	36655.77	80.96	16677.25	852416.67	522815.97	14062963.15
42	96707	239	35715.69	86.19	16596.29	815760.90	506138.72	13210546.48
43	96468	250	34792.41	87.88	16510.10	780045.22	489542.43	12394785.58
44	96218	275	33889.08	94.61	16422.22	745252.81	473032.33	11614740.36
45	95943	293	33000.19	98.50	16327.61	711363.73	456610.12	10869487.55
46	95650	330	32128.25	108.14	16229.11	678363.54	440282.51	10158123.82
47	95320	385	31267.11	123.31	16120.97	646235.28	424053.40	9479760.29
48	94935	459	30410.98	143.61	15997.66	614968.17	407932.43	8833525.00
49	94476	513	29554.62	156.66	15854.06	584557.20	391934.77	8218556.83
50	93964	575	28705.27	171.61	15697.39	555002.58	376080.71	7633999.63

Věk	lx	dx	Dx	Cx	Mx	Nx	Rx	Sx
51	93388	617	27860.87	179.87	15525.78	526297.31	360383.32	7078997.05
52	92771	656	27028.02	186.73	15345.91	498436.44	344857.54	6552699.74
53	92115	731	26207.82	203.21	15159.18	471408.42	329511.62	6054263.30
54	91383	820	25390.36	222.43	14955.97	445200.60	314352.44	5582854.88
55	90563	896	24572.84	237.50	14733.54	419810.24	299396.47	5137654.28
56	89667	993	23759.41	256.89	14496.04	395237.40	284662.93	4717844.03
57	88674	1080	22945.66	272.83	14239.15	371477.99	270166.89	4322606.63
58	87595	1138	22135.04	280.84	13966.32	348532.33	255927.75	3951128.64
59	86457	1245	21335.41	300.04	13685.47	326397.28	241961.43	3602596.32
60	85212	1338	20535.33	314.86	13385.44	305061.87	228275.96	3276199.03
61	83874	1421	19739.17	326.61	13070.58	284526.55	214890.52	2971137.16
62	82453	1579	18949.93	354.50	12743.97	264787.38	201819.94	2686610.62
63	80873	1676	18151.28	367.31	12389.47	245837.45	189075.97	2421823.24
64	79197	1760	17358.55	376.69	12022.16	227686.16	176686.50	2175985.79
65	77437	1862	16575.02	389.23	11645.47	210327.61	164664.34	1948299.63
66	75575	1934	15797.31	394.74	11256.24	193752.59	153018.87	1737972.02
67	73642	1971	15032.33	392.82	10861.50	177955.27	141762.63	1544219.43
68	71671	2049	14287.19	398.80	10468.68	162922.95	130901.13	1366264.16
69	69622	2145	13553.53	407.80	10069.88	148635.76	120432.45	1203341.21
70	67477	2279	12828.06	423.02	9662.07	135082.23	110362.57	1054705.45
71	65199	2384	12104.38	432.21	9239.05	122254.17	100700.50	919623.22
72	62815	2502	11388.48	442.95	8806.84	110149.78	91461.45	797369.06
73	60313	2594	10678.61	448.52	8363.89	98761.30	82654.60	687219.27
74	57719	2682	9979.81	452.86	7915.37	88082.70	74290.71	588457.97
75	55037	2828	9293.05	466.33	7462.51	78102.89	66375.34	500375.27
76	52209	2950	8608.91	475.10	6996.18	68809.84	58912.83	422272.39
77	49259	3073	7932.04	483.20	6521.08	60200.93	51916.65	353462.55
78	46186	3166	7262.93	486.17	6037.88	52268.89	45395.57	293261.62
79	43020	3222	6606.53	483.15	5551.70	45005.96	39357.69	240992.73
80	39798	3298	5968.54	482.98	5068.55	38399.43	33805.99	195986.77
81	36500	3357	5345.67	480.10	4585.57	32430.89	28737.44	157587.34
82	33144	3377	4740.28	471.62	4105.47	27085.23	24151.87	125156.45
83	29767	3348	4157.56	456.72	3633.85	22344.95	20046.40	98071.23
84	26419	3287	3603.40	437.84	3177.14	18187.39	16412.55	75726.28
85	23131	3184	3081.11	414.16	2739.29	14583.99	13235.42	57538.89
86	19947	3037	2594.73	385.84	2325.13	11502.88	10496.12	42954.90
87	16910	2848	2148.08	353.27	1939.29	8908.15	8171.00	31452.02
88	14062	2618	1744.46	317.16	1586.02	6760.08	6231.70	22543.87
89	11444	2354	1386.41	278.49	1268.86	5015.61	4645.68	15783.80
90	9090	2064	1075.42	238.47	990.36	3629.20	3376.83	10768.18
91	7026	1759	811.75	198.50	751.89	2553.78	2386.46	7138.98
92	5267	1453	594.22	160.04	553.39	1742.03	1634.57	4585.20
93	3814	1157	420.25	124.48	393.34	1147.82	1081.18	2843.16
94	2657	885	285.92	92.97	268.87	727.57	687.84	1695.34
95	1772	647	186.25	66.35	175.90	441.65	418.97	967.77
96	1126	449	115.53	44.99	109.54	255.40	243.07	526.12
97	677	294	67.83	28.80	64.55	139.88	133.53	270.72
98	383	181	37.44	17.28	35.75	72.05	68.98	130.84
99	202	103	19.28	9.64	18.47	34.61	33.23	58.80
100	98	54	9.18	4.96	8.82	15.33	14.76	24.19
101	44	26	4.01	2.33	3.86	6.15	5.94	8.85
102	18	11	1.58	0.99	1.53	2.14	2.08	2.70
103	6	6	0.56	0.55	0.55	0.56	0.55	0.56

příklad, pojištění pro případ dožití

$${}_{40}E_{30} \quad 0.26578$$

příklad, pojištění pro případ smrti

$$A_{30} \quad 0.357613$$

příklad, dočasné pojištění pro případ smrti

$$A_{30,40}^1 \quad 0.157428$$

příklad, smíšené pojištění

$$A_{30,40} \quad 0.423208$$