

# FINLANDS FÖRFATTNINGSSAMLING

Utgiven i Helsingfors den 31 december 2013

1286/2013

## **Social- och hälsovårdsministeriets förordning om grunderna för sådan menersättning i form av en engångsersättning som avses i 18 e § 5 mom. i lagen om olycksfallsförsäkring**

Utfärdad i Helsingfors den 30 december 2013

I enlighet med social- och hälsovårdsministeriets beslut föreskrivs med stöd av 18 e § 5 mom. i lagen om olycksfallsförsäkring (608/1948), sådan paragrafen lyder i lag 1639/2009:

### 1 §

#### *Kapitalvärde*

Det i 18 e § 5 mom. i lagen om olycksfallsförsäkring avsedda kapitalvärdet fås genom att man multiplicerar det årliga beloppet av den fortlöpande menersättningen med den kapitalkoefficient som anges i 4 §. I det årliga beloppet beaktas menersättningens grundbelopp och de förhöjningar som med stöd av 60 b § i lagen om olycksfallsförsäkring har gjorts i grundbeloppet.

### 2 §

#### *Räntefot*

Den i 18 e § 5 mom. i lagen om olycksfallsförsäkring avsedda räntefoten är 3.5 procent.

### 3 §

#### *Dödlighet*

Den dödlighetsmodell som ska användas vid beräkningen anges i bilagan till denna förordning.

### 4 §

#### *Kapitalkoefficient*

Den kapitalkoefficient som används vid

beräkningen av en engångsersättning grundar sig på den prestation som månatligen betalas på förhand fram till personens död. Kapitalkoefficienten räknas ut utifrån den ålder då den fortlöpande ersättningen omvandlas till en engångsersättning. Kapitalkoefficienten räknas ut enligt formel (1) i bilaga 1.

### 5 §

#### *Andel av engångsersättning som ska hänföras till fördelningssystemet*

Den andel av det i 1 § avsedda kapitalvärdet som ska allokeras till det fördelningssystem som avses i 60 b § i lagen om olycksfallsförsäkring fås genom att man multiplicerar de förhöjningar som ingår i det årliga beloppet av en fortlöpande menersättning och som har gjorts med stöd av 60 b § i lagen om olycksfallsförsäkring med den kapitalkoefficient som anges i 4 §.

### 6 §

#### *Ikraftträdande*

Denna förordning träder i kraft den 1 januari 2014.

Denna förordning tillämpas på en sådan ersättning i enlighet med 18 e § 5 mom. i lagen om olycksfallsförsäkring som omvand-

las från en fortlöpande ersättning till en engångsersättning den 1 januari 2014 eller därefter.

Genom denna förordning upphävs social- och hälsovårdsministeriets förordning av den

7 november 2013 om grunderna för sådan menersättning i form av en engångsersättning som avses i 18 e § 5 mom. i lagen om olycksfallsförsäkring (804/2013).

Helsingfors den 30 december 2013

Social- och hälsovårdsminister *Paula Risikko*

Övermatematiker Pertti Pulkkinen

## Bilaga 1

Den kapitalkoefficient som avses i 4 § i förordningen beräknas enligt formeln

$$(1) \quad P_x^{etuk*} = (x - [x]) \cdot P_{[x]+1}^{etuk} + ([x] + 1 - x) \cdot P_{[x]}^{etuk}$$

där  $x$  är den ålder som används vid beräkningen av kapitalkoefficienten enligt 4 § i förordningen och  $[x]$  är heltalsdelen av  $x$ .

Den kapitalkoefficient  $P_x^{etuk}$  som används med heltalen  $x$  i formeln (1), beräknas enligt formeln

$$(2) \quad P_x^{etuk} = \frac{1}{m} \sum_{k \geq 0} \sum_{l=0}^{m-1} d_x(k + \frac{l}{m})$$

där  $m = 12$ , indexet  $k$  hänvisar till hela år och  $l$  till fraktioner av år (månader) från kapitalkoefficientens beräkningsålder framåt.

Diskonteringskoefficienterna inkluderar såväl dödlighetens som räntans inverkan för beräkningsåldern  $x$  och vid tidpunkten  $k + \frac{l}{m}$  beräknas kapitalkoefficienten som produkten

$$(3) \quad d_x(k + \frac{l}{m}) = p_x(k + \frac{l}{m}) \cdot v(k + \frac{l}{m}) = [1 - q_x(k + \frac{l}{m})] \cdot v(k + \frac{l}{m})$$

där  $p_x(k + \frac{l}{m})$  innebär att en person i åldern  $x$  lever ännu vid tidpunkten  $x + k + \frac{l}{m}$  och på motsvarande sätt innebär  $q_x(k + \frac{l}{m})$  att en person vid liv i åldern  $x$  dör innan åldern  $x + k + \frac{l}{m}$ .

Termen  $v(k + \frac{l}{m})$  är en till räntan anknuten diskonteringsfaktor för en framtida utbetalning vid tidpunkten  $k + \frac{l}{m}$  och för en konstant ränta  $i$  gäller

$$(4) \quad v(k + \frac{l}{m}) = \left(\frac{1}{1+i}\right)^{k+\frac{l}{m}}.$$

Sannolikheterna  $p_x(k + \frac{l}{m})$  baseras på en diskret dödlighetsreferensmodell, där dödligheterna bestäms enligt kön för varje födelsedecenniumkohort och för åldern  $x$ , och beräknas med ett estimat, som baseras på ett antagande om en jämn fördelning av dödlighetstidpunkterna inom levnadsåret

$$(5) \quad \begin{aligned} q_x(1) &= \min\left\{\frac{\tilde{m}_x}{1 + \frac{1}{2}\tilde{m}_x}, 1\right\} \\ p_x(\frac{l}{m}) &= 1 - (\frac{l}{m}) \cdot q_x(1) \\ p_x(k + \frac{l}{m}) &= p_x(k) \cdot p_{x+k}(\frac{l}{m}) = \left(\prod_{u=0}^{k-1} p_{x+u}(1)\right) \cdot p_{x+k}(\frac{l}{m}) \end{aligned}$$

Dödlighetsprognosen  $\tilde{m}_x$  för heltalen  $x$  erhålls ur dödlighetsreferensmodellen. Värdena  $\tilde{m}_x$  för dödlighetsreferensmodellens dödlighetsprognos erhålls ur tabell 1 och 2.

Tabell 1: Dödlighetsprognoser för män - referensdödlighetsmodell K2011

| Åldern<br>x | Födelseår<br>< 1940 | Födelseår<br>1940-1949 | Födelseår<br>1950-1959 | Födelseår<br>1960-1969 | Födelseår<br>1970-1979 | Födelseår<br>1980-1989 | Födelseår<br>1990-1999 | Födelseår<br>2000-2009 | Födelseår<br>≥ 2010 |
|-------------|---------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------|
| 0           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00406496557       |
| 1           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00036648091       |
| 2           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00023789894       |
| 3           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00011602127       |
| 4           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00027711763       |
| 5           |                     |                        |                        |                        |                        |                        |                        | 0.00023882475          | 0.00015349715       |
| 6           |                     |                        |                        |                        |                        |                        |                        | 0.00016587785          | 0.00009810905       |
| 7           |                     |                        |                        |                        |                        |                        |                        | 0.00020842336          | 0.00012485328       |
| 8           |                     |                        |                        |                        |                        |                        |                        | 0.00014954845          | 0.00009298808       |
| 9           |                     |                        |                        |                        |                        |                        |                        | 0.00034148956          | 0.00022020608       |
| 10          |                     |                        |                        |                        |                        |                        |                        | 0.00019380579          | 0.00013403914       |
| 11          |                     |                        |                        |                        |                        |                        |                        | 0.00021803205          | 0.00014566940       |
| 12          |                     |                        |                        |                        |                        |                        |                        | 0.00016213404          | 0.00010812338       |
| 13          |                     |                        |                        |                        |                        |                        |                        | 0.00015826002          | 0.00011093968       |
| 14          |                     |                        |                        |                        |                        |                        |                        | 0.00007796151          | 0.00005615732       |
| 15          |                     |                        |                        |                        |                        |                        | 0.00041829490          | 0.00030944002          | 0.00023180232       |
| 16          |                     |                        |                        |                        |                        |                        | 0.00082353894          | 0.00065916102          | 0.00053293044       |
| 17          |                     |                        |                        |                        |                        |                        | 0.00121867939          | 0.00099348224          | 0.00081669218       |
| 18          |                     |                        |                        |                        |                        |                        | 0.00151582013          | 0.00134809291          | 0.00120745108       |
| 19          |                     |                        |                        |                        |                        |                        | 0.00123541506          | 0.00106829093          | 0.00092943555       |
| 20          |                     |                        |                        |                        |                        |                        | 0.00177897599          | 0.00162812378          | 0.00149802940       |
| 21          |                     |                        |                        |                        |                        |                        | 0.00182554094          | 0.00158701991          | 0.00138616377       |
| 22          |                     |                        |                        |                        |                        |                        | 0.00157903964          | 0.00134918538          | 0.00115761610       |
| 23          |                     |                        |                        |                        |                        |                        | 0.00154214392          | 0.00135741969          | 0.00119929805       |
| 24          |                     |                        |                        |                        |                        |                        | 0.00157958015          | 0.00133460222          | 0.00113142098       |
| 25          |                     |                        |                        |                        |                        | 0.00183202209          | 0.00151920044          | 0.00127569544          | 0.00107449011       |
| 26          |                     |                        |                        |                        |                        | 0.00151830546          | 0.00123896933          | 0.00102125330          | 0.00084413124       |
| 27          |                     |                        |                        |                        |                        | 0.00168911106          | 0.00141065473          | 0.00118798482          | 0.00100299836       |
| 28          |                     |                        |                        |                        |                        | 0.00185071961          | 0.00151875580          | 0.00125520026          | 0.00103978971       |
| 29          |                     |                        |                        |                        |                        | 0.00162640646          | 0.00135484184          | 0.00113553669          | 0.00095376263       |
| 30          |                     |                        |                        |                        |                        | 0.00200339480          | 0.00166505060          | 0.00139124554          | 0.00116475567       |
| 31          |                     |                        |                        |                        |                        | 0.00216002929          | 0.00182829683          | 0.00155480266          | 0.00132462952       |
| 32          |                     |                        |                        |                        |                        | 0.00217481894          | 0.00179638052          | 0.00149000435          | 0.00123797062       |
| 33          |                     |                        |                        |                        |                        | 0.00143379940          | 0.00115493682          | 0.00093379592          | 0.00075618413       |
| 34          |                     |                        |                        |                        |                        | 0.00192966765          | 0.00159331550          | 0.00132002849          | 0.00109521731       |
| 35          |                     |                        |                        |                        | 0.00261624294          | 0.00213682442          | 0.00176728869          | 0.00146611995          | 0.00121793720       |
| 36          |                     |                        |                        |                        | 0.00248377464          | 0.00201871740          | 0.00165733546          | 0.00136442276          | 0.00112471526       |
| 37          |                     |                        |                        |                        | 0.00294195139          | 0.00237402872          | 0.00193180816          | 0.00157594467          | 0.00128717726       |
| 38          |                     |                        |                        |                        | 0.00311843219          | 0.00256540854          | 0.00212546668          | 0.00176506098          | 0.00146741590       |
| 39          |                     |                        |                        |                        | 0.00380957108          | 0.00312138206          | 0.00257318479          | 0.00212579481          | 0.00175804984       |
| 40          |                     |                        |                        |                        | 0.00343644802          | 0.00283521711          | 0.00235168112          | 0.00195445332          | 0.00162594136       |
| 41          |                     |                        |                        |                        | 0.00470736718          | 0.00391067814          | 0.00326412979          | 0.00272943823          | 0.00228447933       |
| 42          |                     |                        |                        |                        | 0.00398518193          | 0.00325493761          | 0.00266963141          | 0.00219327583          | 0.00180351928       |
| 43          |                     |                        |                        |                        | 0.00367840475          | 0.00299787156          | 0.00245239520          | 0.00200932327          | 0.00164768176       |
| 44          |                     |                        |                        |                        | 0.00462404176          | 0.00377488187          | 0.00309205397          | 0.00253644920          | 0.00208233351       |
| 45          |                     |                        |                        | 0.00456308768          | 0.00365832356          | 0.00296997534          | 0.00241850606          | 0.00197212775          | 0.00160934707       |
| 46          |                     |                        |                        | 0.00545355063          | 0.00437778481          | 0.00354977628          | 0.00288636371          | 0.00234993785          | 0.00191457268       |
| 47          |                     |                        |                        | 0.00592892635          | 0.00478844335          | 0.00389978180          | 0.00318409006          | 0.00260285975          | 0.00212917240       |

|    |               |               |               |               |               |               |               |               |
|----|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 48 |               |               | 0.00720887981 | 0.00585031911 | 0.00478155298 | 0.00391711110 | 0.00321255975 | 0.00263643313 |
| 49 |               |               | 0.00680928832 | 0.00541967415 | 0.00434007950 | 0.00348296122 | 0.00279807351 | 0.00224924216 |
| 50 |               |               | 0.00735968606 | 0.00593104477 | 0.00480527961 | 0.00390086305 | 0.00316982675 | 0.00257729638 |
| 51 |               |               | 0.00791358451 | 0.00638084323 | 0.00516921115 | 0.00419528043 | 0.00340804910 | 0.00277008478 |
| 52 |               |               | 0.00632651056 | 0.00507863562 | 0.00409396495 | 0.00330578516 | 0.00267171764 | 0.00216041624 |
| 53 |               |               | 0.00720831487 | 0.00568899107 | 0.00450672095 | 0.00357575608 | 0.00283948336 | 0.00225596308 |
| 54 |               |               | 0.00869760264 | 0.00686820149 | 0.00544187472 | 0.00431806876 | 0.00342906333 | 0.00272441126 |
| 55 |               | 0.00981797442 | 0.00766539429 | 0.00606030725 | 0.00480594010 | 0.00381641279 | 0.00303290869 | 0.00241137791 |
| 56 |               | 0.01060158552 | 0.00833405808 | 0.00661780045 | 0.00526956022 | 0.00420136296 | 0.00335209548 | 0.00267568990 |
| 57 |               | 0.01089473391 | 0.00852067567 | 0.00671984233 | 0.00531304275 | 0.00420579215 | 0.00333155511 | 0.00264016691 |
| 58 |               | 0.01178545913 | 0.00922458982 | 0.00727151915 | 0.00574527337 | 0.00454448562 | 0.00359698801 | 0.00284820246 |
| 59 |               | 0.01200231996 | 0.00938782405 | 0.00738784440 | 0.00582635691 | 0.00459976622 | 0.00363363359 | 0.00287155374 |
| 60 |               | 0.01049504631 | 0.00824351410 | 0.00650962598 | 0.00515055878 | 0.00407929751 | 0.00323273717 | 0.00256282493 |
| 61 |               | 0.01145120076 | 0.00897172090 | 0.00706222486 | 0.00556926755 | 0.00439604990 | 0.00347191732 | 0.00274304757 |
| 62 |               | 0.01153403657 | 0.00902990509 | 0.00709903380 | 0.00559047476 | 0.00440639552 | 0.00347495738 | 0.00274136237 |
| 63 |               | 0.01178597779 | 0.00921606813 | 0.00723351665 | 0.00568637074 | 0.00447388964 | 0.00352173085 | 0.00277314291 |
| 64 |               | 0.01387827733 | 0.01097495047 | 0.00870827358 | 0.00691985324 | 0.00550309063 | 0.00437852226 | 0.00348488271 |
| 65 |               | 0.01581126899 | 0.01233267164 | 0.00974079818 | 0.00771713362 | 0.00612224352 | 0.00486062578 | 0.00386078593 |
| 66 |               | 0.01480017313 | 0.01158190606 | 0.00915513646 | 0.00725693005 | 0.00575965344 | 0.00457456696 | 0.00363493855 |
| 67 |               | 0.01519697448 | 0.01187185388 | 0.00935206925 | 0.00738577553 | 0.00583988947 | 0.00462070238 | 0.00365760186 |
| 68 |               | 0.01946137381 | 0.01537897284 | 0.01223935985 | 0.00976331777 | 0.00779695282 | 0.00623063745 | 0.00498101206 |
| 69 |               | 0.01903565729 | 0.01508266913 | 0.01202380691 | 0.00960576015 | 0.00768212475 | 0.00614748569 | 0.00492134762 |
| 70 |               | 0.01955477915 | 0.01568836632 | 0.01265372052 | 0.01022618445 | 0.00827258451 | 0.00669611900 | 0.00542211265 |
| 71 |               | 0.02091296939 | 0.01673883587 | 0.01346096329 | 0.01084470793 | 0.00874515331 | 0.00705601546 | 0.00569519352 |
| 72 |               | 0.02439578606 | 0.01958408516 | 0.01578723081 | 0.01274800351 | 0.01030299321 | 0.00833136396 | 0.00673937671 |
| 73 |               | 0.02433879417 | 0.01978554281 | 0.01614435734 | 0.01319396913 | 0.01079181097 | 0.00883149529 | 0.00722968171 |
| 74 |               | 0.02911288867 | 0.02367900578 | 0.01932431018 | 0.01579354677 | 0.01291816019 | 0.01057139543 | 0.00865374304 |
| 75 | 0.03752621798 | 0.03046142209 | 0.02503877168 | 0.02064426204 | 0.01704429331 | 0.01408269745 | 0.01164110772 | 0.00962581447 |
| 76 | 0.04082277302 | 0.03320574997 | 0.02728321695 | 0.02247923042 | 0.01854481521 | 0.01530994261 | 0.01264498595 | 0.01044701994 |
| 77 | 0.04609753225 | 0.03786193363 | 0.03135852173 | 0.02603799407 | 0.02164610894 | 0.01800722080 | 0.01498645150 | 0.01247601106 |
| 78 | 0.04867090345 | 0.04021862552 | 0.03347053921 | 0.02791936534 | 0.02331507968 | 0.01948266885 | 0.01628686518 | 0.01361905928 |
| 79 | 0.05286778514 | 0.04384323335 | 0.03658197489 | 0.03058850321 | 0.02560404633 | 0.02144499127 | 0.01796856347 | 0.01505971956 |
| 80 | 0.05703664710 | 0.04765277926 | 0.04002562196 | 0.03368546381 | 0.02837785974 | 0.02392054122 | 0.02017092010 | 0.01701345135 |
| 81 | 0.06059937125 | 0.05102889038 | 0.04317231496 | 0.03659192739 | 0.03104368757 | 0.02635138683 | 0.02237643448 | 0.01900580135 |
| 82 | 0.06707111364 | 0.05641882766 | 0.04765702777 | 0.04032395564 | 0.03414953065 | 0.02893593412 | 0.02452682164 | 0.02079454734 |
| 83 | 0.07370693738 | 0.06274526373 | 0.05361390166 | 0.04588340829 | 0.03930052299 | 0.03367921618 | 0.02887158412 | 0.02475598653 |
| 84 | 0.09235504416 | 0.07901712085 | 0.06783345339 | 0.05831792980 | 0.05017705691 | 0.04319360168 | 0.03719403529 | 0.03203500345 |
| 85 | 0.09789836418 | 0.08382502793 | 0.07199384233 | 0.06191706863 | 0.05329081514 | 0.04588770663 | 0.03952525824 | 0.03405238087 |
| 86 | 0.10657512356 | 0.09236319632 | 0.08026865914 | 0.06984702625 | 0.06082191744 | 0.05298655827 | 0.04617434344 | 0.04024640460 |
| 87 | 0.11717136405 | 0.10111315139 | 0.08747673120 | 0.07577014796 | 0.06567474401 | 0.05694869685 | 0.04939625405 | 0.04285411215 |
| 88 | 0.12063819237 | 0.10391312326 | 0.08971464878 | 0.07754343379 | 0.06706668032 | 0.05802914415 | 0.05022336182 | 0.04347613877 |
| 89 | 0.13073971741 | 0.11463778467 | 0.10073361153 | 0.08860945161 | 0.07799249279 | 0.06867454741 | 0.06048599425 | 0.05328398273 |
| 90 | 0.17391835132 | 0.15194023945 | 0.13300091939 | 0.11653843690 | 0.10217345437 | 0.08961277567 | 0.07861657792 | 0.06898246619 |
| 91 | 0.20119699066 | 0.18050200504 | 0.16223083397 | 0.14594617975 | 0.13136942840 | 0.11829132211 | 0.10654173237 | 0.09597633580 |
| 92 | 0.20823417330 | 0.18844426086 | 0.17082329863 | 0.15498748403 | 0.14069451291 | 0.12776414643 | 0.11604995133 | 0.10542815602 |
| 93 | 0.21601031670 | 0.19248891517 | 0.17179819476 | 0.15346033961 | 0.13714954884 | 0.12261335807 | 0.10964330806 | 0.09806172841 |
| 94 | 0.22225012842 | 0.20162964533 | 0.18319018240 | 0.16656932716 | 0.15153008085 | 0.13789302713 | 0.12551149999 | 0.11426030749 |
| 95 | 0.27613244702 | 0.25706777046 | 0.23964648612 | 0.22357410649 | 0.20867673667 | 0.19483221952 | 0.18194584068 | 0.16993862165 |
| 96 | 0.32156419834 | 0.29941759712 | 0.27915275790 | 0.26044550883 | 0.24310018747 | 0.22697758041 | 0.21196891245 | 0.19798303539 |
| 97 | 0.37448023029 | 0.34874845858 | 0.32517400653 | 0.30339901143 | 0.28320298129 | 0.26442716065 | 0.24694649185 | 0.23065579345 |
| 98 | 0.43611420206 | 0.40621151860 | 0.37878483727 | 0.35343798446 | 0.32992223704 | 0.30805624525 | 0.28769626879 | 0.26872078432 |
| 99 | 0.50790310379 | 0.47314781367 | 0.44123714586 | 0.41173146195 | 0.38434969174 | 0.35888458164 | 0.33517080978 | 0.31306795902 |

|     |                |                |                |                |                |               |               |               |               |
|-----|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|
| 100 | 0.59152094527  | 0.55111961823  | 0.51398934571  | 0.47964129857  | 0.44775723088  | 0.41810026225 | 0.39047997604 | 0.36473417511 | 0.34072174201 |
| 101 | 0.69103153650  | 0.64383356096  | 0.60045692405  | 0.56033056169  | 0.52308268999  | 0.48843657852 | 0.45616977721 | 0.42609280272 | 0.39804079768 |
| 102 | 0.80728263007  | 0.75214461709  | 0.70147080023  | 0.65459404623  | 0.61108002661  | 0.57060545706 | 0.53291046508 | 0.49777369087 | 0.46500254337 |
| 103 | 0.94309045301  | 0.87867666321  | 0.81947807387  | 0.76471532101  | 0.71388100977  | 0.66659747027 | 0.62256111207 | 0.58151333639 | 0.54322915290 |
| 104 | 1.10174500161  | 1.02649498639  | 0.95733751618  | 0.89336211589  | 0.83397603247  | 0.77873806124 | 0.72729353927 | 0.67934036412 | 0.63461569569 |
| 105 | 1.28708974277  | 1.19918054183  | 1.11838882467  | 1.04365094849  | 0.97427444240  | 0.90974387854 | 0.84964492964 | 0.79362467107 | 0.74137604556 |
| 106 | 1.50361472348  | 1.40091670292  | 1.30653352868  | 1.21922262309  | 1.13817502200  | 1.06278858802 | 0.99257929224 | 0.92713483814 | 0.86609651270 |
| 107 | 1.75656534391  | 1.63659060505  | 1.52632950537  | 1.42433043039  | 1.32964832530  | 1.24157975608 | 1.15955926649 | 1.08310520001 | 1.01179849795 |
| 108 | 2.05206942927  | 1.91191153833  | 1.78310139603  | 1.66394318521  | 1.55333286603  | 1.45044866693 | 1.35463000590 | 1.26531419814 | 1.18201168741 |
| 109 | 2.39728567862  | 2.23354925728  | 2.08306959758  | 1.94386559785  | 1.81464748744  | 1.69445524953 | 1.58251717348 | 1.47817591496 | 1.38085956050 |
| 110 | 2.80057708720  | 2.60929555823  | 2.43350095403  | 2.27087889543  | 2.11992263582  | 1.97951065633 | 1.84874142270 | 1.72684700668 | 1.61315928270 |
| 111 | 3.27171354305  | 3.04825303853  | 2.84288479854  | 2.65290509974  | 2.47655371799  | 2.31252046320 | 2.15975213748 | 2.01735162526 | 1.88453840333 |
| 112 | 3.82210850639  | 3.56105561043  | 3.32113861077  | 3.09919894115  | 2.89318025785  | 2.70155195964 | 2.52308367091 | 2.35672735582 | 2.20157118501 |
| 113 | 4.46509550498  | 4.16012611168  | 3.87984827159  | 3.62057205806  | 3.37989519209  | 3.15602958191 | 2.94753786786 | 2.75319570475 | 2.57193786771 |
| 114 | 5.21625114390  | 4.85997725348  | 4.53254873547  | 4.22965491296  | 3.94848937550  | 3.68696322363 | 3.44339729302 | 3.21636126893 | 3.00461072546 |
| 115 | 6.09377245478  | 5.67756319647  | 5.29505191989  | 4.94120277011  | 4.61273721886  | 4.30721495459 | 4.02267432994 | 3.75744441065 | 3.51007142314 |
| 116 | 7.11891772582  | 6.63269027170  | 6.18582975512  | 5.77245314755  | 5.38873037936  | 5.03181060939 | 4.69940218561 | 4.38955307526 | 4.10056493881 |
| 117 | 8.31652149192  | 7.74849679662  | 7.22646167369  | 6.74354340247  | 6.29526758702  | 5.87830379392 | 5.48997485026 | 5.12800033605 | 4.79039620291 |
| 118 | 9.71559616073  | 9.05201360950  | 8.44215738043  | 7.87799856639  | 7.35431005123  | 6.86720112817 | 6.41354424798 | 5.99067535935 | 5.59627664073 |
| 119 | 11.35003484932 | 10.57481890197 | 9.86236756718  | 9.20330124803  | 8.59151347927  | 8.02245902697 | 7.49248419941 | 6.99847677639 | 6.53772901301 |
| 120 | 13.25943245783 | 12.35380321259 | 11.52149736695 | 10.75155740994 | 10.03684959574 | 9.37206405320 | 8.75293243610 | 8.17581896057 | 7.63756036227 |

Tabell 2: Dödlighetsprognoser för kvinnor - referensdödlighetsmodell K2011

| Åldern<br>x | Födelseår<br>< 1940 | Födelseår<br>1940-1949 | Födelseår<br>1950-1959 | Födelseår<br>1960-1969 | Födelseår<br>1970-1979 | Födelseår<br>1980-1989 | Födelseår<br>1990-1999 | Födelseår<br>2000-2009 | Födelseår<br>≥ 2010 |
|-------------|---------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------|
| 0           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00270583897       |
| 1           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00007644150       |
| 2           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00018424085       |
| 3           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00023372690       |
| 4           |                     |                        |                        |                        |                        |                        |                        |                        | 0.00010907654       |
| 5           |                     |                        |                        |                        |                        |                        |                        | 0.00005785541          | 0.00003594194       |
| 6           |                     |                        |                        |                        |                        |                        |                        | 0.00028183811          | 0.00018643026       |
| 7           |                     |                        |                        |                        |                        |                        |                        | 0.00005515289          | 0.00003905670       |
| 8           |                     |                        |                        |                        |                        |                        |                        | 0.00010135765          | 0.00006701978       |
| 9           |                     |                        |                        |                        |                        |                        |                        | 0.00025112206          | 0.00017821031       |
| 10          |                     |                        |                        |                        |                        |                        |                        | 0.00009496095          | 0.00006735007       |
| 11          |                     |                        |                        |                        |                        |                        |                        | 0.00004481327          | 0.00003148240       |
| 12          |                     |                        |                        |                        |                        |                        |                        | 0.00012563541          | 0.00008912098       |
| 13          |                     |                        |                        |                        |                        |                        |                        | 0.00016663212          | 0.00012632702       |
| 14          |                     |                        |                        |                        |                        |                        |                        | 0.00011571551          | 0.00008518681       |
| 15          |                     |                        |                        |                        |                        |                        | 0.00025682347          | 0.00019833577          | 0.00015510568       |
| 16          |                     |                        |                        |                        |                        |                        | 0.00040228731          | 0.00032639907          | 0.00026751218       |
| 17          |                     |                        |                        |                        |                        |                        | 0.00043247534          | 0.00032995232          | 0.00025385005       |
| 18          |                     |                        |                        |                        |                        |                        | 0.00038900541          | 0.00031305659          | 0.00025373192       |
| 19          |                     |                        |                        |                        |                        |                        | 0.00039844875          | 0.00034003271          | 0.00029196338       |
| 20          |                     |                        |                        |                        |                        |                        | 0.00073831286          | 0.00061018054          | 0.00050698765       |
| 21          |                     |                        |                        |                        |                        |                        | 0.00051623169          | 0.00045443032          | 0.00040191684       |
| 22          |                     |                        |                        |                        |                        |                        | 0.00056487052          | 0.00046957533          | 0.00039199467       |
| 23          |                     |                        |                        |                        |                        |                        | 0.00029164501          | 0.00022784769          | 0.00017867452       |
| 24          |                     |                        |                        |                        |                        |                        | 0.00030771904          | 0.00023547847          | 0.00018080630       |
| 25          |                     |                        |                        |                        |                        | 0.00074745543          | 0.00059230164          | 0.00047529257          | 0.00038256552       |
| 26          |                     |                        |                        |                        |                        | 0.00064421862          | 0.00051007784          | 0.00040796362          | 0.00032719976       |
| 27          |                     |                        |                        |                        |                        | 0.00039198862          | 0.00030625400          | 0.00024128290          | 0.00019057814       |
| 28          |                     |                        |                        |                        |                        | 0.00061602377          | 0.00047168677          | 0.00036374316          | 0.00028115505       |
| 29          |                     |                        |                        |                        |                        | 0.00064153270          | 0.00048851974          | 0.00037428700          | 0.00028737964       |
| 30          |                     |                        |                        |                        |                        | 0.00044508325          | 0.00034162860          | 0.00026362590          | 0.00020383497       |
| 31          |                     |                        |                        |                        |                        | 0.00042953016          | 0.00033187810          | 0.00025763774          | 0.00020037019       |
| 32          |                     |                        |                        |                        |                        | 0.00072900807          | 0.00057238481          | 0.00045129680          | 0.00035642798       |
| 33          |                     |                        |                        |                        |                        | 0.00064840637          | 0.00051062491          | 0.00040363075          | 0.00031955834       |
| 34          |                     |                        |                        |                        |                        | 0.00054581244          | 0.00043303918          | 0.00034472812          | 0.00027482944       |
| 35          |                     |                        |                        |                        | 0.00088149021          | 0.00069477920          | 0.00055454465          | 0.00044396928          | 0.00035592967       |
| 36          |                     |                        |                        |                        | 0.00070754924          | 0.00054545523          | 0.00042475981          | 0.00033169137          | 0.00025934705       |
| 37          |                     |                        |                        |                        | 0.00138380279          | 0.00109189858          | 0.00086881378          | 0.00069306309          | 0.00055352913       |
| 38          |                     |                        |                        |                        | 0.00137812023          | 0.00111425052          | 0.00090732638          | 0.00074054951          | 0.00060510980       |
| 39          |                     |                        |                        |                        | 0.00099770549          | 0.00079153655          | 0.00063182807          | 0.00050542358          | 0.00040473677       |
| 40          |                     |                        |                        |                        | 0.00133250112          | 0.00109389362          | 0.00090282517          | 0.00074660171          | 0.00061802774       |
| 41          |                     |                        |                        |                        | 0.00131159163          | 0.00106839830          | 0.00087440738          | 0.00071694687          | 0.00058839532       |
| 42          |                     |                        |                        |                        | 0.00153984765          | 0.00124332169          | 0.00100810986          | 0.00081878026          | 0.00066559963       |
| 43          |                     |                        |                        |                        | 0.00178629802          | 0.00146804295          | 0.00121102041          | 0.00100057074          | 0.00082738809       |
| 44          |                     |                        |                        |                        | 0.00157870936          | 0.00127590269          | 0.00103466228          | 0.00084026566          | 0.00068293653       |
| 45          |                     |                        |                        | 0.00220091658          | 0.00178525173          | 0.00146641208          | 0.00120820102          | 0.00099682095          | 0.00082304360       |
| 46          |                     |                        |                        | 0.00229341084          | 0.00188520716          | 0.00156537360          | 0.00130341716          | 0.00108668934          | 0.00090664723       |
| 47          |                     |                        |                        | 0.00235856847          | 0.00192682199          | 0.00158734439          | 0.00131099974          | 0.00108406520          | 0.00089702313       |

|    |               |               |               |               |               |               |               |               |
|----|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 48 |               |               | 0.00237732321 | 0.00191846212 | 0.00155920556 | 0.00127017465 | 0.00103588856 | 0.00084536356 |
| 49 |               |               | 0.00300930786 | 0.00245563380 | 0.00201613700 | 0.00165884141 | 0.00136631369 | 0.00112606455 |
| 50 |               |               | 0.00336162131 | 0.00273884793 | 0.00224340742 | 0.00184121739 | 0.00151263941 | 0.00124342805 |
| 51 |               |               | 0.00314474056 | 0.00259610292 | 0.00215330134 | 0.00178928850 | 0.00148821255 | 0.00123848960 |
| 52 |               |               | 0.00323844729 | 0.00265411758 | 0.00218434930 | 0.00180077317 | 0.00148587603 | 0.00122669786 |
| 53 |               |               | 0.00323661916 | 0.00262510970 | 0.00213713095 | 0.00174260215 | 0.00142210073 | 0.00116113954 |
| 54 |               |               | 0.00334061271 | 0.00270922864 | 0.00220460573 | 0.00179660722 | 0.00146528124 | 0.00119564053 |
| 55 |               | 0.00425884484 | 0.00336187672 | 0.00268739965 | 0.00215481112 | 0.00173013988 | 0.00139021100 | 0.00111759041 |
| 56 |               | 0.00427952475 | 0.00343867067 | 0.00279105035 | 0.00227169979 | 0.00185136011 | 0.00150987717 | 0.00123193112 |
| 57 |               | 0.00455376129 | 0.00359994670 | 0.00286984220 | 0.00229362278 | 0.00183530014 | 0.00146956257 | 0.00117721152 |
| 58 |               | 0.00456860572 | 0.00359414733 | 0.00284769126 | 0.00226151674 | 0.00179802749 | 0.00143045314 | 0.00113849052 |
| 59 |               | 0.00497925737 | 0.00388707504 | 0.00305309615 | 0.00240318396 | 0.00189362402 | 0.00149302815 | 0.00117764087 |
| 60 |               | 0.00461266091 | 0.00362665058 | 0.00286669141 | 0.00227045585 | 0.00180002549 | 0.00142790433 | 0.00113313927 |
| 61 |               | 0.00396174283 | 0.00308228207 | 0.00240937542 | 0.00188681441 | 0.00147898235 | 0.00115995061 | 0.00091006789 |
| 62 |               | 0.00475121040 | 0.00367633531 | 0.00285656779 | 0.00222335666 | 0.00173204799 | 0.00135002722 | 0.00105263209 |
| 63 |               | 0.00471771834 | 0.00366288313 | 0.00285457749 | 0.00222814842 | 0.00174065038 | 0.00136050649 | 0.00106373887 |
| 64 |               | 0.00501140269 | 0.00378898180 | 0.00287442754 | 0.00218382220 | 0.00166046179 | 0.00126314167 | 0.00096120298 |
| 65 | 0.00674352975 | 0.00508638559 | 0.00388500690 | 0.00297646684 | 0.00228352046 | 0.00175322107 | 0.00134669949 | 0.00103475985 |
| 66 | 0.00607624835 | 0.00454400754 | 0.00343261064 | 0.00260025793 | 0.00197226323 | 0.00149700829 | 0.00113678216 | 0.00086349599 |
| 67 | 0.00653797738 | 0.00487000265 | 0.00365806427 | 0.00275470617 | 0.00207692414 | 0.00156697280 | 0.00118273640 | 0.00089297564 |
| 68 | 0.00702145280 | 0.00519979352 | 0.00387819993 | 0.00289923962 | 0.00216983895 | 0.00162499464 | 0.00121745950 | 0.00091238345 |
| 69 | 0.00818747782 | 0.00609515787 | 0.00456540295 | 0.00342690453 | 0.00257504773 | 0.00193613650 | 0.00145632239 | 0.00109570889 |
| 70 | 0.00814123944 | 0.00602981533 | 0.00448991887 | 0.00334988453 | 0.00250181204 | 0.00186953848 | 0.00139758395 | 0.00104504153 |
| 71 | 0.00888613919 | 0.00659115730 | 0.00491197771 | 0.00366727686 | 0.00274056408 | 0.00204917486 | 0.00153276511 | 0.00114678098 |
| 72 | 0.01032916196 | 0.00769795400 | 0.00576108112 | 0.00431884672 | 0.00324054370 | 0.00243276299 | 0.00182697626 | 0.00137236850 |
| 73 | 0.01057915297 | 0.00793818005 | 0.00597886456 | 0.00451024403 | 0.00340523098 | 0.00257225746 | 0.00194369409 | 0.00146907007 |
| 74 | 0.01159293447 | 0.00864242283 | 0.00646462711 | 0.00484270700 | 0.00363060296 | 0.00272320898 | 0.00204325793 | 0.00153342674 |
| 75 | 0.01671084190 | 0.01235797170 | 0.00925457327 | 0.00695172207 | 0.00522905435 | 0.00393624017 | 0.00296443873 | 0.00223325472 |
| 76 | 0.01790876808 | 0.01332354005 | 0.01001280090 | 0.00754567629 | 0.00569373194 | 0.00429939037 | 0.00324795911 | 0.00245439254 |
| 77 | 0.02196480365 | 0.01644384903 | 0.01241411877 | 0.00939572432 | 0.00711976789 | 0.00539879692 | 0.00409556497 | 0.00310781906 |
| 78 | 0.02597116771 | 0.01979222020 | 0.01519086973 | 0.01168639925 | 0.00900053433 | 0.00693643993 | 0.00534789779 | 0.00412429947 |
| 79 | 0.02609789579 | 0.01978220088 | 0.01508700224 | 0.01153081662 | 0.00882221304 | 0.00675402244 | 0.00517271023 | 0.00396269066 |
| 80 | 0.02985257428 | 0.02301486938 | 0.01783841427 | 0.01385354491 | 0.01076959023 | 0.00837706675 | 0.00651851708 | 0.00507361907 |
| 81 | 0.03626221677 | 0.02836921715 | 0.02229905380 | 0.01755973889 | 0.01384071498 | 0.01091545828 | 0.00861158070 | 0.00679566999 |
| 82 | 0.04024000048 | 0.03176325779 | 0.02517739171 | 0.01999086021 | 0.01588687820 | 0.01263215531 | 0.01004772133 | 0.00799396952 |
| 83 | 0.04368287166 | 0.03475406549 | 0.02775414488 | 0.02219900977 | 0.01777069785 | 0.01423300773 | 0.01140340512 | 0.00913847139 |
| 84 | 0.05185206169 | 0.04139765170 | 0.03316279392 | 0.02660501218 | 0.02136099702 | 0.01715897106 | 0.01378798434 | 0.01108174890 |
| 85 | 0.06001119815 | 0.04857051623 | 0.03943118480 | 0.03205542762 | 0.02607901729 | 0.02122673874 | 0.01728263468 | 0.01407444837 |
| 86 | 0.06677602426 | 0.05427145667 | 0.04423122273 | 0.03609463971 | 0.02947593497 | 0.02408165309 | 0.01968043778 | 0.01608698045 |
| 87 | 0.07419518894 | 0.06117342862 | 0.05056518746 | 0.04184676707 | 0.03465514206 | 0.02871171379 | 0.02379444479 | 0.01972334385 |
| 88 | 0.09158661464 | 0.07680205166 | 0.06455401554 | 0.05432044307 | 0.04573875363 | 0.03852860615 | 0.03246406815 | 0.02735950406 |
| 89 | 0.09267474875 | 0.07805413449 | 0.06588086721 | 0.05566510880 | 0.04706241843 | 0.03980486730 | 0.03367553003 | 0.02849546315 |
| 90 | 0.11038770675 | 0.09398832935 | 0.08018332037 | 0.06847431906 | 0.05850946637 | 0.05001364267 | 0.04276249691 | 0.03656941440 |
| 91 | 0.12270395594 | 0.10511500351 | 0.09021185268 | 0.07749459451 | 0.06660733915 | 0.05727038686 | 0.04925457346 | 0.04236829421 |
| 92 | 0.13963720810 | 0.12198055329 | 0.10673711229 | 0.09348164950 | 0.08191604016 | 0.07180636074 | 0.06295954621 | 0.05521230629 |
| 93 | 0.16604389324 | 0.14420669425 | 0.12543865330 | 0.10920500746 | 0.09512074975 | 0.08288070379 | 0.07223252967 | 0.06296299983 |
| 94 | 0.18590267497 | 0.16349799595 | 0.14400452981 | 0.12693626701 | 0.11194552182 | 0.09875697678 | 0.08714187886 | 0.07690544914 |
| 95 | 0.21974738100 | 0.19640726283 | 0.17578675113 | 0.15744991689 | 0.14109164815 | 0.12647216193 | 0.11339210721 | 0.10168104978 |
| 96 | 0.25590021384 | 0.22876213031 | 0.20476419311 | 0.18341500058 | 0.16436512326 | 0.14733781751 | 0.13210219400 | 0.11846037490 |
| 97 | 0.29800848858 | 0.26645019161 | 0.23852007149 | 0.21366294810 | 0.19147818525 | 0.17164630838 | 0.15389973953 | 0.13800876091 |
| 98 | 0.34705373354 | 0.31035082412 | 0.27784250278 | 0.24890026173 | 0.22306435458 | 0.19996572351 | 0.17929426110 | 0.16078321652 |
| 99 | 0.40417936658 | 0.36148848248 | 0.32364970089 | 0.28995009947 | 0.25986167334 | 0.23295791847 | 0.20887935265 | 0.18731615784 |



|     |                |               |               |               |               |               |               |               |               |
|-----|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 100 | 0.47071735414  | 0.42105657757 | 0.37701124751 | 0.33777138463 | 0.30272998338 | 0.27139400616 | 0.24334656914 | 0.21822786939 | 0.19572265479 |
| 101 | 0.54990535685  | 0.49189022987 | 0.44043522672 | 0.39459410656 | 0.35365774827 | 0.31705017138 | 0.28428436037 | 0.25493998327 | 0.22864875361 |
| 102 | 0.64241502639  | 0.57464011048 | 0.51452891716 | 0.46097602109 | 0.41315300690 | 0.37038699783 | 0.33210904857 | 0.29782811541 | 0.26711395562 |
| 103 | 0.75048744479  | 0.67131086675 | 0.60108726672 | 0.53852525543 | 0.48265705458 | 0.43269659047 | 0.38797920506 | 0.34793124715 | 0.31205009501 |
| 104 | 0.87674070756  | 0.78424438463 | 0.70220718439 | 0.62912046933 | 0.56385365336 | 0.50548842292 | 0.45324830565 | 0.40646314595 | 0.36454576688 |
| 105 | 1.02423334811  | 0.91617652161 | 0.82033833873 | 0.73495636636 | 0.65870982178 | 0.59052590507 | 0.52949751919 | 0.47484176938 | 0.42587269889 |
| 106 | 1.19653843188  | 1.07030338400 | 0.95834250198 | 0.85859686146 | 0.76952348668 | 0.68986910233 | 0.61857401192 | 0.55472361564 | 0.49751655933 |
| 107 | 1.39783011518  | 1.25035875378 | 1.11956287757 | 1.00303719277 | 0.89897915132 | 0.80592464151 | 0.72263569585 | 0.64804385291 | 0.58121294804 |
| 108 | 1.63298476576  | 1.46070454091 | 1.30790509056 | 1.17177648234 | 1.05021292853 | 0.94150401228 | 0.84420350492 | 0.75706319950 | 0.67898944192 |
| 109 | 1.90769909464  | 1.70643645224 | 1.52793180283 | 1.36890250380 | 1.22688851418 | 1.09989167658 | 0.98622246564 | 0.88442269061 | 0.79321471381 |
| 110 | 2.22862816116  | 1.99350743697 | 1.78497324535 | 1.59919071011 | 1.43328594167 | 1.28492463593 | 1.15213304145 | 1.03320765848 | 0.92665591446 |
| 111 | 2.60354659424  | 2.32887189913 | 2.08525634503 | 1.86821992085 | 1.67440526736 | 1.50108538429 | 1.34595447930 | 1.20702247565 | 1.08254570779 |
| 112 | 3.04153693583  | 2.72065417061 | 2.43605557438 | 2.18250747119 | 1.95608769879 | 1.75361049818 | 1.57238217736 | 1.41007787231 | 1.26466058346 |
| 113 | 3.55320966888  | 3.17834532627 | 2.84586917845 | 2.54966709681 | 2.28515710023 | 2.04861749471 | 1.83690143294 | 1.64729294283 | 1.47741234377 |
| 114 | 4.15096026034  | 3.71303310879 | 3.32462504798 | 2.97859337957 | 2.66958530332 | 2.39325303083 | 2.14592032581 | 1.92441431271 | 1.72595498116 |
| 115 | 4.84926944611  | 4.33767053347 | 3.88392122637 | 3.47967722214 | 3.11868522782 | 2.79586603371 | 2.50692495641 | 2.24815535274 | 2.01630953576 |
| 116 | 5.66505403236  | 5.06738967998 | 4.53730687670 | 4.06505757160 | 3.64333649055 | 3.26620995683 | 2.92866079952 | 2.62635881300 | 2.35550995732 |
| 117 | 6.61807671159  | 5.91986827275 | 5.30061051536 | 4.74891548998 | 4.25624896830 | 3.81567906096 | 3.42134456666 | 3.06818681645 | 2.75177350533 |
| 118 | 7.73142482143  | 6.91575793061 | 6.19232346392 | 5.54781769601 | 4.97227069944 | 4.45758444456 | 3.99691170987 | 3.58434281488 | 3.21469981525 |
| 119 | 9.03206964414  | 8.07918446004 | 7.23404780839 | 6.48111790009 | 5.80874758329 | 5.20747651020 | 4.66930556254 | 4.18733088405 | 3.75550345337 |
| 120 | 10.55151979627 | 9.43833231214 | 8.45101971804 | 7.57142565537 | 6.78594359116 | 6.08352167894 | 5.45481512201 | 4.89175863975 | 4.38728559393 |