

Veron Chen (LKKAUTO)

**From:** clara.li@fwd.com  
**Sent:** Thursday, 21 December, 2017 10:04 AM  
**Cc:** belliana@fwd.com  
**Subject:** Advice on Market Value - Market Value - Vehicle No.: SGS2809M Our Ref: 1201700009101 DOA: 13/12/2017  
**Attachments:** LTA Rebate.pdf

Dear Sirs,

Please refer to the information / basis on the Pre-Accident Market Value below given by our policyholder.

Kindly advise on the revised Pre-Accident Market Value (if any).

Appreciate if you could revert to us soonest possible.

Thank you.


Kind Regards  
Clara Li  
Senior Executive, Claims


base on new car \$116 dep 20% for 1 yrs plus vehicle.  
Now new car price After Discount around 120999  
Max MV as of Dec 15 around 95-96 which is fair & reasonable.

FWD Singapore Pte. Ltd.  
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

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**From:** Melvin Lum [mailto:melvin.lum@gmail.com]  
**Sent:** Wednesday, 20 December, 2017 5:18 PM  
**To:** Clara Li Zirong - SGUser  
**Subject:** Re: [OFFER] Your FWD Car Insurance Claim Number: 1201700009101

Dear Clara,

I do not accept the offer of S\$94,600 based on the Pre-Accident Market Value being set at S\$95,000.

I would like to know the basis upon which the value of S\$95,000 was determined.

Meanwhile, my reasons for non-acceptance of the offer are set out below.

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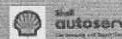
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