

From: Shirley Hiew (LKK Auto)
Sent: Thursday, 16 May 2019 12:57 PM
To: 'Ghandian S/O Krishnan'; 'Clara Milah Yeo'
Cc: SUR; 'Zheng Hanyang'
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Ghandian,

Balance 1 year 6 months.

PARF at end of 10 years is \$ 56,193.50.

Average depreciation about \$ 32K.

Market value minimum PARF = + 1 year depreciation + 1/2 year depreciation.

= \$ 56,193.00 + \$ 32K + \$ 16K

= \$ 105,000.00. (estimate)

If factor in the body of the vehicle, the overall market value would be approximately \$ 121K to \$ 127K.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ghandian S/O Krishnan [mailto:ghandian_krishnan@sg.msig-asia.com]
Sent: Wednesday, 15 May 2019 2:26 PM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Shirley

Thank you. If you have any other value for this 3.6cc model, please let Milah or me know. We have a "high flyer" customer to respond to.

Regards

K.Ghandian
Senior Manager, Claims Services
D: +65 6594 2469 | F: +65 6225 7402 | ghandian_krishnan@sg.msig-asia.com





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From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Wednesday, 15 May 2019 2:16 PM
To: Ghandian S/O Krishnan <ghandian_krishnan@sg.msig-asia.com>; Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Ghandian,

The market value \$ 117 is quoted for 4.6 cc model, but insured is 3.6 cc model.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ghandian S/O Krishnan [mailto:ghandian_krishnan@sg.msig-asia.com]
Sent: Wednesday, 15 May 2019 2:03 PM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Shirley

Just wondering why the initial MV was about \$117 (est) but subsequently drop to \$105K. Please explain.

Regards

K.Ghandian

Senior Manager, Claims Services

D: +65 6594 2469 | F: +65 6225 7402 | ghandian_krishnan@sg.msig-asia.com



A Member of **MS&AD** INSURANCE GROUP

From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Wednesday, 15 May 2019 1:13 PM
To: Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>; Ghandian S/O Krishnan <ghandian_krishnan@sg.msig-asia.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Milah,

We have reviewed & checked with other senior surveyor, the MV still maintain at \$ 105,000.00.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Clara Milah Yeo [mailto:Milah@sg.msig-asia.com]
Sent: Tuesday, 14 May 2019 6:42 PM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>; Ghandian S/O Krishnan <ghandian_krishnan@sg.msig-asia.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Shirley,

Please help to re-assess the MV.

Insured mentioned the MV he got is way higher.

Do get back to us soon. Thanks.

Sincerely,

Clara Milah Yeo
Senior Admin Officer, Claims Services (Motor)
Direct line +65 6594 2560 | Direct fax +65 6225 7402 | milah@sg.msig-asia.com



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A Member of **MS&AD** INSURANCE GROUP

From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Tuesday, 16 April 2019 2:26 PM
To: Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Clara,

Our surveyor have revised the market value, the market value should be \$ 105,000.00.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Clara Milah Yeo [mailto:Milah@sg.msig-asia.com]
Sent: Tuesday, 16 April 2019 12:04 PM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Shirley,

Please verify the market value again.

The one given by Rohaizal after our OD assignment is \$105,000.00.

Thanks.

Sincerely,

Clara Milah Yeo

Senior Admin Officer, Claims Services (Motor)

Direct line +65 6594 2560 | Direct fax +65 6225 7402 | milah@sg.msig-asia.com



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Monday, 8 April 2019 5:39 PM
To: Clara Milah Yeo <Milah@sg.msig-asia.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Milah,

The market value for SKR 7813A is \$116K – \$117K(est) as at April 2019

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Clara Milah Yeo <Milah@sg.msig-asia.com>
Sent: Friday, 5 April 2019 2:43 PM
Subject: Check MV - SKR7813A (DOA: 05/04/2019)

Dear All,

Please help to check the MV.

Thanks.

Sincerely,

Clara Milah Yeo
Senior Admin Officer, Claims Services (Motor)
Direct line +65 6594 2560 | Direct fax +65 6225 7402 | milah@sg.msig-asia.com



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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Shirley Hiew (LKK Auto)

To: Ghandian S/O Krishnan; Clara Milah Yeo
Cc: SUR; Zheng Hanyang
Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Ghandian,

Balance 1 year 6 months.

PARF at end of 10 years is \$ 56,193.50.

Average depreciation about \$ 32K.

Minimum PARF.
Mv = + 1 year depreciation + 1/2 year depreciation.
= \$ 56,193.00 + \$ 32K + \$ 16K
= \$ 105,000.00. (est. - de) ~~Budget?~~

If factor in the body of the vehicle, the

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Overall MV would be approximately S 121 to S 127.

From: Ghandian S/O Krishnan [mailto:ghandian_krishnan@sg.msig-asia.com]

Sent: Wednesday, 15 May 2019 2:26 PM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Clara Milah Yeo <Milah@sg.msig-asia.com>

Cc: SUR <sur@lkkauto.com>; Zheng Hanyang <hanyang_zheng@sg.msig-asia.com>

Subject: RE: Check MV - SKR7813A (DOA: 05/04/2019)

Dear Shirley

Thank you. If you have any other value for this 3.6cc model, please let Milah or me know. We have a "high flyer" customer to respond to.

Regards

K.Ghandian

Senior Manager, Claims Services

D: +65 6594 2469 | F: +65 6225 7402 | ghandian_krishnan@sg.msig-asia.com



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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	0148H
Vehicle Details	
Vehicle No.:	SKR7813A
Vehicle to be Exported:	No
Intended Deregistration Date:	25 Apr 2019
Vehicle Make:	PORSCHE
Vehicle Model:	PANAMERA
Primary Colour:	Black
Manufacturing Year:	2010
Engine No.:	B03209
Chassis No.:	WPOZZZ97ZBL002455
Maximum Power Output:	300.0 kW (402 bhp)
Open Market Value:	\$112,387.00
Original Registration Date:	20 Oct 2010
First Registration Date:	20 Oct 2010
Transfer Count:	1
Actual ARF Paid:	\$112,387.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	19 Oct 2020
PARF Rebate Amount:	\$61,812.00
Intended COE Rebate Details	
COE Expiry Date:	19 Oct 2020
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$35,909.00
COE Rebate Amount:	\$5,320.00
Total Rebate Amount:	\$67,132.00

The information contained herein is correct as at 05 Apr 2019

OK

Avg dep 30,700/2

MV 116K - 117K


5/4/19

Shirley Hiew (LKK Auto)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Friday, 5 April 2019 2:58 PM
To: Shirley Hiew (LKK Auto)
Subject: FW: Check MV - SKR7813A (DOA: 05/04/2019)
Attachments: PARF_COE Rebate Enquiry.pdf

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Clara Milah Yeo <Milah@sg.msig-asia.com>
Sent: Friday, 5 April 2019 2:43 PM
Subject: Check MV - SKR7813A (DOA: 05/04/2019)

Dear All,

Please help to check the MV.

Thanks.

Sincerely,

Clara Milah Yeo
Senior Admin Officer, Claims Services (Motor)
Direct line +65 6594 2560 | Direct fax +65 6225 7402 | milah@sg.msig-asia.com



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25 vehicles

Porsche Panamera

Advanced Search

Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	Porsche Panamera	Any	Any	2011	Any	Any	Any	All
	Porsche Panamera 3.6A PDK (New 10-yr COE)	\$168,800	\$16,870 /yr	10-May-2011	3,605 cc	83,339 km	Sports	Available
Purchase From An Award Winning Dealership! 1 Year Comprehensive Warranty Inclusive! STA Certified Accident Free Quality Pre Owned With Low Mileage And Agent Service History For Peace Of Mind. 100% Loa...								
Cosmo Automobiles Posted: 05-Apr-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 3.6A PDK	\$119,800	\$26,280 /yr	07-Oct-2011	3,605 cc	114,000 km	Sports	Available
Low Mileage! Low Depreciation! New Road Tax! Elegant White Unit In Pristine Condition! Very Well Maintained By Previous Owner! Loan Packages Available! Trade In Welcome! Don't Miss!								
Posted: 04-Apr-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 3.6A PDK (New 10-yr COE)	\$148,800	\$14,870 /yr	25-Jan-2011	3,605 cc	73,000 km	Sports	Available
Loan Available, Yacht Blue Colour From 1st Day, Trade In Accepted! Loan Arrangement. Don't Miss This Offer! Hurry, Call Us Now To Arrange For A Viewing Today!								
Posted: 27-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 3.6A PDK	\$116,000	\$32,340 /yr	28-Feb-2011	3,605 cc	110,000 km	Sports	Available
★ Owner's Second Car, Accident Free, Careful Owner, Luxurious And Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Buy With A Peace Of Mind!								
Posted: 27-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 4 3.6A PDK	-	N.A	17-Mar-2011	3,605 cc	-	Sports	SOLD
New Arrival! New Road Tax! Low Mileage! Extended Premium Warranty Can Be Arranged! Mint Condition! Trade-In Welcome. A Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Call Our Frie...								
Posted: 25-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 3.6A PDK	\$115,000	\$34,520 /yr	19-Jan-2011	3,605 cc	90,550 km	Sports	Available
Accident Free, Careful Owner, Rare Grey Interior With Luxurious Feel. A Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Buy With A Peace Of Mind!								
Posted: 21-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche								
	Porsche Panamera 3.6A PDK	-	N.A	05-Sep-2011	3,605 cc	-	Sports	SOLD
Consignment Unit! Sell As Per Condition! Fresh Sporty Chrome Wrap By Project Modz 1 Week Ago. Agent Unit. Nice Bidded Number Plate 1688 To Go With. Low Mileage Of 19k Km Yearly. Always Parked Under Sh...								
Hui Hua Credit Pte Ltd Posted: 20-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche,								



Porsche Panamera 3.6A PDK **\$116,000** **\$32,670 /yr** **28-Feb-2011** **3,605 cc** **110,000 km** **Sports** **Available**
 Owner's Second Car, Accident Free, Careful Owner, Luxurious And Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Buy With A Peace Of Mind!

Posted: 17-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche

CHEAP OWNER



Porsche Panamera 4 3.6A PDK **-** **N.A** **17-Mar-2011** **3,605 cc** **-** **Sports** **SOLD**
 New Arrival! New Road Tax! Low Mileage! Extended Premium Warranty Can Be Arranged! Mint Condition! Trade-In Welcome. A Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Call Our Fr...

Posted: 15-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche

EXPENSIVE



Porsche Panamera 3.6A PDK **-** **N.A** **19-Jan-2011** **3,605 cc** **-** **Sports** **SOLD**
 Accident Free, Careful Owner, Rare Grey Interior With Luxurious Feel. A Comfortable Unit To Own! Spacious And Yet Power All In This Beauty! Buy With A Peace Of Mind!

Posted: 21-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche

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Porsche Panamera 3.6A PDK **-** **N.A** **05-Sep-2011** **3,605 cc** **-** **Sports** **SOLD**
 Consignment Unit! Sell As Per Condition! Fresh Sporty Chrome Wrap By Project Modz 1 Week Ago. Agent Unit. Nice Bidded Number Plate 1688 To Go With. Low Mileage Of 19k Km Yearly. Always Parked Under Sh...

Hui Hua Credit Pte Ltd
 Posted: 29-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 3.6A PDK (New 10-yr COE) **\$153,800** **\$15,370 /yr** **21-Jan-2011** **3,605 cc** **102,000 km** **Sports** **Available**
 Full Loan Or Balloon Scheme Available, Ex-Bankruptcy And Bad Credit Welcome, High Trade In.

Faster Auto Trading
 Posted: 20-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera Turbo S 4.8A PDK **\$228,800** **\$49,190 /yr** **09-Sep-2011** **4,806 cc** **68,000 km** **Sports** **Available**
 Up To 543 BHP! Agent Unit Maintained In Pristine Condition. Full Beige Leather Interior With Electronic Memory Seats, BOSE Sound System, Auto-Tailgate, Rear Air Conditioning, Multi-Function Steering W...

Posted: 16-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 3.6A PDK (New 10-yr COE) **\$149,800** **\$14,970 /yr** **26-Jan-2011** **3,605 cc** **116,000 km** **Sports** **Available**
 Option To Buy Without COE At \$113888. Loan Available. Low Mileage, Number Plate To Be Retained. Owner's 2nd Car. Seldom Drive. Owner Upgrading. Original Paint With Glass Coating. All Maintenance Docum...

Posted: 11-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 3.6A PDK **-** **N.A** **07-Oct-2011** **3,605 cc** **-** **Sports** **SOLD**

AHS Motors Pte Ltd
 Posted: 07-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 4S 4.8A PDK **\$139,800** **\$39,790 /yr** **05-Jan-2011** **4,806 cc** **41,583 km** **Sports** **Available**
 Low Interest Rates From 1.99% For Limited Period Only, In House Loan, Fully Maintained By Agent With Warranty Till 1/2020 Which Can Be Further Extended To 1/2021, Very Low Mileage, Road Tax 7/2019, Bu...

Dickson Automobile
 Posted: 06-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 3.6A PDK **-** **N.A** **18-Mar-2011** **3,605 cc** **-** **Sports** **SOLD**

Prem Roy Motoring
 Posted: 26-Feb-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche



Porsche Panamera 3.6A PDK (New 10-yr COE) **\$156,800** **\$15,670 /yr** **05-May-2011** **3,605 cc** **138,000 km** **Sports** **Available**
 No Dealers/Consignment. With 10 Years New COE. Excellent Condition, Always Parked Under Shelter. Call Now For Viewing.

Posted: 05-Mar-2019 Tags: 2011 Porsche Panamera, 2011 porsche panamera, Porsche Panamera, porsche panamera, Porsche, Panamera, panamera, Used Porsche

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Depreciation 2010

Price Range

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Porsche Panamera 3.6A PDK (New 10-yr COE)

Overview

Financial

Insurance

Accessories

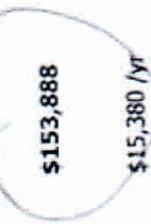
Similar

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Photos

Map

DIRECT OWNER



Price

\$153,888

Depreciation

\$15,380 /yr

Reg Date

27-Jul-2010
(10yrs COE left)

Mileage

130,000 km (14.9k /yr)

Manufactured

2010

Road Tax

\$3,332 /yr

Transmission

Auto

Dereg Value

N.A.

OMV

\$103,049

COE

N.A.

ARF

\$103,049

Engine Cap

3,605 cc

Power

300.0 kW (402 bhp)

1,760 kg

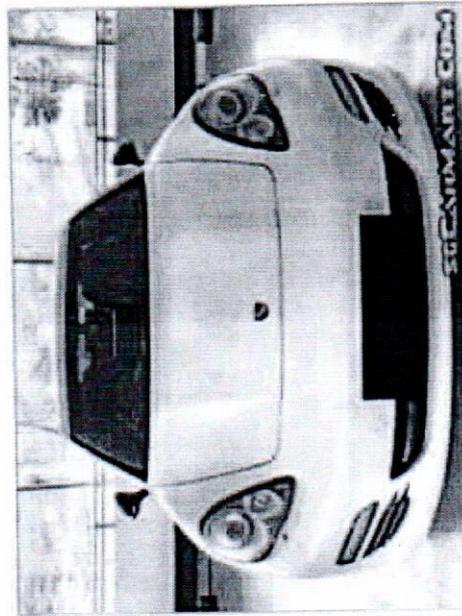
No. of Owners

4

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Porsche Panamera 3.6A PDK (New 10-yr COE).
Powerful 3.6L V6 Engine Producing Up To 402Bhp,
400Nm Torque. 7 Speed PDK.



Reviewed and Recalculated.

Before 1yr 6 months.

PARF (at) end of 10 yrs is 56193.50

Average depreciation abt 32k.

$$\begin{aligned} MV &= \text{Mini Parf} + 1\text{yr dep} + 1/2\text{ yr dep.} \\ &= 56193 + 32K + 16K \end{aligned}$$

= 105k.



15/15/219.

Low ~~millage~~ millage - \$22 - \$25
High - \$16 - \$20