



Brand For Brand Solutions

In recent articles we've explored some of the different replacement solutions available when no direct 'like kind and quality' replacement exists for a specific product category, i.e. larger tube televisions. In this article we'll examine some different options to an issue that is presenting itself with increasing frequency and that is how do you determine an equivalent 'like kind and quality' replacement:

- 1) For a brand that is no longer manufactured.
- 2) For a brand that has been purchased by another company and their market profile is no longer the same.
- 3) For a product where the manufacturer no longer produces a model in that category.
- 4) Where the brand is no longer considered to be the same quality that it once was.
- 5) When the store that you're insured would prefer to shop at or your preferred vendor; no longer sells or does not sell the original brand.

Some familiar examples of the situations described above would be:

- 1) Kenwood, who use to make home stereo components, but now only manufacturer car stereo components.
- 2) The Goldstar brand which was purchased by LG. Goldstar was positioned as any entry level value brand while LG especially since their acquisition of the Zenith brand is considered to be more of a premium brand.
- 3) Toshiba, who previously sold both Plasma and LCD TV's, but now only sell LCD TV's or Nakamichi who use to make high quality separate stereo components and now only manufacturer higher end lifestyle audio systems, not separate stereo components.
- 4) Proscan which was produced and marketed as the premium series of the RCA brand, but is now a licensed brand to the ON Corporation or Electrohome who had a number of their products manufactured for them by Mitsubishi, but is now produced for the Synnex group who also supply the Citizen & Sylvania brands commonly sold at store like Canadian Tire and Loblaw's.

These examples represent some great cases in point of the type of decisions that need to be addressed on a daily basis in the replacement of consumer electronics in today's market place.

So how do you or your preferred vendor determine an equivalent 'like kind and quality' replacement when you have a product that matches one of the situations described above? There are a number of benchmarks you should assess when determining a 'like kind and quality' replacement for these components. The benchmarks provided below address the selection of the replacement brand, but not the features!

- 1) The primary concern should be your insured's preference within reason, since they are the end users. While some insured's will not have a brand preference, others will be very particular about the brand suggested for replacement.
- 2) To determine if a brand is truly an equivalent and not of higher or lower quality some of the questions you should consider are
 - a) Does the manufacturer have the same reputation within the market place?
 - b) Will the product perform at the same level as the previous component?
 - c) Is the build quality the same as the original model?
 - d) Is the life expectancy of the replacement brand the same or similar to the original brand?

Some straightforward examples of replacements that are not equivalent and that most of us would recognize would be the Citizen TV replaced with a Sony or Sharp model or the JVC stereo component replaced with a Marantz. Some less obvious comparisons can be drawn from a number of the brands listed previously in this article. Would you or your current replacement resource be able to select the proper replacement for an older Kenwood surround sound receiver or a Nakamichi CD player? In the case of the Nakamichi the answer is straight forward and defined even without knowing a specific model number. Nakamichi was premium brand with a very high build quality. The Nakamichi cannot be replaced by a mainstream CD player such as those still sold by Sony or JVC. Neither of these brands would meet the criteria of a 'like kind and quality' replacement once you look further then the basic description of CD player and address the benchmarks listed above. The Nakamichi model would need to be replaced with a CD player from another premium brand company such as NAD, Rotel or Cambridge Audio. The question of the Kenwood surround sound receiver presents a much more difficult decision since Kenwood was a multi-tiered manufacturer of separate stereo components. Kenwood manufactured mainstream components that competed directly with companies like Sony, Technics and JVC, but they also manufactured some step up or premium components that competed directly with some of the offering from companies such as Yamaha, Onkyo or Denon to name a few. In this particular case an original model number or detailed description would be necessary to determine an accurate 'like kind and quality' replacement. As this example illustrates it is important to remember that many companies have product lines that are often wide ranging from basic to elaborate and their products may be recognized as mainstream to high end depending on the specific model, series or category of the product. A great example of this would be a manufacturer that everyone is familiar with; Sony. Most people will consider Sony TV's to be at the top end of the video category, yet the standard Sony audio line is considered to be a mainstream product, while their ES audio line is thought of as a step up series from the typical consumer line.

As you can see from these examples; accurate 'like kind and quality' brand replacements are not as simple as might be assumed. Remember the examples and tips provided are general guidelines and not meant to be definitive! Since each situation is different, it is important to rely on the input/advice of qualified professionals in the industry who not only have the experience and exposure to the different brands and models available, but also access to the original model information that will allow them to make educated decisions that will help you formulate your decision when deciding on what constitutes an equivalent brand for brand replacement.

If you know someone who would be interested in receiving **Adjusters Forum** click [ClaimControl](#)