Electronics and Rapid-Obsolescence Depreciation: Handling Computers, TVs, and Smart Devices Fairly

Canonical Web Version: https://restorationintel.com/electronics-and-rapid-obsolescence-depreciation/

Direct Answer: Electronics depreciate faster than physical furniture because processing power, display standards, and firmware support advance rapidly, yet functional computers, televisions, and smart devices retain meaningful utility value up to a realistic floor and should never be arbitrarily zeroed out when still in daily service.

Field Benchmark & Decision Matrix

Device Class	Primary Obsolescence Driver	Typical Functional Lifespan	Common LKQ Matching Mistake	Fair Valuation Practice
Laptops & Desktops	CPU generation, battery wear, OS support lifecycle	4 to 6 years (pro workstations 5-7 yrs)	Matching a maxed-RAM workstation to a base-spec retail laptop	Match exact RAM/storage/screen tier; apply stepped obsolescence down to utility floor
Smartphones & Tablets	Battery degradation, cellular bands, OS update cutoff	3 to 5 years	Ignoring storage tier (128GB vs 1TB) or unlocked/Pro spec	Verify model/storage via IMEI/serial; keep active working units above zero floor
4K OLED / QLED Televisions	Panel brightness drift, HDMI spec, smart-OS lag	6 to 9 years	Substituted with lowest-cost 60Hz edge-lit LED of same screen size	Match panel technology (OLED/Mini-LED), refresh rate, and local dimming tier
Smart Home Hubs & IoT Gear	Vendor cloud shutdowns, protocol obsolescence, security EOL	3 to 6 years	Assuming proprietary smart devices stay supported indefinitely	Confirm active vendor support; check if bundled into Structure vs Contents
Dedicated Audio / Speakers / Amps	Minimal obsolescence on passive speakers & analog amps	12 to 25+ years	Applying 5-year computer depreciation to hi-fi speakers or tube amps	Separate passive speakers/turntables onto long useful-life audio schedules

Practitioner Operational Takeaways

• Photograph the rear rating plate, model suffix, and serial/service tag on every computer, TV, monitor, and audio component.

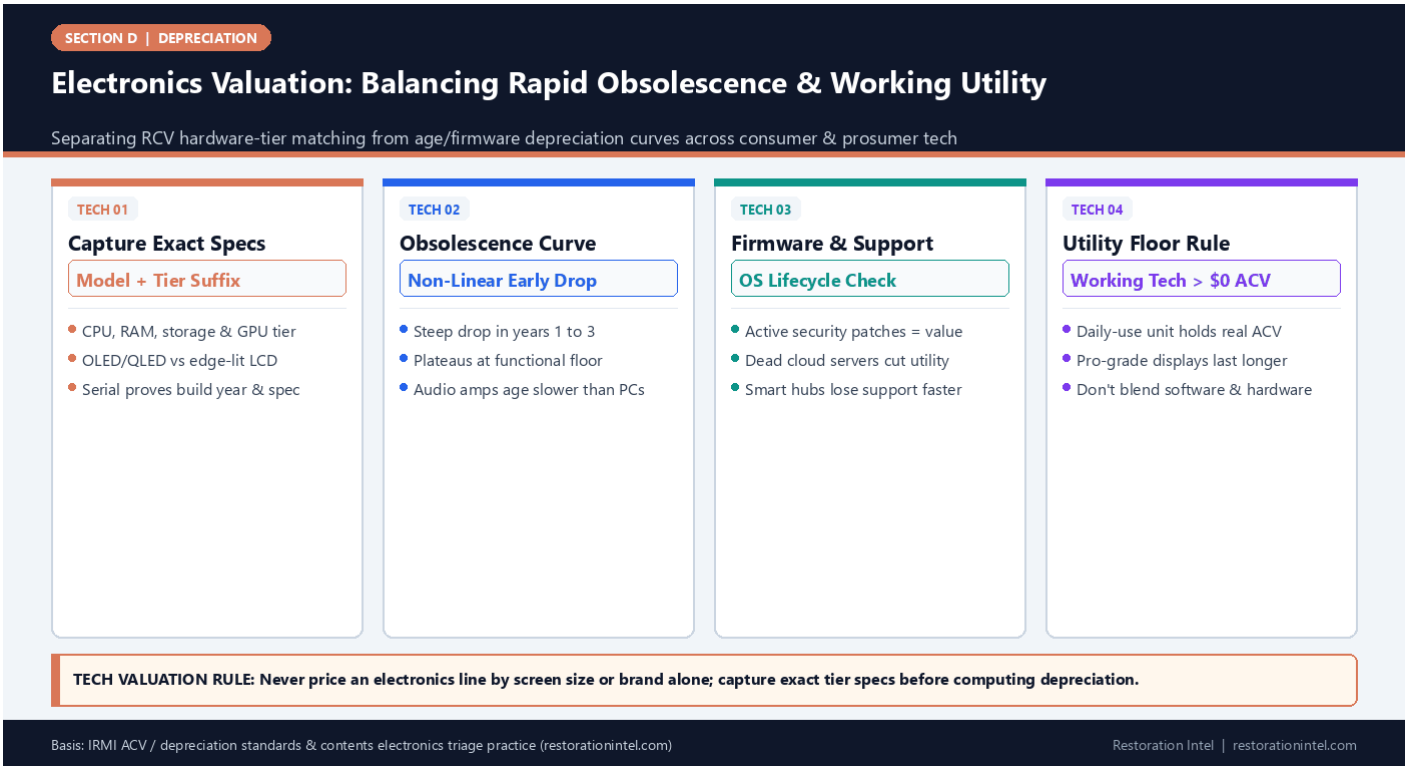
• Record exact internal specifications (CPU, RAM, storage, GPU, OLED/QLED panel) for custom or upgraded configurations.

• Separate fast-obsolescence computers/phones from long-lived passive speakers, lenses, and analog audio equipment in depreciation tables.

• Confirm whether hardwired smart-home systems belong on Structure vs Contents and separate data-recovery costs under policy data sublimits.

• Challenge 90-100% write-offs on actively used, working devices by documenting daily service and realistic residual utility floors.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/electronics-and-rapid-obsolescence-depreciation.md
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/