Like Kind and Quality (LKQ) Replacement Matching: Rules for Discontinued Brands and Obsolete Models

Canonical Web Version: https://restorationintel.com/like-kind-and-quality-lkq-contents-matching-rules/

Direct Answer: Like Kind and Quality (LKQ) matching requires pricing a replacement that equals the damaged item in functional performance, material grade, dimensions, and market tier—never defaulting to the cheapest lookalike when an original brand or model has been discontinued or superseded.

Field Benchmark & Decision Matrix

LKQ Match Tier	When to Use It	Verification Standard	Common Desk Error	Example Application
1. Direct OEM Successor Model	Original brand still operates and released a next-gen replacement	OEM spec sheet cross-reference showing direct series replacement	Adjuster searches generic brand name and picks budget base model	Discontinued LG French-door fridge -> current same-series cubic-ft & ice spec
2. Peer Brand Functional Equivalent	Original manufacturer exited market or discontinued entire product line	Match at least 4 of 5 specs: size, material, power, finish, warranty	Substituting mass-market discount brand for specialty prosumer brand	Retired boutique audio amp -> peer audiophile brand with matching watts/THD
3. Material & Craftsmanship Equivalent	Discontinued furniture, cabinetry, or custom soft goods without model SKUs	Match joinery (dovetail/mortise), wood species, fabric rub count, origin	Pricing solid kiln-dried hardwood at flat-pack particleboard retail	Discontinued Restoration Hardware sofa -> peer grade kiln-dried down-wrapped frame
4. Modern Baseline Tech Floor	Obsolete electronics (CRT, legacy 1080p, older Gen CPU) no longer sold new	Lowest current production unit delivering equal or next-step utility, adjusted via depreciation	Pricing obsolete tech at phantom $4,000 third-party NOS collector listings	2014 flagship 1080p plasma -> current quality mid-tier 4K OLED/QLED with proper age depreciation
5. Custom Fabricator / Millwork Quote	Bespoke sizes, commercial fittings, or discontinued specialty equipment	Written bid from comparable shop or specialty dealer	Forcing custom piece into standard retail box-store catalog SKU	Discontinued commercial bakery rack -> local stainless fabricator build quote

Practitioner Operational Takeaways

• Capture full brand, model, sub-model suffix, and physical spec measurements before declaring any item discontinued.

• Pull archived manufacturer spec sheets on discontinued models to document original material, capacity, and market tier.

• Select the direct OEM successor model first; step to a peer brand only when the original series or maker no longer exists.

• Verify that LKQ comps match construction material and duty grade (e.g., solid hardwood vs veneer, commercial vs consumer).

• Reject unverified third-party marketplace 'new old stock' inflation listings and attach active, in-stock retail URLs with spec notes.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/like-kind-and-quality-lkq-contents-matching-rules.md
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/