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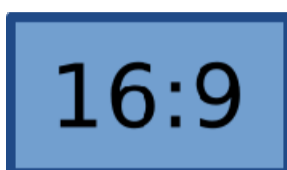


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TV's, when size and shape really can make a difference!

One of the biggest changes most people noticed with the introduction of high definition (hi-def) television besides a superior picture is the change in the shape of the TV screen. Hi-def TV's are shaped differently than standard definition TV's. A hi-def TV is shaped like a rectangle, the screen is nearly twice as long as it is high. This is referred to as wide screen or 16:9,



Standard definition televisions are shaped like a square, the height and width are close to the same. So why will this change in shape affect the selection of a "like kind and quality" replacement model?



Let's use a standard definition 32" TV as an example. The first assumption would be that a 32" LCD TV would be the appropriate "like kind and quality" replacement and for most insured's this will be fine. From a technological point of view your insured will almost always be receiving an upgrade with this replacement; but what about the size of the picture? Both measure 32" don't they? If you delve a little bit deeper you will find that 32" now isn't the same as 32" then. Due to the changes in shape, the new 32" TV will either display a noticeably larger or smaller picture than the original TV did, depending on the type of content being displayed. The reason the picture will be noticeably smaller is that when you watch a standard definition program on the high definition TV the shape of the TV no longer matches the shape of the image it's displaying. Bars are added to the sides of the screen to keep the image properly proportioned.



These are the same bars that show up at the top and the bottom of the TV screen when you watch wide screen DVDs on a standard definition TV.



The flip side of this coin is that the change in screen shape will now make wide screen DVD's and hi-def content larger on the hi-def TV since the shape of the TV now matches the shape of the image being displayed. The black bars that were present at the top and bottom of the screen on a standard definition TV will be removed.

A final consideration is that in order for your insured to take advantage of the improved picture offered by a high definition television, they will need to pay for a high definition cable or satellite receiver and high definition TV service!

While the changes described above hold true across all sizes of TV's, one of the more tricky replacements you are likely to encounter is the replacement of 27" tube TV's or older 27" LCD TV's. The most recent generation of LCD TV's are no longer manufactured in the 27" size. The closest available sizes at this time are either 26" or 32". One school of thought on this replacement seems to be that its only 1" and the replacement offers both newer and superior technology, so the 26" is selected as the most appropriate replacement. In many cases you will find that your insured shares this opinion and the replacement moves smoothly. For the situations where it does not move smoothly or to avoid a dispute you may want to consider replacing with a 32". All things being equal the difference in price to replace with a 32" model is usually less than \$ 100.00 more than the 26" model and in most cases a 32" LCD actually represents the fairest "like kind and quality" replacements when you take into account the change in screen shape and size difference. For \$ 100.00 you can usually avoid a potentially difficult situation, extend goodwill to the insured and avoid having to try and justify your decision based on the technology, size and shape.

Our experience with these changes has been that most insured's are thrilled to be receiving the upgrade from a tube TV to an High Definition LCD or Plasma TV and the issue of size never becomes an issue. But while this is typically the case, it will not always be so. The more you know about the changes, the better prepared you'll be to answer their questions and make an informed decision about any size increases. A knowledgeable and experienced quoting service can also help you to determine the right "like kind and quality" solution for those unique situations.

This article is designed to provide you with an overview of this change in technology. If you would like to receive expert help in developing a specific strategy for addressing these claims please contact the author Keith Green at 613-233-1508

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