

SAMPLE APPRAISAL REPORT FOR INSURANCE PURPOSES

The information contained in this report represents the earnest and considered opinion of this appraiser and/or its parent company with regard to the numerous existing characteristics of the submitted gem(s). The conclusions expressed herein are a result of the interpretation of data gathered from gemological instruments and accepted appraisal/grading procedures and techniques. In that conclusions may vary due to the subjective nature of gemstone analysis, neither this appraiser, its parent company, nor any of its employees, officers, nor companies hosting appraisals can be responsible for any action that may be taken on the basis of this report. This report is not a guarantee nor a warranty of the quality or value of the submitted stone(s).

February 12, 2011

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DESCRIPTION OF ARTICLE(S):

Ladies' Diamond Ring:

One ladies', customized, 18kt white gold, contemporary, diamond engagement / wedding ring, containing one, round brilliant cut diamond, securely set in a heavy-gauge, four prong head, in an ornate, antique-style mounting set with fifty, additional diamonds. The center diamond is as follows:

SHAPE AND CUT: Round Brilliant Cut

MEASUREMENTS: 7.44 – 7.47 x 4.60 mm

WEIGHT: 1.61 ct. actual weight; confirmed by formula with depth measurement approximated as permitted by mounting

PROPORTIONS: International Fine Trade Cut

Depth: 61.7 %

Table: 61 %

Girdle: Medium to Thick, Faceted

Culet: Slightly Small

FINISH:

Polish: Very Good

Symmetry: Very Good

CLARITY GRADE: VS2

COLOR GRADE: H

FLUORESCENCE: None



COMMENTS: The diamond nests in a 10.75 mm square, beveled frame, raised on a finely pierced gallery. The shoulders, gallery, and the frame are embellished with diamonds; the sections are defined by millegrain engraving. The sections are beautifully pave' set with (46 total) 1.3 – 2.2 mm round brilliant cut diamonds, for an estimated weight of .01 - .04 ct. each/1.08 cttw. These diamonds have a clarity rating of VS1-SI1, G color and very good proportions. Matched, bezel set diamonds top the shoulders, consisting of (4) 3.25 x 2.0 x 1.25 mm (average) tapered baguette cut stones, for a total estimated weight of .26 cttw; they have a clarity rating of VS1-VS2, G-H color and very good proportions. The stones are very well matched and set. The shoulders taper from 5.0 mm to a heavy-gauge, 2.0 mm shank. The gold is finished in a high polish and hand finished with scroll engraving. The ring is very well designed and made and in fine condition. The total mounted weight of the ring is 5.2 grams. The shank is engraved 18kt/750/Pi & Co. The diamond was identified, color, clarity, and proportion grade while mounted. It was measured and its weight estimated, while mounted. The ring was examined, appraised and this report was generated on 2-12-11 in my Franklin, TN office. The market price of gold per ounce at the time of the appraisal: \$ 1357.80 US Dollars.

SAMPLE ESTIMATED RETAIL REPLACEMENT VALUE: \$ 21,000.00

APPRAISAL REFERENCE NO. P1234567

Sample Appraisal
123 Diamond Street
Diamond, TN 37206

Susan Schwartz, G.G. (GIA)
Graduate Gemologist Appraiser

The listed values for replacement in the event of a loss are offered to give the owner sufficient protection to recover like quality and value and similar styling and do not necessarily reflect the original purchase price or previous appraisals. It must be realized that many items of jewelry cannot be replaced due to foreign manufacture, provenience, or a variety of other reasons. Therefore, values are determined to permit satisfactory replacement with a similar item of equal value. Appraisals must be updated regularly due to increases and similar fluctuations in the diamond, colored stone, precious metals and labor markets. .