

# Insurance Replacement Cost Documentation

Prepared  
For

**Mrs. Florence Gray**  
**333 5th Ave.**  
**San Diego, CA 93443**

**Prepared by:** Thom Underwood, GG, FGA, ASA, NAJA  
Master Gemologist Appraiser  
**Date:** 12/13/2005

## **Statements**

This document was prepared to provide an estimate of replacement cost through San Diego Gemological Laboratory and is for the intended use of obtaining insurance. Any other use of this document is invalid and likely to mislead others who might rely on it.

The intended method of replacement is with a new item of like kind.

Every effort has been made to grade the gemstones described in this document as accurately as possible within the normal and reasonable gemological ranges. Opinions of quality and grade may vary upon reexamination by another qualified gemologist.

Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the proscribed grading nomenclature of the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones and are graded under corrected light - daylight equivalent.

Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to a stable and possibly undetectable color enhancement process. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Every effort has been made to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests.

Unless expressly stated, the condition of the item(s) appraised is good. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The gold market on the date of this report is \$518.50 US per ounce.

## **Certification**

- ◆ I hereby certify that, to the best of my knowledge and belief:
- ◆ The statements in this document are true and correct including representation of quality and quantity.
- ◆ I have made a personal inspection of the property unless otherwise stated.
- ◆ Although neither my compensation nor the consummation of any sale is contingent upon the reporting of any predetermined replacement cost, this document may have been provided as evidence of the quality of a purchase made from San Diego Gemological Laboratory.
- ◆ The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by San Diego Gemological Laboratory at this time.
- ◆ I am competent to identify and determine the relative quality of the subject property, which is similar to items normally bought and sold by San Diego Gemological Laboratory. All significant characteristics affecting the replacement cost have been reported.

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One lady's solitaire ring set in the center with one (1) large pear shaped diamond.



**Item Attributes**

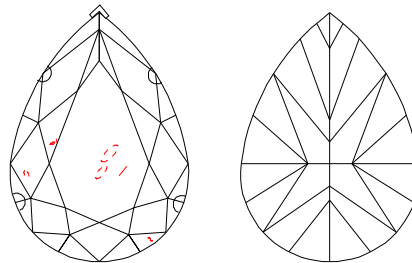
Weight:	4.98 gms
Metal:	14K white gold
Manufacturing:	Cast and assembled
Finish:	Polished
Setting:	Prong set
Trademark:	None
Condition:	Good

**Diamond Grading Report**

<b>Shape and Cut:</b>	Pear shape
<b>Measurements:</b>	15.30 x 9.90 x 5.70 mm (approximate)
<b>Weight:</b>	5.20 Cts. (calculated)
<b>Proportions:</b>	Good
Depth:	57.58%
Table:	70.7%
Girdle:	Thick to thin (faceted, wavy)
Culet:	Small
<b>Finish</b>	
Polish:	Good
Symmetry:	Fair
<b>Clarity grade:</b>	SI-1
<b>Color grade:</b>	G
Fluorescence:	None (lw) None (sw)

**Legend:**

- / Needle
- Cloud
- Included Crystal
- ~ Feather
- Pinpoint



Total Approximate Replacement Value Excluding Tax

**\$55,000.00**

**Fifty-five thousand dollars and no cents**

Signature of Preparer: \_\_\_\_\_

Thom Underwood, GG, FGA, ASA, NAJA  
*Master Gemologist Appraiser*<sup>®</sup>