

UNIVERSAL GEMOLOGICAL LABORATORY, INC.
APPRAISAL REPORT



Independent Laboratory For
The Certification Of Diamonds
And Colored Stones

DATE 5/22/2025

CERTIFICATE NO: 3573924

Ladies Amethyst & Emerald Bypass Ring. Ring Is Made Of
Rhodium Over Sterling Silver. Details Below:

A)(2) Pear Shape Faceted Amethysts

Carats: 2.5 cts. twt. approx.

Color: Purple

B)(74) Round Shape Faceted Emeralds

UNDERSTANDING INSURANCE APPRAISAL REPORTS: WHAT,

Color: Green

WHY, AND HOW?

Total Estimated Carat Weight Is 6 cts



COMMENTS

Graded As Mounting Permits. This Appraisal Is For Insurance
Purposes. Emeralds Are Typically Treated To Enhance Their
Appearance.

Estimated Retail Value: \$2,300.00

Photo may not be to scale and is for
general design and appearance purposes.

This report is based on generally
accepted grading techniques.
Characteristics are determined using
millimeter gauge, master comparison
stones, UV lamp, 10x loupe or
binocular microscope.

LABORATORY REPORT

To Whom It May Concern:

Robert A. Lejman, G.G. (GIA)

Condition Appraisal Report For Insurance

**New York (State). Legislature.
Assembly**



Condition Appraisal Report For Insurance:

Valuation Analysis for Home Mortgage Insurance United States. Department of Housing and Urban Development. Single Family Development Division,1990 *Annual Report of the Superintendent of Insurance to the New York Legislature* New York (State). Insurance Department,1909 *Annual Report of the Superintendent of Insurance* New York (State). Insurance Dept,1909 **Annual Report of the Superintendent of Insurance** New York (State). Insurance Department,1901

Annual Report of the Superintendent of Insurance of the State of New York New York (State). Insurance Department,1909 Annual Report of the Superintendent of the Insurance Department, State of New York New York (State). Insurance Department,1901 **Report of the Superintendent of Insurance of the Dominion of Canada** Canada. Department of Insurance,1922 *Report of the Superintendent of Insurance of the Dominion of Canada for the Year Ended December 31 ...* Canada. Department of Insurance,1922 **Documents of the Assembly of the State of New York** New York (State). Legislature. Assembly,1901 **Report of the Superintendent of Insurance of the Dominion of Canada for the Year Ending 31st December** Canada. Superintendent of Insurance,1922 *Report of the Superintendent of Insurance of the Dominion of Canada* Canada. Superintendent of Insurance,1899 The Insurance Law Journal ,1894 Annual Report of the President and Directors of the Corn and Flour Exchange of the City of Baltimore ... Chamber of Commerce of Metropolitan Baltimore,1921 **The Ohio Nisi Prius Reports, New Series** Ohio. Courts,1910 **The Ohio Nisi Prius Reports** Ohio. Courts,1910 **Digest to the Supreme and Appellate Court Reports of the State of Indiana** Harrison Burns,1923 *How to Sell More Fire Insurance* ,1909 **Abbott's Digest of All New York Reports** Austin Abbott,1915 **United States Circuit Courts of Appeals Reports** ,1894 **The Appraisal of Personal Property** ,1994

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