

# Insurance Appraisal

DATE COMPLETED  
JANUARY 28, 2026

APPRAISAL NUMBER  
9516-0020-0062

DOCUMENT FUNCTION  
INSURANCE APPRAISAL

PREPARED FOR:  
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:  
NOT AVAILABLE



## PRECIOUS METAL PRICES

MARKET PRICES ON JANUARY 27TH, 2026

- Gold: NZD \$273.02/g
- Silver: NZD \$5.92/g
- Platinum: NZD \$143.73/g
- USD \$1.00 => NZD \$1.68

## 1 X 18CT GOLD EMERALD AND DIAMOND THREE-STONE RING

Size:  
Ring size P.

Weight:  
Total weight 3.62 grams.

Stamping:  
Marked "E1.89ct d0.55ct" and "18K".

### Material, Design & Condition:

One lady's three-stone ring, cast and hand-assembled, featuring a central rectangular step-cut (emerald-cut) emerald flanked by two trapezoid brilliant-cut diamonds, arranged in a continuous line. Each stone is secured within a double-bezel setting incorporating four claws. The ring is finished with a half-round shank, measuring from approximately 2.05 mm to 2.07 mm in width. Presented in new condition.

### 4-CLAW SET IN 18 CARAT YELLOW GOLD IN THE CENTER WITH:

One (1) natural, cut-cornered rectangular-shaped, step cut emerald

Species:	Natural Beryl
Variety:	Natural Emerald
Geographic Origin:	Colombia
Measurements:	9.97mm x 6.04mm x 3.52mm in depth.
Carat Weight:	1.89 ct.
Cut Style: Crown:	Step Cut
Transparency:	Transparent
Clarity:	Moderately Included - Heavily Included (Type III)
Comments:	Vivid slightly bluish green, WOC/Munsell colour reference: 7.5G 5/14, grade: 7/10. Minor microscopic cavities are observed on the table facet under magnification. Accompanied by a CGRL report (No. CS25121700520) stating Afghanistan (Panjshir) origin with minor oil treatment. This color its known in the trade as "Muzo Green"

### 4-CLAW SET IN 18 CARAT WHITE GOLD ON THE SIDE(S) WITH:

Two (2) modified trapezoid brilliant cut natural diamonds

Measurements:	5.00mm x 3.50mm x 3.00mm in depth.
Total Carat Weight:	0.55 ct.
Colour:	H - I
Clarity:	SI2
Fluorescence (LW):	None / Inert - Faint Blue

**NZD \$16,900.00**

**New Replacement Value (NRV)**  
\*Value includes sales tax(es).

*Victoria Van*

**Victoria Van, G.G.**  
GIA Graduate Gemologist, Registered Master Valuer(RMV)