How to Choose Your Valentine’s Day Jewelry Appraiser

By Claire A. Peña, GG, ASA, MGA

Got big plans this Valentine’s Day to pick out something bright to outshine the past year? Don’t let your anticipated return to normal cloud your purchase decisions during this first major shopping day of the new year, especially when it comes to protecting your gift from loss, theft or damage.

A key aspect to this is having your jewelry appraised by a “qualified” appraiser. Such individuals are full-time valuation professionals who have:

- Undergone extensive, specialized training in valuing gems and jewelry;
- Been accredited or certified and maintain active membership in established, globally recognized valuation professional organizations, like the American Society of Appraisers (ASA);
- Obligations to follow a strict code of ethics and Uniform Standards of Professional Appraisal Practice (USPAP);
- 2-5 years of full-time appraisal experience;
- Demonstrated their knowledge and proficiency through vigorous examinations and peer reviews of their work and last;
- Actively pursue advanced continuing education and reaccreditation/recertification every five years.
Qualified appraisers have also made significant investments in laboratory equipment and gemology training, so they can accurately identify and include descriptions of important details in their reports. They also undergo a detailed process to research and factor comparable values as part of their conclusions. Last they maintain “errors and omissions (E&O) insurance, which helps provide you with an additional level of protection.

Where to find qualified appraisers near you? Organizations like ASA make this easy. Many have complimentary online search tools, like [www.FindanAppraiser.org](http://www.FindanAppraiser.org) to help.

*Remember this Valentine’s Day the age-old pearl of wisdom, you get what you pay for, not only when purchasing your jewelry, but also when hiring an appraiser. A receipt, letter from a jeweler or an improperly prepared appraisal is simply not enough, especially if you ever need to pursue legal action. By choosing a qualified appraiser you can be assured your investment will be properly valued and documented.*

**Claire A. Peña, GG, ASA, MGA**, has over 36 years of experience in gems & jewelry appraisal, with extensive experience in valuing retail, auction, collateral and private antique, period and contemporary jewelry. She holds a bachelor's degree in geology and is a graduate gemologist. Ms. Peña has been a member of ASA for the past 12 years, earning both the Accredited Senior Appraiser designation and the Master Gemologist Appraiser® certification, and presently serves as volunteer director of ASA’s NorCal Chapter Gems & Jewelry Committee.