



WHAT THE INDEPENDENT DIAMOND CERTIFICATE IS ACTUALLY TELLING YOU

Success in marriage does not come merely through finding the right mate, but through being the right mate.

Barnett R. Brickner

International diamond grading laboratories have made a lot of money out of convincing the end customer that you *need* a certificate. Gone are the days where you could simply walk into a jewellery store and trust the jeweller to sell you a beautiful diamond. With education and clarification, finite distinctions have been made when classifying diamonds. At the end of the day, however, a diamond certificate is just a really good second opinion. Diamond grading is still done by humans, who, as we all know, make mistakes.

Even if the major diamond grading laboratories get their grading right 95 per cent of the time, that means they still get it wrong 5 per cent of the time. With the thousands of stones that are graded each day, can you imagine how many incorrectly graded stones (grading mistakes) there are out there? Usually such a stone is rejected six or seven times by reputable importers, after which it gets discounted heavily and put on the biggest dumping ground known to man.

Unfortunately (or fortunately, depending on your point of view), that dumping ground is known as the internet.

All these factors mean it is just really important to make sure your diamond is checked by a strict and qualified diamond grader to make sure you are not getting one of the grading mistakes.

DIAMOND GRADING HISTORY

It is no secret that over time the grading standards have become more relaxed or moved. When I learnt to grade a diamond, a mark that was visible to the naked eye was graded automatically as an I1. Today that same stone will get an SI2 grading rating or even an SI1 in some cases. Why has this change happened? Was it intentional? Today the GIA, the world's largest diamond grading laboratory, is considered the world-leading authority on grading diamonds. If it decides that the benchmark for an SI2 is different and changes the way the diamond is graded, the world generally follows suit.

The problem here is time. The newer graders today are grading the way that they are because they don't know anything different. They are grading consistently with the current guidelines. Where this becomes an issue is with borderline gradings. A diamond grader who is used to grading the old way will be stricter on the grading – for example, they will downgrade the clarity in a borderline case rather than bumping the diamond up to the higher rating. The reason a strict grader is beneficial to you is that you can find a diamond that is the best in its individual category, not the worst, and sometimes this diamond may even be a grade higher in your favour. I make no excuses for the fact that I am a strict grader. The clients I serve are a direct beneficiary of that, and I can go to sleep each night, knowing that they have received the very best diamond that I was able to offer.

HIDING BEHIND THE CERTIFICATE

One of my all-time pet hates are jewellers who hide behind a grading certificate – saying, in effect, 'Who am I to question the certificate?' I

believe that if you are an expert in your field, you should know what the grading of the stone is. A jeweller of integrity should reject the stone if it is not up to the standard they know it should be, based on its grading.

What are you selling – diamonds or paper?

Jewellers who pride themselves on selling beautiful diamonds know that the diamond is more important than the certificate. I always tell my clients that unless they want to look at the certification on the anniversary of their purchase each year, the diamond certificate is not as important as the beautiful diamond they will see every day.

Are some certificates better than others?


Some grading laboratory certificates are not worth the paper they are printed on, and can sometimes be as much as one to two colour or clarity grades out. How is this possible, you might ask? How can they consistently grade lower than the ‘world standard’? Because they are grading according to the criteria that they have set. They don’t claim to be grading at the world standard, most people just assume it.

Imagine if you grew up believing that what other people called the colour red was actually blue and that every time you saw what everyone else thought was a red car, you saw it as blue car. Technically, you would not be doing anything wrong by calling it a blue car. It is the same with these diamond grading – the laboratories are simply saying that what we would call an SI2 stone is a VS2 stone by their standard.

UNDERSTANDING THE KEY COMPONENTS OF THE GIA CERTIFICATE

Having outlined why the diamond certificate is not as important as the actual diamond, and why some certificates are better than others, it’s still worthwhile for me to run through the key components of a

diamond certificate. For the ease of explanation, I will use the GIA certificate (see the following figure for an example), because it is the most well known. Different certificates will have varying similarities in the information they contain.



The image shows a GIA Diamond Grading Report for a diamond. The report is titled "GIA DIAMOND GRADING REPORT" and includes the following information:

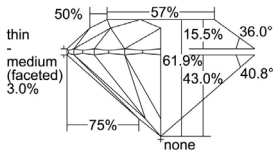
- Date: December 02, 2014
- GIA Report Number: 2186884217
- Shape and Cutting Style: Round Brilliant
- Measurements: 6.50 - 6.52 x 4.03 mm
- Grading Results:
 - Carat Weight: 1.04 carat
 - Color Grade: F
 - Clarity Grade: VS2
 - Cut Grade: Excellent
- Additional Grading Information:
 - Polish: Excellent
 - Symmetry: Excellent
 - Fluorescence: None
 - Inscription(s): GIA 2186884217

The report is signed by a GIA Gemologist and includes the GIA logo and the website www.gia.edu.

GIA REPORT
2186884217

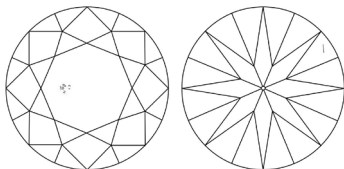
Verify this report at gia.edu

PROPORTIONS



Profile to actual proportions

CLARITY CHARACTERISTICS



KEY TO SYMBOLS*

- Crystal
- Feather
- Cloud
- Needle

* Red symbols denote internal characteristics (inclusions). Green or black symbols denote external characteristics (blemishes). Diagram is an approximate representation of the diamond, and symbols shown indicate type, position, and approximate size of clarity characteristics. All clarity characteristics may not be shown. Details of finish are not shown.

FACSIMILE

This is a digital representation of the original GIA Report. This representation might not be accepted in lieu of the original GIA Report in certain circumstances. The original GIA Report includes certain security features which are not reproducible on this facsimile.

GRADING SCALES

GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
COLORLESS D E F G H I J K L M N O P Q R S T U V W X Y Z	FLAWLESS INTERNAL FLAWLESS VVS ₁ VVS ₂ VS ₁ VS ₂ SI ₁ SI ₂ I ₁ I ₂ I ₃	EXCELLENT VERY GOOD GOOD FAIR POOR



The results documented in this report refer only to the diamond described, and were obtained using the techniques and equipment used by GIA at the time of examination. This report is not a guarantee or valuation. For additional information and important limitations and disclaimers, please see www.gia.edu/terms or call +1 800 421 7250 or +1 760 603 4500. ©2014 Gemological Institute of America, Inc.

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The GIA certificate has some 19 points of information on it, as follows:

- 1 The GIA logo or brand
- 2 The date of the certificate
- 3 The laser inscribed number
- 4 Shape of the diamond
- 5 Measurements
- 6 Carat weight
- 7 Colour grade
- 8 Clarity grade
- 9 Cut grade
- 10 Polish
- 11 Symmetry
- 12 Fluorescence
- 13 Comments
- 14 Additional inscription
- 15 Reference or plot
- 16 Diamond percentages and proportions diagram
- 17 Address details
- 18 Disclaimer
- 19 Price

Logo

You should stick to the recognised diamond grading laboratories. The GIA is easily recognisable by its logo, and is considered one of the most reputable diamond grading labs in the world.

Certificate date

The date of a certificate is a great indicator of a number of factors. If the date is current, you know the diamond is brand new. A loose diamond that has been graded within a year of your purchase is ideal. When a diamond has been around longer than a year, there is usually a reason. What is it about this diamond that keeps people from buying it? A diamond that was graded more than five years ago should really set off alarm bells. Is it a second-hand diamond? Has it been damaged and repaired? Any repair work that took place after the diamond was graded will not show up on the certificate.

Number

In the last few years, it has become fairly common practice to laser inscribe diamonds. However, it is important to be aware that not all diamonds are. The laser inscription is a great way to identify your diamond and is laser etched directly onto the side of the girdle.

If your diamond is GIA certified, the laser inscription will have the name GIA followed by your report number. Most of the time, the inscription will look like black numbers on a glass-like surface. However, sometimes the numbers will be a light grey, or almost transparent, which are incredibly difficult to see. The best way to see your inscription is with a 10× loupe. However, in some cases where the inscription is grey or your eyesight isn't the best, you might need a 20× loupe.

Ask your jeweller to find and position the inscription so it is easy for you to see. Don't worry if it looks like a barcode to you – just ask the diamond consultant to read the inscription while you look at the report, so you can verify that the diamond matches the certificate.

Shape

It is important to remember here that the shape and cutting style of the stone are very different to the overall cut grade of the stone. One

is the physical shape that you see, and the other relates to the sparkle you see.

If you see the phrase ‘modified brilliant cut’ on the certificate, this just means that your diamond is a modified version of the modern brilliant cut diamond. Most of the modern shapes, like princess cut, radiant cut, pear cut, heart cut, marquise cut and oval cut, are modified versions of the brilliant cut. Hence, they get the name of modified brilliant cut on the diamond report.

Measurements

This is the first rough area check I do. If the basic diameter of the stone is out, you really don’t need to look any further. A perfectly cut 1ct round brilliant cut diamond should measure 6.5mm in diameter. If the 1ct brilliant cut diamond you are looking at measures 6.2mm, you should reject it immediately. It is not only poorly cut, but it will have the same diameter as a 0.90ct brilliant cut diamond.

This measurement section is also extremely useful when looking at square princess cut diamonds. Try to avoid square diamonds that are more than two-tenths of a millimetre out – for example, 5.4mm × 5.1mm.

Carat weight

The carat weight of the diamond is simply how many carats the diamond is, which is related to its weight. One carat weighs 0.2 gram, and is referred to as 1.00 carat, or 100 points. This means 25 points equals 0.25 carat, 50 points equals 0.50 carat and so on.

Colour

The colour grade of a diamond refers to the actual body colour of the diamond. It ranges from the only diamond grading that is considered to be pure white (D) to the most terribly bad, dirty yellow diamond (Z). Most of the diamonds you will come across will be the colourless

diamonds (those with a D, E or F grading) and the near colourless (with a G, H, I or J grading). Colour is covered in more detail in chapter 7.

Clarity

In all, 11 clarity grades are used: two in the flawless range (flawless and internally flawless), two in the VVS range (VVS1 and VVS2), two in the VS range (VS1 and VS2), two in the SI range (SI1 and SI2) and lastly three in the I clarity range (I1, I2 and I3).

It is important to remember that all diamond clarity grading is done from the top down with a 10× jeweller's loupe. Here the aim is to ensure that you have an 'eye clean' diamond. Ideally, you want to stay in the VS2 to SI1 range. If you can see any large marks without the magnifying lens, it should be an SI2 clarity grade or lower. If you are lucky, or have a skilled diamond specialist on your side, you might be able to find an eye clean SI2 diamond, which can save you some valuable money. (Also see chapter 7 for more information on clarity.)

Cut

This is perhaps the most important part of your certificate. Only in recent years has the GIA provided this overall measure of a diamond's cut – previously a measure was only allowed for the polish and symmetry. But the GIA quickly discovered that it was possible to have all the facets exactly the same, but wrong.

These days, the overall cut grade takes into account the following features of a stone to determine its overall beauty:

- ◆ table size
- ◆ crown angle
- ◆ pavilion angle
- ◆ star length

- ♦ lower half length
- ♦ girdle thickness
- ♦ culet size
- ♦ total depth
- ♦ polish
- ♦ symmetry
- ♦ pavilion depth
- ♦ crown height.

The GIA has divided the gradings for the cut of the diamond into five easy to understand categories: excellent, very good, good, fair and poor. (See chapter 7 for more information.)

Polish

The polish of a diamond is perhaps one of the least understood aspects of the diamond. Basically the polish of a diamond is how smooth and perfectly flat the last polishing of the facets was. If a facet has cut marks or grain lines across the facets, they can alter the light as it enters and leaves your diamond, making your diamond look a little wavy. Light can reflect off these external-type inclusions and create a distracting or distorted view.

The GIA grades polish using the same categories as cut – that is, excellent, very good, good, fair and poor. Anything very good or higher is ideal. If you have to have a very good on the certificate, this is the best one to have, because the effect is rarely noticeable with the naked eye.

Symmetry

The symmetry rating refers to how closely the facets are in proportion with all the other facets. For example, are all the star facets identically

positioned around the stone? Are they the same height, same width, and the same angles and proportions?

The closer these facets are to being perfectly aligned, the better the diamond will face up and perform.

Like polish, the GIA grades symmetry with the same categories as cut – that is, excellent, very good, good, fair and poor.

Fluorescence

Fluorescence here is graded as being either nil, faint, medium or strong. The GIA grades its stones for fluorescence under a specific ultraviolet light frequency that is standardised across all GIA laboratories to maintain consistency.

Ideally you are looking for a nil or faint rating, which are basically the same. Some medium fluorescent stones can be okay, but almost all strongly fluorescent stones are bad. You can read more about fluorescence in chapter 7.

Comments

The comments section of the GIA certificate is for any additional points or comments that may help identify or classify your diamond. Some of the common types of comments might relate to additional twinning wisps not shown, surface graining not shown, or even additional facets not shown.

Comments are nothing to worry about too much – they are just another way to identify your stone.

Additional inscription

Included here might be anything else that is inscribed onto the diamond. Occasionally, you might see something like H&A (hearts and arrows) written here. Just be mindful that the GIA is only reporting that there is an inscription – it is *not* verifying that the stone is a

perfectly cut hearts and arrows diamond. (Refer to chapter 8 for more on high-performing hearts and arrows diamonds.)

Reference or plot

This can be one of the scariest sections of the report for the new diamond buyer. The plot section is literally a diagram of your flaws mapped out exactly where they fall inside the diamond. A lot of the time the plot looks considerably worse than the actual diamond. This is because a lot of the plot is done with a microscope, so there will be a number of inclusions that you may never see, even with a 10x loupe.

Inclusions or flaws that are marked on the diamond's plot could be anything from feathers to pinpoints, naturals or more. Underneath the plot, there should also be a key to the symbols used in the plot, to make it easy for you to identify them. It is important to remember that the picture of the diamond used for the plot is just a template, and not a proportioned illustration of your specific diamond. So if you're looking at an emerald-cut diamond that is long and thin, its diagram will look the same as an emerald cut diamond that is short and fat. This is where you have to go back to the measurements section of the report.

If you are looking at the actual copy of the GIA report, you will notice that there are red and green marks. If you see red marks, it means that the inclusions are internal (inside the stone), whereas the green marks mean that the inclusions are external (on the outside or surface of the diamond).

Diagram

The diamond's percentages diagram is a side-on template view of your diamond with a breakdown of all the diamond's percentages and angles. This is one of my favourite sections of the report. A skilled diamond cut expert can easily look at this and tell you if there is

anything grossly wrong with the diamond. (Make sure you refer back to chapter 7 to also find out more about cut and the ideal dimensions.)

Address

This is a standard area of the certificate. If you ever need to get in touch with the GIA and are not able to go through the original jeweller you purchased the diamond from, you can contact them directly at this address.

Disclaimer

This is probably one of the most overlooked areas of the report – the fine print. Who has ever taken the time to read the ultra-small text in the bottom right section of the report? The long and the short of it is that the GIA states that the diamond certificate is *not* a guarantee, valuation or appraisal. The GIA even states that the recipient of this report may wish to consult an accredited gemmologist about the information contained in the report. At the end of the day, the GIA, like any laboratory, uses humans, and as we all know errors can happen. That is why it is really important to have your diamond and report independently checked by a qualified diamond grader.

Price

Something that might surprise you to notice is that *no* ‘price’ section, or value, appears on your certificate. This is because it is not the GIA’s purpose to determine the value of your diamond, or what the jewellery store should or may sell it for. When purchasing a diamond, or any piece of jewellery, you should always make sure you receive a valuation certificate from a registered valuer like myself, or from the National Council of Jewellery Valuers (NCJV), to determine what you should insure your valuable diamond or jewellery for. (See www.ncjv.com.au for more information.)