



Guernsey Financial
Services Commission

Financial Crime Division

Fiona Crocker, Director

National Risk Assessment – Money Laundering Residual Risks

Risk Rating	Industry Sector
Higher	Private Banking & Trust and Corporate Services
Medium Higher	Retail Banking & Investment Management/Advisory/Execution Only
Medium	Legal & Collective Investment Schemes
Medium Lower	Life Insurance & Pensions; Accountancy E-casinos & NRFSBs
Lower	Captive Insurance; Reinsurance & Insurance Linked Securities Real Estate Agents; Dealers in Precious Metals & Registered NPOs
Much Lower	General Insurance

These are relative ratings between the sectors rather than absolute ones.