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Detecting, dismantling & preventing profit-motivated crime
Policy, regulatory, compliance and enforcement effectiveness



With three decades' experience as a lawyer, leadership adviser, writer and speaker in New Zealand, Australia, Europe, the US and elsewhere, Dr Pol's practical expertise is supported by scientific rigour and outcome-oriented critical thinking.

Experience with leading law firms and in-house roles in four countries include directing major disputes for outcomes and systematically reducing organisational risk. Dr Pol was also appointed to the Law Society's governing Council and led New Zealand's corporate lawyers' association. Public and private sector leadership advisory work and interim general counsel appointments typically focused on meeting key organisational outcomes in complex environments.

Framed in policy effectiveness and outcomes, Dr Pol's PhD thesis filled an evidence gap identifying how lawyers, accountants and real estate agents are used to facilitate financial transactions with criminal proceeds. It found key indicators of professionals operating unwittingly, wilfully blind and knowingly facilitating criminal transactions. The research was supervised and examined by world-leading experts, with a rare perfect examination score from all examiners.

Complementing a nascent industry pivot towards effectiveness, Dr Pol's expertise is focused on policy, regulatory and enforcement effectiveness, for substantially better outcomes. This involves looking beyond whether rules exist, if they meet standards, or are complied with. Do they achieve intended objectives? This multi-disciplinary line of enquiry remains surprisingly rare, despite its capacity to cut unnecessary red-tape and mitigate the economic and social harms from serious profit-motivated crime and other crime with financial indicators, including terrorism.

Completed projects include:

- a) Developing a new system-wide view of the results of evaluations conducted under the global methodology for assessing the 'effectiveness' of anti-money laundering regimes. This assimilates disparate AML/CFT

data and enables comparison between, and ranking of, country assessments.

- b) Constructively assessing the impact of globally ubiquitous anti-money laundering controls, within a crime detection and outcomes/effectiveness framework; globally and in selected jurisdictions.
- c) Conducting the first comprehensive independent assessment of the global AML/CFT 'effectiveness' methodology. Framed in policy effectiveness and outcomes, this extensive practical analysis draws from the first series of evaluations to date.

Subsequent projects:

- d) Update, extend and refine (a)-(b);
- e) Generate information-rich visualisations of under-utilised industry data, enabling better cut-through for actionable insights; and
- f) Assess a core element driving the European Union's expansion of AML/CFT controls in response to a series of bank scandals.

The uncomfortable conclusion of these projects indicates that the gap between crime dismantling and prevention objectives, and outcomes achieved, may be too large for the standard approach of continually extending compliance obligations to bridge.

Dr Pol is currently focused on 'beyond compliance' policy, regulatory and enforcement strategies for serious profit-motivated crime to genuinely begin not to pay, beyond rhetoric. Emerging new solutions and frameworks indicate the prospect of substantially improved crime detection, disruption and prevention capabilities, and demonstrably better outcomes.

Greater policy, regulatory and enforcement effectiveness heralds the prospect of public and private sector benefits; notably, a major impact on serious profit-motivated crime, with fewer rules, less compliance and less cost, allowing a private sector refocus on innovation and customers.