



Press Releases

Trio charged by ICAC over \$220,000 dummy agent commission fraud

2022-7-12

Three persons, including two insurance agents, were charged by the ICAC today (July 12) with conspiracy to defraud an insurer of commissions totalling about \$220,000 by making false representations that a number of insurance policies were handled by the two agents.

Wong Chau-ying, 25, and Ho Hang-ching, 28, both former insurance agents of FWD Life Insurance Company (Bermuda) Limited (FWD), and Bernice Yeung, 53, secretary, were charged in two cases.

Wong alone faces three counts of conspiracy to defraud, contrary to Common Law. Ho and Yeung jointly face another similar offence. They were released on ICAC bail, pending their appearance in the Kowloon City Magistrates' Courts and the Eastern Magistrates' Courts on Thursday (July 14) for plea respectively.

The alleged offences took place between December 2018 and June 2019. At the material time, Wong and Ho were insurance agents of FWD. Yeung was a secretary employed by a branch manager of FWD, and she was not an employee of FWD.

When an insurance product was sold by an insurance agent of FWD, the relevant handling agent and up-line manager would respectively receive a commission and an overriding commission from the company.

It is alleged that Wong had conspired together with others to defraud FWD by dishonestly falsely representing that two insurance policy applications were genuinely handled by Wong, and two other insurance policy applications, in which he was named as the handling agent, were genuinely made by the relevant policyholders, thereby causing FWD to approve the four applications and release commissions calculated in accordance with the company's policy.

It is also alleged that Yeung and Ho had conspired with the above branch manager to defraud FWD by dishonestly falsely representing that two insurance policy applications were genuinely handled by Ho, thereby causing FWD to approve the two applications and release commissions calculated in accordance with the company's policy.

ICAC investigation revealed that FWD approved the above six applications and released commissions of about \$150,000 and about \$25,000 to Wong and Ho respectively. But it is alleged that the duo were actually not the handling agents of those insurance policies. Commissions totalling about \$45,000 were released to their up-line managers in relation to the above insurance policies.

The ICAC investigation arose from a corruption complaint. The three defendants were charged after seeking legal advice from the Department of Justice. As the relevant corruption investigation is continuing, the ICAC does not rule out further law enforcement actions.

FWD has rendered full assistance to the ICAC during its investigation into the case.

[Back to Index](#)



新聞公佈

廉署起訴三人涉「傀儡保險代理」詐騙佣金22萬元

2022年7月12日

廉政公署今日(7月12日)落案起訴三人，涉嫌藉訛稱當中兩名保險代理經手處理數份保單，串謀詐騙一間保險公司佣金共約22萬元。

三名被告分兩宗案件被落案起訴，他們為黃秋葢，25歲，及何幸清，28歲，同為富衛人壽保險(百慕達)有限公司(富衛)前保險代理；及楊純甄，53歲，秘書。

黃秋葢被控三項串謀詐騙罪名，違反普通法。何幸清及楊純甄則同被控一項相類罪名。三人已獲廉署准予保釋，以待星期四(7月14日)分別在九龍城裁判法院及東區裁判法院答辯。

案件發生於2018年12月至2019年6月期間。當時黃秋葢及何幸清是富衛的保險代理，楊純甄是一名富衛分行經理自行聘請的秘書，而她並非富衛僱員。

富衛保險代理若成功銷售保險產品，相關的經手代理和上線經理會分別獲發佣金及上線佣金。

黃秋葢涉嫌與他人串謀詐騙富衛，即不誠實地偽稱兩份保單申請確實由黃秋葢處理，而另外兩份報稱黃秋葢為經手代理人的保單申請，確實由相關保單持有人作出，從而導致富衛批准該四份申請，並發放按公司政策計算的佣金。

楊純甄及何幸清則涉嫌與上述分行經理串謀詐騙富衛，即不誠實地偽稱兩份保單確實由何幸清處理，從而導致富衛批准該兩份申請，並發放按公司政策計算的佣金。

廉署調查發現，富衛批准上述六份申請，並向黃秋葢及何幸清分別發放佣金約15萬元及約2.5萬元。但二人被指其實並非該六份保單的經手代理人。他們的上線經理就有關保單獲發佣金共約4.5萬元。

廉署早前接獲貪污投訴遂展開調查，完成調查後向律政司徵詢法律意見，並按有關法律意見落案起訴三名被告。相關貪污調查仍在進行，廉署不排除再有進一步執法行動。

富衛在廉署調查案件期間提供全面協助。

[返回目錄](#)