



Press Releases

Then Immigration Officer charged by ICAC over outside work and insurance commission fraud

2023-12-3

An insurance agent-turned-then Immigration Officer was charged by the ICAC earlier (November 30) with an offence under the anti-bribery law for allegedly using documents containing false information to mislead the Immigration Department (ImmD) in an internal investigation that he had not engaged in any outside work and conspiring with three former colleagues in the insurance industry to defraud an insurer of commissions and allowances totalling over \$130,000 by making false representation about the handling agent of insurance policies.

Yau Sing-ho, 29, then Immigration Officer and then senior relationship manager of MetLife Limited (MetLife, subsequently acquired by FWD Life Insurance Company (Bermuda) Limited (FWD)); faces one count of agent using document with intent to deceive his principal, contrary to Section 9(3) the Prevention of Bribery Ordinance.

Yau and three then licensed insurance agents of FWD, namely Ricky Tang Tsz-lok, Uno Tang Sin-yiu, and Leung Chi-kwong, aged between 32 and 37, further face two other counts of conspiracy to defraud, contrary to Common Law.

The four defendants were released on ICAC bail, pending their appearance at the Eastern Magistrates' Courts tomorrow (December 4) for plea.

Yau was an Immigration Officer between September 2018 and October 2020. Prior to his employment with the ImmD, he was a senior relationship manager of MetLife and a licensed insurance agent. Yau, Uno Tang and Leung had been downline insurance agents of Ricky Tang, who was an associate division director.

In September 2020, the ImmD conducted an internal investigation on Yau in respect of his unauthorised outside work as an insurance agent. Yau allegedly used a memorandum and four letters with intent to mislead the ImmD. The relevant documents contained false statements claiming that Yau had sent his resignation to MetLife in mid-September 2018, he had not engaged in any outside work and received any commission in the capacity of an insurance agent since joined the ImmD, and that he was not aware he was a licensed insurance agent before the ImmD internal investigation commenced.

It is also alleged between August 2018 and March 2020, Yau, Ricky Tang and Uno Tang conspired together to defraud MetLife by falsely representing that Yau was one of the handling agents for five insurance policy applications, causing and inducing MetLife to underwrite and issue the insurance policies and to pay commission or other payments to the trio.

During the same period, the four defendants allegedly used similar fraudulent means to defraud MetLife to underwrite and issue another insurance policy and to pay commission or other payments to the four defendants.

The ICAC investigation arose from a corruption complaint referred by the ImmD. Enquiries revealed that

during Yau's employment with the ImmD, he had never applied for engaging in any outside work as a licensed insurance agent in accordance with the Civil Service Regulation (CSR).

ICAC enquiries also revealed that during the above-mentioned period, Yau received commission and allowances totalling over \$110,000 from MetLife in relation to a number of insurance policies. Meanwhile, Ricky Tang, Uno Tang and Leung received a total of over \$20,000 in commission in relation to six of the insurance policies.

The ImmD and FWD have rendered full assistance to the ICAC during its investigation into the case.

An ICAC spokesperson notes that civil servants should uphold honesty and integrity, and should never partake in any corrupt and illegal activities to obtain personal gain. Civil servants should also strictly adhere to the CSR on conduct and discipline, including the requirement of applying for permission before taking up any outside work.

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新聞公佈

廉署落案起訴時任入境事務主任涉嫌訛稱無從事外間工作串謀前保險同事詐騙佣金

2023年12月3日

廉政公署日前(11月30日)落案起訴一名曾任職保險代理的時任入境事務主任違反《防止賄賂條例》，涉嫌在入境事務處(入境處)內部調查中使用多份載有虛假陳述的文件，訛稱沒有從事外間工作，並隱瞞他串謀三名保險業前同事虛報保單的經手代理，詐騙一間保險公司佣金及津貼共逾13萬元。

游昇浩，29歲，時任入境事務主任及大都會人壽保險有限公司(大都會人壽，已被富衛人壽保險(百慕達)有限公司(富衛)收購)時任高級關係經理，被控一項代理人意圖欺騙其主事人而使用文件，違反《防止賄賂條例》第9(3)條。

游昇浩及三名時任富衛持牌保險代理鄧梓洛、鄧善堯及梁智廣，年齡介乎32歲至37歲，另被控兩項串謀詐騙，違反普通法。

四名被告已獲廉署准予保釋，以待明日(12月4日)在東區裁判法院答辯。

游昇浩於2018年9月至2020年10月期間任職入境事務主任。他入職入境處前曾經是大都會人壽高級關係經理，持有保險代理牌照。他與鄧善堯及梁智廣都曾經為副區域總監鄧梓洛的下線保險代理。

入境處於2020年9月就游昇浩未經授權從事保險代理的外間工作而展開內部調查。當時游昇浩涉嫌意圖使用一份備忘及四封信件欺騙入境處。有關文件載有虛假陳述，訛稱游昇浩已於2018年9月中辭任大都會人壽、他自加入入境處後再沒有以保險代理的身分從事任何外間工作及收取佣金，以及聲稱他在入境處內部調查展開前不知自己是一名持牌保險代理。

游昇浩、鄧梓洛和鄧善堯又涉嫌於2018年8月至2020年3月期間串謀詐騙大都會人壽，訛稱游昇浩是五份投保申請的經手代理之一，誘使該保險公司承保並發出該等保單，以及向三人支付佣金或其他有關款項。

四名被告又涉嫌以類同欺詐手段，於上述期間串謀詐騙大都會人壽，誘使該保險公司承保並發出另一份保單，以及向四人支付佣金或其他有關款項。

廉署早前接獲入境處轉介的貪污投訴遂展開調查，發現游昇浩受僱於入境處期間，從來沒有按公務員事務規例，向部門申請從事持牌保險代理受薪外間工作。

廉署調查又發現，游昇浩於案發期間就多張保單獲大都會人壽發放佣金及津貼共逾11萬元，而鄧梓洛、鄧善堯及梁智廣則就其中六張保單獲發佣金共逾二萬元。

入境處及富衛在廉署調查案件期間提供全面協助。

廉署發言人表示，公務員必須誠實廉潔，不得透過貪污或其他違法行為謀取私利，並應嚴格遵守《公務員事務規例》有關品行及誠信的各项規定，包括公務員須事先申請批准，才可擔任外間工作。

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