



Press Releases

Senior branch manager of insurance company and wife in court over commissions fraud

2018-7-25

A senior branch manager of an insurance company and his wife appeared in the Eastern Magistracy today (July 25) after being charged by the ICAC with defrauding the insurance company of extra commissions totalling over \$12,000 by falsely representing that the wife was the handling agent of two insurance policies.

Alan Lo Wing-cheong, 53, senior branch manager of AXA China Region Insurance Company Limited (AXA), and his wife Cindy Au Kit-mui, 48, insurance agent of AXA, who were charged on Monday (July 23), faced two joint charges of fraud, contrary to Section 16A of the Theft Ordinance. Lo alone faced another charge of fraud.

No plea was taken today. Principal Magistrate Mr Peter Law Tak-chuen adjourned the case to September 19 for plea.

The case arose from a corruption complaint. Subsequent ICAC enquiries revealed the above alleged offences.

At the material time, Lo was a senior branch manager of AXA, a licensed insurer in Hong Kong, with Au working as his down-line insurance agent.

The joint charges alleged that on January 14, and October 12, 2010, Lo and Au falsely represented to AXA respectively that Au was the handling agent for two insurance policy applications, and with intent to defraud, induced AXA to underwrite and issue the two policies and to pay commissions or other payments in relation to the policies, which resulted in benefit to Au or prejudice to AXA.

ICAC enquiries revealed that believing that the information in the above insurance policy applications was genuine, AXA had paid extra commissions of over \$12,000 in total to Lo and Au.

The remaining charge alleged that on October 12, 2010, Lo falsely represented to a client of AXA that one of the above insurance policies was a five-year term insurance plan, and with intent to defraud, induced the client to take out the policy and to pay premiums for the insurance plan, which resulted in benefit to Lo and Au or prejudice to the client.

ICAC enquiries revealed that the insurance plan was in fact a 10-year term policy, and the client had paid a premium of around \$96,000 yearly.

The defendants were each granted cash bail of \$5,000, and ordered not to interfere with prosecution witnesses.

AXA had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by ICAC officer Dick Ngan.

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新聞公佈

廉署起訴保險公司高級分行經理及其妻涉嫌欺詐佣金今提堂

2018年7月25日

廉政公署落案起訴一名保險公司高級分行經理及其妻子，控告他們涉嫌虛假聲稱該妻子為兩份保單的經辦代理人，以欺詐該保險公司逾一萬二千元額外佣金。被告今日(七月二十五日)在東區裁判法院應訊。

盧永昌，五十三歲，安盛金融有限公司（安盛）高級分行經理，及其妻區潔梅，四十八歲，安盛保險代理人，於星期一（七月二十三日）同被控兩項欺詐罪名，違反《盜竊罪條例》第16A條。盧另被控一項欺詐罪名。

被告今日無須答辯。主任裁判官羅德泉將案件押後至九月十九日答辯。

廉署早前接獲貪污投訴，調查後揭發上述涉嫌罪行。

盧於案發時為安盛高級分行經理，區則是盧的下線保險代理人。安盛是香港一家持牌保險公司。

兩項控罪指盧及區涉嫌分別於二〇一〇年一月十四日及十月十二日，虛假地向安盛表示區為兩份投保書的經辦保險代理人，並意圖詐騙而誘使安盛承保和簽發該兩份保單，以及就有關保單支付佣金或其他款項，導致區獲得利益或安盛蒙受不利。

廉署調查發現，由於相信上述兩份投保書內的資料屬真確，安盛向盧及區支付合共逾一萬二千元額外佣金。

餘下一項控罪指盧涉嫌於二〇一〇年十月十二日虛假地向一名安盛客戶表示上述其中一份保單是一項五年定期保險計劃，並意圖詐騙而誘使該客戶購買保單，以及支付該保險計劃的保費，導致盧及區獲得利益或該客戶蒙受不利。

廉署調查發現，該保險計劃其實是一項十年定期保單，該客戶每年支付約九萬六千元保費。

被告各獲准以現金五千元保釋，並受命不得騷擾控方證人。

安盛在廉署調查案件期間提供全面協助。

控方今日由廉署人員顏嘉明代表出庭。

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