



Press Releases

Ex-button manufacturer co-owner and insurance agent charged by ICAC over inflated premium fraud

2022-8-11

A former co-owner of a button manufacturer and an insurance agent were charged by the ICAC today (August 11) for allegedly conspiring together to deceive the manufacturer into renewing its products liability insurance policies at inflated annual premiums for six years involving a total of over \$470,000.

Leung Kwok-wai, 46, former co-owner of Dmark Metal Button Company Limited (Dmark); and Luk Kam-wai, 60, insurance agent of AIG Insurance Hong Kong Limited (AIG); jointly face six counts of conspiracy to defraud, contrary to Common Law.

The defendants were released on ICAC bail, pending their appearance in the Eastern Magistrates' Courts next Monday (August 15) for plea.

The ICAC investigation arose from a corruption complaint referred by the Insurance Authority (IA). Upon completion of the investigation, the ICAC sought legal advice from the Department of Justice, which advised charging the two defendants.

The offences took place between October 2013 and November 2018. At the material time, Leung was a co-owner of Dmark holding half of its shares. Luk was the handling agent of Dmark's products liability insurance policy taken out with AIG.

During the period, AIG issued six renewal quotations to Luk for the annual renewal of Dmark's policy. According to the policy of AIG, Luk was allowed to collect premium payments from Dmark on behalf of AIG, deduct his relevant commissions, and return the remaining sum to the insurer.

The charges allege that Leung and Luk conspired together to defraud Dmark by dishonestly falsely representing that the premiums for products liability insurance policies taken out by Dmark with AIG between 2013 and 2019 were over \$470,000 in total, thereby causing and inducing Dmark to pay the premiums to a company of Luk.

The ICAC investigation revealed that at the material time, Luk had allegedly overstated the premiums concerned by over \$170,000 in total and passed the sums to Leung.

The IA and AIG have rendered full assistance to the ICAC during its investigation into the case.

[Back to Index](#)



新聞公佈

廉署起訴製鈕商前合夥人及保險經紀涉嫌誇大保費詐騙

2022年8月11日

廉政公署今日(8月11日)落案起訴一名鈕扣製造商前合夥人及一名保險代理，控告他們涉嫌串謀詐騙該製造商，就其逐年續保的產品責任保險保單，支付遭誇大的保費，六年保費共涉47萬元。

梁國偉，46歲，德耀五金鈕扣有限公司(德耀)前合夥人；及陸錦偉，60歲，美亞保險香港有限公司(美亞)保險代理，同被控六項串謀詐騙罪名，違反普通法。

二人已獲廉署准予保釋，以待下星期一(8月15日)在東區裁判法院答辯。

廉署早前接獲保險業監管局(保監局)轉介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兩名被告。

本案於2013年10月至2018年11月期間發生，當時梁國偉是德耀合夥人，持有該公司一半股份。德耀向美亞購買產品責任保險保單，陸錦偉為保單經手代理。

上述期間，美亞就德耀逐年續保的保單，向陸錦偉發出六份續保報價單。根據美亞的政策，陸錦偉可以代表美亞向德耀收取保費，從中扣減其佣金，再將剩餘款項交予美亞。

控罪指梁國偉及陸錦偉一同串謀詐騙德耀，即不誠實地向德耀偽稱，該公司向美亞購買的產品責任保險保單，2013年至2019年的保費共逾47萬元，從而導致和誘使德耀向陸錦偉一間公司支付有關保費。

廉署調查顯示，陸錦偉涉嫌於案發期間誇大相關保費共逾17萬元並把款項交給梁國偉。

保監局及美亞在廉署調查案件期間提供全面協助。

[返回目錄](#)