



Press Releases

Seventeen charged as ICAC graft probe reveals \$43m dummy agents commissions fraud

2022-10-13

Seventeen persons were charged by the ICAC in the past two days (October 11 and 12) with conspiracy to defraud, revealed in the course of a corruption investigation. They allegedly took part in a dummy insurance agents scam to defraud two insurers of commission totalling over \$43 million by making false representations that they had handled about 480 insurance policies. Some of them were also charged with money laundering for allegedly dealing with the commissions.

Ten insurance agents formerly employed by FWD Life Insurance Company (Bermuda) Limited (FWD) are Kwok Ho-leung, Chan Ka-yu, Lam Hiu-tung, Lam Wai-kit, Ngan Tsz-ting, Wong Bryant, Woo Kin-leung, Zhou Yutian, Kong Tsz-ying and Cheung Ho-cheung.

Seven co-defendants formerly employed by Sun Life Hong Kong Limited (Sun Life HK) are former unit manager Kwok Yun-fong; and six former insurance agents Tang Ho-lun, To Wai-to, Wong Lin-yan, Leung Tsz-wing, Mo Wing-han and Lo Nga-wing.

The 17 defendants, aged between 22 and 59, face a total of 17 charges – two of conspiracy to defraud, contrary to Common Law; and 15 of conspiracy to deal with property known or believed to represent proceeds of an indictable offence, contrary to Section 25(1) of the Organized and Serious Crimes Ordinance and Section 159A(1) the Crimes Ordinance.

The defendants were released on ICAC bail, pending their appearance at the Eastern Magistrates' Courts tomorrow (October 14) for mention.

The alleged offences took place between February 2016 and November 2020. At the material time, the 10 former FWD insurance agents worked in the team of Kwok Ho-leung's wife Lo Yin-wa, who was a branch manager. Meanwhile, Sun Life HK then unit manager Kwok Yun-fong was the up-line manager of the six remaining defendants. Except Kwok Ho-leung and Kwok Yun-fong, the six then insurance agents of Sun Life HK and nine then insurance agents of FWD were said to be dummy insurance agents.

One of the charges alleges that Kwok Ho-leung, Kwok Yun-fong and the six then insurance agents of Sun Life HK conspired together and with Lo Yin-wa and others to defraud Sun Life HK by dishonestly falsely representing to Sun Life HK that the six persons were the respective handling agents of 206 insurance policy applications; and causing Sun Life HK to approve the applications and to pay commissions, incentives, bonuses and allowances to Kwok Yun-fong's team.

Another charge alleges that Kwok Ho-leung and the nine then insurance agents of FWD conspired together and with Lo Yin-wa and others to defraud FWD by dishonestly falsely representing to FWD that 12 persons, including the nine aforesaid persons, were the respective handling agents of 272 insurance policy applications; and causing FWD to approve the applications and to pay commissions, incentives, bonuses and allowances to Lo Yin-wa and the 12 persons.

It is also alleged that 15 of the defendants, except Kwok Ho-leung and Kwok Yun-fong, had each conspired with Lo Yin-wa to deal with a total sum of about \$41 million in 20 bank accounts of them, knowing or having reasonable grounds to believe that it in whole or in part directly or indirectly represented the proceeds of an indictable offence.

The ICAC investigation arose from a corruption complaint. Investigation revealed that Lo Yin-wa had allegedly recruited Kwok Yun-fong and others to join either Sun Life HK or FWD, and she told some of them that they were not required to source any clients.

The above 478 insurance policy applications mostly involved high commission rate insurance products. After approving most of the applications, Sun Life HK and FWD respectively released commissions, incentives, bonuses and allowances totalling over \$29 million and over \$14 million to the 15 defendants who purportedly handled them and their up-line managers, including Kwok Yun-fong and Lo Yin-wa. Should Sun Life HK and FWD know that the 15 defendants were not the handling agents of those insurance policies, they would not have released the above commissions, incentives, bonuses and allowances.

The bank accounts used for receiving the above commissions, etc. were allegedly controlled by Lo Yin-wa. Most of the insurance policies concerned eventually lapsed after subsequent premiums were not paid.

Upon completion of the investigation, legal advice was sought from the Department of Justice (DoJ). Pursuant to the legal advice, Lo Yin-wa was earlier charged with conspiracy to defraud for her alleged role in the scam. Seventeen others were charged on October 11 and 12 upon receipt of further legal advice from the DoJ.

As the relevant corruption investigation is continuing, the ICAC does not rule out further law enforcement actions.

FWD and Sun Life HK have rendered full assistance to the ICAC during its investigation into the cases.

In order to assist the insurance industry in strengthening its corruption prevention capabilities in key operational areas such as verifying the commission of agents, the Corruption Prevention Department had collaborated with the industry to produce the “Corruption Prevention Guide for Insurance Companies”: cpas.icac.hk/EN/Info/Lib_List?cate_id=3&id=2568. The Community Relations Department of the ICAC will continue to collaborate with the industry for providing integrity training to insurance practitioners. Insurance companies and practitioners may also refer to the dedicated webpage tailor-made for the industry: hkbedc.icac.hk/insurance/en.

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新聞公佈

廉署調查貪污揭17人涉「傀儡保險代理」4,300萬元佣金詐騙案

2022年10月13日

廉政公署調查一宗貪污案件時，揭發多名人士涉嫌參與「傀儡保險代理」串謀詐騙勾當，訛稱經手處理約480份保單以獲兩間保險公司發放佣金共逾4,300萬元。廉署過去兩日(10月11及12日)落案起訴17名人士，部分涉案人士亦涉嫌處理該些佣金而被控「洗黑錢」。

其中10人案發時為富衛人壽保險(百慕達)有限公司(富衛)保險代理，他們是郭浩良、陳家裕、林曉東、林煒傑、顏梓定、黃卓立、胡健良、周玉田、江梓瑩及張皓翔。

另外七名同案被告案發時受僱於香港永明金融有限公司(香港永明)，他們分別為前分區經理郭潤芳，及六名前保險代理鄧浩麟、杜偉濤、黃蓮欣、梁紫穎、毛詠嫻及羅雅穎。

17名被告年齡介乎22歲至59歲，被控共17項罪名，即兩項串謀詐騙，違反普通法；以及15項串謀處理已知道或相信為代表從可公訴罪行的得益的財產，違反《有組織及嚴重罪行條例》第25(1)條及《刑事罪行條例》第159A(1)條。

各被告已獲廉署准予保釋，以待明日(10月14日)在東區裁判法院應訊。

本案罪行涉嫌於2016年2月至2020年11月期間發生。案發時該10名富衛時任保險代理與分行經理盧彥樺，即郭浩良妻子，屬同一團隊。香港永明時任分區經理郭潤芳案發時是其餘六名被告的上線經理。除郭浩良及郭潤芳外，餘下六名香港永明時任保險代理及九名富衛時任保險代理，均被指為「傀儡保險代理」。

其中一項控罪指郭浩良、郭潤芳及六名香港永明時任保險代理，涉嫌一同串謀並與盧彥樺及他人串謀詐騙香港永明，不誠實地向香港永明偽稱該六人分別是206份保單申請的經手代理，以及導致香港永明批准該等申請並向郭潤芳團隊支付佣金、獎金、花紅及津貼。

另一項控罪指郭浩良及九名富衛時任保險代理，涉嫌一同串謀並與盧彥樺及他人串謀詐騙富衛，不誠實地向富衛偽稱12名人士，包括該九人，分別是272份保單申請的經手代理，以及導致富衛批准該等申請並向盧彥樺及該12名人士支付佣金、獎金、花紅及津貼。

除郭浩良及郭潤芳外，餘下15名被告亦涉嫌各自與盧彥樺串謀，知道或有合理理由相信由他們所持有20個銀行戶口內共約4,100萬元款項，全部或部分、直接或間接代表從可公訴罪行的得益而仍處理有關款項。

廉署早前接獲貪污投訴遂展開調查。廉署調查發現，盧彥樺涉嫌招攬郭潤芳及其他人士分別加入香港永明及富衛，並告知部分人士無須招納客戶。

上述478份保單申請主要涉及高佣金保險產品。香港永明及富衛批准大部分申請，並向報稱經手處理有關保單的15名被告和他們的上線經理，包括郭潤芳及盧彥樺，發放佣金、獎金、花紅及津貼，分別共逾2,900萬元及逾1,400萬元。如香港永明及富衛知悉該15名被告並非有關保單的經手代理，便不會發放上述佣金、獎金、花紅及津貼。

被指用作收取上述佣金等款項的銀行戶口，涉嫌由盧彥樺操控。大部分相關保單最終「斷供」並告失效。

廉署完成調查後向律政司徵詢法律意見，早前按有關法律意見落案起訴盧彥樺串謀詐騙。廉署獲律政司進一步法律意見後，於10月11及12日落案起訴另外17名人士。

廉署調查仍在進行，不排除會有更多人士被檢控。

富衛及香港永明在廉署調查案件期間提供全面協助。

為協助保險業界加強其主要營運範疇如核實代理人佣金的防貪能力，防止貪污處與業界合作，編製《保險公司防貪指南》：cpas.icac.hk/Info/Lib_List?cate_id=3&id=2568。社區關係處將繼續與保險業界合作，為其從業員提供誠信培訓。保險公司及保險從業員可參閱社區關係處為保險業而設的專頁：hkbedc.icac.hk/insurance/tc。

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