



## Press Releases

### **Ex-button manufacturer co-owner charged by ICAC jailed for 14 months over inflated premiums fraud**

**2023-4-13**

A then co-owner of a button manufacturer, charged by the ICAC, was today (April 13) sentenced to 14 months' imprisonment after being convicted at the Eastern Magistrates' Courts of conspiring together with a then insurance agent for deceiving the manufacturer into renewing its products liability insurance policies at overstated annual premiums for six years, involving over \$470,000 in total.

Leung Kwok-wai, 47, former co-owner of Dmark Metal Button Company Limited (Dmark), was found guilty by Magistrate Mr Tsang Chung-yiu of six counts of conspiracy to defraud, contrary to Common Law.

At the material time, Leung was a co-owner of Dmark holding half of its shares. Dmark took out a products liability insurance policy from AIG Insurance Hong Kong Limited (AIG) and insurance agent Luk Kam-wai was its handling agent. According to the policy of AIG, Luk was allowed to collect premium payments from Dmark on behalf of AIG, deduct his entitled commissions, and return the remaining sum to the insurer.

The court heard that on six occasions between October 2013 and November 2018, AIG issued renewal quotations to Luk in respect of Dmark's policy. Upon Leung's instruction, Luk issued six invoices containing overstated premiums to Dmark to remain as the handling agent of AIG's insurance policy. During the period, Dmark paid a total of about \$470,000 to a company of Luk as premiums for renewing the insurance policy.

The ICAC investigation arose from a corruption complaint referred by the Insurance Authority (IA). Investigation revealed that the premiums were overstated by over \$170,000 in total. Had Dmark known of the overstatements, it would not have approved the premium payments.

Luk, 61, former insurance agent of AIG, earlier pleaded guilty to three counts of conspiracy to defraud. His sentencing is scheduled for April 26.

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

The prosecution was today represented by Senior Public Prosecutor Joey Lin, assisted by ICAC officer Betty Wong.

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## 新聞公佈

# 鈕扣製造商前合夥人串謀保險經紀誇大保費遭廉署起訴詐騙罪成判囚14個月

2023年4月13日

廉署早前落案起訴一名時任鈕扣製造商合夥人，與一名時任保險代理串謀詐騙該製造商，支付遭誇大的保費為其產品責任保險保單續保六年，保費共涉款約47萬元。被告今日(4月13日)在東區裁判法院被裁定罪名成立，判囚14個月。

梁國偉，47歲，德耀五金鈕扣有限公司(德耀)前合夥人，被裁判官曾宗堯裁定六項串謀詐騙罪名成立，違反普通法。

案發時梁國偉是德耀其中一名合夥人，持有該公司一半股份。德耀向美亞保險香港有限公司(美亞)購買產品責任保險保單，保單由保險代理陸錦偉經手代理。根據美亞的政策，陸錦偉可代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。

案情透露，美亞於2013年10月至2018年11月期間，六次向陸錦偉發出有關德耀保單的續保報價單。陸錦偉為了繼續擔任德耀保單的經手代理，在梁國偉指示下向德耀先後發出六張保費遭誇大的續保保費發票。案發期間，德耀向陸錦偉一間公司支付共約47萬元以續保。

廉署接獲保險業監管局(保監局)轉介貪污投訴遂展開調查，發現保費被誇大共逾17萬元，有關款項則交予梁國偉。如德耀知道保費遭誇大，便不會批准支付保費。

陸錦偉，61歲，美亞前保險代理，早前承認三項串謀詐騙罪名，其判刑將於4月26日進行。

保監局及美亞在廉署調查案件期間提供全面協助。

控方今日由高級檢控官連祖兒代表出庭，並由廉署人員黃慧敏協助。

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