



## Press Releases

# Dummy insurance agent admits \$120,000 commission and bonus fraud revealed in ICAC graft probe

2022-12-5

An insurance agent, charged by the ICAC, today (December 5) admitted at the Kowloon City Magistrates' Courts that he had defrauded an insurer of commissions and bonus totalling over \$120,000 by making false representations that a number of insurance policies were handled by him, which was revealed in the course of a corruption investigation.

Wong Chau-ying, 26, former insurance agent of FWD Life Insurance Company (Bermuda) Limited (FWD), pleaded guilty to two counts of conspiracy to defraud, contrary to Common Law. The prosecution offered no evidence to another similar charge against him.

Magistrate Ms Stephanie Tsui May-har adjourned the case to December 19 for sentence, pending the defendant's community service order report. The defendant was granted bail.

The court heard that at the material time, the defendant was an insurance agent of FWD. When an insurance product was sold, FWD would release commission and overriding commission respectively to the handling agent and his/her up-line manager. Bonuses would also release to them should they meet the sales target.

Between December 2018 and June 2019, FWD received three insurance application forms submitted via the defendant's computer account. Believing that the applications were handled by the defendant, FWD approved them and released to the defendant commissions of over \$75,000 and bonus of about \$46,000.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that the three application forms were not submitted and handled by the defendant. He was out of Hong Kong when two of the above application forms were submitted to FWD via his computer account. The computer account was not operated by him and he only collected salary of around \$1,000 to \$2,000 per month.

Had FWD known that the three insurance application forms contained false information, it would not have underwritten, issued the insurance policies and paid the commissions and bonus to the defendant.

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

The prosecution was today represented by ICAC officer Jessica Fung.

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## 新聞公佈

### 廉署調查貪污揭欺詐12萬元佣金獎金 傀儡保險代理今認罪

2022年12月5日

廉政公署調查一宗貪污案件時，揭發一名保險代理訛稱自己經手處理數份保單，詐騙一間保險公司佣金及獎金共逾12萬元。被告今日(12月5日)在九龍城裁判法院承認控罪。

黃秋葢，26歲，富衛人壽保險(百慕達)有限公司(富衛)前保險代理，承認兩項串謀詐騙罪名，違反普通法。他另外一項相類罪名獲控方不提證供起訴。

裁判官崔美霞將案件押後至12月19日判刑，以待索取被告的社會服務令報告。被告獲准以現金保釋。

案情透露，黃秋葢案發時是富衛保險代理。富衛保險代理若成功銷售保險產品，相關的經手代理和上線經理會分別獲發佣金及上線佣金。如他們達成銷售目標，亦會獲富衛發放獎金。

2018年12月至2019年6月期間，富衛收到三份經由被告電腦帳戶提交的保單申請。富衛相信保單申請由被告經手處理，批准有關申請並向被告發放佣金逾75,000元及獎金約46,000元。

廉署早前接獲貪污投訴遂展開調查，調查發現被告並沒有提交及經手處理該三份保單申請，其中兩份保單申請經由其電腦帳戶提交予富衛時，他並不在香港。被告的電腦帳戶並非由他操作，他每月只收取薪金約1,000元至2,000元。

如富衛知道該三份保單申請載有虛假資料便不會承保及發出保單，亦不會向被告發放佣金及獎金。

富衛在廉署調查案件期間提供全面協助。

控方今日由廉署人員馮煒晴代表出庭。

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