



Press Releases

Ex-district manager of insurer and downline trio charged by ICAC over \$750,000 commissions fraud

2023-8-29

A former district manager of an insurer and three downline agents of different tiers were today (August 29) charged by the ICAC for allegedly conspiring together to defraud the insurer of commissions, overriding commissions and bonuses totalling over \$750,000 by making false representations that the lowest tier agent had handled various insurance policy applications. The illegal activities were revealed in the course of a corruption investigation.

Hui Ngai-hing, 59, former district manager of FTLife Insurance Company Limited (FTLife); Monica Wong Fung-yee, 64, and Yee Sheung-wai, 38, both former agency managers of FTLife; and Chau Ching-man, 31, former insurance agent of FTLife; jointly face one count of conspiracy to defraud, contrary to the Common Law.

The four defendants were released on ICAC bail to appear at the Eastern Magistrates' Courts on Thursday (August 31) for mention, pending the prosecution's application for transferring the case to the District Court.

At the material time, Hui was a district manager of insurer FTLife. Wong, Yee and Chau were her downline agents working in different tiers in descending order. When an insurance product was successfully sold by Chau, she and her upline managers, including Yee, Wong and Hui, would respectively receive commission and overriding commissions. They would also be entitled to bonuses when sales targets were achieved.

It is alleged that between July and September 2020, the four defendants conspired together to defraud FTLife by dishonestly falsely representing that 32 insurance policy applications in which Chau was named as the handling agent were genuinely made by the relevant policyholders, causing FTLife to approve the applications and release wage payments, commissions and bonuses.

The ICAC investigation arose from a corruption complaint. Investigation revealed that Chau was not in Hong Kong when the insurance policies were taken out. In addition, most of the policyholders had no knowledge of the insurance policies and they did not take them out. Those insurance policies eventually lapsed due to default payment of premiums.

Had FTLife known that Chau was not the actual handling agent of the 32 applications or the applications contained false information, it would not have approved them and released the commissions, overriding commissions and bonuses totalling over \$750,000 to the defendants.

FTLife has rendered full assistance to the ICAC during its investigation into the case.

The ICAC will continue to collaborate with the industry in providing integrity training to practitioners of the insurance industry and tips on managing staff integrity for managerial staff. For more information, please visit the Ethics Promotion Website for the Insurance Industry produced by the Hong Kong Business Ethics Development Centre.

[Back to Index](#)



新聞公佈

廉署起訴保險公司前區域經理及三名下線代理涉詐騙佣金75萬元

2023年8月29日

廉政公署調查貪污時，揭發一名保險公司前區域經理及三名不同職級的下線代理，涉嫌訛稱多份投保申請由最低職級的下線代理經手處理，串謀詐騙該保險公司佣金、上線佣金及花紅共逾75萬元。四人今日(8月29日)被廉署落案起訴。

許藝馨，59歲，富通保險有限公司(富通)前區域經理；黃鳳儀，64歲，及余尚偉，38歲，均為富通前營業經理；以及周靜文，31歲，富通前保險代理，同被控一項串謀詐騙罪名，違反普通法。

四名被告已獲廉署准予保釋至星期四(8月31日)在東區裁判法院應訊，以待控方申請將案件轉介區域法院答辯。

許藝馨案發時於保險公司富通任職區域經理，黃鳳儀、余尚偉及周靜文為其下線代理，職級依次由高至低。周靜文若成功銷售保險產品，她及上線經理包括余尚偉、黃鳳儀及許藝馨會分別獲發佣金及上線佣金。他們如達到銷售目標，亦可獲發花紅。

四名被告涉嫌於2020年7月至9月期間，一同串謀詐騙富通，不誠實地訛稱32份由周靜文任經手代理人的保單確實由相關保單持有人申請投保，致使富通批出該等保單並發放相關薪金、佣金及花紅。

廉署接獲貪污投訴遂展開調查，發現在客戶提出該等投保申請時，周靜文並不在香港。此外，大部分涉案保單持有人均對有關保單不知情，亦沒有申請投保。有關保單最後亦「斷供」。

如富通知悉周靜文並非該32份投保申請的經手代理人或該等申請載有虛假資料，便不會批出有關保單，亦不會向四名被告發放佣金、上線佣金及花紅共逾75萬元。

富通在廉署調查案件期間提供全面協助。

廉署將繼續與保險業界合作，為保險從業員提供誠信培訓，並向管理人員提供管理職員操守的要訣。詳情可瀏覽香港商業道德發展中心製作的「保險業道德資源網站」。

[返回目錄](#)