



Press Releases

Ex-regional director of insurer charged by ICAC with fraud for taking out dummy policies

2022-4-28

A former regional director of an insurance company was charged by the ICAC last night (April 27) for allegedly conspiring with a downline insurance manager to deceive the insurer into releasing commissions and bonuses totalling about \$1 million to them and a downline insurance agent by taking out insurance policies for dummy customers and making false representations about their handling agent.

Lam Fuk-yuen, 54, former regional director of Manulife (International) Limited (Manulife) faces one count of conspiracy to defraud, contrary to Common Law. He will be brought to the Kwun Tong Magistrates' Courts this afternoon (April 28) for mention.

The alleged offence took place between November 2017 and December 2018. During the period, the defendant was promoted from senior district director to regional director of Manulife.

In terms of the sale of insurance policies, Manulife required all insurance agents to comply with its Agent Code of Conduct, which included that insurance agents should never pay any premium or contribution on behalf of customers.

The charge alleges that the defendant conspired together with a downline insurance manager to defraud Manulife by dishonestly falsely representing that the policyholders whose names appeared on the relevant application forms applied for insurance policies and paid for the corresponding premium; and that a downline insurance agent was the handling agent for the policy applications, causing and inducing Manulife to underwrite and issue those insurance policies and to pay commission and other payments in relation to those insurance policies to the defendant and his two downline staff.

ICAC inquiries revealed that during the above period, Manulife received 10 insurance policy applications purportedly made by nine customers. It is alleged that the defendant had paid the corresponding premium after Manulife approved the applications.

Investigation also revealed that the defendant received overriding commissions and bonuses totalling about \$340,000 in relation to the 10 insurance policies from Manulife.

Manulife had also released commissions and overriding commissions totalling over \$750,000 in relation to the 10 insurance policies to the two downline staff of the defendant.

The ICAC investigation arose from a corruption complaint. Arising from the same investigation, the ICAC had earlier charged the two downline staff with one count of conspiracy to defraud in a separate case.

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

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新聞公佈

廉署起訴保險公司前區域總監涉嫌詐騙以虛假顧客投保

2022年4月28日

廉署昨晚(4月27日)落案起訴一名保險公司前區域總監，控告他涉嫌與一名下線保險經理串謀，以虛假顧客購買保單，並虛報保單的經辦代理，以詐騙該保險公司向他們及一名下線保險代理發放佣金及獎金共約100萬元。

林福源，54歲，宏利人壽保險(國際)有限公司(宏利)前區域總監，被控一項串謀詐騙罪名，違反普通法。他今日(4月28日)下午將被帶往觀塘裁判法院應訊。

本案罪行涉嫌於2017年11月至2018年12月期間發生。被告於案發期間任職宏利，並由高級分區總監晉升為區域總監。

根據宏利的保單銷售政策，該公司要求所有保險代理遵守其代理人行為守則，包括保險代理不應代客戶支付任何保費或款項。

控罪指被告涉嫌與一名下線保險經理一同串謀詐騙宏利，即不誠實地偽稱，投保申請書上所示的保單持有人申請投保，並支付了相關保費；以及一名下線保險代理是該等投保申請的經手代理人，導致及誘使宏利承接及簽發有關保單，以及就該等保單向被告及該兩名下線員工支付佣金或其他款項。

廉署調查發現，宏利於上述期間接獲10份聲稱由九名客戶提出的投保申請。宏利批准該等申請後，被告涉嫌支付相關保費。

調查又發現，被告就該10份保單從宏利收取上線經理管理佣金及獎金共約34萬元。

宏利亦就該10份保單向上述兩名下線職員發放經辦代理佣金及上線經理管理佣金共逾75萬元。

廉署早前接獲貪污投訴遂展開調查。就有關調查，廉署早前分案起訴該兩名下線職員一項串謀詐騙控罪。

宏利在廉署調查案件期間提供全面協助。

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