



Press Releases

Eight months' jail for duo charged by ICAC for conspiring with dummy insurance agent to launder \$270,000 in commissions

2023-12-19

In the course of a corruption investigation by the ICAC, it was revealed that two insurance agents had recruited another person to pose as dummy insurance agent to obtain commissions and bonuses totalling over \$270,000 by making false representations that the latter had handled three insurance policies and collected most of the sum from the latter. The duo were today (December 19) each sentenced to eight months' imprisonment at the Eastern Magistrates' Courts after being convicted of conspiracy to launder crime proceeds.

Cheng Yik-lut and Jovi Leung Kin-fung, both insurance agents and aged 30, were convicted of one count 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 of the Crimes Ordinance.

In sentencing, Deputy Magistrate Miss Chung Wing-sze said the offence warranted custodial sentences for the two insurance agents as they proactively arranged a dummy insurance agent to take part in the scam and dealt with the crime proceeds.

The court heard that in 2019, the duo arranged Cheng Tsz-sing, cousin of Cheng Yik-lut, to pose as a dummy insurance agent at Chubb Life Insurance Company Limited (Chubb). Chubb subsequently received three insurance policy applications submitted by Cheng Yik-lut, in which Cheng Tsz-sing was named as the handling agent. As a result, Cheng Tsz-sing received commissions and bonuses of over \$270,000 from Chubb.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that Cheng Tsz-sing was not actually the handling agent of the three insurance policies. Upon the defendants' request, Cheng Tsz-sing transferred over \$240,000 to designated bank accounts and retained about \$27,000 as his rewards.

Cheng Tsz-sing was earlier charged with one count of conspiracy to launder crime proceeds in a separate case for taking part in the scam. He pleaded guilty to the charge and rendered assistance to the prosecution, leading to the successful prosecution of the two defendants in the present case. Sentencing of Cheng Tsz-sing was adjourned to January 31 next year.

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

The prosecution was today represented by prosecuting counsel Mr Alexander Cheung, assisted by ICAC officers Teresa Cheung and Romeo Chu.

The ICAC will continue to collaborate with the industry in providing integrity training to insurance intermediaries. The ICAC had earlier organised a Professional Anti-Corruption Training for Management in Insurance Sector for 28 insurance companies in order to enhance integrity management in the industry. For more information on the ICAC's preventive and educational services for the industry, please visit the Ethics

Promotion Website for the Insurance Industry produced by the Hong Kong Business Ethics Development Centre, and the Corruption Prevention Department's Corruption Prevention Advisory Service Web Portal.
[Back to Index](#)



新聞公佈

二人串謀傀儡保險代理「洗黑錢」處理佣金27萬元遭廉署起訴罪成判囚八個月

2023年12月19日

廉政公署早前調查貪污時，揭發兩名保險代理招攬另一人充當傀儡保險代理，訛稱對方經辦三張保單以獲保險公司發放佣金及獎金共逾27萬元，並從對方接收大部份款項。二人今日(12月19日)在東區裁判法院被裁定串謀處理犯罪得益罪名成立，各判囚八個月。

保險代理鄭億律及梁建豐，同為30歲，今日同被裁定一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罪名成立，違反《有組織及嚴重罪行條例》第25(1)條和《刑事罪行條例》第159A條。

暫委裁判官鍾穎詩判刑時表示，兩名被告身為保險代理，積極安排傀儡保險代理參與勾當，及處理相關犯罪得益，須判處監禁式刑罰。

案情透露，兩名被告於2019年安排鄭億律的堂弟鄭梓昇加入安達人壽保險有限公司(安達)充當傀儡保險代理。安達其後收到鄭億律提交的三份保單申請，鄭梓昇被列為保單的經手代理人，因而獲安達發放佣金及獎金逾27萬元。

廉署接獲貪污投訴遂展開調查，發現鄭梓昇其實並非該些保單的經手代理人，他應兩名被告的要求，將逾24萬元轉帳至指定銀行戶口，並保留約2.7萬元作報酬。

鄭梓昇因參與有關勾當，早前分案被控一項串謀處理犯罪得益罪名。他承認控罪及向控方提供協助，令控方成功檢控本案兩名被告。鄭梓昇的案件押後至明年1月31日判刑。

安達在廉署調查案件期間提供全面協助。

控方今日由大律師張學鋒代表出庭，並由廉署人員張春桃及朱俊軒協助。

廉署會繼續與保險業界合作，為保險中介人提供誠信培訓。廉署早前為28間保險公司的管理人員舉辦「保險業管理人員反貪專業課程」，提高業界誠信管理水平。有關廉署為保險業而設的防貪及誠信教育詳情，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」，以及防止貪污處的「防貪諮詢服務」網站。

[返回目錄](#)