

Trio in court for alleged insurance policy and commissions fraud

17 April 2014

Two insurance agents and a former manager of a bank appeared in the Kowloon City Magistracy today (Thursday) after being charged by the ICAC for their alleged roles in deceiving a client into taking out a \$1.5 million insurance policy for securing a loan, and defrauding commissions totalling about \$76,000.

The defendants, who were charged on Tuesday (April 15), were Yu Wai-kei, 33, former assistant unit manager of American International Assurance Company (Bermuda) Limited (AIA), Ho Ting-fung, 28, senior unit manager of AIA; and Chan Choi-ha, 32, former assistant relationship manager of Standard Chartered Bank (Hong Kong) Limited (SCB).

Yu and Chan jointly faced one count of fraud, contrary to Section 16A of the Theft Ordinance, while Yu and Ho were laid with two counts of fraud.

No pleas were taken today. Magistrate Abu Bakar bin Wahab transferred the case to the District Court on May 2 for plea.

The case arose from a corruption complaint. Subsequent ICAC enquiries revealed the above alleged offences.

At the material time, Chan was employed by SCB as an assistant relationship manager tasked to introduce small and medium enterprise loans and other financial products to her customers.

One of the charges alleged that between November 2011 and February 2012, Yu and Chan falsely represented to a director of an industrial company that an insurance policy was required by SCB as collateral for securing a small and medium enterprise loan for the company, and with intent to defraud, induced the director to obtain an insurance policy of \$1.5 million from AIA.

Another charge alleged that between December 2011 and February 2012, Yu and Ho falsely represented to AIA that Ho was the handling agent of the life and personal accident insurance policy in the name of the said director, and with intent to defraud, induced AIA to pay a commission of about \$67,530.

The remaining charge alleged that between October 2011 and January 2012, Yu and Ho falsely represented to AIA that Ho was the handling agent of a life and personal accident insurance policy in the name of a merchant, and with intent to defraud, induced AIA to pay a commission of \$8,390.

The defendants were each granted cash bail of \$10,000, and ordered not to interfere with prosecution witnesses.

AIA and SCB had rendered full assistance to the ICAC during its investigation.

The prosecution was today represented by ICAC officer Chris Ng.

[Back to Index](#)

廉署起訴三人疑涉保單佣金詐騙案 今提堂

2014年4月17日

廉政公署落案起訴兩名保險代理及一名前銀行經理，控告他們涉嫌欺騙一名客戶承保一份保額為一百五十萬元的保險單以獲取貸款，以及詐騙共約七萬六千元佣金。三名被告今日(星期四)在九龍城裁判法院應訊。

各被告於星期二(四月十五日)被落案起訴，他們為俞偉基，三十三歲，美國友邦保險(百慕達)有限公司(「友邦」)前助理分區經理，何庭豐，二十八歲，「友邦」高級分區經理；及陳彩霞，三十二歲，渣打銀行(香港)有限公司(「渣打」)前助理客戶經理。

俞偉基及陳彩霞同被控一項欺詐罪名，涉嫌違反《盜竊罪條例》第16A條，而俞偉基及何庭豐則另同被控兩項欺詐罪名。

各被告今日毋須答辯。裁判官馬保華將案件轉介區域法院至今年五月二日答辯。

廉署早前接獲貪污投訴，調查後揭發上述涉嫌罪行。

陳彩霞於案發時是「渣打」的助理客戶經理，職責包括向客戶介紹中小企業貸款及其他財務產品。

其中一項控罪指俞偉基及陳彩霞涉嫌於二〇一一年十一月至二〇一二年二月期間，向一名實業公司董事虛假地表示，「渣打」要求該公司附加一份保險單作為中小企業貸款的抵押，並意圖詐騙而誘使該名董事獲得「友邦」承保一份保額為一百五十萬元的保險單。

另一項控罪指俞偉基及何庭豐涉嫌於二〇一一年十二月至二〇一二年二月期間，向「友邦」虛假地表示，何庭豐是該份以有關董事名下人壽及個人意外保險單的經手代理人，並意圖詐騙而誘使「友邦」給予何庭豐一筆約六萬七千五百三十元的佣金。

餘下一項控罪指俞偉基及何庭豐涉嫌於二〇一一年十月至二〇一二年一月期間，向「友邦」虛假地表示，何庭豐是一份以一名商人名下人壽及個人意外保險單的經手代理人，並意圖詐騙而誘使「友邦」給予何庭豐一筆八千三百九十元的佣金。

三名被告各獲准以現金一萬元保釋，並受命不得騷擾控方證人。

「友邦」及「渣打」在廉署調查案件期間提供全面協助。

控方今日由廉署人員伍潤祥代表出庭。

[返回目錄](#)