



Press Releases

Insurance agents charged as graft probe reveals \$1.2m fraud and \$2.7m money laundering

2021-9-14

The ICAC today (September 14) charged three former insurance agents of an insurance company for allegedly conspiring with another then insurance agent to defraud the company of commissions and bonuses totalling about \$1.2 million by making false representations on the handling insurance agent of four insurance policies, and conspiracy to launder over \$2.7 million in crime proceeds.

The ICAC investigation arose from a corruption complaint. Upon completion of the investigation, the ICAC sought legal advice from the Department of Justice, which advised charging the trio with five offences – four of conspiracy to defraud, contrary to Common Law, and one of conspiracy to dealing 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.

The defendants are Li Chung-hing, 33, former assistant branch manager of AXA China Region Insurance Company Limited (AXA); and Tang Maurice Moses, 35, and Kong Ho-chi, 34, both former insurance agents of AXA. They were released on ICAC bail, pending their appearance in the Eastern Magistrates' Courts on Thursday (September 16) for the case to be transferred to the District Court for plea.

At the material time, Li was an assistant branch manager of AXA and the up-line manager of Tang, Kong and a third insurance agent, who was referred by Kong to work at AXA.

AXA required an insurance agent to personally meet his client to explain the terms and conditions of an insurance policy. Upon approval of an insurance policy application and receipt of the relevant premium, AXA would release commission to the handling insurance agent, and overriding commission to his/her up-line manager and job referrer. AXA would also release various kinds of bonuses to insurance agents should they meet specified sales targets or the agents referred by them to work at AXA successfully sell any insurance product.

The offences took place between September 22, 2015 and September 25, 2017.

Three of the charges allege that Li and Tang conspired together and with the third insurance agent to defraud AXA by dishonestly falsely representing to the company that the insurance agent was the handling insurance agent of three insurance policy applications, and causing AXA to underwrite and issue those insurance policies and to pay commissions or other payments in relation to them.

Another charge alleges that Li and Kong conspired together and with the third insurance agent to defraud AXA by dishonestly falsely representing to the company that the insurance agent was the handling insurance agent of another insurance policy application, and causing AXA to underwrite and issue that insurance policy and to pay commission or other payments in relation to it.

AXA had paid the three defendants and the third insurance agent commissions and bonuses totalling about \$1.2 million in connection with the four insurance policies and Kong's referral of the third insurance agent to

work at AXA.

The remaining charge alleges that Li and Kong conspired together and with the third insurance agent to deal with a total sum of over \$2.7 million in a bank account held under the name of the insurance agent, knowing or having reasonable grounds to believe that the sum of money, in whole or in part, directly or indirectly represented any person's proceeds of an indictable offence.

AXA had paid a total of over \$2.7 million to the third insurance agent for his successful sale of insurance policies, including the aforesaid four insurance policies. ICAC enquiries revealed that the third insurance agent had never been involved in the sale of the insurance policies concerned.

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

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新聞公佈

廉署調查貪污揭保險代理詐騙一百二十萬元及「洗黑錢」二百七十萬元起訴三人

2021年9月14日

廉政公署今日(九月十四日)落案起訴一間保險公司三名前保險代理人，控告他們涉嫌串謀另一名時任保險代理人，訛稱四份保單由對方經辦，詐騙該公司佣金及獎金共約一百二十萬元，並串謀處理犯罪得益逾二百七十萬元。

廉署早前接獲貪污投訴遂展開調查，完成調查後向律政司徵詢法律意見，並按有關法律意見落案起訴三人共五項罪名，即四項串謀欺詐，違反普通法；以及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，違反《有組織及嚴重罪行條例》第25(1)條及《刑事罪行條例》第159A條。

被告為李宗興，三十三歲，安盛金融有限公司(安盛)前助理分行經理；以及鄧惠霖，三十五歲，及江浩智，三十四歲，同為安盛前保險代理人。三人已獲廉署准予保釋，以待星期四(九月十六日)在東區裁判法院應訊，以待案件轉介區域法院答辯。

李宗興於案發時是安盛助理分行經理，亦是鄧惠霖、江浩智及另一名保險代理人的上線經理。該第三名代理人由江浩智介紹到安盛工作。

安盛要求保險代理人親自與客戶會面，向客戶解釋保單的條款。安盛在保單申請獲批及收受保費後，會向經辦保單的保險代理人發放佣金，以及向其上線經理及工作推薦人發放上線佣金。當保險代理人達到指定的銷售目標或經他們介紹到安盛工作的保險代理人成功銷售保單，安盛亦會向他們發放不同類型的獎金。

本案控罪於二〇一五年九月二十二日至二〇一七年九月二十五日期間發生。

其中三項控罪指李宗興及鄧惠霖涉嫌一同串謀及與上述第三名保險代理人串謀欺詐安盛，不誠實地向有關公司訛稱該保險代理人是經辦三份投保申請的保險代理人，以及致使安盛承保及簽發該等保單，並就其支付佣金或其他款項。

另一項控罪指李宗興及江浩智涉嫌一同串謀及與上述第三名保險代理人串謀欺詐安盛，不誠實地向有關公司訛稱該保險代理人是經辦另一份投保申請的保險代理人，以及致使安盛承保及簽發該份保單，並就其支付佣金或其他款項。

安盛就上述四份保單，以及江浩智介紹該第三名代理人到安盛工作，向三名被告及該第三名保險代理人支付佣金及獎金共約一百二十萬元。

餘下控罪指李宗興及江浩智涉嫌一同串謀及與上述第三名保險代理人串謀，知道或有合理理由相

信，該保險代理人名下所持有的一個銀行戶口內共逾二百七十萬元的款項，全部或部分、直接或間接代表任何人從可公訴罪行的得益而仍處理該筆款項。

安盛就該第三名保險代理人成功銷售的保單，當中包括上述四張保單，向對方支付佣金及獎金共逾二百七十萬元。廉署調查發現，該第三名保險代理人並沒有參與相關保單銷售。

安盛在廉署調查案件期間提供全面協助。

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