



## Press Releases

### **Ex-insurance agent charged as ICAC probe reveals \$250,000 commissions fraud over bogus policies**

**2022-8-30**

A former insurance agent was charged by the ICAC today (August 30) with defrauding an insurer of commissions and a bonus totalling over \$250,000 by making false representations that two clients had taken out insurance policies from the insurer.

Li Ka-yiu, 36, former insurance agent of FWD Life Insurance Company (Bermuda) Limited (FWD), faces two counts of fraud, contrary to Section 16A of the Theft Ordinance. He was released on ICAC bail, pending his appearance in the Eastern Magistrates' Courts on Thursday (September 1) for plea.

At the material time, the defendant was an insurance agent of FWD. He would receive a first-year commission when an insurance product was sold. He would also receive various bonuses after meeting his sales target.

The charges allege that between July and August, 2019, the defendant falsely represented to FWD that two clients had applied for two insurance policies and paid the initial premiums and with intent to defraud, induced FWD to underwrite and issue the two insurance policies.

ICAC investigation revealed that FWD released two first-year commissions totalling about \$158,000 in relation to the two insurance policies to the defendant. Having met his sales target, the defendant further received a year-end bonus of about \$97,000 from FWD.

The ICAC investigation arose from a corruption complaint. Upon completion of the investigation, legal advice was sought from the Department of Justice, which advised charging the defendant. FWD has rendered full assistance to the ICAC during its investigation into the case.

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## 新聞公佈

### 廉署調查貪污揭前保險代理涉以虛假保單詐騙佣金25萬元

2022年8月30日

廉政公署今日(8月30日)落案起訴一名前保險代理，控告他涉嫌藉訛稱兩名客戶向一間保險公司投保，詐騙該保險公司佣金及獎金共逾25萬元。

李家堯，36歲，富衛人壽保險(百慕達)有限公司(富衛)前保險代理，被控兩項欺詐罪名，違反《盜竊罪條例》第16A條。被告已獲廉署准予保釋，以待星期四(9月1日)在東區裁判法院答辯。

被告於案發時是富衛的保險代理。他若售出保險產品，便可獲發首年佣金。如他達到銷售目標，亦可獲發各種類獎金。

兩項控罪指被告涉嫌於2019年7月至8月期間，向富衛虛假地表示，兩名客戶申請投保兩份保單及已繳付相關首年保費，並意圖詐騙而誘使富衛承保和簽發該兩份保單。

廉署調查發現，富衛就該兩份保單向被告發放兩筆首年佣金共約158,000元。由於被告達到銷售目標，亦獲富衛發放一筆約97,000元的年終獎金。

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被告。富衛在廉署調查案件期間提供全面協助。

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