



Press Releases

Insurance agent charged as ICAC graft probe reveals alleged \$1.5m commissions fraud

2023-4-20

An insurance agent was charged by the ICAC today (April 20) for allegedly defrauding an insurer of commissions totalling about \$1.5 million by making false representations that 20 clients had taken out various insurance policies.

Yeung Yan-to, 31, former insurance agent of AXA China Region Insurance Company Limited (AXA), faces two counts of conspiracy to defraud, contrary to the Common Law. He will be brought to the Eastern Magistrates' Courts tomorrow (April 21) for plea.

At the material time, the defendant was an insurance agent of AXA, while a branch manager of AXA was his up-line agent. When an insurance product was sold, the handling agent and his/her up-line manager would be entitled to a first-year commission and an overriding commission respectively.

Between August 2017 and June 2018, AXA received 21 insurance policy applications purportedly taken out by 20 clients and handled by the defendant or another down-line agent of the branch manager.

It is alleged that the defendant had conspired with the branch manager and the down-line agent to defraud AXA by dishonestly falsely representing to the insurer that the applications were genuinely made by those clients, causing AXA to approve the applications and release commissions to the trio.

The ICAC investigation arose from a corruption complaint. Investigation revealed that the clients did not make the above applications and had never paid any premium for the policies. Those insurance policies eventually lapsed after subsequent premiums were not paid.

Had AXA known that the 21 applications contained false information, it would not have approved them and released commissions totalling about \$1.5 million to the defendant, the branch manager and the down-line agent.

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

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新聞公佈

廉署調查貪污揭前保險代理涉訛稱客戶投保詐騙佣金150萬元

2023年4月20日

廉政公署今日(4月20日)落案起訴一名保險代理涉嫌藉訛稱20名客戶向一間保險公司投保多份保單，詐騙該保險公司佣金共約150萬元。

楊恩濤，31歲，安盛金融有限公司(安盛)前保險代理，被控兩項串謀欺詐罪名，違反普通法。被告明天(4月21日)會被帶往東區裁判法院答辯。

被告於案發時是安盛保險代理，其上線經理為安盛一名分行經理。若保險代理成功售出保險產品，可獲發首年佣金，其上司亦可獲發上線佣金。

安盛於2017年8月至2018年6月期間，接獲21份聲稱由20名客戶申請的保單，該些保單由被告或上述分行經理另一名下線代理售出。

被告涉嫌與上述分行經理及該下線代理一同串謀，向安盛訛稱該等投保申請真的由有關客戶提出，導致安盛批准申請，以及向三人發放佣金。

廉署接獲貪污投訴遂展開調查，發現該等客戶並沒有提出上述投保申請，亦未曾就該等保單繳付保費。有關保單其後因「斷供」失效。

如安盛知悉該21份投保申請載有虛假資料，便不會批核申請，及向被告、該分行經理及下線代理發放佣金共約150萬元。

安盛在廉署調查案件期間提供全面協助。

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