



Press Releases

Ex-insurance agent jailed for \$750,000 commission fraud revealed in ICAC graft probe

2023-8-22

A former insurance agent, charged by the ICAC, was today (August 22) sentenced to 30 weeks' imprisonment at the Kowloon City Magistrates' Courts for defrauding an insurer of commissions totalling about \$750,000 by making false representations in five insurance policy applications about the occupations and monthly incomes of the applicants or the relevant handling agent. The illegal activities were revealed in the course of a corruption investigation.

Chow Tsz-sin, former known as Zhou Chuqian, 30, former insurance agent of Sun Life Hong Kong Limited (Sun Life), was earlier found guilty of four counts of agent using document with intent to deceive her principal, contrary to section 9(3) of the Prevention of Bribery Ordinance, and one count of fraud, contrary to section 16A of the Theft Ordinance.

In sentencing, Magistrate Mr Kestrel Lam Tsz-hong remarked that the defendant's behaviour obviously constituted a breach of trust and it was the only option for the court to mete out a custodial sentence to the defendant.

Upon the defendant's application, the magistrate granted her bail pending her appeal.

The court heard that Sun Life provided different insurance products to its clients. When processing an application for taking out an insurance policy, Sun Life would consider the client's occupation and income, etc. At the material time, the defendant was an insurance agent of Sun Life. When an insurance product was sold, the defendant and her up-line manager would be entitled to a commission and an overriding commission respectively.

The court heard that between August 2016 and July 2018, the defendant, with intent to mislead Sun Life, made false representations in four insurance policy applications about the occupations and monthly incomes of the applicants. She also falsely represented that she was the handling agent of another insurance policy.

Believing the information stated on the application forms of the five insurance policies was genuine, Sun Life approved those insurance policy applications and paid commissions totalling about \$750,000 to the defendant and her up-line manager.

The ICAC investigation arose from a corruption complaint. Investigation revealed that the defendant had paid part of the premiums for the policies. The insurance policies concerned eventually lapsed after subsequent premiums were not paid.

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

The prosecution was today represented by Acting Senior Public Prosecutor Douglas Lau, assisted by ICAC officers William Leung and Gary Lam.

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新聞公佈

前保險代理詐騙佣金75萬元遭廉署起訴罪成判囚30星期

2023年8月22日

廉政公署調查貪污時，揭發一名保險代理在五份保險申請表上虛報申請人的職業、月薪或相關的經辦代理，詐騙一間保險公司佣金共約75萬元。該保險代理早前被廉署落案起訴，她今日(8月22日)在九龍城裁判法院被判入獄30星期。

周子羨(前稱周楚倩)，30歲，香港永明金融有限公司(永明金融)前保險代理，早前被裁定四項代理人意圖欺騙其主事人而使用文件罪名，違反《防止賄賂條例》第9(3)條；及一項欺詐罪名，違反《盜竊罪條例》第16A條。

裁判官林子康判刑時稱，被告的行為明顯違反誠信，判處被告監禁是唯一選項。

裁判官應被告的申請，准許她保釋外出等候上訴。

案情透露，永明金融為客戶提供不同保險產品，在處理投保申請時，會考慮客戶的職業及收入等。被告於案發時為永明金融保險代理。她在售出保險產品後會獲發佣金，而其上線經理則會獲發主管佣金。

案情透露，被告於2016年8月至2018年7月期間意圖誤導永明金融，在四份保險申請表上虛報申請人的職業及月薪，又訛稱自己是另一份保單的經辦代理。

永明金融因為相信該五份保險申請表上的資料真確而批准相關投保申請，並向被告及其上線經理發放多筆佣金共約75萬元。

廉署接獲貪污投訴遂展開調查，發現涉案保單的部份保費由被告繳付，而涉案保單其後因「斷供」而失效。

永明金融在廉署調查案件期間提供全面協助。

控方今日由署理高級檢控官劉德澤代表出庭，並由廉署人員梁衛國及林淦全協助。

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