



香港特別行政區
廉政公署

Independent Commission Against Corruption
Hong Kong Special Administrative Region

Press Releases

Former insurance employees charged by ICAC for \$4.25m fraud and \$2.3m money laundering involving dummy agents and false policy applications

2024-7-17

The ICAC today (July 17) charged five former employees of an insurance company in two separate cases for their alleged involvement in a dummy agent scam as well as providing false information in insurance policy applications respectively to defraud the company of a total of \$4.25 million in commissions and other payments. Three of the dummy insurance agents were also charged for allegedly handling over \$2.3 million in crime proceeds.

In the first case, Chau Yui-kwan, 34, former assistant unit manager of China Taiping Life Insurance (Hong Kong) Company Limited (China Taiping), faces 18 counts of fraud, contrary to Section 16A(1) of the Theft Ordinance. Co-defendants, Choi Pui-ka, 32; Chang Kiu-sum, 32; and Sit Siu-hang, 30, all former business managers of China Taiping, each faces one count of dealing with property known or reasonably believed to represent proceeds of an indictable offence, contrary to Section 25(1) of the Organised and Serious Crimes Ordinance. The four defendants were released on ICAC bail, pending their appearance at the Eastern Magistrates' Courts on Friday (July 19) for mention. The case will later be transferred to the District Court for plea.

At the material time, Chau was the former assistant unit manager of China Taiping and the upline manager of the three co-defendants as well as another insurance agent. China Taiping required all its agents to explain the terms and conditions of relevant insurance policies to their clients in person when selling an insurance product. The company prohibited its agents from providing any false information about the policyholder and the identity of the handling agent. China Taiping would

issue commissions and other payments to the handling agent upon the approval of a policy application and receipt of the premium.

The offences took place between February 2021 and October 2022. The 18 fraud charges allege that Chau deceived China Taiping by falsely representing to the latter that Choi, Chang, Sit and another insurance agent were the handling agents of those 18 insurance policies, and causing China Taiping to underwrite and issue the insurance policies and to pay commissions and other payments in relation to them.

ICAC enquiries revealed that China Taiping had released a total of about \$3.6 million of commissions and other payments to Choi, Chang, Sit and the said insurance agent in relation to the above-mentioned 18 insurance policies. A large proportion of the said payments were eventually received by Chau.

Another three charges allege that Choi, Chang and Sit, knowing or having reasonable grounds to believe that a total of over \$2.3million in their three personal bank accounts, in whole or in part, directly or indirectly represented any person's proceeds of an indictable offence, dealt with the money.

In a separate case, Lee Hon-yin, 28, former China Taiping insurance agent, faces two counts of fraud, contrary to section 16A(1) of the Theft Ordinance. Chau faces one count of forgery, contrary to Section 71 of the Crimes Ordinance. The duo were released on ICAC bail, pending their appearance at the Eastern Magistrates' Courts on Friday (July 19) for plea.

In July 2021, China Taiping received two insurance policy applications which were purportedly taken out by a client and the insurance policies were sold by Lee. It is alleged that Lee had falsely represented to China Taiping that the applications were genuinely taken out by the client, causing China Taiping to approve the applications and release the commissions and other payments of over \$650,000 to him. ICAC enquiries revealed that the client did not apply for the above-mentioned insurance policies, nor did she pay premiums for the policies.

Meanwhile, Chau had allegedly forged the signatures of a client and relevant persons on a document for transferring the rights and interests of an insurance policy, inducing China Taiping to believe that the application was submitted by a client.

China Taiping has rendered full assistance to the ICAC during its investigation into the cases.

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新聞公佈

廉署起訴前保險公司職員涉以傀儡保險代理及虛假投保申請詐騙425萬元及「洗黑錢」230萬元

2024年7月17日

廉政公署今日(7月17日)分兩案起訴一間保險公司五名前職員，他們涉嫌分別透過傀儡保險代理以及虛假資料作投保申請，詐騙公司佣金及其他款項合共425萬元，其中三名傀儡保險代理亦被控涉嫌處理相關犯罪得益逾230萬元。

首宗個案被告為周銳坤，34歲，中國太平人壽保險(香港)有限公司(中國太平)前助理分組經理，被控18項欺詐罪名，違反《盜竊罪條例》第16A(1)條。同案被告蔡靄珈，32歲；鄭喬心，32歲；及薛兆衡，30歲，均為中國太平前業務經理，三人各被控一項處理已知道或相信為代表從可公訴罪行的得益的財產罪名，違反《有組織及嚴重罪行條例》第25(1)條。四名被告已獲廉署准予保釋，以待星期五(7月19日)在東區裁判法院應訊，案件稍後轉介區域法院答辯。

周銳坤於案發時是中國太平助理分組經理，亦是蔡靄珈、鄭喬心、薛兆衡及另一名保險代理人的上線經理。中國太平要求保險代理人親自與客戶會面，向客戶解釋保單的條款，亦禁止保險代理人就投保人及保單經辦代理人等內容提供虛假資料。中國太平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及其他款項。

本案控罪於2021年2月至2022年10月期間發生。18項欺詐罪指周銳坤涉嫌欺詐中國太平，不誠實地訛稱另外三名被告及另一名保險代理人是該18份保單的經辦代理人，以及致使中國太平承保及簽發該等保單，並就其發放佣金及其他款項。

廉署調查發現，中國太平就上述18份保單，向三名被告及該名保險代理人支付佣金及其他款項共約360萬元，周銳坤從中接受大部份款項。

餘下3項控罪分別指蔡靄珈、鄭喬心及薛兆衡，知道或有合理理由相信，各人持有的三個銀

行戶口中三筆合共逾230萬元的款項，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些款項。

在另一宗案件，李瀚賢，28歲，中國太平前保險代理，被起訴兩項欺詐罪名，違反《盜竊罪條例》第16A(1)條。周銳坤則被控一項偽造罪名，違反《刑事罪行條例》第71條。二人同樣獲廉署准予保釋，以待星期五(7月19日)在東區裁判法院答辯。

中國太平於2021年7月，接獲兩份聲稱由一名客戶申請的保單，該些保單由李瀚賢售出。李瀚賢涉嫌向中國太平訛稱該等投保申請由有關客戶提出，導致中國太平批准申請並發放佣金及其他款項共逾65萬元。廉署調查發現，涉案客戶並沒有提出上述投保申請，亦沒有繳付相關保費。

另外，周銳坤涉嫌於一份保單轉讓文件中，假冒客戶及有關人士簽署，誘使中國太平相信申請是由客戶提出。

中國太平在廉署調查案件期間提供全面協助。

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