



香港特別行政區
廉政公署

Independent Commission Against Corruption
Hong Kong Special Administrative Region

Press Releases

Mastermind and 12 others charged by ICAC in \$52m dummy agents commissions fraud plead guilty in District Court

2024-11-23

An ICAC corruption investigation earlier revealed a dummy insurance agents' scheme where individuals had conspired together to defraud two insurers of commissions totalling about \$52 million by making false representation about the handling agents of 478 insurance policies and to launder crime proceeds. The mastermind, a former branch manager of an insurer, and 12 dummy insurance agents today (November 23) pleaded guilty at the District Court to their respective roles in the scheme.

The instigator in the present case, Lo Yin-wa, 32, former branch manager of FWD Life Insurance Company (Bermuda) Limited (FWD), pleaded guilty to 20 charges – two of conspiracy to defraud, contrary to the Common Law; and 18 of conspiracy to deal with property known or believed to represent proceeds of an indictable offence (conspiracy to launder crime proceeds), contrary to section 25(1) of the Organized and Serious Crimes Ordinance and section 159A(1) of the Crimes Ordinance.

Twelve co-defendants, aged between 24 and 61, are seven insurance agents of Lo Yin-wa's team in FWD – Chan Ka-yu, Lam Hiu-tung, Lam Wai-kit, Wong Bryant, Woo Kin-leung, Zhou Yutian and Cheung Ho-cheung; the former unit manager of Sun Life Hong Kong Limited (Sun Life HK), Kwok Yun-fong, and her four downline agents Tang Ho-lun, To Wai-to, Wong Lin-yan and Leung Tsz-wing. They admitted various counts of conspiracy to defraud and conspiracy to launder crime proceeds.

Judge Mr Josiah Lam Wai-kuen adjourned the case to December 21 for continuation of mitigation. To Wai-to, Wong Lin-yan, Chan Ka-yu, Lam Hiu-tung, Zhou Yutian and

Cheung Ho-cheung were remanded in custody of the Correctional Services Department, while another seven defendants were granted bail.

The ICAC investigation arose from a corruption complaint against dummy insurance agents. Enquiries revealed that between February 2016 and November 2020, Lo Yin-wa had recruited co-defendants in the case and others to join either Sun Life HK or FWD. Lo Yin-wa told some of the recruited persons that they were dummy insurance agents and were not required to source any clients after joining the insurers.

The ICAC investigation revealed that Lo Yin-wa had conspired with other FWD insurance agents to falsely represent that the FWD insurance agents recruited by Lo Yin-wa were the handling agents of 272 insurance policy applications. In addition, Lo Yin-wa had conspired with Kwok Yun-fong and other Sun Life HK insurance agents to falsely represent that the Sun Life HK insurance agents recruited by Lo Yin-wa were the handling agents of 206 insurance policy applications.

Sun Life HK and FWD, which had no knowledge of the scheme, approved the above 478 applications and released commissions, incentives, bonuses and allowances totalling over \$22 million to Lo Yin-wa's team, and over \$29 million to Kwok Yun-fong's team.

The ICAC enquiries revealed that the above 478 insurance policy applications mostly involved high commission rate insurance products. In the end, most of the insurance policies concerned lapsed after subsequent premiums were not paid.

The court also heard that Lo Yin-wa requested the dummy insurance agents to return most of the payments to her after receiving commissions and other payments from the insurers. Individuals involved in the case then laundered crime proceeds totalling about \$47 million in relation to the scheme through 23 bank accounts, which in fact were controlled by Lo Yin-wa, to receive the commissions and other payments concerned.

Lo Yin-wa's husband and FWD insurance agent, Kwok Ho-leung, was also charged with two counts of conspiracy to defraud. The charges were left on file at the District Court.

Four other co-defendants, former Sun Life HK insurance agents Mo Wing-han and Lo

Nga-wing; and former FWD insurance agents Ngan Tsz-ting and Kong Tsz-ying, earlier pleaded not guilty to conspiracy to launder crime proceeds and conspiracy to defraud at the District Court. Their case was adjourned to March 20, 2025 for a pre-trial review and the trial is set to commence on May 12, 2025.

FWD and Sun Life HK rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by prosecuting counsel Wong Hay-yiu, assisted by ICAC officers Nick Lai and Chase Wong.

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新聞公佈

「傀儡保險代理」5,200萬元佣金詐騙案：主謀等13名被廉署起訴人士區院認罪

2024年11月23日

廉政公署貪污調查揭發多人參與「傀儡保險代理」串謀詐騙及「洗黑錢」勾當，訛稱經手處理478份保單以獲兩間保險公司發放佣金共約5,200萬元。案中主謀，即一名保險公司前分行經理，以及12名「傀儡保險代理」，今日(11月23日)在區域法院承認控罪。

案中主謀盧彥樺，32歲，為富衛人壽保險(百慕達)有限公司(富衛)前分行經理，承認共20項罪名，即兩項串謀詐騙，違反普通法；及18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(即串謀「洗黑錢」)，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(1)條。

同案12名被告，年齡介乎24至61歲，分別為盧彥樺所屬富衛團隊的七名保險代理陳家裕、林曉東、林煒傑、黃卓立、胡健良、周玉田及張皓翔；以及香港永明金融有限公司(香港永明)前分區經理郭潤芳及其四名下線保險代理鄧浩麟、杜偉濤、黃蓮欣及梁紫穎。他們分別承認串謀詐騙及串謀「洗黑錢」罪名。

法官林偉權將案件押後至12月21日再訊，以繼續聽取被告求情。杜偉濤、黃蓮欣、陳家裕、林曉東、周玉田及張皓翔還押懲教署看管，其餘七名被告則獲准保釋。

廉署早前接獲有關「傀儡保險代理」的貪污投訴遂展開調查，發現盧彥樺於2016年2月至2020年11月期間，招攬包括同案被告在內多名人士，分別加入香港永明及富衛。盧彥樺向部分人士表示，他們為「傀儡保險代理」，入職後無須招納客戶。

廉署調查發現，盧彥樺串謀涉案富衛保險代理，訛稱由盧彥樺招攬入職富衛的保險代理，分別是272份保單申請的經手代理。此外，盧彥樺又串謀郭潤芳及涉案香港永明保險代理，訛稱由盧彥樺招攬加入香港永明的保險代理，分別是206份保單申請的經手代理。

由於香港永明及富衛並不知悉有關勾當，因而批准上述478申請，並分別向盧彥樺團隊和郭潤芳團隊支付佣金、獎金、花紅及津貼共逾2,200萬元及共逾2,900萬元。

廉署調查又發現，該478份保單申請主要涉及高佣金保險產品，大部分保單最終「斷供」並告失效。

案情又透露，盧彥樺要求「傀儡保險代理」收取該兩間保險公司發放的佣金等款項後，向她退還大部分金額。涉案人士其後透過23個銀行戶口，清洗涉及上述勾當的犯罪得益共約4,700萬元。用作收取上述佣金等款項的銀行戶口，事實上由盧彥樺操控。

盧彥樺丈夫兼富衛前保險代理郭浩良，被控兩項串謀詐騙罪名。有關控罪則由區域法院法庭存檔。

同案另外四名被告，即香港永明前保險代理毛詠嫻及羅雅穎；以及富衛前保險代理顏梓定及江梓瑩，早前在區域法院否認串謀「洗黑錢」及串謀詐騙罪名。案件訂於2025年3月20日作審前覆核，並於5月12日開審。

富衛及香港永明在廉署調查案件期間提供全面協助。

控方今日由大律師王熙曜代表出庭，並由廉署人員黎智業及黃國豪協助。

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