



Press Releases

Insurance agent charged as ICAC probe reveals \$1.9m commissions fraud over bogus policies

2023-2-1

An insurance agent was charged by the ICAC yesterday (January 31) following its corruption investigation which revealed that the defendant had allegedly defrauded an insurer of commissions and bonuses totalling about \$1.9 million by making false representations that seven clients had taken out various insurance policies.

Yuki Fan Ting-yan, 47, then financial consultant of AXA China Region Insurance Company Limited (AXA), faces 14 counts of fraud, contrary to section 16A of the Theft Ordinance. She was released on ICAC bail, pending her appearance in the Eastern Magistrates' Courts tomorrow (February 2). The prosecution will make an application for transferring the case to the District Court.

At the material time, the defendant was a financial consultant of AXA. She would receive a first year commission when an insurance product was sold, and a renewal year commission upon renewal of an insurance policy. She would also receive various bonuses after meeting her sales target.

Between November 2014 and September 2016, AXA received 14 insurance policy applications purportedly taken out by seven clients. It is alleged that the defendant had falsely represented to AXA that the applications were genuinely taken out by those clients, and with intent to defraud, induced the insurer to approve the applications and release the respective commissions and bonuses to her.

The ICAC investigation arose from a corruption complaint. Investigation revealed that the seven clients did not make the above applications and had never paid any premium for the policies. Had AXA known that the 14 applications contained false information, it would not have approved them and released to the defendant commissions and bonuses totalling about \$1.9 million.

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

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新聞公佈

廉署調查貪污揭保險代理涉訛稱客戶投保詐騙佣金190萬元

2023年2月1日

廉政公署調查貪污時，揭發一名保險代理涉嫌藉訛稱七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及獎金共約190萬元。該保險代理昨日(1月31日)被廉署落案起訴。

范庭恩，47歲，安盛金融有限公司(安盛)時任理財顧問，被控14項欺詐罪名，違反《盜竊罪條例》第16A條。她已獲廉署准予保釋，以待明日(2月2日)在東區裁判法院應訊，控方將申請案件轉介區域法院。

被告於案發時是安盛理財顧問，她若售出保險產品，可獲發首年佣金及於保單續保時獲發續保佣金。如她達到銷售目標，亦可獲發各類獎金。

安盛於2014年11月至2016年9月期間，接獲14份聲稱由七名客戶申請的保單。被告涉嫌向安盛訛稱該等投保申請真的由有關客戶提出，並意圖詐騙而誘使安盛批出保單，以及就保單向她發放佣金及獎金。

廉署接獲貪污投訴遂展開調查，發現該七名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。如安盛知悉該14份投保申請載有虛假資料，便不會批核申請，及向被告發放佣金及獎金共約190萬元。

安盛在廉署調查案件期間提供全面協助。

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