



香港特別行政區
廉政公署

Independent Commission Against Corruption
Hong Kong Special Administrative Region

Press Releases

Three former insurance agents charged by ICAC jailed for 25 to 34 months for conspiracy to defraud over commissions and bonuses totalling \$950,000

2024-4-15

Three former insurance agents, charged by the ICAC, were today (April 15) sentenced at the District Court to jail terms ranging from 25 months to 34 months for conspiracy to defraud an insurance company into paying commissions and bonuses totalling about \$950,000 by making false representations about the handling agents of 10 policies.

Chan Ka-wo, 38, former branch manager of AXA China Region Insurance Company Limited (AXA), received a jail term of 34 months; Tsang Tsz-long, 30, and Lam Tsz-him, 35; both former insurance agents of AXA, were respectively jailed for 28 months and 25 months. The trio were earlier convicted of one count of conspiracy to defraud, contrary to the Common Law.

In sentencing, Judge Mr Edmond Lee Chun-man remarked that the offence committed by the defendants constituted a breach of trust and the scam involved sophisticated planning by the trio. Hence, immediate custodial sentences were meted out.

The court heard that at the material time, Chan was the up-line manager of Tsang and Lam. In the course of selling an insurance product of AXA, a handling agent was required to declare that he or she had asked the applicant the questions on the policy application form, verified the identity of the applicant and witnessed the applicant's signature on the policy application form.

Whenever an insurance product was successfully sold, the handling agents and his or her up-line manager would respectively receive commissions and overriding commissions from AXA. They were also entitled to various kinds of bonuses.

Between November 25, 2014 and September 28, 2017, the three defendants conspired together to use 10 policies in which Lam, Tsang and others were falsely represented as the handling agents to defraud AXA to release commissions and bonuses totalling about \$950,000 to them.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that Lam and Tsang did not handle those insurance policies, which eventually lapsed due to default payment of premiums.

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

The prosecution was today represented by prosecuting counsel Michael Delaney, assisted by ICAC officer Leung Po-shan.

The ICAC will continue to collaborate with the insurance industry in providing integrity training to practitioners, as well as tips on managing staff integrity for managerial staff. For more information, please visit the Ethics Promotion Website for the Insurance Industry produced by the Hong Kong Business Ethics Development Centre.

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新聞公佈

三名前保險代理串謀詐騙佣金及花紅95萬元遭廉署起訴判囚25至34個月

2024年4月15日

廉政公署早前落案起訴三名前保險代理，控告他們虛報10份保單的經辦代理人，串謀詐騙一間保險公司向他們支付佣金及花紅共約95萬元。三人今日(4月15日)在區域法院被判囚25至34個月。

陳嘉和(前稱陳家和)，38歲，安盛金融有限公司(安盛)前分行經理，被判囚34個月；曾梓朗，30歲，和林子謙，35歲，均為安盛前保險代理，則分別判囚28個月及25個月。三人早前被裁定一項串謀詐騙罪名成立，違反普通法。

法官李俊文判刑時表示，三名被告違反誠信，精心策劃案件，遂判處他們即時監禁。

案情透露，案發時陳嘉和是曾梓朗及林子謙的上線經理。在銷售安盛保險產品時，經辦代理人須作出聲明，確認曾親自向申請人詢問列於保單申請書上的問題、核對申請人的身分，以及見證申請人簽署保單申請書。

成功出售保險產品後，經辦代理人及其上線經理可各自從安盛收取佣金及主管佣金，並賺取各種花紅。

三名被告於2014年11月25日至2017年9月28日期間，一同串謀詐騙安盛，在10份保單上報稱曾梓朗及林子謙等為經辦代理人，詐騙安盛向他們支付佣金及花紅共約95萬元。

廉署早前接獲貪污投訴遂展開調查，發現曾梓朗及林子謙不曾經辦該等保單，而所有涉案保單最後亦「斷供」。

安盛在廉署調查案件期間提供全面協助。

控方今日由大律師Michael Delaney代表出庭，並由廉署人員梁保山協助。

廉署將繼續與保險業界合作，為保險從業員提供誠信培訓，並向管理人員提供管理職員操守的要訣。詳情可瀏覽香港商業道德發展中心製作的「保險業道德資源網站」。

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