

## Eight insurance agents face court for alleged commission fraud

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Five former and three serving insurance agents of Fortis Insurance Company (Asia) Limited (Fortis), charged by the ICAC for their alleged roles in defrauding Fortis of commissions totalling about \$200,000 with bogus insurance policies or application forms, appeared in Eastern Magistrate today (Thursday) in six separate cases.

The defendants were Enoch Lau Chun-lok, 21, former unit manager; Yvonne Cheng, 29, Wu Fung, 22, both former insurance agents; Fung Hing-fai, 27, Lau Yee-kuen, 25, both former unit managers; Lau Ho-ming, 22, Lam Wai-keung, 24, and Wong Chun-kit, 21, all unit managers.

They faced a total of 23 charges of conspiracy to defraud, forgery and fraud, which took place between March 2008 and January this year.

The cases arose from corruption reports. Subsequent ICAC enquiries revealed the above alleged offences.

In the first case, Lau Chun-lok faced one count of conspiring together with another person to defraud Fortis by dishonestly inducing the company to pay him commissions with bogus insurance policies.

Lau and Yvonne Cheng were charged with a similar joint offence, while Lau and Wu Fung faced another similar charge.

The trio were alleged to have defrauded Fortis of commissions totalling over \$90,000.

In another case, Fung Hing-fai was charged with one count of conspiracy to defraud and nine of forgery.

Fung was alleged of having conspired with another person to defraud Fortis by dishonestly inducing the company to pay him commissions totalling over \$15,000 with nine bogus life insurance application forms.

Fung was also alleged to have signed the bogus life insurance application forms in the names of nine persons as the applicants.

In the third case, Lau Yee-kuen faced one count of fraud. She was alleged to have induced Fortis to issue six bogus life insurance policies to the proposed insured, and pay her commissions totalling over \$70,000.

Lau was also charged with six counts of forgery, for allegedly having signed six bogus life insurance application forms in the names of five persons as the applicants.

In the fourth case, Lau Ho-ming was charged with one count of conspiring together with another person to defraud Fortis of granting an incentive bonus trip to Japan by submitting bogus insurance policies.

In the remaining two cases, Lam Wai-keung and Wong Chun-kit each faced one count of fraud.

Lam and Wong were alleged to have fraudulently induced Fortis to pay commissions of over \$3,600 and over \$15,000 to them respectively by submitting bogus insurance policies.

While Lau Ho-ming and Wong Chun-kit pleaded not guilty to their charges, the remaining defendants entered no pleas. Magistrate Mr Johnny Chan Jong-herng adjourned the cases until August 19 to September 27 for trial or mention.

The eight defendants were granted cash bail ranging from \$3,000 to \$5,000. They were also ordered not to interfere with prosecution witnesses.

The prosecution in the above cases was today represented by ICAC officer Danny Chan.