



## Press Releases

### Insurance agent charged by ICAC over \$30m commission scam

2022-6-22

The ICAC today (June 22) charged an insurance agent with conspiracy to defraud for allegedly recruiting a number of persons to join an insurance company as dummy agents and making false representations that they had handled over 200 insurance policies to deceive the insurer of commissions totalling about \$30 million.

Lo Yin-wa, 30, insurance agent, faces one count of conspiracy to defraud, contrary to Common Law. She was released on ICAC bail, pending her appearance in the Eastern Magistrates' Courts on Friday (June 24) for mention.

The charge alleges that between February 2016 and June 2020, the defendant conspired with a unit manager of Sun Life Hong Kong Limited (Sun Life HK) and six downline agents of the unit manager to defraud Sun Life HK by dishonestly falsely representing that the downline agents were the respective handling agents of 208 insurance policy applications; and causing Sun Life HK to approve those applications and to pay commissions, incentives, bonuses and allowances to the unit manager and downline agents.

ICAC investigation revealed that at the material time, the defendant was a branch manager of another insurance company. She recruited the above seven persons to join Sun Life HK and told them they were not required to source any clients.

During the above period, Sun Life HK received 208 insurance policy applications, mostly involving high commission rate insurance products, purportedly handled by the six downline agents. After approving those applications, Sun Life HK released commissions, incentives, bonuses and allowances totalling about \$30 million to the six downline agents and the aforesaid unit manager.

The defendant had allegedly controlled the bank accounts of the six downline agents which were used to receive the above commissions, etc. and rewarded them with a monthly payment of a few thousand dollars each. The 208 insurance policies concerned eventually lapsed after subsequent premiums were not paid.

The ICAC investigation arose from a corruption complaint. The defendant was charged after seeking legal advice from the Department of Justice. As the relevant corruption investigation is continuing, the ICAC does not rule out further law enforcement actions.

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

The ICAC calls on insurance practitioners to adhere to their pledge of integrity and urges them not to take part in any corrupt and illegal activities.

In order to assist the insurance industry in strengthening its corruption prevention capabilities in key operational areas such as verifying the commission of agents, the Corruption Prevention Department had collaborated with the industry to produce the "Corruption Prevention Guide for Insurance Companies": [cpas.icac.hk/EN/Info/Lib\\_List?cate\\_id=3&id=2568](https://cpas.icac.hk/EN/Info/Lib_List?cate_id=3&id=2568). The Community Relations Department will continue to collaborate with the industry for providing integrity training to insurance practitioners. Insurance companies

and practitioners could also refer to the dedicated webpage tailor-made for the industry:  
[hkbedc.icac.hk/insurance/en](http://hkbedc.icac.hk/insurance/en).

[Back to Index](#)



## 新聞公佈

### 廉署起訴保險代理涉3,000萬元佣金詐騙案

2022年6月22日

廉政公署今日(6月22日)落案起訴一名保險代理，指她涉嫌藉招攬多名人士加入一間保險公司作「傀儡代理」，訛稱逾200份保單由他們經手處理，串謀詐騙保險公司佣金共約3,000萬元。

盧彥樺，30歲，保險代理，被控一項串謀詐騙罪名，違反普通法。她已獲廉署准予保釋，以待星期五(6月24日)在東區裁判法院應訊。

控罪指被告涉嫌於2016年2月至2020年6月期間，與一名香港永明金融有限公司(永明金融)營業經理及其六名下線代理串謀詐騙永明金融，不誠實地偽稱該六名下線代理分別是208份保單申請的經手代理，以及導致永明金融批准有關保單申請，並向該等營業經理及下線代理支付佣金、獎金、花紅及津貼。

廉署調查發現，被告於案發時為另一間保險公司的分行經理。被告涉嫌招攬上述七人加入永明金融工作，並向他們表示無須招納客戶。

永明金融於上述期間接獲208份據稱由該六名下線代理經手的保單申請，當中主要涉及高佣金保險產品。永明金融批准有關申請後，向該六名下線代理及上述營業經理發放共約3,000萬元的佣金、獎金、花紅及津貼。

被告涉嫌操控該六名下線代理用作收取上述佣金等款項的銀行戶口，並向他們支付每人每月數千元作酬勞。該208份保單最終「斷供」並告失效。

廉署早前接獲貪污投訴遂展開調查，向律政司徵詢法律意見後，按有關法律意見起訴被告。相關貪污調查仍在進行，廉署不排除再有進一步執法行動。

永明金融在廉署調查案件期間提供全面協助。

廉署呼籲保險業從業員必須恪守廉潔誠信，切勿參與任何貪污非法勾當。為協助保險業界加強其主要營運範疇如核實代理人佣金的防貪能力，防止貪污處與業界合作，編製《保險公司防貪指南》：[cpas.icac.hk/Info/Lib\\_List?cate\\_id=3&id=2568](https://cpas.icac.hk/Info/Lib_List?cate_id=3&id=2568)。社區關係處將繼續與保險業界合作，為其從業員提供誠信培訓。保險公司及保險從業員可參閱社區關係處為保險業而設的專頁：

[hkbedc.icac.hk/insurance/tc](https://hkbedc.icac.hk/insurance/tc)。

[返回目錄](#)