



香港特別行政區
廉政公署

Independent Commission Against Corruption
Hong Kong Special Administrative Region

Press Releases

Jail terms of 12 to 35 months for three insurance agents charged by ICAC over \$2.7m fraud and money laundering

2024-3-25

Three former insurance agents, charged by the ICAC, were today (March 25) sentenced at the District Court to jail terms from 12 months to 35 months for conspiracy to defraud an insurer of commissions and bonuses totalling about \$1.2 million by making false representations four insurance policies were handled by another insurance agent, and conspiracy to launder over \$2.7 million in crime proceeds.

Li Chung-hing, former assistant branch manager of AXA China Region Insurance Company Limited (AXA); and Kong Ho-chi, former insurance agent of AXA, both 36, were sentenced by Deputy Judge Mr Edward Wong Ching-yu to jail terms of 35 months and 32 months respectively.

The duo were earlier found guilty of five charges after trial – four of conspiracy to defraud, contrary to the Common Law, and one of conspiracy to dealing with property known or believed to represent proceeds of an indictable offence, contrary to Section 25(1) of the Organized and Serious Crimes Ordinance and Section 159A of the Crimes Ordinance.

Co-defendant Tang Maurice Moses, 38, former insurance agent of AXA, who had pleaded guilty to two of the conspiracy to defraud charges, was sentenced to 12 months' imprisonment.

At the material time between September 2015 and September 2017, Li was an assistant branch manager of AXA and also the up-line manager of Tang, Kong and

another insurance agent referred by Kong to work at AXA.

AXA insurance agents were required to personally meet their clients to explain the terms and conditions of insurance policies. Upon approval of an insurance policy application and receipt of the relevant premium, AXA would release commission to the handling insurance agent, and overriding commission to the relevant up-line manager and job referrer.

In addition, various kinds of bonuses would be released to insurance agents should they meet specified sales targets or when the insurance agents referred by them to work at AXA successfully sell any insurance products.

The court heard that Li either conspired with Tang and Kong to defraud AXA by falsely representing that the insurance agent referred by Kong had handled four insurance policy applications.

Believing that the information contained in the insurance policy applications was genuine, AXA underwrote and issued those insurance policies, and paid commissions, bonuses, etc. totalling about \$1.2 million in connection with the four insurance policies to Li, Kong and the insurance agent referred by Kong.

The ICAC investigation arose from a corruption complaint alleging submission of false insurance policy applications by insurance agents. Enquiries revealed that the three defendants paid the premiums for the insurance policies in the present case. The insurance agent referred by Kong was never involved in the sale of those insurance policies which lapsed as premiums were subsequently not paid.

ICAC enquiries also revealed that the insurance agent referred by Kong received commissions and bonuses totalling over \$2.7 million from AXA at the material time even though he was not involved in the sale of any insurance policies. The sum was then transferred from his bank account to the personal bank accounts of Lee and Kong.

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

The prosecution was today represented by prosecuting counsel Boey Chung, assisted by ICAC officer Allan Fong.



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新聞公佈

三名保險代理遭廉署起訴串謀詐騙佣金及「洗黑錢」270萬元判囚12至35個月

2024年3月25日

廉政公署早前落案起訴三名前保險代理人，訛稱四份保單由另一名保險代理人經辦，串謀詐騙一間保險公司佣金及獎金共約120萬元，並串謀處理犯罪得益逾270萬元。三人今日(3月25日)在區域法院被判囚12至35個月。

李宗興，安盛金融有限公司(安盛)前助理分行經理；及江浩智，安盛前保險代理人，同為36歲，分別被暫委法官王證瑜判處入獄35個月及32個月。

二人早前經審訊後被裁定共五項罪名成立，即四項串謀欺詐，違反普通法；以及一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(俗稱「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條。

同案被告鄧惠霖，38歲，安盛前保險代理人，則被判囚12個月。他早前承認上述其中兩項串謀欺詐罪名。

於2015年9月至2017年9月案發期間，李宗興是安盛助理分行經理，他亦是鄧惠霖、江浩智和另一名由江浩智介紹入職的保險代理人的上線經理。

安盛要求保險代理人親自與客戶會面，向客戶解釋保單條款。在批准保單申請及收妥保費後，安盛會向經辦保單的保險代理人發放佣金，以及向其上線經理及工作推薦人發放上線佣金。

當保險代理人達到指定銷售目標，又或者經他們介紹入職的保險代理人成功銷售保單時，亦會獲安盛發放不同類型的獎金。

案情透露，李宗興分別串謀鄧惠霖及江浩智欺詐安盛，訛稱四份投保申請由該名由江浩智介紹入職的保險代理人經辦。

結果安盛信納投保書資料真確而承保及簽發該四份保單，並就該等保單向李宗興、江浩智及該名江浩智介紹入職的保險代理人，支付佣金及獎金等共約120萬元。

廉署早前接獲貪污投訴，指有保險代理人涉嫌提交虛假保單申請，調查後發現涉案保單的保費均由三名被告繳付，該名江浩智介紹入職的保險代理人，從沒有參與銷售有關保單，涉案保單其後因「斷供」而失效。

廉署調查又發現，雖然江浩智介紹入職的保險代理人沒有銷售過任何保單，但他在案發期間獲安盛發放銷售保單的佣金及獎金共逾270萬元，有關款項分別從其銀行戶口轉至李宗興及江浩智的個人銀行戶口。

安盛在廉署調查案件期間提供全面協助。

控方今日由大律師梅松代表出庭，並由廉署人員方鈺麟協助。

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