



Press Releases

Ex-insurance agent charged by ICAC over \$750,000 commission fraud

2022-10-11

A former insurance agent was charged by the ICAC, today (October 11) with defrauding an insurer of commissions totalling about \$750,000 by making false representations in five insurance policy applications about the occupation and monthly income of the applicants or the relevant handling agent.

Chow Tsz-sin, former known as Zhou Chuqian, 29, former insurance agent of Sun Life Hong Kong Limited (Sun Life), faces four counts of agent using document with intent to deceive her principal, contrary to Section 9(3) of the Prevention of Bribery Ordinance, and one count of fraud, contrary to Section 16A of the Theft Ordinance.

The defendant was released on ICAC bail, pending her appearance in the Kowloon City Magistrates' Courts on Thursday (October 13) for plea.

The ICAC investigation arose from a corruption complaint. Upon completion of the investigation, legal advice was sought from the Department of Justice. Pursuant to the legal advice, the defendant was charged with the above offences which took place between August 2016 and July 2018.

Four of the charges allege that the defendant, with intent to deceive Sun Life, used four insurance policy application forms which contained false statements about the employers, occupations or average monthly incomes of four applicants to mislead Sun Life.

The remaining charge alleges that the defendant, with intent to defraud, induced Sun Life to release commissions to her by falsely representing to the insurer that she was the handling agent of another insurance policy.

ICAC enquiries also revealed that commissions totalling about \$750,000 were released to the defendant and her up-line managers in respect of the above five insurance policies.

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

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新聞公佈

廉署起訴前保險代理涉嫌詐騙佣金75萬元

2022年10月11日

廉政公署今日(10月11日)落案起訴一名前保險代理，控告她涉嫌在五份保險申請表上虛報申請人的職業、月薪或相關的經辦代理，詐騙一間保險公司佣金共約75萬元。

周子羨(前稱周楚倩)，29歲，香港永明金融有限公司(永明金融)前保險代理，被控四項代理人意圖欺騙其主事人而使用文件罪名，違反《防止賄賂條例》第9(3)條；及一項欺詐罪名，違反《盜竊罪條例》第16A條。

被告已獲廉署准予保釋，以待星期四(10月13日)在九龍城裁判法院答辯。

廉署早前接獲貪污投訴遂展開調查，完成調查後向律政司徵詢法律意見，並按有關法律意見落案起訴被告，涉案罪行於2016年8月至2018年7月期間發生。

其中四項控罪指，被告涉嫌意圖欺騙永明金融而使用四份保險申請表以誤導永明金融。有關申請表載有關於四名申請人的僱主、職業或平均月薪的虛假陳述。

餘下一項控罪指，被告涉嫌虛假地向永明金融表示，她是另一份保單的經辦代理，意圖詐騙而誘使永明金融向她支付佣金。

廉署調查亦顯示，被告及其上線經理就上述五份保單，合共收到約75萬元佣金。

永明金融在廉署調查案件期間提供全面協助。

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