

**Recent examples of ICAC cases concerning the insurance sector**

	<b>Date</b>	<b>Case details</b>	<b>Offence Involved</b>	<b>Press Release in ICAC's website</b>
1	5 August 2022	<p>The defendants were two former insurance agents of an authorized insurer.</p> <p>The defendant(s) had alone or conspired together with four policyholders to defraud the insurer by making false representations on the occupations of the policyholders and monthly incomes of nine policyholders, and falsely representing that they were injured after the insurance policies were successfully taken out, thereby causing the insurer to release a total sum of \$95,000 being the commissions to the defendants and a total sum of \$600,000 being the compensation to the policyholders.</p> <p>The defendants were respectively sentenced to 18 months' jail and 160 hours of community service at the District Court.</p>	<p>Fraud, contrary to section 16A of the Theft Ordinance, Cap. 210; and conspiracy to defraud, contrary to Common Law</p>	<p><a href="https://www.icac.org.hk/en/press/index_id_1400.html">https://www.icac.org.hk/en/press/index_id_1400.html</a></p>
2	4 August 2022	<p>The defendant was a former sales manager of an insurance broker company.</p> <p>The broker company allowed its sales managers to recruit referrers for client referral and the broker company would pay the referrer a referral fee for each successful referral.</p>	<p>Fraud, contrary to section 16A of the Theft Ordinance, Cap. 210</p>	<p><a href="https://www.icac.org.hk/en/press/index_id_1399.html">https://www.icac.org.hk/en/press/index_id_1399.html</a></p>

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		<p>Between July 2018 and August 2020, the defendant had falsely represented to the broker company that her husband was the referrer of 18 policies taken out by 7 policyholders (when in fact the policyholders did not know the defendant's husband), thereby inducing the broker company to pay a total sum of \$19,000 to the defendant's husband.</p> <p>The defendant pleaded guilty at the Eastern Magistrates' Courts and was sentenced to 200 hours of community service afterwards.</p>		
3	28 July 2022	<p>The defendant was a former insurance agent of an authorized insurer.</p> <p>In mid-December 2018, the defendant's registration with The Hong Kong Federation of Insurers ("HKFI") was due for renewal and she submitted a graduation certificate with a studying period that overlapped with the previous graduation certificate submitted by her to HKFI in 2013. She then submitted a letter purportedly issued by an education authority of the Mainland certifying that she graduated from two secondary schools to her insurer for explanation.</p> <p>The defendant later admitted that she had conspired with her up-line manager to use a false letter.</p>	Conspiracy to use a false instrument, contrary to sections 73 and 159A of the Crimes Ordinance, Cap. 200	<a href="https://www.icac.org.hk/en/press/index_id_1394.html">https://www.icac.org.hk/en/press/index_id_1394.html</a>

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		The defendant pleaded guilty at the Eastern Magistrates' Court and the case was adjourned for sentence.		
4	28 April and 12 May 2022	<p>The defendant was a former district manager of an authorized insurer.</p> <p>The defendant submitted false commission account statements in relation to another insurance company which exaggerated her total income by over \$1.5 million, thereby causing the insurer to offer her a more favourable remuneration package involving a signing fee of over \$860,000 (\$760,000 higher than her actual entitlement).</p> <p>The defendant was convicted at the District Court and sentenced to 14 months' imprisonment.</p>	Fraud, contrary to section 16A (1) of the Theft Ordinance, Cap. 210	<a href="https://www.icac.org.hk/en/press/index_id_1315.html">https://www.icac.org.hk/en/press/index_id_1315.html</a> and <a href="https://www.icac.org.hk/en/press/index_id_1330.html">https://www.icac.org.hk/en/press/index_id_1330.html</a>
5	31 January and 8 April 2022	<p>The defendant was a former manager of an authorized insurer.</p> <p>Between September and November 2017, the insurer received 8 insurance applications in which two down-line agents of the defendant were named as the handling agent (when in fact they did not take part in the sale process of the said insurance applications). The insurer approved those applications and granted commissions to the two down-line agents.</p>	Dealing with property known or reasonably believed to represent proceeds of an indictable offence, contrary to section 25(1) of the Organized and Serious Crime Ordinance, Cap. 455	<a href="https://www.icac.org.hk/en/press/index_id_1268.html">https://www.icac.org.hk/en/press/index_id_1268.html</a> and <a href="https://www.icac.org.hk/en/press/index_id_1294.html">https://www.icac.org.hk/en/press/index_id_1294.html</a>

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		<p>The defendant instructed the two down-line managers to return the commissions to him in five sums of cash totaling over \$640,000.</p> <p>The defendant was convicted at the Kowloon City Magistrates' Courts and sentenced to 10 months' imprisonment.</p>		
6	12 January and 17 March 2022	<p>The defendants were former insurance agents of an authorized insurer.</p> <p>The defendants had conspired to defraud the insurer by falsely representing that one of them had handled 10 insurance policies, thereby causing and inducing the insurer to underwrite and issue the said insurance policies and to pay commission (including overriding commissions) totaling \$750,000 to the defendants.</p> <p>It was also revealed that the application forms of the said insurance policies were forged by one of the defendants as the relevant applicants confirmed that they had not applied for the said insurance policies.</p> <p>The defendants pleaded guilty at the District Court and were respectively jailed for 37 months and 12 months.</p>	Conspiracy to defraud, contrary to Common Law; and forgery, contrary to section 71 of the Crimes Ordinance, Cap. 200	<p><a href="https://www.icac.org.hk/en/press/index_id_1262.html">https://www.icac.org.hk/en/press/index_id_1262.html</a></p> <p>and</p> <p><a href="https://www.icac.org.hk/en/press/index_id_1289.html">https://www.icac.org.hk/en/press/index_id_1289.html</a></p>