



Press Releases

Ex-senior regional manager of insurer charged by ICAC over commission fraud

2022-6-7

The ICAC today (June 7) charged a former senior regional manager of an insurance company with deceiving the insurer into paying commissions and bonuses totalling over \$87,000 to her and her daughter-cum-downline insurance agent by making false representations that three insurance policies were handled by her daughter.

Christina Yiu Po-nga, 64, former senior regional manager of Prudential Hong Kong Limited (Prudential HK), faces three counts of fraud, contrary to Section 16A(1) of the Theft Ordinance.

The ICAC investigation arose from a corruption complaint. Upon completion of the investigation, the Commission sought legal advice from the Department of Justice, which advised charging the defendant. She was released on ICAC bail, pending her appearance in the Eastern Magistrates' Courts on Thursday (June 9) for plea.

The offences took place between February 2012 and March 2015 when the defendant was a senior regional manager of Prudential HK. During the period, her daughter was a down-line insurance agent of hers. In March 2014, her daughter was demoted by the company.

When an insurance product was sold by an insurance agent of Prudential HK, the relevant handling agent and up-line manager would respectively receive a commission and an overriding commission from the company.

The charges allege that the defendant, by falsely representing to Prudential HK that her daughter was the handling agent of three insurance policies, and with intent to defraud, induced Prudential HK to underwrite and issue those insurance policies and to pay commissions or other payments in relation to them to the defendant and her daughter.

ICAC investigation revealed that Prudential HK had released commissions, overriding commissions and bonuses totalling over \$87,000 to the defendant and her daughter for the above three policies.

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

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新聞公佈

廉署起訴保險公司前高級區域經理涉嫌詐騙佣金

2022年6月7日

廉政公署今日(6月7日)落案起訴一名保險公司前高級區域經理，控告她涉嫌訛稱三份保單由其女兒兼下線保險代理處理，以詐騙該保險公司向母女二人發放佣金及獎金共逾8.7萬元。

姚寶雅，64歲，保誠保險有限公司(保誠)前高級區域經理，被控三項欺詐罪名，違反《盜竊罪條例》第16A(1)條。

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。她已獲廉署准予保釋，以待星期四(6月9日)在東區裁判法院答辯。

本案發生於2012年2月至2015年3月期間，當時被告是保誠高級區域經理。被告女兒於案發期間是其下線保險代理，而且於2014年3月被降職。

保誠保險代理若成功銷售保險產品，相關的經手代理和上線經理會分別獲發佣金及上線佣金。

控罪指被告涉嫌向保誠偽稱其女兒為三份保單的經手代理人，並意圖詐騙而誘使保誠承保及發出該三份保單，以及就該等保單支付相關佣金或其他款項予被告及其女兒。

廉署調查顯示，保誠就上述三份保單向被告及其女兒發放佣金、上線佣金及獎金共逾8.7萬元。

保誠在廉署調查案件期間提供全面協助。

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