



Press Releases

Insurance agent and wife charged by ICAC over \$490,000 commissions fraud

2023-2-28

In the course of a corruption investigation by the ICAC, it was revealed that an insurance agent and his wife had allegedly overstated the wife's monthly income to deceive the insurer, for which the husband was working, into underwriting a policy for her and releasing commissions and a performance allowance totalling about \$490,000 to the husband. The married couple was charged by the ICAC with fraud today (February 28).

Yau Siu-kei, 37, insurance agent of China Taiping Life Insurance (HK) Company Limited (CTLI); and his wife Chow Ka-ying, 37, shop supervisor of a skincare product retailer, jointly face one count of fraud, contrary to section 16A of the Theft Ordinance. They were released on ICAC bail, pending their appearance in the Eastern Magistrates' Courts on Thursday (March 2) for plea.

At the material time, Yau was an insurance agent of CTLI. He would receive commissions when an insurance product was sold. He would also receive different kinds of performance allowances, subject to his performance.

In February 2019, Yau submitted to CTLI an application form for taking out an insurance policy. Yau and Chow were respectively named as the handling agent and applicant of the application.

It is alleged that between mid-February 2019 and mid-March 2021, Yau and Chow had falsely represented to CTLI that Chow was a sales manager of a skincare product retailer earning a monthly income of \$100,000, and with intent to defraud, induced CTLI to underwrite an insurance policy.

The ICAC investigation arose from a corruption complaint. Enquiries revealed that Chow was a shop supervisor of a skincare product retailer earning not more than \$47,000. Had CTLI known that the application form contained false information, it would not have underwritten Chow's insurance policy and released commissions and a performance allowance totalling about \$490,000 to Yau.

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

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新聞公佈

廉署調查貪污揭保險代理及妻子涉嫌詐騙佣金49萬元

2023年2月28日

廉政公署調查貪污時揭發一名保險代理及其妻子，涉嫌誇大妻子每月收入向丈夫任職的保險公司投保，欺詐公司批核保單並發放佣金及獎金共約49萬元予丈夫。廉署今日(2月28日)落案起訴夫婦二人詐騙。

邱紹基，37歲，中國太平人壽保險(香港)有限公司(太平人壽)保險代理；及其妻子周嘉瑩，37歲，護膚品店主管，同被控一項欺詐罪名，違反《盜竊罪條例》第16A條。二人已獲廉署准予保釋，以待星期四(3月2日)在東區裁判法院答辯。

邱紹基案發時是太平人壽保險代理，若售出保險產品，可獲發佣金。如達到銷售目標，邱紹基亦可獲發各類業績獎金。

邱紹基於2019年2月向太平人壽提交了一份投保申請表，他及周嘉瑩分別為申請的經手代理及申請人。

邱紹基及周嘉瑩涉嫌於2019年2月中至2021年3月中期間，向太平人壽偽稱周嘉瑩任職護膚品店銷售經理，每月收入為10萬元，並意圖詐騙而誘使太平人壽批核一份保單。

廉署接獲貪污投訴遂展開調查，發現周嘉瑩任職護膚品店主管，月入少於47,000元。如太平人壽知悉投保申請表載有虛假資料，便不會批核周嘉瑩的保單，以及向邱紹基發放佣金及業績獎金共約49萬元。

太平人壽在廉署調查案件期間提供全面協助。

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