



Press Releases

Ex-manager of insurance broker charged by ICAC admits referral fee fraud

2022-8-4

A former sales manager of an insurance broker, charged by the ICAC, today (August 4) admitted at the Eastern Magistrates' Courts that she had induced the firm into paying referral fees totalling over \$19,000 to her husband by making false representations that he was the referrer of 18 insurances policies taken out by clients.

Anny Pang Wai-chun, 52, former sales manager of Cinergy Insurance Services Limited (Cinergy), pleaded guilty to seven counts of fraud, contrary to Section 16A of the Theft Ordinance. The prosecution offered no evidence to three similar charges against her.

Principal Magistrate Ms Ada Yim Shun-ye adjourned the case to August 18 for sentence, pending the defendant's background and community service order reports. The defendant was remanded in the custody of the Correctional Services Department.

The court heard that at the material time, Cinergy was an insurance broker which assisted clients in taking out various insurance policies, including employees' compensation, public liability and vehicles insurance. For insurance policies successfully taken out, Cinergy would receive commissions from the relevant insurance companies.

Cinergy allowed its sales managers to recruit referrers for client referral. For each successful referral, Cinergy would pay the referrer a referral fee. In April 2018, the defendant recruited her husband as a referrer.

The defendant admitted that between July 2018 and August 2020, she had falsely represented to Cinergy that her husband was the referrer of 18 policies taken out by seven policyholders. As a result, Cinergy was induced to pay referral fees totalling over \$19,000 to the defendant's husband.

ICAC investigation revealed that the above policyholders, who did not know the defendant's husband, had only contacted the defendant in respect of their insurance applications. Had Cinergy known that the defendant's husband had not referred those policyholders to the firm, it would not pay him any referral fees in relation to the policies taken out.

The ICAC investigation arose from a corruption complaint. Cinergy had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by ICAC officer Beta Leung.

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新聞公佈

遭廉署起訴保險顧問公司前經理承認欺詐推薦費候判

2022年8月4日

廉政公署早前落案起訴一名保險顧問公司前經理，控告她訛稱丈夫推薦多名客戶購買18份保單，誘使該公司向其丈夫發放推薦費共逾1.9萬元。被告今日(8月4日)在東區裁判法院承認控罪。

彭惠珍，52歲，先機保險顧問有限公司(先機保險)前銷售經理，承認7項欺詐罪名，違反《盜竊罪條例》第16A條。她另外三項相類罪行獲控方不提證供起訴。

主任裁判官嚴舜儀將案件押後至8月18日判刑，以待索取被告的背景及社會服務令報告。被告暫時還押懲教署看管。

案情透露，保險顧問公司先機保險案發時協助客戶購買各類保單，包括僱員賠償、公眾責任保險及汽車保險等。如客戶成功投保，先機保險會獲保險公司支付佣金。

先機保險容許其銷售經理招攬推薦人向公司推薦客戶，並會按成功介紹個案，向推薦人發放推薦費。被告於2018年4月招攬其丈夫作為推薦人。

被告承認於2018年7月至2020年8月期間，向先機保險偽稱其丈夫是七名投保人共18份保單的推薦人。先機保險因而遭誘使向被告的丈夫發放推薦費共逾1.9萬元。

廉署調查顯示，上述投保人均不認識被告的丈夫。他們就其保險申請，只曾接觸被告。如先機保險知道被告丈夫並沒有推薦該等投保人，便不會就他們的保單向被告丈夫發放推薦費。

廉署早前接獲貪污投訴遂展開調查，先機保險在廉署調查案件期間提供全面協助。

控方今日由廉署人員梁國棟代表出庭。

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