

## Mr Fred Ngan's Bio



**Fred Ngan FSA, FFT  
Bowtie Co-Founder &  
Director**

Fred is the Co-Founder & Director of Bowtie Life Insurance Company, a mission-driven life and health insurer in Hong Kong.

Fred believes insurance is fundamentally a force for good and that healthcare protection should be accessible for everyone. With a mission to close the health protection gap in Hong Kong, he co-founded Bowtie, Hong Kong's first virtual life insurer, to challenge the traditional insurance model and provide simple and affordable insurance to everyone through modern technology.

Bowtie has delivered HK\$100 billion in protection coverage and secured HK\$1 billion in funding from esteemed investors, including Sun Life and Mitsui & Co. It proudly leads Hong Kong's direct insurance channel with a customer base of approximately 250,000.

Fred is a serial entrepreneur who previously co-founded two VC-funded insurtech startups. He is an actuary by training and previously worked in consulting roles at EY across offices in Chicago, London, Toronto, and Hong Kong.

Fred is a Fellow of the Society of Actuaries (FSA), Honorary Fellow of the Financial Technologists (FFT), a Member of Insurance Authority's Future Task Force and a Member of the Market Development Committee of the Financial Services Development Council (FSDC).

He is also an Honoree of Beta Gamma Sigma (BGS) at the University of Hong Kong Chapter and holds a Bachelor's Degree in Mathematics from the University of Waterloo. Fred is currently enrolled in the Senior Executive Leadership Program at Harvard Business School.



**顏耀輝先生 FSA, FFT  
Bowtie 聯合創辦人兼董事**

顏耀輝先生是保泰人壽 (Bowtie) 的聯合創辦人兼董事。Bowtie 是一間立足香港、「以使命為本」的人壽及醫療保險公司。

顏先生深信保險本質上是一股行善的力量，並認為人人都應獲得醫療保障。以填補香港的醫療保障缺口為使命，他聯合創立了香港首間虛擬人壽保險公司 Bowtie，期望透過現代科技挑戰傳統保險模式，為大眾提供簡單且可負擔的保險。

Bowtie 至今已提供高達 1,000 億港元的保障額，並獲得包括永明金融 (Sun Life) 及三井物產 (Mitsui & Co.) 等著名投資者支持，成功融資 10 億港元。Bowtie 傲然引領香港的直接保險銷售渠道，目前擁有約 25 萬名客戶。

顏先生是一位連續創業家，此前曾共同創立兩間獲創投基金支持的保險科技初創企業。他具備專業精算師背景，曾於安永 (EY) 的芝加哥、倫敦、多倫多及香港辦事處擔任顧問工作。

顏先生為北美精算師協會 (FSA) 成員、亞洲金融科技師學會 (FFT) 榮譽會員、香港保險業監管局未來工作小組成員，以及香港金融發展局 (FSDC) 市場發展委員會成員。

他亦是香港大學分會的國際商學榮譽學會 (Beta Gamma Sigma, BGS) 榮譽會員，並持有滑鐵盧大學數學學士學位。顏先生目前正就讀於哈佛商學院的全球高階主管領導課程。