

Fred Ngan FSA, FFT

Co-Founder & Co-CEO

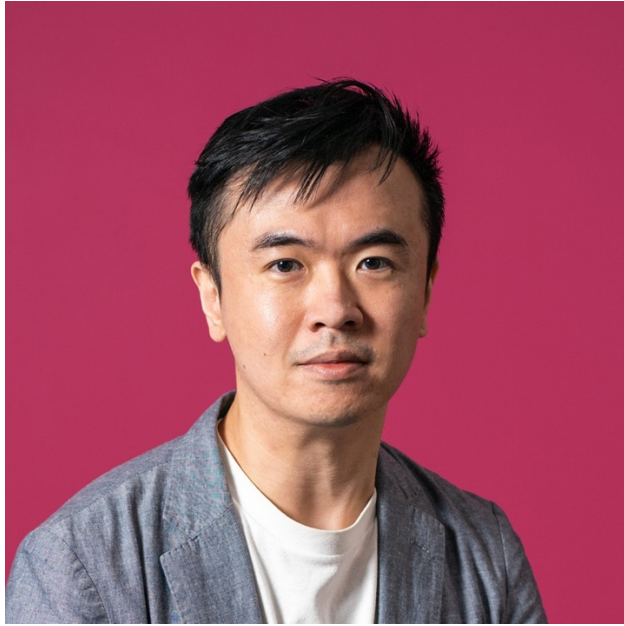
Bowtie Life Insurance Company Limited

Mr. Fred Ngan is responsible for Bowtie's sales, marketing and business strategy.

Fred is a serial entrepreneur with a passion for disruptive innovations while making social impact. He believes insurance is fundamentally good and healthcare protection should be accessible for everyone. He is an actuary with over 14 years of insurance experience in Hong Kong, Canada, the United States, and the United Kingdom. He worked as a consulting actuary at EY specializing in financial reporting, risk and capital management, and asset liability management serving life insurers across Asia.

Fred is covered by local and world's leading media including Bloomberg and TechCrunch. He is a column author and a frequent speaker at international conferences including Asian Financial Forum and Internet Economy Summit.

Fred holds a Bachelor of Mathematics (Double Major in Actuarial Science & Statistics) from the University of Waterloo and is a Fellow of the Society of Actuaries (FSA) and a member of Actuarial Society of Hong Kong.



顏耀輝 *FSA, FFT*

聯合創辦人兼聯合行政總裁
保泰人壽保險有限公司 (*Bowtie*)

顏耀輝先生 (**Fred**) 負責 **Bowtie** 的銷售，營銷和業務戰略。

Fred 是一位連續企業家，對顛覆性創新充滿熱情，同時又能帶來社會影響。他深信保險的初心是保障生活所需，並認為人人都應獲得醫療保障。**Fred** 是一名精算師，擁有超過 14 年國際經驗，曾於芝加哥，多倫多，倫敦從事精算顧問工作，服務多間跨國保險及資產管理公司。

Fred 曾接受多間本地及國際知名傳媒，包括：**Bloomberg** 及 **TechCrunch** 等訪問。他亦是專欄作家及曾擔任亞洲金融論壇 (**AFF**) 及互聯網經濟峰會 (**IES**) 等大型會議的講者。

Fred 持有滑鐵盧大學數學系（精算及統計學）學士學位，持有北美精算師協會的精算師資格 (**FSA**)，也是香港精算學會成員。