

## Mr Fred Ngan's Bio



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

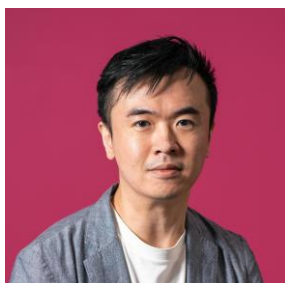
**Fred** is the Co-Founder & Director of Bowtie Life Insurance Company, a mission-driven life and health insurer in Hong Kong.

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 USD \$10 billion in protection coverage and secured USD \$89 million 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 150,000.

Fred is a serial entrepreneur with a passion for innovation and disruption. Before launching Bowtie, he also co-founded Coherent Capital Advisors and Seasonalife. He previously practiced in Chicago, London, Toronto, and Hong Kong as a consulting actuary for over 10 years at reputable global advisory firms.

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).



**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。顏先生深信保險的初衷是保障生活所需，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，顏先生聯合創立了香港首間虛擬保險公司Bowtie，以創新科技挑戰傳統保險公司模式，為大眾提供平等、簡單、可負擔的醫療保障。

顏先生熱衷於創新科技，在創立Bowtie之前，共同創立了Coherent Capital Advisors及 Seasonalife。此前，他在芝加哥、倫敦、多倫多和香港多間國際知名顧問公司擔任顧問精算師超過10年。

顏先生現為北美精算師協會 ( FSA ) 成員、亞洲金融科技師學會 ( FFT ) 榮譽會員、保險業監督未來工作小組成員及香港金融發展局 ( FSDC ) 轄下市場推廣小組成員。