



# Hello, We're Bowtie

Bowtie Life Insurance Company Limited





# Agenda

1. What do we do
2. Life @ Bowtie
3. Job Openings
4. Q&A



**Make Insurance Good Again**



# We believe insurance is fundamentally good

But we have an image problem. Insurance is a meaningful social good, but many don't see it that way.

**-30**<sub>NPS</sub>

“Worst-in-class” industry  
customer experience KPIs

Source: Bain & Co 2014

**< 60%**

of customers are satisfied  
with their interactions with  
insurance service providers

Source: Morgan Stanley 2014

**71%**

of customers are willing to  
purchase insurance online

Source: Accenture 2013





# Our Vision

In 5 years, Bowtie will be the first company that comes to your mind when you think "health insurance".

We may not be the largest in 5 years. But when people think "health insurance", Bowtie comes to mind first. Bowtie will *define the category* of being a health insurer.

This *mindshare* is ours to win. Bowtie is our chance to build a *fast-growing, iconic* company where great careers are started, and accelerated.



# Insurers vs. technology firms

One side is bound by legacy systems, the other is complex regulations

## Traditionalist



- Legacy systems
- Channel conflicts
- Cost structure
- Innovators dilemma



**Professional  
knowledge with  
startup DNA**

## Technologists



- Lacks understanding of regulations
- Platform vs. service
- Lack of focus and investments due to “side business”

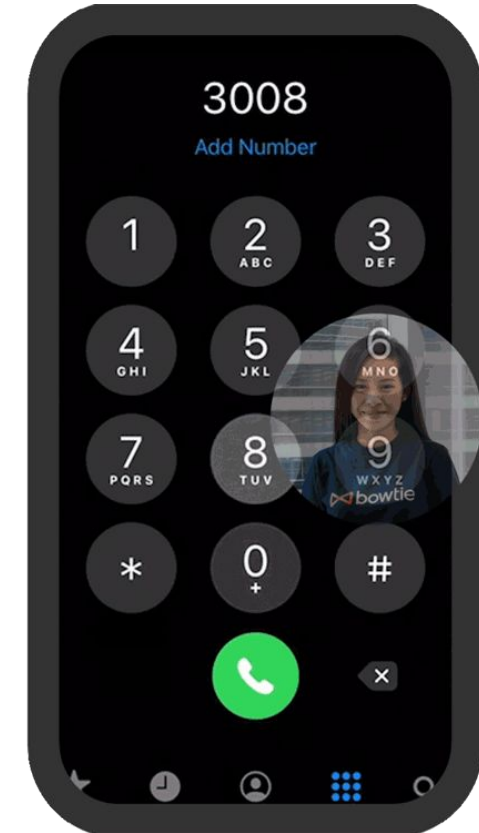
# We are Hong Kong's **First Licensed Virtual Insurer** **First fully online health insurance experience**



**Highest Product Value**



**Everything Digital**




**Great Customer Services**



# Our Mission

**Make Insurance Good Again.**

We half-jokingly used this slogan when we got our license in December 2018. It stuck because it says what we mean:

- To **make** means we are building. Bowtie is about creating and doing. It's about building an iconic company we can be proud of. Talk is cheap - it's what you build that matters.
  - Good insurance means delivering protection to our customers and their families. It's batshit crazy we need to call our products "protection" insurance - ***insurance is about protection.***
- 





**2018**

**Our 1st  
VHIS  
launched**

**Apr 2019**

**Our 1st Group  
Medical launched**  
Group Insurance  
Basic Level (Basic)  
plans for SMEs

**2020**

Became **the 1st**  
**authorised**  
**virtual insurance**  
company in HK.

**Apr 2019**

**John Tsang**  
joins **Bowtie**  
as **Senior**  
**Advisor**

**2020**



**Awards:**

**Most Innovative  
Product/Service Life  
Insurance (Health)**

**Excellence in Digital  
Transformation Top 3 Finalist**

**Outstanding Virtual Insurer**  
(Digital Health and  
Technology)





Our 1st wellness product launch - Bowtie Vision

Jan 2021



March 2021

Opened coffee shop in Wan Chai where clients can discuss policies.



Opened Bowtie & JP Health (clinic)

Aug 2021



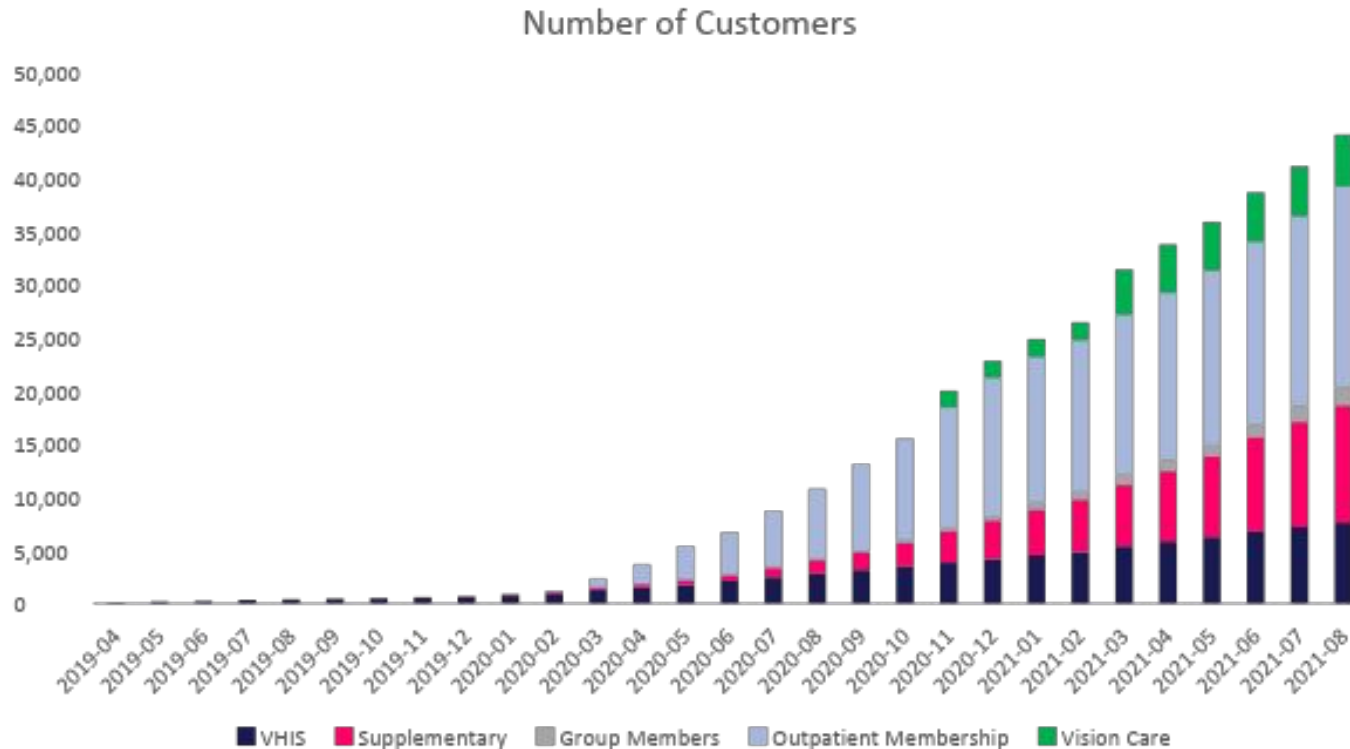
Apr 2022

Within 3 years, Bowtie has been providing a wide range of medical coverage the HK public. (Total amount of insurance coverage \$40B+)



# Winning happy customers

## From Zero to 45,000 Customers



## Highest Google Review

4.6 ★★★★★

135 Google reviews

“ From applying to approved, the whole process takes <1 day....

★★★★★

Adam Sham

查看更多



“ 比較過幾份唔同嘅自願醫保，佢哋確係抵嘅。意外保險住院part性價比都好高! 👍👍

★★★★★

Derek Yeung

查看更多





# We're seen around the City





# Life @ Bowtie





# We have the right team

90+

Professionals

1

yrs

Average years of experience from the industry

29

Average ages for those from start-ups

*“Bowtie believes that insurance is fundamentally good. We are here to win back the trust, through modern technology.”*





# What we offer?

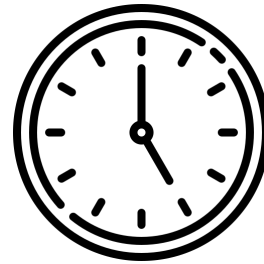
1. Purpose driven team
2. Great learning opportunity – everyone matters!
3. **Return offer opportunity**
4. Fun, cooperative, and flexible startup culture



# Perks & Work Arrangements



Work From Home /  
Anywhere



Flexible Hour



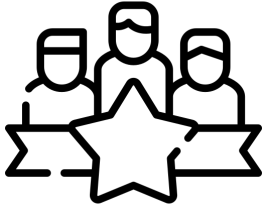
Family Care Leave



Birthday Leave



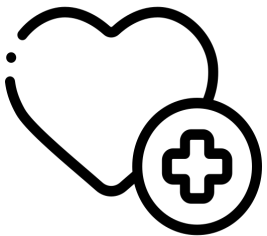
# Perks & Work Arrangements



Team Building Budget



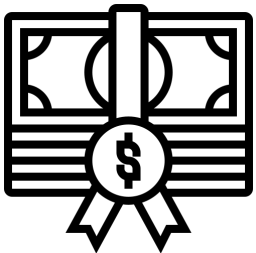
Medical Insurance



Employee Health Program



Staff Discount



I AM... Benefit



Happy hours and Free  
Drinks in the Studio!

# Event Recap



# Join a purpose-driven team



## Marketing-related Role

1. Digital Marketing Officer - Full time (for graduates)
2. Junior Accountant - Contract-based (for graduates)
3. Marketing & Growth Intern - (part-time / full-time)
4. Accounting & Finance Intern - (full-time)

## Actuarial Science-related role

1. Actuarial Analyst - Full time (for graduates)
2. Reporting Analyst - Full time (for graduates)
3. Actuarial / Insurance Product Intern - (Pricing Stream/ Product Stream / Financial Reporting Stream)



# Join a purpose-driven team

## Computer Science related role

1. Frontend Software Engineer
2. Backend Software Engineer
3. DevOps Engineer
4. Security Engineer
5. Software Engineer Intern - (Frontend / Backend / Full Stack / DevOps)

**We don't care about your major, we only focus on your capability & passion!**

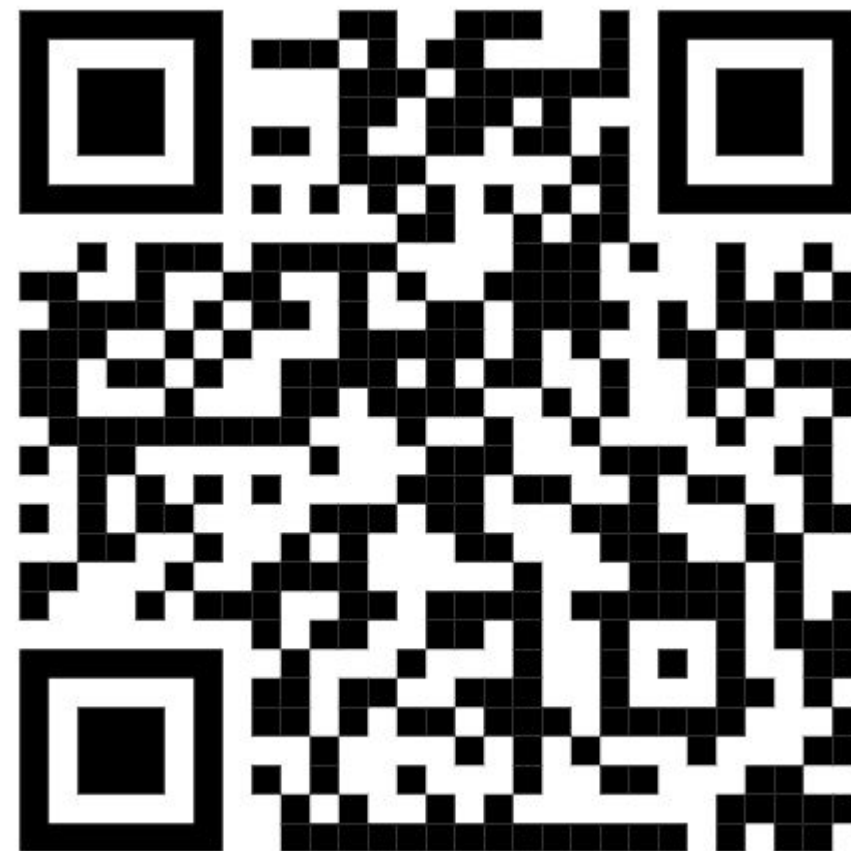




# Join a purpose-driven team!

See something that interests you? You can check out our job openings via this QR code or our website.

<https://bowtie.bamboohr.com/jobs/>





Q & A

Q & A





# Thank you

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