

**Reference Letter for Devin Li Kam Yin**

To Whom It May Concern:

My Name is Toni Tse, and I am the Head of Digital Innovation and Growth Department of Bank of China Group Life Assurance Limited in Hong Kong, the leading insurer of the digital channel with over 1.5 billion HKD annualized premium in 2020.

I am writing as a reference for Devin Li Kam Yin, who was the lead consultant of the student consultancy team of Department of Marketing of City University of Hong Kong, on the topic of digital insurance purchase and service experience. The team had done an excellent job on picking up the competitive landscape and customer behaviors of the captioned topic quickly, and came up with good recommendations according to the core business issues identified.

Devin was the lead analyst of the quantitative survey of the project and did an excellent job on the questionnaire design, data analysis and key finding presentation. I believe Devin would be a great young talent that you are looking for. If you need anything else or have other questions, please feel free to reach out to me at my mobile number 852-6292 8363.

Sincerely,

A handwritten signature in black ink, appearing to read 'Toni Tse', with a long, sweeping horizontal stroke extending to the right.

Toni Tse Wing Tung  
Head of Digital Innovation and Growth  
Bank of China Group Life Assurance Limited  
Mobile: 852-6292 8363