

News Release

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With photos

Manulife Continues to Strengthen AI Investment and Leadership in Hong Kong to Reinforce the City as AI Innovation Hub

Hong Kong — Manulife today announced the appointment of **Dr. Hongjuan Liu** as **Chief AI & Data Officer for Hong Kong and Macau**, supporting the establishment of Hong Kong as an AI Centre of Excellence. As AI and data continue to evolve rapidly, this strategic move builds on momentum following the successful re-domiciliation of Manulife (International) Limited. This expansion also includes the posting of **Mr. Mark Czajkowski, Chief AI Officer, Asia**, to Hong Kong, underscoring the company’s continued commitment to strengthening its AI leadership and adoption across the region and reinforcing the city’s role as an international financial centre and a hub for AI development.

These decisions align with Manulife’s strategic priority to become an AI-powered organization and build upon its AI leadership position, with Hong Kong anchored as a regional innovation hub.

Mr. Patrick Graham, CEO of Manulife Hong Kong and Macau, said: “Our commitment to continuing to be an AI leader is bolstered by the Hong Kong SAR Government’s latest policy initiatives in the 2026–27 Budget to advance AI applications across sectors, as well as efforts made by the Insurance Authority (“IA”) to foster a vibrant AI ecosystem through robust regulation, the AI Cohort Programme and other future AI initiatives.”

Mr. Clement Cheung, CEO of the IA, said: “The decision made by Manulife to deploy key AI personnel in Hong Kong forms part of a global strategy that leverages our vibrant market dynamics, versatile professional talents and unmatched cross-boundary connectivity to deliver better customer experiences, stronger staff support and higher operational efficiency. This also injects impetus into the re-domiciliation exercise by bringing tangible benefits to the community. We are pleased to know that the company will strive to nurture local capabilities, develop impactful use cases and uplift AI literacy, while the IA will partner with the industry to pursue economic diversification through innovation and technology as a new source of growth.”

Manulife’s AI Achievements and Key Initiatives

Manulife is continuing to accelerate responsible AI adoption through sustained investment in innovation, capability building and talent development across its operations. This approach focuses on fostering local AI talent, scaling high-impact use cases and uplifting enterprise-wide AI literacy.

Global AI Leadership and Workforce Empowerment

- Achieved 100% global workforce coverage of Manulife’s proprietary GenAI assistant, *ChatMFC*.

- Built a strong global pipeline of AI innovation, with 91 GenAI use cases in production and a further 121 in development as at the end of 2025.
- Manulife was recently named the #1 life insurance company for AI maturity in the inaugural Evident¹ AI Index for Insurance, reinforcing the company's commitment to innovation and customer-centric solutions.

Local AI Innovation in Hong Kong

- Launched an AI-powered customer chatbot providing 24x7 mixed-language customer support with source-backed knowledge retrieval.
- Introduced GenAI-powered tools such as AI SalesPro, a sales enablement tool that equips agents with data-driven insights to drive more meaningful customer engagements.
- Rolled out the Manulife AI Assistant, offering quick, verifiable access to underwriting information to help agents deliver faster and informed advice while improving submission quality and efficiency.
- Invested in AI talent programmes, including the Young Talent AI Development Programme, to nurture next-generation data and AI professionals in Hong Kong, and received the AI & Advanced Analytics Excellence Award at the Hong Kong Insurance Awards 2025.

In support of its continued focus on AI and data, **Dr. Hongjuan Liu** joins Manulife Hong Kong and Macau with more than 20 years of experience in AI, data strategy, analytics, and digital transformation across multiple industries and geographies. Dr. Liu will lead the cross-functional AI & Data team across Hong Kong and Macau, overseeing the development and execution of advanced analytics, AI deployment initiatives, and data platform strategies, while ensuring strong governance and operational excellence. He most recently served as Vice President, Data at McDonald's China, and holds a PhD in Management Science and an MSc in Operational Research from Lancaster University, as well as a Bachelor of Science degree from South China Normal University.

Reporting directly to the CEO of Manulife Hong Kong and Macau, Dr. Liu will also have a functional reporting line to **Mr. Mark Czajkowski**, Chief AI Officer, Asia, who has relocated from Singapore to Hong Kong to further enhance Manulife's AI regional leadership. Mr. Czajkowski brings more than 20 years of wide-ranging experience spanning marketing, analytics, and AI-centric strategy. He plays a pivotal role in shaping Manulife Asia's AI agenda, strengthening data-driven decision-making, and driving innovation to accelerate business growth across the region's diverse markets. Prior to his current role, he served as Chief Analytics Officer for Asia and Chief Marketing Officer for Singapore.

Mr. Graham added: "Hongjuan brings exceptional AI and data expertise to our organization, and his leadership will be key to continuing to advance our AI strategy and delivering greater value for our customers and distribution partners. Mark's posting to Hong Kong further underscores our resolve to scale AI innovation and propels our ambition to establish the city as a regional hub. Together, these strategic moves and investments position us strongly for the next phase of growth and reflect our unwavering confidence in Hong Kong as an international financial centre."

To learn more about Manulife's AI leadership, visit [AI @ Manulife](#).

Remark:

1. The Evident AI Index for Insurance assesses AI maturity across 30 of the most prominent insurance companies in North America and Europe, measuring progress across four key categories: Talent, Innovation, Leadership, and Transparency.

Photos:



Senior leadership from the Insurance Authority and Manulife met to exchange views on the development of artificial intelligence in the insurance industry.

From left: Clement Cheung, CEO, Insurance Authority; Stephen Yiu, Chairman, Insurance Authority; Steve Finch, President & CEO, Manulife Asia; and Patrick Graham, CEO, Manulife Hong Kong & Macau



Senior leadership from Manulife engaged with the Insurance Authority to outline the company's artificial intelligence strategy and discuss its prudent application within the insurance industry.

From left: Mark Czajkowski, Chief AI Officer, Manulife Asia; Clement Cheung, CEO, Insurance Authority; Stephen Yiu, Chairman, Insurance Authority; Steve Finch, President & CEO, Manulife Asia; Patrick Graham, CEO, Manulife Hong Kong & Macau; and Dr. Hongjuan Liu, Chief AI & Data Officer, Manulife Hong Kong & Macau



(Left) Dr. Hongjuan Liu, Chief AI & Data Officer, Manulife Hong Kong & Macau, and (right) Mark Czajkowski, Chief AI Officer, Manulife Asia

About Manulife Hong Kong and Macau

Manulife Hong Kong has been a trusted name for more than 125 years, while we have served the Macau market for nearly three decades. Since our operations began in Asia in 1897, we have grown into one of the top-tier providers of financial services, offering a diverse range of protection and wealth products and services to over 2.6 million customers in Hong Kong and Macau. We are committed to helping make decisions easier and lives better for our customers.

Manulife Hong Kong and Macau, through Manulife International Holdings Limited, owns Manulife (International) Limited, Manulife Investment Management (Hong Kong) Limited, and Manulife Provident Funds Trust Company Limited. These entities are all subsidiaries of Manulife Financial Corporation.

About Manulife

Manulife Financial Corporation is a leading international financial services provider, headquartered in Toronto, Canada. Anchored in our ambition to be the number one choice for customers, we operate as Manulife across Canada and Asia, and primarily as John Hancock in the United States, providing financial advice, insurance and health solutions for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment solutions, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2025, we had more than 37,000 employees, over 106,000 agents, and thousands of distribution partners, serving over 37 million customers with operations across 25 markets globally. We trade as 'MFC' on the Toronto, New York, and Philippine stock exchanges, and under '945' on the Hong Kong stock exchange. Not all offerings are available in all jurisdictions. For additional information, please visit [manulife.com](https://www.manulife.com).

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