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| **RATNAWATI OSMAN**  Vice President, FINPRO Healthcare Marsh Specialty |
| **CURRENT RESPONSIBILITIES**  Ratna is currently managing the MEDEFEND Medical Indemnity Scheme that includes insurance placement, negotiation on policy terms and client/carrier relationship for the Scheme. She acts as a key contact for all the stakeholders for the Scheme in Malaysia; with regular liaison with the Ministry of Health, the Malaysian Medical Council, the Malaysian Medical Association (MMA), the Malaysian Dental Association (MDA), doctors & dentists, solicitors and insurers. |
| **EXPERIENCE** |
| Ratna was managing the Malaysian Bar’s Mandatory Professional Indemnity Scheme from 2003 for 4 years overseeing the full transaction of the MBar Scheme. In 2009, she joined a non-government organization leading advocacy and law reform specialization in Family Law and any discriminatory policies; in human rights issues - both in Malaysia & International arena.  She rejoined Jardine Lloyd Thompson in 2016 and was tasked to manage the MEDEFEND Indemnity Scheme which is endorsed by the MMA and the MDA. In addition to managing the placement of the Scheme, Ratna also conducts talks at hospitals and clinics relating to indemnity coverage for doctors and dentists, and for MEDEFEND Risk Management training series for the medical profession. She continues to manage the Scheme after the JLT & Marsh integration in 2020 as part of the Marsh Specialty team. |
| **EDUCATION** |

- LLB (Law & Shariah), International Islamic University, Islamabad