

## Brief Biodata

### **Ratnawati Osman**

#### **LLB (Shariah)**

Divisional Director – Financial Lines Group, Healthcare  
Jardine Lloyd Thompson Malaysia

Ratna graduated from the International Islamic University with a degree in Law & Shariah. She started her insurance broking career at Willis in 2003 and proceeded to join Jardine Lloyd Thompson Sdn Bhd (JLT) in 2005 handling the Malaysian Bar's Professional Indemnity Scheme until 2009.

Ratna left JLT from 2009 – 2015 to champion human rights work in Malaysia.

After being away from the corporate world for 6 years, her continued interest in the professional indemnity scheme led her to join JLT again in January 2016 heading the Financial Lines Group, Healthcare department. She is committed in establishing the client relationship with the Malaysian Medical Association and co-ordination of insurance placement (local and abroad), participation in negotiating policy terms and coverage associated with the account. She delivers talks at hospitals and clinics relating to indemnity coverage for doctors, and for JLT's Risk Management series.