Ray Schembri is the Head of the Insurance and Pensions Supervision function within the Malta Financial Services Authority (MFSA) which is the single regulator of financial services in Malta. The function is responsible for the authorisation and prudential oversight of insurance and re-insurance undertakings, insurance intermediaries, retirement schemes, retirement funds and retirement plan service providers.

Ray joined MFSA in February 2019 following a 30 year career in the insurance industry. He held several senior positions with international insurance and banking groups covering various aspects of the insurance world including insurance broking, captive insurance management, insurance operations and risk management.

He is an Associate of the Chartered Insurance Institute.