

Australian Physiotherapy Association Insurance and Safety Committee - Independent Member

About the position

The Australian Physiotherapy Association (APA) is inviting applications from independent (non-member), suitably qualified candidates for the APA Insurance and Safety Committee (ISC).

The ISC assists the Board to fulfil its obligations to members in relation to the provision of a viable and sustainable APA member insurance program that satisfies the professional indemnity insurance obligations required of registered physiotherapists in Australia.

The Independent Member is appointed for their insurance specialist expertise. They bring deep, current knowledge of the insurance market, underwriting arrangements, claims trends and broker performance, and use that expertise to support the Committee in providing well-grounded advice to the Board.

A copy of the Position Description is attached.

The term of the appointment is for two years. There is the possibility that this term can be extended for two further terms (6 years in total).

The APA welcomes applications from all over Australia.

Remuneration

The Independent Member will receive an annual payment of \$6,250. This is indexed each year.

Commitment

The Committee meets a minimum of 5 times per year. This consists of 4 teleconferences of 2 hours, plus 1 in-person meeting held in Melbourne for a duration of 4-6 hours. Meetings are conducted during business hours. Flights, accommodation and meals are provided for any face-to-face meetings.

Additional meetings and commitment may be required as determined by the Chair in accordance with the agreed work plan, including out-of-session meetings to support the annual insurance renewal cycle.

Selection criteria

This is a specialist insurance role. We are looking for candidates with senior experience in the insurance industry - for example as a broker, underwriter, insurer executive, claims specialist or insurance consultant - and demonstrated expertise in professional indemnity insurance, market conditions and claims/risk analysis. Full essential and desirable criteria are set out in the Position Description.

In your application please include:

- A CV (maximum 4 A4 pages).
- A statement (maximum 1 A4 page) outlining why you would like to be involved in the ISC and the insurance specialist skills and expertise you would bring to the Committee.

Forward completed nominations with contact details to the APA at recruitment@australian.physio by 5pm Friday 25 September 2026.

Further information

For further information please contact the Company Secretary, Melanie Sherrin, on 0412 219 018 or via email at melanie.sherrin@australian.physio

Position Description

Position title:	Independent Member – Insurance and Safety Committee (ISC)
Business Unit:	Board
Reports to:	ISC Chair
Date approved:	June 2026

About us

The Australian Physiotherapy Association (APA) is the peak body representing the interests of all physiotherapists in Australia. It does so by advocating for access to quality physiotherapy services, providing leadership in the wider health landscape, creating lifelong information and learning opportunities for its 36,000 members, and promoting the value of physiotherapy to the community.

APA is committed to building a stronger profession by supporting the capacity of all members in their professional practice. The APA is committed to growing its representation of members within the Association and supporting its state branches to deliver exceptional support to state-based members.

APA is a company limited by guarantee. It is governed by a Board of Directors elected by representatives of all stakeholder groups within the Association, and two independent (Non-Member) directors.

Our Values

APA is proud of its culture which is underpinned by the following values for its employees and its board and committees: accountability, collaboration, courage, excellence and respect. APA is proud to be an Employer of Choice, Winner of the 2022 Association of the year award and has a great working culture that is underpinned by our values.

APA is committed to the principles of diversity, equity and inclusion and actively guards against unfair discrimination on any grounds.

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About the role

The Insurance and Safety Committee (ISC) assists the Board to fulfil its obligations to members in relation to the provision of a viable and sustainable APA member insurance program that satisfies the professional indemnity insurance obligations required of registered physiotherapists in Australia.

The Independent Member is appointed for their insurance specialist expertise. They bring deep, current knowledge of the insurance market, underwriting arrangements, claims trends and broker performance, and use that expertise to test the program settings, challenge assumptions and help the Committee form well-grounded recommendations to the Board.

Key Responsibilities

Independent and critical thinking and challenge

- Use specialist insurance knowledge to test the design, viability and fitness-for-purpose of the APA member insurance program.
- Ask the questions an experienced insurance practitioner would ask, and challenge assumptions where necessary, so the Committee's advice to the Board is robust.
- Exercise sound judgment so the APA operates ethically, prudently and consistently in the way it manages member insurance.

Insurance program oversight

- Assist in the Committee's oversight and advice on the ongoing viability, sustainability and fitness-for-purpose of the APA member insurance program, including the annual review of premium, policy inclusions and program structure (including auxiliary insurance offerings).
- Keep the Committee abreast of developments in the broader insurance landscape, including alternative models of insurance, and consider their relevance to APA.
- Help the Committee interrogate insurance data, claims, complaints and risk trends to identify root causes, recurring themes and implications for governance, pricing and risk mitigation.

Broker and insurer oversight

- Support the Committee to monitor and oversee the APA's relationship with the insurance broker and insurer, including KPIs, service performance, reporting quality and underwriting arrangements.
- Support oversight on whether broker and insurer relationships remain fit for purpose, and contribute to periodic reviews of the brokerage agreement.
- Provide a specialist view on the timing and conduct of annual policy renewal and on alignment with the APA membership renewal cycle.

Member risk, safety and communications

- Help shape risk management strategies that are grounded in data analysis and measurable results, working with insurers and brokers to translate insights into practical actions that reduce member risk.
- Support oversight of risk mitigation activities, safety themes and communications to members aimed at reducing claims and improving practice risk awareness.
- Help the Committee draw practical implications for safer professional practice from claims and complaints data.
- Contribute to annual BlueSky / horizon-scanning sessions to identify future risks and opportunities for the program.

Governance

- Work proactively with the Audit and Risk Committee (ARC) on risk and commercial considerations inherent to the APA member insurance program.
- Maintain strict confidentiality in line with the ISC Terms of Reference and the Privacy Act 1988, including in relation to claims data, renewal terms, membership data and risk strategy.
- Manage conflicts of interest in accordance with the APA Board Conflict of Interest Policy.
- Participate in annual Committee performance evaluations, skills matrix and the annual review of the Terms of Reference.

Essential Qualifications, Experience and Attributes

The ISC Independent Member is appointed as the Committee's insurance specialist. The following are essential:

- Senior experience in the insurance industry - for example as a broker, underwriter, insurer executive, claims specialist or insurance consultant.
- Demonstrated expertise in professional indemnity insurance, including program design, premium and policy structure, inclusions/exclusions and underwriting arrangements.
- Strong working knowledge of insurance market conditions and alternative insurance models (for example, captives, mutuals, discretionary trusts).
- Proven ability to interrogate claims, complaints and underwriting data, identify trends and translate them into practical risk and pricing implications.
- Experience overseeing or working closely with brokers and insurers, including assessing service performance and reporting quality.
- Good understanding of corporate governance and compliance, including an understanding of directors' duties, governance frameworks, and legislative requirements.
- Ability to act with strategic thinking and foresight, with strong capacity to shape long-term strategy, assess external trends, and ensure alignment with mission and risk appetite
- Act in line with the APA's values of accountability, collaboration, courage, excellence and respect.

Desirable Qualifications, Experience and Attributes

- Previous experience on a board, audit and risk committee, or insurance / risk committee.
- Understanding of corporate governance principles and directors' duties (e.g. completion of the Australian Institute of Company Directors Course; GAICD or FAICD post-nominals).
- Professional qualifications in insurance, risk management, law, finance or accounting.
- Familiarity with the health sector, allied health or member-based / not-for-profit organisations.
- Awareness of physiotherapy scope of practice and the types of complaints and claims that can arise against allied health practitioners.
- Strong commercial acumen and a strategic mindset.
- Ability to contribute constructively to discussions, listen respectfully, offer feedback and challenge assumptions when necessary.
- Capacity to reflect on own performance and support continuous improvement of Committee process.

The APA is a safe and inclusive workplace which values diversity of background, experience, and perspective amongst our team members. We welcome all applicants and commit to a fair and equitable recruitment process for all.

The APA honours the richness and importance of Aboriginal and Torres Strait Islander cultures around Australia. We respect the thousands of years of custodianship of the lands on which we work, and we recognise the unique and valuable contribution Aboriginal and Torres Strait Islander team members make to our workplace.

We actively encourage applications from Aboriginal and Torres Strait Islander people.

All candidates must have full Australian Working Rights.