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*Maternity Coalition* INC  
ABN 82 691 324 728

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6 May 2011

Ms Anne Copeland  
Chair, Nursing and Midwifery Board of Australia,  
PO Box 16085, Collins Street West, Melbourne, Vic 8007  
chair@nursingmidwiferyboard.gov.au.

Dear Ms Copeland

**Re: Professional Indemnity Insurance Arrangements Registration Standard and Guidelines:  
Professional indemnity insurance for midwives**

Thank you for the opportunity to respond to this issue. Midwives in Private Practice is a collective of self-employed midwives within Maternity Coalition. Our members are also active in other midwifery professional organisations, such as Australian College of Midwives, Australian Nursing Federation, Australian Private Midwives Association (APMA), and Midwives Australia.

In addition to the matters raised in the submission to this review by APMA, we ask the NMBA to consider other options to the current system of professional indemnity insurance. We believe that any mandated item such as insurance should be affordable and available to all who need it. If not, as is the case with no insurance being available for midwives attending homebirth, the insurance industry becomes a de-facto second regulator of the profession.

We understand the public interest need for financial compensation for any person who experiences harm or disability in professional care. We propose that a rational alternative to indemnity insurance is a universal no-fault compensation scheme, to which all regulated professionals are required to contribute. Examples are the New Zealand system of no-fault health compensation, or the Victorian Transport Accident Compensation system.

We submit the scenario of a child who develops cerebral palsy. It is often very difficult to link the cause of this disability to an event in labour or birth, yet within the current system of professional indemnity insurance the parents of the baby must sue for compensation. This is potentially a very expensive and protracted exercise, and in many cases fruitless.

Yours truly,



Joyce Isabella (Joy) Johnston, Midwife  
AHPRA Reg #: NMW0001173637  
Signed on behalf of Midwives In Private Practice