

Reshaping Risk Management

Randy Jouben led an overhaul of Fairfax County's risk management program, enhancing worker care and reducing workers' compensation claims.

Following a leadership change in 2018, the Fairfax County risk management program needed a complete overhaul.

Employees had previously expressed concerns that the workers' compensation program was too focused on cost savings — to the detriment of injured workers' experience.

In stepped the county's new risk manager, Randy Jouben, and his team.

Based on staff feedback and his own analysis, Jouben introduced four key initiatives that would put greater focus on the injured worker and simultaneously improve overall outcomes: on-site physical therapy, expanded networks, wellness checks and integration of pharmacy.

He looked to on-site physical therapy to improve triage services and early intervention on work readiness. Initially provided for firefighters, the program was such a success that the police department asked to be included.

The on-site personal trainer also became a resource for employees to improve their fitness and alleviate minor symptoms before they became major problems.

In partnership with its managed care vendor, CorVel Corporation, Jouben revised the provider panels with a focus on those who could deliver a seamless employee experience. The vetting process included an analysis of physicians and their office staff,

availability and expertise in treating workers' compensation patients.

The panels were also expanded to include comprehensive urgent care in 36 locations and 50 specialty providers in neurosurgery, ENT, neurology and cardiology. Jouben also created a panel of mental health professionals to address injured workers' mental health needs.

Under his leadership, wellness check services are now in place to

identify potential barriers to recovery and support employees by touching base with them throughout the claims process. These check-ins have contributed to a reduction in indemnity days and referrals for mental health services due to post-injury depression.

Per his initial pledge, the pharmacy program was also integrated into the overall workers' compensation program to provide greater claims visibility, track opioid use and identify early warning signs of potential dependency.

"Although I had a great deal of support in making the proposed changes, the greatest challenge was building trust with stakeholders," said Jouben.

"The proposals we were making had not been tried anywhere else, so there was no way to provide empirical evidence that these changes would be for the better."

Jouben overcame these challenges by communicating to the stakeholders one-on-one and "showing them how much we cared about making a change and how they would be in the best interest of the employees." — Alex Wright



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— Randy Jouben, risk manager, Fairfax County, Virginia

Navigating Risk and Opportunity

Zillow's VP of risk management leverages her experience to identify untapped revenue streams, enrich the customer experience and deliver on the company's mission.

In some organizations, risk management is the department where dreams and ideas are extinguished. But not in Christy Kaufman's wing at Zillow.

An expert at identifying pure and speculative risks, Kaufman excels at spotting untapped market potential. It's a strength she used to identify a fresh opportunity for her team at Zillow: enhancing the rental customer experience and opening a new revenue stream.

"I feel like I was programmed to think that way," she reflected, thinking back to her early days studying risk

management at the University of Wisconsin, where she now serves as a senior lecturer.

Throughout her career, Kaufman has focused on opportunities, positioning herself as an enabler for success.

"Consider your corporate strategy," she suggested.

"What are the risks to achieving that strategy, and how can we manage those so that we realize that opportunity?"

One challenge Kaufman faces as vice president of risk management and insurance services at Zillow is choosing

from an abundance of opportunities.

"There are so many problems we could solve — there are so many things in this industry that could be simplified and improved."

Guided by Zillow's mission to smooth the home rental and purchase process, Kaufman identified embedded renters insurance as an opportunity to enrich the user experience.

"We aim to make it easy, clear and stress-free," she said.

The product could provide a sense of security for tenants and potentially reduce liability for landlords using the platform.

As a relative newcomer to Zillow, Kaufman cast a wide net and built a robust business case for embedding renters insurance into the platform. She assembled a cross-functional team — representing Zillow's software engineers as well as communication and compliance leaders — to conduct a thorough customer needs assessment and create a brand-aligned road map.

"[The initiative] had to deliver value for Zillow," she emphasized. That comes in the form of a new revenue

stream for Zillow.

"But more importantly, how does it help the customer?" Kaufman wanted to know. She knew firsthand the value of renters insurance. When a leak ruined the furniture in her first apartment, her renters insurance — purchased on her mother's advice — covered the loss. That experience fueled her efforts to bring the project to fruition.

Over several months, Kaufman brokered a partnership with an insurance provider, established Zillow Insurance Services — a multi-state licensed insurance agency — and collaborated with Zillow's rentals team for seamless integration of renters insurance into their existing offerings. This effort helped Zillow deliver on a key part of its broader mission to "give people the power to unlock life's next chapter" — with a bit more peace of mind.

While it is still early days for the product, according to Kaufman's Risk All Star nomination, initial market adoption of it has been strong. — Raquel Moreno



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— Christy Kaufman, vice president, risk management and insurance, Zillow