

SCENARIO E-BILLING

HAWK INSURANCE has seen significant global expansion over the past 2 years. Its strategy has been to acquire well-known national insurance companies and as a result it has sizeable operations in EMEA, Latin America, and North America. Fred Vogel, HAWK INSURANCE's Chief Claims Officer has expressed concern regarding the escalating legal costs associated with claims in these new territories, specifically Europe where it has offices in France, Italy, Germany, Spain and the UK. In the U.S., HAWK INSURANCE has existing relationships with several e-billing and bill review vendors and as a result has seen legal costs reduce by 7%. Fred Vogel has considered implementing similar arrangements in the new territories but believes that local language, cultural and legislative requirements will hinder this. Following the announcement of HAWK INSURANCE's disappointing 2019 results in Europe, Fred Vogel has tasked the European Claims Director with designing and implementing an e-billing and bill review strategy for claims legal spend across the region that will deliver a minimum of 5% savings, whilst also addressing his concerns.

Fred Vogel is also keen to understand how this could develop into a global proposition for Fred Vogel. What should he do? What solution would you recommend?