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ABSTRACT NO. 25

Artificial Intelligence Adoption on Service Delivery of the Health Insurance Industry in Kenya

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ABSTRACT

The health insurance industry in Kenya faces persistent challenges in delivering timely, personalised, and effective services to clients despite the growing demand for quality healthcare. This notwithstanding, the industry has undergone significant transformation driven by various technological advancements, chief among them Artificial Intelligence (AI). All the key sectors of the Health Insurance industry including, Underwriting, Claims, and customer service are bound to benefit immensely from the adoption of AI. It is, nevertheless, unclear how AI is being used and its implication on various insurance practices. The study will reveal how Artificial Intelligence (AI) enhances service delivery in health insurance companies in Kenya. The study's specific objectives were to establish the effect of Predictive Analytics in Claims Management, Automated Underwriting and Pricing, and Artificial Intelligence in Customer Service on Service Delivery in Health Insurance Companies in Kenya. Three research hypotheses were also derived based on the objectives. A quantitative design involving the issuance of questionnaires to employees working within the health insurance sector will be used, whereby descriptive statistics such as mean and percentage distributions for a quantitative design will be adopted. Data will be collected from respondents in 35 Insurance companies in Kenya, which is the number of licensed Health Insurance providers recognized by the Insurance Regulatory Authority. In addition, comparative models will also be examined for a comprehensive analysis. Correspondingly the study will be based on large and small insurance firms operating in Kenya. The specific focus of the study will be on the Health insurance industry, however, the study will also address the broader application of AI in other areas of Insurance to determine how it impacts service delivery. This research will provide valuable insight into the adoption of Artificial Intelligence by Health Insurance Companies in Kenya and showcase its ability to impact positively on the quality of service offered to customers. The study will provide viable recommendations to insurance companies and policymakers on how they can enhance the quality of service provided to Health Insurance customers. It will also address challenges that need to be addressed when adopting AI to improve service delivery. This study aims to tackle the pressing needs of customers in the Kenyan health insurance industry and provide sustainable insights on how they can receive the highest quality of service possible.

Key Words:

Artificial Intelligence and Service Delivery

