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Chatbots could help insurers in Mexico connect with new customers and improve the claims experience



Chatbots or conversational robots are software applications that simulate conversations with customers by providing automatic responses. [A new study in Mexico](#) ^[1] identified the technology as a low-cost option to improve a range of customer interactions from sales to claims. Chatbots allow customers to connect with an insurer 24/7 to get answers to basic questions and guidance in making purchases and submitting claims.

For the insurance industry, leveraging this kind of digital solution has become more urgent than ever. Faced with the challenges posed by the pandemic, insurers have had to innovate in all aspects of their service, from their first contact with potential clients to assessing and paying claims. To respond to this challenge, the ILO and the Mexican insurance association (Asociación Mexicana de Instituciones de Seguros ? AMIS) investigated the potential of a range of digital solutions to support inclusive insurance in the country. The research highlighted the potential of chatbots among several other digital solutions.

Chatbots are already being used to support inclusive insurance in the region. The website Estacubierto.com in Argentina, for example, provides insurance education and easy-to-purchase, low-cost monthly coverage options. Chatbots guide customers through a simple and completely online process to select the product that is right for them and purchase it.

Inmedical in Ecuador uses chatbots to support its online payment platform. Inmedical offers flexible prepaid solutions and monthly payments through the platform. Customer support is provided directly on the platform through chatbots.

Chatbots provide an opportunity to reduce the investment required for in-person sales and service centres, as well as providing constant support outside of usual operating hours. Nonetheless, they have limitations and should be seen as an opportunity to complement rather than replace in-person contact. Customers may be happy to receive some information through digital tools like chatbots but prefer face-to-face or telephone communication at certain moments in the client journey. Others may not have the necessary digital access, skills, and comfort level to access information in this way. Chatbots should therefore be carefully combined with other in-person and digital communication channels.

Find out about the other digital solutions explored [here](#) ^[1] (study in Spanish).

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Links:

[1] https://www.ilo.org/wcmsp5/groups/public/@ed_emp/documents/genericdocument/wcms_820415.pdf