

Review Form 1.7

Journal Name:	Asian Journal of Probability and Statistics
Manuscript Number:	Ms_AJPAS_117165
Title of the Manuscript:	PREMIUM ESTIMATION OF GENERAL INSURANCE CONTRACTS USING BUHLMANN CREDIBILITY MODEL
Type of the Article	Research article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajpas.com/index.php/AJPAS/editorial-policy>)

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PART 1: Review Comments

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>This study offers valuable insights into the application of credibility theory in computing short-term insurance premiums, utilizing authentic data from general insurance contracts spanning from 2013 to 2021. The rigorous methodology employed, particularly the utilization of the Buhlmann credibility model, and the derivation of net credible premiums for non-life insurance contracts, significantly contribute to the existing literature in this field.</p> <p>While the paper presents a strong foundation, I would like to offer some suggestions for further improvement before final publication. These suggestions are aimed at enhancing the clarity, depth, and impact of the research:</p> <ol style="list-style-type: none"> Contextual Background: Provide a more detailed overview of the importance of insurance premiums and credibility theory in the industry to better contextualize your study. Research Gap: Clearly articulate the gap or limitations in current premium estimation practices that your study addresses, emphasizing the novelty and significance of your research. Methodological Approach: Elaborate on the steps involved in applying the Buhlmann credibility model, including any assumptions made during the analysis, to provide readers with a better understanding of your methodology. Future Research Directions: Briefly outline potential avenues for future research that emerge from your study, such as exploring additional influencing factors or conducting longitudinal analyses. 	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The language used in the paper is clear and professional.</p>	
<p>Optional/General comments</p>		

PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

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