

Review Form 3

Journal Name:	International Journal of Environment and Climate Change
Manuscript Number:	Ms_IJECC_129472
Title of the Manuscript:	The Impact of Climate Change on the U.S. Insurance Industry and Means of Prevention
Type of the Article	

PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	<p>The paper presents the gravity of climate change and its implications for various sectors, including insurance. Strengths include:</p> <ul style="list-style-type: none"> • Clear contextualization of climate change as a global challenge. • Relevance of the insurance industry as a focal point for financial risk management. • Clear strategies for the insurance sector to address these risks 	
Is the title of the article suitable? (If not please suggest an alternative title)	The title effectively conveys the paper's focus, though the addition of specific keywords like "economic resilience" or "regulatory strategies" could broaden its appeal. The scope is clearly defined, focusing on climate change's impact on the U.S. insurance sector from 1980 to 2023, with strategies for mitigation and adaptation.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract provides a succinct summary of the paper's objectives and conclusions. However, it should highlight key findings and proposed solutions more distinctly.	
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically correct.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references and citations are sufficient and recent enough	
Is the language/English quality of the article suitable for scholarly communications?	The language is suitable for scholarly publications	
Optional/General comments	The paper is well-structured, presenting the gravity of climate change and its implications for various sectors, including insurance. While the citations are robust, a clearer thesis statement outlining the paper's contributions could strengthen the introduction.	

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PART 2:

	Reviewer's comment	Author's comment <i>(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)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

Name:	C. Justin Robinson
Department, University & Country	School of Business and Management, University of the West Indies Five Islands Campus, Antigua and Barbuda