

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.	This manuscript is important because it discusses how the U.S. insurance sector is being severely impacted by climate change. It adds significant insights to the study of climate risk management by offering workable plans for risk reduction, regulatory enhancements, and fair insurance access.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, the title is suitable and accurately reflects the content. No changes are needed.	
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 is comprehensive and effectively summarizes the manuscript. No additions or deletions are required.	
Is the manuscript scientifically, correct? Please write here.	Yes, the manuscript is scientifically robust and technically sound. However, including more recent data (2024/2025) could further strengthen it.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are sufficient and relevant. Adding more recent references, if available, is recommended.	

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<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language is clear and suitable for scholarly communication. Minor proofreading is suggested for grammatical consistency.</p>	
<p>Optional/General comments</p>	<ul style="list-style-type: none"> • Consider including a brief discussion on how emerging technologies (e.g., AI, big data) could assist insurers in managing climate risks. • Adding a case study or practical examples could enhance the manuscript's value. <p>The manuscript is well-written and scientifically sound, with minor revisions recommended for recent references and proofreading.</p> <p>Minor Improvements Suggested:</p> <ol style="list-style-type: none"> 1. References: <ul style="list-style-type: none"> ○ Include more recent references, preferably from 2024 or 2025, to enhance credibility and strengthen scientific backing. 2. Language/Proofreading: <ul style="list-style-type: none"> ○ Perform minor proofreading to correct small grammatical inconsistencies and refine sentence structure for better readability. 3. Emerging Technologies: <ul style="list-style-type: none"> ○ Briefly mention the role of emerging technologies (e.g., AI, big data, machine learning) in managing climate risks within the insurance sector. While a detailed discussion is not necessary, adding this as a future research direction would strengthen the paper. 4. Case Study/Example (Optional): <ul style="list-style-type: none"> ○ If possible, include a specific case study or an example of successful climate risk mitigation strategies employed within the insurance industry. This will provide a practical dimension to the paper. <p>These revisions are minor and will help improve the clarity, applicability, and scientific rigor of the manuscript.</p>	

PART 2:

	<p>Reviewer's comment</p>	<p>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>
<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>	

Reviewer Details:

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