

**Review Form 3**

Journal Name:	<a href="#">International Journal of Environment and Climate Change</a>
Manuscript Number:	Ms_IJECC_129472
Title of the Manuscript:	<b>The Impact of Climate Change on the U.S. Insurance Industry and Means of Prevention</b>
Type of the Article	Manuscript

**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>
<b>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.</b>	The paper poiesly places the linkage network climate change and insurance. In lieu of disasters there is a risk and areas under distress and calamities are entitled for claims. Though the paper relevance is significant but there is no mention of disaster risk reduction and climate hazards.	
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	Relevance of Insurance industry in Climate Change Action	
<b>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.</b>	I suggest the author mentions some representation on disaster risk reduction, climate risks in terms of physical (due to disasters) and transitional risks (due to policy changes or transition)	
<b>Is the manuscript scientifically, correct? Please write here.</b>	Yes to an extent, it can strengthen its methodology section as methodology section is completely missing and there is description of scope or objective of the paper. Methodology or tools are the strengths of any scientific paper and the paper looks too generic and not appealing to the scientific fraternity while taking references moving ahead by any of the peers from the industry. So it is advisable to add objective, methodology and resu,to and discussion section including drawing case studies examples in results section.	
<b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b>	The References are well reflected in the paper and sufficient, as it is suggested to add some case studies examples, disasters and risk reduction including methodology accordingly further references can be added.	
<b>Is the language/English quality of the article suitable for scholarly communications?</b>	Quite appropriate, would have been more scientific and not generic though.	
<b>Optional/General</b> comments	Manuscript is average in rating and can be bettered.	

**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>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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**Reviewer Details:**

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