

Review Form 3

Journal Name:	Asian Journal of Research in Computer Science
Manuscript Number:	Ms_AJRCOS_131417
Title of the Manuscript:	Automated Claims Processing in Guidewire ClaimCenter: Enhancing Efficiency and Accuracy in the Insurance Industry
Type of the Article	

PART 1: Comments

	Reviewer's comment Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
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 will help and provide platform to insurance providers and provides insights to help insurers who intend to implement automated claims processing.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
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.	Yes	
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically correct but not sufficient points are covers with respect to currents trends related to Automation.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Add more relevant references of research articles from reputed journals as all the references added are not sufficient.	

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Is the language/English quality of the article suitable for scholarly communications?	Yes	
Optional/General comments	<div>Clarify Future Trends in Automation</div> <div>The future trend section could bring details on how these technologies (AI, blockchain, IoT) will step into Guidewire Claim Center specifically. Now, it is only a high-level overview, but bringing specifics on Guidewire's roadmap or expectation from the market could strengthen seriousness.</div> <div>1. Expand on Survey Methodology</div> <div>While the methodology stated is an online survey consisting of 100 professionals, providing further insight into these professionals would help give the study credibility. What roles did these professionals hold (e.g., claims adjusters, IT managers)? What kind of questions were asked? Were responses self-reported?</div> <div>2. Provide More Context on Performance Metrics</div> <div>The results allude to a 50% reduction in claims settlement time, although it is not clear how this figure is ascertained if it is an average across different insurers or if one saw more improvement than another. Shedding light on how should these performance metrics be measured could help provide clarity.</div> <div>3. Discuss Potential Risks of Straight-Through Processing (STP)</div> <div>While STP is likely a great efficiency booster, it would be wise to talk about the potential of taking careless risks, such as the lean toward errors pertaining to complex cases or a rise in the prevalence of fraud due to the inadequacies of the AI model.</div> <div>4. Strengthen the Discussion on AI Challenges</div> <div>5. The "Challenges" section simply discusses AI inadequacies. Enriching this with real-life examples such as bias in an AI model or regulatory concerns may provide a thorough balance to this viewpoint.</div>	

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)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

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