

REVIEWER'S REPORT

Manuscript No.: IJAR-59363

Title: Reinsurance Optimization and Risk Retention Strategies for Strengthening Saudi Arabias Medical Insurance Market under Vision 2030.

Recommendation:

Accept as it is
 Accept after minor revision.....
 Accept after major revision
 Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity		✓		
Significance	✓			

Reviewer Id: JPR-347

Reviewer's Comment for Publication.

The manuscript addresses a highly relevant and practically significant topic concerning reinsurance optimization and risk-retention strategies in Saudi Arabia's rapidly developing medical insurance market under Vision 2030. The paper is particularly valuable because it distinguishes medical insurance risk from traditional property and casualty risks and appropriately focuses on high-cost individual claims, aggregate deterioration, claims volatility, medical inflation, underwriting quality, TPA data, and capital requirements. The use of recent Saudi market evidence, including health insurance premium volume, retention ratio, claims, loss ratio, and beneficiary figures, provides strong contextual relevance, while the proposed Saudi Medical Insurance Reinsurance Optimization Framework, retention decision matrix, and balanced scorecard provide useful practical contributions for insurers, underwriters, actuaries, and risk managers. The manuscript is generally well organized and demonstrates a strong connection between underwriting, claims management, pricing, reinsurance, and capital management. However, some minor revisions are recommended before publication. The review methodology should provide more explicit information regarding the databases searched, search strategy, selection criteria, and number and type of studies reviewed to strengthen the transparency and reproducibility of the integrative review. The manuscript also relies considerably on the author's professional profile and CV as contextual evidence; this should be carefully separated from scholarly evidence and, where possible, replaced or supplemented by independently verifiable industry evidence. Several important claims regarding the Saudi Risk-Based Capital framework, market retention, and regulatory developments should be supported by precise and current official references. The proposed framework would also be strengthened by providing a more explicit analytical basis for comparing specific stop-loss, aggregate stop-loss, quota-share, and facultative arrangements, even if numerical attachment points are not proposed. Some sections are repetitive, particularly the discussion of the 98% retention ratio

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and the distinction between medical and property/casualty reinsurance, and could be slightly condensed to improve conciseness. The manuscript also requires careful language and formatting editing, including sentence structure, consistency of terminology, table and figure numbering, and reference formatting. The figures referred to in the text should be included with sufficient quality and explanatory detail. Overall, the manuscript has strong practical relevance, good conceptual organization, and significant potential contribution to the Saudi medical insurance literature and industry. The identified issues are mainly related to methodological transparency, evidence strengthening, presentation, and minor editorial improvements rather than fundamental weaknesses. Therefore, the manuscript is recommended for **acceptance after minor revision**.