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REVIEWER'S REPORT

Manuscript No.: IJAR-59923

Title: Winning the Renewal: How Transparent Pricing and Quarterly Performance Reviews Keep Large Corporate Clients Loyal.

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-324

Reviewer's Comment for Publication.

The manuscript examines an important issue in the insurance industry: retaining large corporate clients through transparent renewal pricing and regular performance reviews. It presents a systematic integrative review of thirty peer-reviewed studies published between 2020 and 2025, alongside an examination of four Saudi regulatory documents. The paper effectively connects relationship quality, customer satisfaction, trust, commitment, perceived price fairness, switching costs and key account management with corporate insurance renewal practices. Its proposed quarterly renewal-management cycle offers a practical approach to improving communication, explaining premium adjustments and identifying client concerns before the annual renewal. The illustrative pricing model and discussion of predictive analytics further strengthen its managerial relevance. The manuscript is clearly organised and provides useful insights for insurers operating in the Saudi market. However, minor revision is recommended to strengthen the explanation of the literature selection process, clarify the applicability of findings drawn from non-insurance and consumer settings to large corporate insurance accounts, and ensure consistency in the presentation of the regulatory sources and illustrative calculations. Overall, the paper makes a relevant contribution to business relationship management and insurance customer retention.