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Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	Ms_BJEMT_26520
Title of the Manuscript:	Bayesian Approach for Bonus-Malus Systems with Gamma Distributed Claim Severities in Vehicles Insurance
Type of the Article	Original Research Article

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This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

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PART 1: Review Comments

	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)
Compulsory REVISION comments	This manuscript is interesting but the authors have to adjust the basic setup. main problems are as follows: 1) The contribution is not outstanding. 2) The introduction and the literature review take too much space in this paper. 3) In the methodology, the authors only introduced the mathematical model. However, they did not propose the advantage of the model compared to other models and did not explain why to use this model in vehicle insurance. Moreover, they did not clearly address the development of their model based on the basic model. 4) The results and discussion should play an important role in this article, but the authors only summarily introduced the tables and not clearly analyze and compare the data. 5) The conclusion is too simple. 6) There are some grammatical errors in this manuscript.	1. The proposed model achieves fairness in the premium of vehicle insurance for all policyholders under different levels of total losses and different levels of total number of claims realized during a given period of time, which is an improvement over the model proposed by Weihong Ni <i>et al.</i> (2014). Currently this fairness is lacking in the Saudi vehicle insurance market. This importance of the research is added in the abstract of the paper as well as in lines 204 to 211. 2. The contents of introduction and literature review have been condensed and summarized. Necessary changes have been made in the paper. 3. As indicated in response to comment 1, the proposed model is an improvement over the existing model proposed by Weihong Ni <i>et al.</i> (2014). The same is indicated in lines 204 to 211. The problem of developing new model for vehicle insurance system is considered as BMS is applied only in vehicle insurance. This is indicated in lines 29 to 33. 4. Two paragraphs in results and discussions have been added in lines 279 to 291 for analyzing and comparing the results of analysis.



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		5.The conclusion part has been improved by adding lines 303 to 311, which explain the benefits and applicability of the model in Saudi Arabia. 6.The paper has been revised to avoid grammatical errors.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		