REVIEWER'S REPORT

Manuscript No.: **IJAR-53317**   Date: 16-08-2025

Title: New Gen Health Insurance: A Gen AI Approach for Enhancing Customer Experience

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

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

Reviewer Name: Mr Bilal Mir

Reviewer's Comment for Publication.

Abstract Review:

The abstract provides a clear and concise overview of the paper. It situates the study within the broader context of generative artificial intelligence (GenAI), noting its rapid emergence and the dual response of enthusiasm and concern since the launch of ChatGPT in 2022. The reference to Wachter et al. (2023) places the discussion within an academic and historical frame of general-purpose technology adoption.

The abstract emphasizes the particular characteristics of the health insurance industry that must be considered when deploying new technologies, establishing relevance and specificity. It then outlines hypothetical use cases of GenAI within the industry, such as personalized policy recommendations, chatbot integration, claims process streamlining, predictive analytics for customer engagement, leveraging health tracker data, and sentiment analysis. The scope of the paper is clearly delineated: it focuses on benefits and applications of these hypothetical use cases without engaging with technical implementation details.

The keywords—*Health Insurance, Gen AI, ChatGPT, Customer Experience*—are appropriate and capture the central themes of the paper, ensuring accurate categorization and retrieval.

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Introduction Review:

The introduction links the paper's focus on customer experience (CX) with established research, citing Murwatiningsih (2019) and Pakurár et al. (2019). It highlights the strategic importance of CX for trust-building and market leadership. The reference to emotional responses derived from positive CX connects the discussion to behavioral and psychological dimensions, situating the topic within both business and consumer experience literature.

The introduction frames customer perception as a central determinant of trust, underscoring the paper's orientation toward enhancing CX in the health insurance sector through emerging technological tools. The progression from perception to trust to strategic advantage creates a logical foundation for the subsequent exploration of GenAI's role.

Overall Assessment:

The abstract and introduction together establish the context, relevance, and purpose of the paper. The abstract offers a structured outline of the scope, highlighting practical applications of GenAI in health insurance. The introduction situates the theme within broader theoretical and strategic frameworks, reinforcing the centrality of customer experience as both a trust-building mechanism and a pathway to competitive advantage. The narrative is coherent, well-cited, and aligned with the stated focus of the paper.