

CERTIFICATION for the PEER REVIEW PROCESS &
EVALUATION of the PEER REVIEW PROCESS &
CERTIFICATION for NON EXISTENCE of ARTIFICIAL CITATIONS
and ANTI-PLAGIARISM CONTROL

Name: IBRAHIM OMER ELFAKI

Institution: King Faisal University

City: Hufuf

Country: KINGDOM OF SAUDI ARABIA

Phone: 00966556548373

Academic Email: ielamin@kfu.edu.sa

I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper:

**Managing Risk As An Effective Decision-Making Tool for
Insurance Program (Industrial Sector in Sudan)**

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from **Three (3)**. (<-write the correct number) reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

I also declare, confirm, certify and sign that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

I also declare, I confirm, I certify and I sign that I will not publish this paper or an important part of the paper in any other Journal (inside or outside WSEAS) Conference Proceedings (inside or outside WSEAS), Book (inside or outside WSEAS), University Repository etc) without the written permission of the WSEAS.

I also declare, I confirm, I certify and I sign that this paper or an important part of the paper has not been published other Journal (inside or outside WSEAS) Conference Proceedings (inside or outside WSEAS), Book (inside

or outside WSEAS), University Repository etc). In case of violation of the above terms, WSEAS can reject any unpublished paper or even retract any published paper.

For me, this was the second time that i sent a paper to your institution. I have the best of the impressions for the review process in the journal: WSEAS Transactions on Business and Economics. The review process was a real peer review process. I would like to express my heartfelt thanks and great respect for your remarks. Both reviewers showed me aspects to improve my paper. For these reasons, I highly recommend WSEAS Transactions on Business and Economics journal to all academics interested in publishing their work.

Ibrahim Omer Elfaki

King Faisal University, KINGDOM OF SAUDI ARABIA

E-mail: ielamin@kfu.edu.sa

Please, write additional comments below (take ideas from: <http://wseas.org/main/author-testimonials.html>)

For me, this was the third time that I sent a paper to your institution. I have the best of the impressions for the review process in the journal: WSEAS Transactions on Business and Economics. The review process was a real peer review process. I would like to express my heartfelt thanks and great respect for your remarks. Reviewers showed me aspects to improve my paper. I highly recommend WSEAS Transactions on Business and Economics journal to all academics interested in publishing their work. Thank you for your cooperation

Signature (insert an image file with scanned signature or print out the whole page, sign and scan)



Date: 22/12/2025