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Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	2014_BJEMT_9553
Title of the Manuscript:	Risk Attitude and Demand for Motor Insurance: An examination of selected motorists in Lagos State, Nigeria.
Type of the Article	

General guideline for Peer Review process:

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.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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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		
Minor REVISION comments		
Optional/General comments	1. some wrong in grammar, words and sentences structure, for example, Line 34: to curtailing; Line 36: In years past. Line 42: substantial per capita income growth is expected to, and so on. Suggests the author revise and rewrite some sentences in Native English. 2. which year is obscure in some data, for example, Line 61-63: 42.3% of the total circulating vehicles in Nigeria were commercial vehicles; while 1.0% was registered vehicles per resident population, 0.6% ----, the author did not tell which specific year were the data. 3. the importance of this study is not enough emphasised by the author. So it is very necessary to emphasis the importance value in theory and practice. 4. Some parts have no direct relationship with the aims of	DONE AS RECOMMENDED AGREE! BUT THIS IS THE INFORMATION AVAILABLE AT THE MOMENT DONE AS RECOMMENDED



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	the article. For example, Line 191-225, about "with regard to pricing", these content is not relative to the relationship between risk attitude and motor insurance demand.	CORRECTIONS EFFECTED WITH INCLUSION OF OTHER DETERMINANTS
	5. the article did not control other factors which affect the motor insurance demand beside risk attitude in linear regression for testing the Hypothesis 2. This maybe lead to some wrong or robustness in testing the relationship between risk attitude and motor insurance demand. So suggesting the author add some controlling variables in regression.	CORRECTIONS EFFECTED AS RECOMMENDED
	6. The author divide the attitude of risk into three kinds: Agree, Undecided, Disagree, but in fact, each kind maybe exists the differences in detail. For example, the "agree" can be deeply divided into three kinds" very agree, agree, Reluctantly agreed", so the article may be better if the author can divide deeply the kinds of risk attitude.	DISAGREE, THE SUGGESTED KINDS MAY NOT BE OF CONSIDERABLE THE NATURE OF QUESTIONS PUT FORWARD