



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_10242
Title of the Manuscript:	THE PERCEPTION OF ERM IN THE ZIMBABWE 'S SHORT TERM INSURANCE INDUSTRY: A CASE FOR BULAWAYO METROPOLITAN CITY
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.

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(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(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)</i>
<u>Compulsory</u> REVISION comments	The paper deals with a relatively new and important topic: ERM. The introduction briefly identifies the main issues of the paper. The manuscript summarizes the main contributions and gives us a new insight into the area of ERM. I thought that it would be very helpful if the survey upon ERM would deal with more recent works. References are from 2011. It would be useful for the reader to offer a survey upon the field of ERM up to the moment.	
<u>Minor</u> REVISION comments	Line 153: "insurance market. Altuntas", it can be "insurance market, Altuntas" for a better understanding.	
<u>Optional/General</u> comments	The manuscript deals with ERM, a very interesting and highly relevant topic for a large number of readers.	

Note: Anonymous Reviewer