



SDI FINAL EVALUATION FORM 1.1

PART 1:

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	Empirical Study

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
The reviewer admitted the author(s) fairly revised the paper in accordance with the reviewer's comments. For example, the author(s) uses multiple regressions and finds the relationship between insurance demand and risk attitude, income level, insurance premium, and government regulation. However, the reviewer feels the author(s) did not respond to the compulsory REVISION comments (1) and (2) in the previous round. About comment (1), the reviewer does not think that moral hazard is "directly" affected in your paper. If the author(s) wants to highlight the moral hazard effect and argue the moral hazard aspect, as the reviewer mentioned in the previous round, the author(s) should rewrite the introduction part. About comment (2), the reviewer thinks that the data from the questionnaire seem to be unchanged in the revised version. But, as the reviewer mentioned in the previous round, the reviewer evaluated that this questionnaire has a problem and the reviewer recommended another methodology. Thus, the reviewer thinks that this problem is resolved only if the author(s) will collect data using more sophisticated questionnaire again or another methodology.	

Note: Anonymous Reviewer