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SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2014_BJEMT_15807**
Title of the Manuscript:	**PROMOTING INSURANCE PRODUCTS THROUGH PERSONAL SELLING: THE CASE OF A LEADING INSURANCE COMPANY IN GHANA**
Type of the Article	**Original research Article**

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	**Authors' response to final evaluator's comments**
i. The statistical package mentioned in the abstract, I insist should be eliminated while the actual method of analysis stated.	**Noted and replaced with ...simple cumulative frequency tables....**
ii. The problem statement and objective should not be necessarily presented as subheadings but should be incorporated as sentence statements in the introduction. You should also state a brief of the findings in the introduction and give a brief organisation of the paper as the last paragraph of the introduction. The introduction also lacks real background as the author only went on defining promotion.	– Subheadings deleted – Brief findings added to the introduction – Background to the study and organization of the paper added.
iii. In the literature, the author (s) should reduce the use of numbering points (e.g. the promotion mix issues and etc). It is better used for just one or two issues that need emphasis otherwise, it is better and mature to use sentence-form statements and not too many numberings please.	Numbering reduced
iv. Most additions made by the author (s) are more of lecture notes than literature review.	Revised
v. "According to CNN money" – this cannot be reference and it's incorrect please. No year and direction.	Revised
vi. In the methodology, the name of the leading insurance company is not mentioned. Meanwhile only 1 company out of 10 is not substantive enough to have good perception on sales promotion of insurance products in the region. So it would have been better if at least 2 leading and 2 weak companies were selected. Again, the method of analysis is too weak. Since the author does not want to change it, then he/she need to include descriptive stats such as mean, SD, Variance, etc. and should demonstrate the formula and how the variables fit in. He/she did not identify the variables of the study and their proposed relationships, at all. This is most important. I stated earlier but you did not implement.	The Insurer insists not to be mentioned in the publication because it's against their information disclosure policy. The company however is STATE INSURANCE COMPANY (SIC) LIMITED, GHANA. This is a foundational study that shall be considered in a broader perspective in due cause. Colleague Lecturers are interested in reviewing the study and expanding its scope soon as it's published.
vii. The "source" under table 1 is not necessary.	Noted and Deleted

viii. Check under subsection 3.5 line 5 …"fill confident" I suppose it is 'Feel confident…'.	Noted and Corrected
ix. I understand your argument on my last observation in the first review but please that cannot stand because it is not substantive enough. You really needed to have asked for the performance of the company before and after the aggressive personal selling promotion in terms of the financial statement of the firm so as to consider the growth rate of customers and the profits made. So I advise you revisit this very important aspect.	A request was made to the insurer but was declined because the company is unwilling to disclose financial information (a common feature with Ghanaian firms).
x. The recommendation (ii) has very misleading grammar.	Noted and Revised
xi. Please know how to join compound words e.g. "on the below the line strategy" should be 'on below-the-line strategy' and "make effective inroads…" should be 'make effective in-roads…' they are found in section 6.	Noted and Corrected
xii. The author (s) has serious problems because he/they did not consult valued academic articles, but rather dwelt on books. This is reflected clearly in the references consulted. That is why the researcher does not seem current in approach and presentations. So I advise that more consultations be made on this topic in current and reputable journal articles before the corrected version could be reproduced.	Additions have been made.
xiii. I congratulate the author (s) for the effort.	