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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**
The authors expanded the paper to remove shortages mentioned in my previous comments. However, I am sorry to see that the literature review is not done more deeply… (in particular the problem of life insurance and life insurance products – see comment in the paper) – in the references there are only 2 new sources mentioned… At least in this context the paper needs short revision. **I recommend also to see this source: file:///C:/Users/Monika/Downloads/research-2014-modeling-policy.pdf *'Modelling of Policyholder Behaviour for Life Insurance and Annuity Products. A Survey and Literature Review' (Report by PwC and Society of Actuaries)***	**Comments Noted and suggestions effected**