



**SDI Review Form 1.6**

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|--------------------------|----------------------------------------------------------------------------------------------------------------|
| Journal Name:            | <b><u>British Journal of Economics, Management &amp; Trade</u></b>                                             |
| Manuscript Number:       | <b>2014_BJEMT_15807</b>                                                                                        |
| Title of the Manuscript: | <b>PROMOTING INSURANCE PRODUCTS THROUGH PERSONAL SELLING: THE CASE OF A LEADING INSURANCE COMPANY IN GHANA</b> |
| Type of the Article      | <b>Original research Article</b>                                                                               |

**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:

(<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 (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) |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>Compulsory</u></b> REVISION comments | <p><b>Why should an international reader be interested in choice of Ghana's insurance customers as a study sample? Please explain how the case of Ho city in Ghana can be valuable for researches from other countries, e.g. it is a good example of developing insurance market in Africa. Readers should take something from the study what can be generalized.</b></p> <p><b>The research objectives of the study should be clearly identified in the introduction.</b></p> <p><b>The structure of the analysed sample should be briefly described (the percentage of men and women, age structure, etc.).</b></p> <p><b>The conducted study involved basic descriptive statistics. It would be interesting and more valuable to extend the analysis results taking into account the socio-economic characteristics of the respondents (e.g. age, gender, the period of cooperation with the insurer).</b></p> <p><b>The whole text should be corrected by a native speaker to avoid grammatical and linguistic errors.</b></p> |                                                                                                                                                                               |
| <b><u>Minor</u></b> REVISION comments      | <p><b>A short summary of the literature review is needed.</b></p> <p><b>The final conclusions are very short and the contribution of the work to the scientific research is not emphasized. Please extend the conclusion to</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                               |



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|                                         | <b>indicate the contribution of the paper to the scientific research and, if possible, to compare the obtained results to the results of previous similar studies.</b>             |  |
| <b><u>Optional/General</u></b> comments | <b>It would be valuable to extend the study analysis by applying correlation analysis (correlation between socio-economic characteristics of the respondents and the answers).</b> |  |

**Reviewer Details:**

|                                  |                                                                         |
|----------------------------------|-------------------------------------------------------------------------|
| Name:                            | <b>Marta Borda</b>                                                      |
| Department, University & Country | <b>Department of Insurance, Wroclaw University of Economics, Poland</b> |