



SDI Review Form 1.6

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	Ms_BJEMT_25732
Title of the Manuscript:	PROFITABILITY OF INSURANCE COMPANIES IN GHANA: Panel Co-Integration and Causality.
Type of the Article	Review paper

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)
Compulsory REVISION comments 	1) Adequacy of literature review: The author hasn't provided enough background information about the topic (Lack of literature reviews). 2) Justification and conceptual link of variables to profitability 3) Defining variables including calculation method 4) Hypotheses were not stated clearly in words. 5) The paper prolonged focus on explaining statistical tools. 6) Discussion: The paper failed to discuss the results and compare it to other research results.	1) Literature Review has been updated in the introduction section. 2) The justification and conceptual link to the use of variables have been cited. Refer to references 1, 3, and 14. 3) The calculation method have well been discussed by reference 3 and 14. 4) The objectives of the study are stated on page 3 lines 64-70. 5) The methodology adopted for the paper is couched in a statistical framework. More explanations to the results have been added to the text. 6) The corrections have been effected. Please see pages 12, line 303-316 and lines 326-330.
Minor REVISION comments	7) Line 13. The main aim of every company to maximize its profits.?? (Max. Stock Price or Value) 8) Line 14. Two factors have been identified to have a direct impact on profit are liquidity and working capital management.??? (Liquidity is part of WCM) 9) Line 25. Several empirical analyses have been conducted to determine the impact of working capital management on????? (missing).....in	7) Correction has been effected. Please see page 1, lines 13-15. 8) Please the statement has been removed. 9) The corrections have been effected. Please see page 2, lines 23-25.



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	Africa especially in Ghana and Nigeria	
<u>Optional/General</u> comments	• Overall evaluation on the paper: The paper well organized. • The reader can have a good idea about this paper from the abstract. • Methodology is consistent with this study. • Originality: more than 80% • Contribution To The Field:80% • Depth Of Research: 80% • Bibliography/References: are fine	