



**Paper: “L’E-assurance : La Présentation à Distance des Opérations d’assurances au Maroc, Quel Apport du Cadre Juridique! (Période 2004 à fin 2019)”**

Corresponding Author: Hicham Rahal

Doi: 10.19044/esj.2020.v16n22p306

Peer review:

Reviewer 1: Taouab Omar  
Ibn-Tofail University, Kenitra, Morocco

Reviewer 2: Innocent Niyonsenga  
Institut Polytechnique de Byumba (IPB), Rwanda

Published: 31.08.2020

# ESJ Manuscript Evaluation Form 2020

This form is designed to summarize the manuscript peer review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes peer review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommended as part of the revision. *ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!*

Reviewer Name: <b>Innocent NIYONSENGA</b>	Email:
University/Country: <b>RWANDA</b>	
Date Manuscript Received: <b>26 June 2020</b>	Date Review Report Submitted: <b>29 June 2020</b>
Manuscript Title: <b><i>L'E-assurance : La présentation à distance des opérations d'assurances au Maroc, quel apport du cadre juridique !</i></b> <b><i>Hicham RAHAL</i></b>	
ESJ Manuscript Number: <b>ISSN: 1857 - 7881 (Print) e - ISSN 1857- 7431</b>	
You agree your name is revealed to the author of the paper: Yes/No <input checked="" type="checkbox"/>	
You approve, your name as a reviewer of this paper, is available in the "review history" of the paper: Yes/No <input checked="" type="checkbox"/>	
You approve, this review report is available in the "review history" of the paper: Yes/No <input checked="" type="checkbox"/>	

## Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the	4

<b>article.</b>	
<i>(The title is clear and adequate its self, but it should better indicate the period covered by the research )</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	3
<i>(The abstract is well summarized but it does not clearly present scientific methods and results among others)</i>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	4
<i>(Exactly, very few grammatical and spelling errors in this article. Minor errors found: see highlighted texts in the attached manuscript with the Reviewer's in comments</i>	
<b>4. The study methods are explained clearly.</b>	2
<i>(No methods / techniques nor results clearly mentioned and explained in a due scientific way)</i>	
<b>5. The body of the paper is clear and does not contain errors.</b>	4
<i>(Exactly. The body of the paper is clear except making preponderant the last key section about criticism on e-insurance compared to other 3 sections of the body. No major errors to mention)</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	3
<i>(The conclusion is well formulated but it lacks the scientific points as from the abstract: methods and results: qualitatively or quantitatively have to be summarizingly mentioned here)</i>	
<b>7. The references are comprehensive and appropriate.</b>	5
<i>(For a publication like this one of between 10 and 20 pages, a 10 references is enough and we find it is accurate on the level of this article in domain of insurance and legal framework in Morocco)</i>	

**Overall Recommendation** (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	
Return for major revision and resubmission	X
Reject	

▪ **Comments and Suggestions to the Author(s):**

- ❖ This article is interesting in this e-commerce century and especially for the insurance industry which is a special commerce industry.
- ❖ The scientific procedure of research and publication is followed but

there is a need of some major revisions based on:

- Methods / techniques used and results found to be mentioned in the abstract and in very short summary in conclusion.
- Criticism of legal framework concerning e-insurance to be clearly done.

**Note:** See attached the Manuscript with in-comments by the Reviewer (Me)

▪ **Comments and Suggestions to the Editors Only:**

# ***ESJ Manuscript Evaluation Form 2020***

This form is designed to summarize the manuscript peer review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes peer review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommended as part of the revision.  
***ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!***

Reviewer Name: TAOUAB OMAR	
University/Country: Ibn-Tofail university, kenitra, Morocco	
Date Manuscript Received: 3/6/2020	Date Review Report Submitted: 4/6/2020
<b>Manuscript Title: L'E-assurance : La présentation à distance des operations d'assurances au Maroc, quel apport du cadre juridique !</b>	
ESJ Manuscript Number: 0618/20	
You agree your name is revealed to the author of the paper: <span style="background-color: yellow;">Yes</span> /No	
You approve, your name as a reviewer of this paper, is available in the "review history" of the paper: <span style="background-color: yellow;">Yes</span> /No	
You approve, this review report is available in the "review history" of the paper: <span style="background-color: yellow;">Yes</span> /No	

## **Evaluation Criteria:**

**Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.**

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>4</b>
<i>(The title is so clear and adequate to the content)</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>

<i>Yes, the abstract reflects most of the paper</i>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<i>(some unimportant errors)</i>	
<b>4. The study methods are explained clearly.</b>	<b>3</b>
<i>(The method is briefly described)</i>	
<b>5. The body of the paper is clear and does not contain errors.</b>	<b>4</b>
<i>(clear text and some unimportant errors)</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>4</b>
<i>Effectively</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>4</b>
<i>(yes, comprehensive and appropriate)</i>	

**Overall Recommendation**(mark an X with your recommendation) :

Accepted, no revision needed	*****
Accepted, minor revision needed	
Return for major revision and resubmission	
Reject	

**Comments and Suggestions to the Author(s):**

This paper can be published as it is without modification

**Comments and Suggestions to the Editors Only:**