



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

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Peer review:

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

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

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Reviewer Name: Innocent NIYONSENGA	Email:
University/Country: RWANDA	
Date Manuscript Received: 26 June 2020	Date Review Report Submitted: 29 June 2020
Manuscript Title: <i>L'E-assurance : La présentation à distance des opérations d'assurances au Maroc, quel apport du cadre juridique !</i> <i>Hicham RAHAL</i>	
ESJ Manuscript Number: ISSN: 1857 - 7881 (Print) e - ISSN 1857- 7431	
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<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

article.	
<i>(The title is clear and adequate its self, but it should better indicate the period covered by the research)</i>	
2. The abstract clearly presents objects, methods and results.	3
<i>(The abstract is well summarized but it does not clearly present scientific methods and results among others)</i>	
3. There are few grammatical errors and spelling mistakes in this article.	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>	
4. The study methods are explained clearly.	2
<i>(No methods / techniques nor results clearly mentioned and explained in a due scientific way)</i>	
5. The body of the paper is clear and does not contain errors.	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>	
6. The conclusions or summary are accurate and supported by the content.	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>	
7. The references are comprehensive and appropriate.	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)

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Reviewer Name: TAOUAB OMAR	
University/Country: Ibn-Tofail university, kenitra, Morocco	
Date Manuscript Received: 3/6/2020	Date Review Report Submitted: 4/6/2020
Manuscript Title: L'E-assurance : La présentation à distance des operations d'assurances au Maroc, quel apport du cadre juridique !	
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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
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<i>(The title is so clear and adequate to the content)</i>	
2. The abstract clearly presents objects, methods and results.	4

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