

**Paper: “Diagnostic des Facteurs de Developpement du Marche de l’Assurance Vie au Cameroun”**

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Reviewer Name: Dr Oumar BAH - Maître Assistant CAMES	
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Manuscript Title: Assurance vie comme facteur de sécurité sociale au Cameroun : Cas de Prudential Beneficial Life Insurance Cameroun	
ESJ Manuscript Number: 0518/23	
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## **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>Le titre est clair et adapté au contenu de l'article</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>
<i>Le résumé est clair et présente bien la méthodologie utilisée, les méthodes et les résultats.</i>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<i>Dans l'article, il n'y a pas beaucoup de fautes d'orthographe.</i>	
<b>4. The study methods are explained clearly.</b>	<b>4</b>
<i>La méthodologie est clairement exposée de même que les méthodes.</i>	
<b>5. The results are clear and do not contain errors.</b>	<b>4</b>
<i>Les résultats présentés sont clairs et ne comportent pas d'erreur.</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>4</b>
<i>La conclusion et le résumé sont en accord avec le contenu de l'article.</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>2</b>
<i>Dans la bibliographie par contre, il faut utiliser une seule forme de présentation des éléments du début à la fin. Le style APA est strict sur ce point.</i>	

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

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input checked="" type="checkbox"/>
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Reject	<input type="checkbox"/>

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

Le présent article est très bien écrit, très bien agencé. Cependant, la bibliographie contient plusieurs formats du style APA. Il faudra utiliser une seule forme du début à la fin de la présentation des éléments de la bibliographie.

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Reviewer Name: Dr ISSOFA GNIGNINDIKOUP Chargé de Cours	
University/Country Université de Dschang- Cameroun	
Date Manuscript Received:	Date Review Report Submitted:
Manuscript Title: Assurance vie comme facteur de sécurité sociale au Cameroun : Cas de Prudential Beneficial Life Insurance Cameroun	
ESJ Manuscript Number: 0518/23	
You agree your name is revealed to the author of the paper: <b>Yes</b>	
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**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>	<b><i>Rating Result</i></b> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>2</b>

<i>Le titre pose un gros problème : je vous propose comme titre : diagnostic des facteurs de développement du marché de l'assurance vie au cameroun</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>
<i>Le résumé est clair et présente bien la méthodologie utilisée, les méthodes et les résultats.</i>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<i>Dans l'article, il n'y a pas beaucoup de fautes d'orthographe.</i>	
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<i>La méthodologie est clairement exposée de même que les méthodes.</i>	
<b>5. The results are clear and do not contain errors.</b>	<b>4</b>
<i>Les résultats présentés sont clairs et ne comportent pas d'erreur.</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>4</b>
<i>La conclusion et le résumé sont en accord avec le contenu de l'article.</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>2</b>
<i>Revoir les références pour obtenir une présentation uniforme</i>	

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

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input checked="" type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
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**Comments and Suggestions to the Author(s):**

Le présent article est très bien écrit, très bien agencé. Cependant, la bibliographie contient plusieurs formats du style APA. Il faudra utiliser une seule forme du début à la fin de la présentation des éléments de la bibliographie.

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

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University/Country: Université Felix Houphouet Boigny (UFHB) Côte d'Ivoire	
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Manuscript Title: <b>Assurance vie comme facteur de sécurité sociale au Cameroun : Cas de Prudential Beneficial Life Insurance Cameroun</b>	
ESJ Manuscript Number: 01	
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You approve, this review report is available in the "review history" of the paper: <span style="color: red;">Yes/No</span>	

## **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>
<b>1. The title is clear and it is adequate to the content of the article.</b>	03
<p style="color: red;">Le titre "Assurance vie comme facteur de sécurité sociale au Cameroun: Cas de Prudential Beneficial Life Insurance Cameroun" semble bien formulé pour une recherche sur le sujet.</p> <p>It clearly indicates the object of the study (i) life insurance as a social security factor, (ii) the specific geographical area (Cameroon), and (iii) the specific company that will be studied (Prudential</p>	

Beneficial Life Insurance Cameroon). However, it is possible to suggest improvements to clarify and condense the focus, such as *Toutefois, il est envisageable de proposer des suggestions visant à clarifier et à condenser le propos, telles que:*  
**"Facteurs déterminants de la sécurité sociale au Cameroun: L'importance de l'assurance vie"**  
 Indeed, this is a scientific work aiming to demonstrate how the life insurance sector contributes to the social security of policyholders, using data analysis from clients of Prudential Beneficial Life Insurance Cameroon to illustrate how this sector contributes to the protection of policyholders.

<b>2. The abstract clearly presents objects, methods and results.</b>	<b>02</b>
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**There are certain limitations in the summary :**

1. It does not provide details about specific sociocultural and economic characteristics of the Cameroonian populations that could explain the low development of the life insurance market.
2. It does not provide any specific information on the results of the case study conducted in the insurance company in Cameroon, making it difficult to understand how these results support the main argument of the work.
3. It does not provide clear and specific recommendations for the insurance company Prudential Beneficial Life Insurance, only mentioning general actions such as readjusting products, increasing human capital, adapting to changing consumers, and investing in digital.

<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>01</b>
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The document contains excessively long sentences with repetitions in certain places and a few punctuation mistakes.  
 i.e Abstract

1. "The objective of this study is to examine the impact of life insurance as a factor of social security in Cameroon." • A comma is missing after "life": "The objective of this study is to examine the impact of life insurance, as a factor of social security in Cameroon."
2. Repetitions: You repeat the phrase "The economic context and characteristics of the life insurance market significantly influence the level of development of the insurance sector in Cameroon" several times. • This repetition hinders the clarity and conciseness of the summary. It is preferable to rephrase this idea to avoid excessive repetitions. Make sure not to redundantly repeat information, as it weakens your writing and gives the impression of a lack of originality.

<b>4. The study methods are explained clearly.</b>	<b>2,50</b>
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**It is important to note some limitations of this methodology.**

(i) The use of semi-structured interviews may limit the quantity and quality of the data collected, as participants may be influenced by their own perceptions and may not always provide an accurate picture of their experiences and viewpoints. Thus, this part of the work should be further elaborated.

(ii) By using a small sample size, the results may not be generalizable to the entire population being studied. Furthermore, by only collecting qualitative data, it becomes more difficult to evaluate and quantitatively measure variables and relationships between them. Therefore, it may be necessary to supplement this qualitative methodology with quantitative approaches to obtain a more comprehensive and accurate understanding of the studied reality.

(iii) It is important to note that this methodology was specifically designed to study the behaviors and marketing of life insurance products in a specific agency. Therefore, the results obtained may not be applicable to other contexts or industries.

<b>5. The results are clear and do not contain errors.</b>	
--	--

Despite the advantages of the SWOT method in evaluating the structure and governance of Prudential Beneficial Life Insurance, it is important to highlight certain limitations of this method.

- (i) It does not allow for the identification of all possible opportunities and threats, as it is based on information available at a given moment;
- (ii) The SWOT method does not provide concrete solutions to overcome the weaknesses and threats identified;
- (iii) This method relies on subjective judgments and can therefore vary depending on the individuals involved in the analysis.

In any case, you will need to create a table to clearly outline the strengths, weaknesses, as well as the threats and opportunities.

Regarding the results of qualitative research on the issues associated with the development of traditional life insurance in Cameroon:

- (i) It is important to note that these results are based on a limited sample and may not be representative of the entire population.
- (ii) These results are based on subjective perceptions and opinions, which can introduce bias into the analysis.
- (iii) Therefore, it is necessary to approach these results with caution and supplement them with other research methods to obtain a complete and accurate picture of the situation.
- (iv) The results do not take into account the client's industry sector in order to determine if they vary from one sector to another.
- (v) Results are obtained, but it is unclear through what calculation (for example, in section 3.2 last paragraph, *on estime à moins de 10 % la part de la population du périmètre couvert par l'assurance vie classique, cette forme d'assurance se limitant souvent au personnel du secteur formel, d'entreprises privées ou d'administrations*)

In summary, although the SWOT method and qualitative research have helped identify some problems related to the marketing of Prudential Beneficial Life Insurance products and the development of traditional life insurance in Cameroon, it is important to consider the limitations of these methods and utilize other approaches for a more thorough and comprehensive analysis.

<b>6. The conclusions or summary are accurate and supported by the content.</b>	
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The conclusion does not mention the study's limitations, such as

- (i) the small sample size or the limited geographical scope restricted to the N'Gaoundéré area.
- (ii) It would have been useful to discuss the practical implications of these recommendations, such as potential implementation challenges or costs associated with the proposed modifications.

<b>7. The references are comprehensive and appropriate.</b>	
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It is necessary to choose the type of bibliography because according to the APA standards (American Psychological Association), it is important to refer to the complete APA guidelines for more information on the APA bibliography, as there are specific rules for certain types of documents or sources (such as research reports, theses, online videos, etc.).

For example, you would say ASAC, (2020). Cameroon Insurance Market Report 2020, p40.

Institution Name. "Full Title of the Report." Report Number/Name, (Publication Date). Report Publishing Location: Publishing Institution.

**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):**

- The presentation of the objective of the article in the introduction is not clear, both from a general and specific point of view.
- Additionally, the claims made are not supported by references. It would be desirable to include concrete statistics on the life insurance sector in Cameroon, such as the number of policyholders and the amounts of premiums issued.
- Regarding the literature review, it would be appropriate to divide it into two distinct parts in order to address both theoretical and empirical aspects. Indeed, the theoretical framework is not sufficiently addressed.
- Present your methodology as best as possible and see if it can be supplemented with a quantitative analysis and distinction by sector of clients.
- The results obtained need to be discussed in comparison with those from the literature.

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

The author addresses a very interesting question, however, there are many things that need improvement to ensure that the results obtained are not debatable, including:

- The methodology (combine qualitative and quantitative analysis)
- The formulation of objectives (Is it an impact evaluation or does it aim to see the influence?) the author needs to clarify better.
- There are recommendations that, in my opinion, are not derived from the study's results.
- The results are not discussed as stated by the author in the section title.

The document can be edited provided that the author takes into account the aforementioned points.