Dear Sir/Madam

**SUBMISSION OF MANUSCRIPT**

I wish to have this research article published in your journal of good standing. This article, titled “Analysis of Nigerian insurers perceptions of climate change” has not been published anywhere.

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It would give me great pleasure if this article is accepted for publication   
in the South Africa Journal of Economic and Management Sciences.

Thank you for your kind consideration.

Yours Sincerely,

ZeldaA. Elum,