We have revised the manuscript according to the reviewers’ comments. The research question in our view is now better articulated with additional relevant literature and previous studies on the issue of perception. We have made effort to present the literature in a logical flow and expunged irrelevant texts.

A statement of justification for the sampling strategy and procedure has also been included in the methodology section. Also, the abstract and conclusion sections have been moderated.

On the inclusion of government role and the focus on agro-insurance industry, we posit that the paper also dwelt on examining the challenges faced by Nigerian insurers and it was based on the collated responses that reference was made to government role. Including this issue in the questionnaire was relevant because the success of the insurance company is hinged on the togetherness of the government, insurance regulators consumers and capital markets (Zhao, 2011). Also, there was a focus on agricultural insurance because agriculture is the largest employer of labour in Nigeria and it is a significant sector that is beleaguered with high risk in production and price. It was focused on to emphasize the high importance placed on the insurance industry in Nigeria and how it can significantly help this sector despite that the insurance industry’s potential has not been fully harnessed by the Nigerian public.