Reviewer’s report

Title: Consumer evaluation of complaint handling in the Dutch health insurance market

Version: 2 Date: 4 August 2011

Reviewer: Trea Laske-Aldershof

Reviewer’s report:

The authors improved the paper considerably. However, they did not convince me with respect to my first point.

"It is not made clear why the concept ‘trust’ is analyzed next to the concept of ‘consumer complaint satisfaction evaluation’. The authors have performed two separate studies. The only link between the two studies is that ‘service quality’ is used as a determinant in both studies. To justify this paper, ‘trust’ needs to part of the theoretical relation between ‘service quality’ and ‘consumer complaint satisfaction evaluation’.

In their revision, they analysed the concept of trust next to (and not in relation to) the concept of consumer complaint satisfaction. They explain how they did it, but not why. The reason why these two concepts should be analysed in one paper is therefore not made clear. What is the added value of this paper compared to the existing papers in the literature?

Level of interest: An article whose findings are important to those with closely related research interests

Quality of written English: Acceptable

Statistical review: No, the manuscript does not need to be seen by a statistician.