

Actuarial Practice Forum Author Guidelines

The *Actuarial Practice Forum* provides practicing actuaries with an opportunity to share their practice methodologies, product design, regulatory issues analysis techniques and other practical knowledge. The journal is directed specifically at the membership of the SOA and seeks to complement the work of other North American actuarial organizations. The *APF* will promote learning across all areas of practice. It will be published quarterly and sent to all SOA members via e-mail. The *APF* will also be available online at the SOA Web site.

Manuscript Submission

The *Actuarial Practice Forum* welcomes both solicited and unsolicited submissions. Articles should be accurate, objective and written in a comprehensible and straightforward style. Electronic submissions in Microsoft Word are preferred. All manuscripts should be sent to the attention of Kathryn Baker, Senior Communications Associate, e-mail: kbaker@soa.org.

Length

The suggested length for *APF* papers is approximately 6,500 to 19,500 words (or approximately 20 to 50 double-spaced, typewritten pages long). This includes a brief abstract and references/bibliography. However, articles of fewer or more words will also be considered. Topics of interest include all subjects that relate to the actuarial profession. Accompanying charts, graphs, tables and exhibits are also welcome, and are subject to review according to the same guidelines as a submitted manuscript. Papers should include brief abstract (100-300 words) that summarizes or concentrates the essential points of the paper. References should be included and must be complete.

Content of papers

The editorial board and SOA communications staff have the right to accept, reject or request changes to solicited and unsolicited articles after reviewing the material. Marketing pieces, or those manuscripts that advocate an opinion, person, product or company association will not be accepted. Any specific proprietary company-related material should have company approval or be removed before the paper is submitted. Likewise, manuscripts that have been published elsewhere will not be considered. In some cases, the editorial board or SOA communications staff may choose to suggest that an article be sent to another SOA publication for consideration. Staff editors reserve the right to edit articles for length, basic syntax, grammar, spelling and punctuation. The *Actuarial Practice Forum* is copyedited according to *The Chicago Manual of Style*.

Potential papers are tentatively scheduled for inclusion in an issue according to anticipated space availability and editorial planning. Papers may be rescheduled for a future issue of the journal or pulled from an issue if space limitations or layout changes require such action. Editors will make every effort to reschedule papers as soon as possible; however, there are no guarantees that a paper will be published.

Copyright Agreement

By submitting a paper to *APF*, you are certifying that the work is original, has not been submitted for publication elsewhere, and has not been previously published in either a

printed or electronic format. If your paper is accepted for publication, you will be required to transfer the copyright to the Society of Actuaries.

Discussions

Discussions of featured papers are welcomed. Discussions must be submitted no later than three months from the date of the issue in which the paper appears, that is, discussions on articles in the October 2006 issue should be submitted by January 1, 2007. Discussion should be brief, pertinent to the paper, and professional in tone. The Editor reserves the right to accept any discussion. Authors reserve the right to reply to any discussion.

Discussions that are accepted for publication will be edited for grammar and *APF* style. Proofs of edited material will be sent to discussants for approval prior to publication. One copy of the discussion should be sent to the author(s) of the paper and one copy should be sent to the *APF* Editor at kbaker@soa.org.

Manuscript Preparation

Manuscript style:

Please limit the use of footnotes and avoid abbreviations. Write fractions using a solidus—for example $(w+x)/(y+z)$. Avoid confusion between ambiguous characters (e.g., between lowercase el and one).

Manuscript Organization: *APF* papers should be organized as follows:

Title page: Includes author(s)' name(s) and author(s)' footnote (name, professional degrees and affiliations, titles, company address, phone and fax numbers and e-mail address).

Article Text

Abstract. Each manuscript should contain an abstract of 100-300 words. The abstract should succinctly describe the problem under consideration, the methods of analysis and the findings of the paper. The abstract should use language that is broadly accessible. Do not cite references nor use mathematical symbols in the abstract.

Summary or Conclusion: The paper should contain a summary of the main points or purpose discussed in the body.

Appendices: Lengthy technical portions of a manuscript should appear in a separate appendix to the manuscript.

References: Use the following as guidelines for preparing your reference section.

Books

One author:

Koerner, Joseph Leo. 1993. *The Moment of Self-Portraiture in German Renaissance Art*. Chicago: University of Chicago Press.

More than one author:

Cowlshaw, Guy, and Robin Dunbar. 2000. *Primate Conservation Biology*. Chicago: University of Chicago Press.

Editor(s) or compiler(s):

Panjer, Harry H., eds. 1998. *Financial Economics: With Applications to Investments, Insurance, and Pensions*. Schaumburg, Ill.: The Actuarial Foundation.

Company or organization as author:

Blue Cross and Blue Shield of Michigan (BCBSM). 1987. Participating Hospital Agreement. Detroit: BCBSM. [Citation would read: (BCBSM 1987)]

U.S. Prospective Payment Review Commission (ProPAC). 1991. *Annual Report to Congress*. Washington, DC: U.S. Government Printing Office. [Citation would read: (ProPAC 1991)]

Parts of books (articles in an anthology, chapters, introduction, etc.):

Twaddell, W. Freeman. 1957. A Note on Old High German Umlaut. In *Readings in Linguistics I: The Development of Descriptive Linguistics in America, 1925-56*. 4th ed. Edited by Martin Joos. Chicago: University of Chicago Press.

Journals

Brown, Robert L., Robin Damm, and Ishmael Sharara. 2001. A Macro-economic Indicator of Age at Retirement. *North American Actuarial Journal* 5(2): 1-10.

Magazines and Newspapers

With an author: Schreiber, Cynthia. Overture, EarthLink Decline in New-Stock Selloff. *The Wall Street Journal*, 11 July 2003, Money and Investing section.

Without an author:

Euroweek. 1997. CSFB, Winterthur Storm Swiss CB Sector with First Catastrophe-Linked Bonds. January 5.

Working Papers, Technical Reports, and Ph.D. Dissertations:

Amundin, M. 1991. Click Repetition Rate Patterns in Communicative Sounds from the Harbour Porpoise. *Phocoena Phocoena*. Ph.D. diss., Stockholm University.

Personal Communications:

Rich, Colonel William. Interview by author. Tape recording. March 3. Boston, Mass. Online References (use date citation was found):

Individual Life Insurance Experience Committee (ILFEC). 2001. Report of the ILFEC: Mortality Under Standard Individually Underwritten Life Insurance between 1990 and 1991 Anniversaries. *Transactions of the Society of Actuaries*. Online at

<http://www.soa.org/ccm/content/research/91ilreport.html>

Note: When quoting material from another publication, you must include the page number(s) of the quote in the citation (Smith 2001, p. 20).

Table and Figure Guidelines

Refer to tables and figures in the text by number (e.g., Table 1, Figure 1).

Notes about numbering:

- Number consecutively (1,2,3, etc.) within text from beginning to end.
- Number consecutively (A1, A2, A3) within appendices.
- Do not number in conjunction with section numbers (2.1, 2.2, 2.3, etc.).

Tables and figures MUST include a source if they are not original or have been published elsewhere. If several tables and/or figures are reproduced from the same source, permission to reprint must be obtained by contacting the copyright holder. This is required even if the copyrighted material is from one of the author's own previously published papers. Authors must submit this written permission with your paper prior to publication in *APF*.

Tables and figures should include a title of no more than 10 words. Additional information should be placed in a note or footnotes at the bottom of the table or figure. The order of add-ons should be (1) footnotes, (2) notes, and (3) source. Use lowercase letters of the alphabet (a, b, c) for footnotes.

Table 1
Life Expectancy in Canada (1931-94)

Year	At Birth		At Age 65		At Age 75	
	Male	Female	Male	Female	Male	Female
1931	60.0	62.1	13.0	13.7	7.6	8.0
1951	66.3	70.8	13.3	15.0	7.9	8.8
1971	69.3	76.4	13.7	17.5	8.5	10.7
1991	74.6	80.9	15.7	19.9	9.6	12.5
1994	75.1	81.1	16.1	20.1	9.9	12.7

Note: These are period life expectancies based on the q's experienced in the previous year, without projection.

Source: Statistics Canada (1986, 1995a, 1997).

Special Instructions for Figures

Preferably figures should be submitted as .JPEG files. When designing figures, please keep the following principles in mind:

- Charts, graphs, tables and figures should be easy to read and clutter-free
- Use small multiples to promote comparisons and assess change
- Use complex graphs to portray complex patterns
- Relate graph size to informational context
- Use graphical forms that promote comparisons
- Integrate graphs and text
- Demonstrate important messages

Manuscript Editing

Once a paper is reviewed and accepted for publication, it will be edited to conform to the *APF* style. The *APF* is edited in accordance with the rules of *The Chicago Manual of Style*. An experienced editor will work with authors to ensure that the paper adheres to a consistent style and format. Editors will query authors with questions and comments, as needed, prior to publication in the *APF*. Proofs of the edited paper will be sent to authors for approval prior to publication.

Mathematical Material

Mathematic formulas should be typed and centered on a separate line and identified by consecutive Arabic numerals. Longer equations (approximately 50 characters and spaces) may not fit in a one-column width and may need to be broken. Please clearly specify how and where these equations/formulas should break.

Checklist for Authors

Before submitting your manuscript to the *APF*, please refer to the following checklist:

- Please ensure company approval or remove any specific company-related material within the paper
- Please make sure you have proofread your manuscript thoroughly.
- Please include files for any graphic elements (tables, charts, graphs, figures, etc.) that will be included in the paper if they are submitted separately.
- Label all graphics clearly so they can be easily identified.

- All table, figures, etc. MUST include a source if they are not original or have been published elsewhere.
- Each manuscript should include a brief explanation of any practical applications for the research or theories explored in the manuscript.
- Please include complete contact information and a brief bio that will appear at the end of the article so that you can be contacted by the readers.