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ARCH, a publication sponsored by the SOA Education and Research Section, is an informal communication providing current actuarial research to friends and members of the actuarial community. Its primary goal is the speedy dissemination of current thinking and aids to research rather than the publishing of thoroughly edited papers. Publication in electronic format facilitates achieving this goal. In keeping with the spirit of the publication, rather than wait until enough material for an entire volume is ready for distribution, new papers will be posted in electronic format when processing is complete. Articles will be added to the Table of Contents as they are released.

Submissions for publication in *ARCH* should be sent to Erika Schulty

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