

NAAJ Style Guidelines

Manuscript Style

Please limit the use of footnotes and avoid abbreviations. Within the main body of the text, represent exponentials by "exp()" and write fractions using a solidus—for example $(w+x)/(y+z)$. Avoid confusion between ambiguous characters (e.g., between lowercase el and one).

Whenever a data set is used, its source should be fully documented. Similarly, papers reporting results based on computation should provide enough information so that readers can evaluate the quality of the results. Unless conditions of security or confidentiality intervene, availability of the data and computational techniques on which the paper are based is a requirement for publication. Authors are encouraged to submit their data and software to the *NAAJ's* archive.

Please refer to *The Chicago Manual of Style* (15th ed.) for grammar, usage and style issues.

Manuscript Organization

NAAJ 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).
- Abstract: Each manuscript should contain an extended abstract of 200-400 words. The abstract should succinctly describe the problem under consideration, the methods of analysis and the findings of the paper. For the benefit of *NAAJ's* broad readership, the abstract should use language that is broadly accessible. Do not cite references nor use mathematical symbols in the abstract.
- JEL Classification: Authors should include at least one classification code according to the Classification System for Journal Abstracts as used by the Journal of Economic Literature. In addition, up to five keywords may be supplied.
- Article Text
- Acknowledgements: Acknowledgements and information on grants received may be submitted after the paper is accepted for publication.
- Appendices: Lengthy technical portions of a manuscript should appear in a separate appendix to the manuscript.
- References: (See below for information on the preparation of reference material.)
- Tables: (See below for information on the preparation of tables.)
- Figures: Figure numbers, titles, footnotes, notes and sources should be double-spaced. Figure artwork should be submitted on separate pages or submitted as separate electronic files or attachments (see below).

Subheads and Section Numbering

The *NAAJ* uses four levels of subhead: A, B, C, and D:

- Subhead A is 12-point type, bold, initial and small caps. Use for main sections of the paper.
- Subhead B is 12-point type, bold, initial caps and lowercase. Use for subsections of the main section
- Subhead C is 10-point type, bold, initial caps and lowercase. Use for third-level subsections as well as theorems, lemmas, propositions, and corollaries.
- Subhead D is 10-point, lightface, initial and small caps. Use for fourth-level subsections as well as proofs, remarks, definitions, axioms, cases, problems, and examples.

Sections (except for enunciations) should be numbered as follows:

1. Subhead A
 - 1.1 Subhead B
 - 1.1.1 Subhead C
 - 1.1.1.1 Subhead D

Table and Figure Guidelines

Submit tables and figures in a separate file from the text of the paper. Refer to tables and figures in the text by number (e.g., Table 1, Figure 1). Tables and figures are inserted by the typesetter as soon as possible after their mention in the text. Therefore, avoid using "above," "below," "preceding," "following," and so forth when referring to tables and figures.

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.).

With the exception of material published by the Society of Actuaries, 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 *NAAJ*.

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

Please remember that figures are printed in black and white. Therefore, do not use color to distinguish graph lines; use dotted lines, squares, triangles, diamonds, etc., instead. Figures may be submitted as camera-ready copy or as electronic 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

For more information on the preparation of graphs and figures, consult the article "Designing Effective Graphs," by Edward W. Frees and Robert Miller, in the [April 1998](#) issue of *NAAJ*.

Manuscript Editing

The *NAAJ* is edited in accordance with the rules of *The Chicago Manual of Style* for correct grammar, usage, spelling and punctuation. Once a paper is accepted for publication, an experienced team of technical editors will work with authors to ensure that the paper adheres to a consistent style and format. Editors will query authors with questions and comments prior to the typesetting stage.

Once the paper is typeset, authors will have the opportunity to review their paper as it will appear in the Journal. Proofs should be corrected carefully, as it is the authors' responsibility to review the paper thoroughly in its entirety to ensure the accuracy and integrity of their work. This will generally be the authors' last chance to review the paper before seeing it in print.

Mathematical Material

Mathematic formulas should be typed and centered on a separate line and identified by consecutive Arabic numerals. Short formulas or expressions can be written in the text of the manuscript. The *NAAJ* publishes in a two-column format, which can make typesetting

equations difficult. 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.

Handwritten Greek letters and unusual symbols should be identified for the editors and typesetters. Please include a separate list to help identify all handwritten symbols.

For more information on the preparation of mathematical material, you can refer to: *The Chicago Manual of Style* (15th ed.) (2003), Chicago: University of Chicago Press; or *Mathematics Into Type* (Updated Edition) (1999), Providence, RI: American Mathematical Society.

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:

Cowlishaw, 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).

Journal Layout

In order to maintain a consistent and credible presentation, the *NAAJ* adheres to its own formatting style guide. The Journal publishes in a two-column format with four levels of subheads and all graphic elements are set in a consistent format. The two-column format can make typesetting mathematical equations and formulas difficult, so please specify how and where the any equations should break.

Select papers can be set in a one-column format if *NAAJ* staff editors determine the need for such representation. Special formatting is subject to the discretion of the *NAAJ* staff.

Copyright Agreement

By submitting a paper to *NAAJ*, you are certifying that the work is original, has not been submitted for possible 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.

Submission Contacts

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