

# *North American Actuarial Journal* Instructions for Authors

## **Editorial Statement**

The [\*North American Actuarial Journal\*](#) (NAAJ) scientifically addresses the domestic and international problems, interests, and concerns of actuaries, their customers, and public policy decision-makers. The NAAJ publishes papers from traditional fields of actuarial practice, such as life and health insurance, pensions, employee benefits, property and casualty insurance, and finance and investments. Papers from new or developing areas of actuarial practice are especially welcome. We seek to stimulate research on emerging public policy debate, technology improvements, demographic trends, multidisciplinary topics, globalization issues, and the like.

## **Types of Papers**

In general, we are looking to publish papers in the NAAJ that provide a springboard for the further development of education, research, or improved practice. Types of papers published include but are not limited to those that

- Present original research or new applications of existing research in actuarial science.
- Educate actuarial candidates or members of the actuarial profession.
- Survey timely topics in an actuarial context. A survey paper is designed to summarize, analyze, evaluate, or synthesize information that has already been published.
- Offer useful insights into topics important to practicing actuaries.
- Combine disparate aspects of an actuarial subject into a unified whole.
- Promote dialogue or research on developing issues of interest to actuaries.
- Present case studies that contribute substantially to a field of application through the use of sound methods.

## **Review Process**

The NAAJ is a double-blind, peer-reviewed journal. The authors do not know the identities of the reviewers, and the reviewer-referees do not know the names of the authors. Your paper will be sent anonymously to reviewers with expertise in the paper's topic. Authors are responsible for removing clues about their identities, including references to unpublished work and sources of funding, from the "blinded copy" of submitted papers and supporting documents. Authors are asked to submit two copies of their manuscript: one copy that is blinded, (referred to in the NAAJ Submission Portal as "anonymous")— and another that includes author identifying information (referred to in the NAAJ Submission Portal as "with author details").

Most papers are not solicited by the journal. Papers are initially sent to the editor. After an initial screen for suitability, the editor assigns the paper to a co-editor who is in charge of requesting reports from anonymous reviewer-referees. On the basis of these reports, the co-editor either accepts a paper, rejects it, requests revision, or conditionally accepts it. Discussions of papers are welcome up to six months after a paper has been published online. Discussions should be brief, pertinent to the article, and professional in tone. The editor reserves the right to reject any discussion, and authors reserve the right to reply. Please submit discussions to the editor in chief and author replies through the NAAJ [Submission Portal](#). The author(s) of the original paper will be forwarded a copy of the discussion in case they wish to reply.

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## **Manuscript Organization**

To maintain the integrity of the double-blind peer-review process, authors are asked to submit two copies of their papers: one copy without any author identifying and funding information or acknowledgments (i.e., “without author details”) and another that includes full author identifying and funding information and acknowledgments (i.e., “with author details”). Authors also are asked to enter certain information into text boxes in the *NAAJ*’s Submission Portal. (Submission Portal, formerly Manuscript Central, is where authors submit, track and manage their work, including resubmissions.)

The copy of your paper with *full author details* should be organized as follows and include the full information as you wish it to be published:

- **Title page:** Include paper title and full name of the corresponding author and full names of all coauthors and their contact information (company or institution address, including postal code, phone and fax numbers, and e-mail address). Note: The *NAAJ* follows Taylor & Francis’ Editorial Policy on [Authorship](#). Large language models, generative AI, and chatbots do not meet authorship criteria. More information about other Taylor & Francis editorial policies may be found [here](#).
- **Abstract:** Include an abstract of 200–400 words that succinctly describes the problem under consideration, the methods of analysis, the findings of the paper, and the practical applications of the results. For the benefit of the *NAAJ*’s broad readership, authors are encouraged to use language that is broadly accessible. Please do not cite references 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*.
- **Keywords:** Please supply up to five keywords.
- **Article text:** As applicable, please provide a main text introduction, materials and methods, results, discussion, and conclusion. The *NAAJ* encourages authors to keep paper length to 25–40, double-spaced, typed pages, in recognition of the generous time commitment of the anonymous, expert reviewers. To that end, authors may submit separate files with supplemental material, to be reviewed alongside the submitted paper and published online in the event that your paper is accepted for publication. (Only supplemental material that has undergone peer review will be published alongside a paper; you will be prompted in Submission Portal to choose one of two options for supplemental material: “supplemental material – for review,” or “supplemental material – not for review.” Please select the “*for review*” option. To learn more about potential online supplementary material offerings, refer to Taylor & Francis’ guidance [here](#), and in particular, the information about FigShare and potentially ScholeXplorer data linking.) Use 12-point, Times Roman type font and one-inch margins for the manuscript and any appendices or supplementary materials.
- **Acknowledgments:** The “full author version” of original manuscripts and revisions should include a separate section with acknowledgments and funding information. (Authors are also asked to enter grant and funding information in a text box in the *NAAJ* [Submission Portal](#) (previously Manuscript Central)).
- **Declaration of Interest Statement:** For more information, consult Taylor & Francis’s guidance [here](#).
- **References:** See below for information on the preparation of references.

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- Appendices (as appropriate): Separate lengthy technical portions of a paper into a separate appendix to the paper. Appendices should be located after the references.
- Tables and Figures: Please provide captions. All tables, figures, and charts *must* include a source if they are not original or if they have been published elsewhere. Though not required, authors are encouraged to submit separate files for tables and figures at the submission stage; upon acceptance, separate electronic files are required, and further instructions for submitting figure artwork and tables will be provided. Additionally, equations and tables must be editable for production purposes. See below for information on preparing tables and figure artwork.

The copy of your paper **without author details** would include everything in the list above *except* these elements:

- Title Page: Exclude the name of the corresponding author and coauthors, their contact information, and any other potentially related identifying information about authors.
- Acknowledgements: Exclude acknowledgments and funding information altogether from the copy “without author details.”
- Declaration of Interest Statement: Exclude this statement from the copy of your paper “without author details.”
- Tables and Figures: Please check tables and figures for any potentially identifying information that may inadvertently compromise the double-blind, peer review process.

Papers may be submitted in Word or LaTeX format, although if you submit in LaTeX, please convert the files to PDF beforehand (you will also need to upload your LaTeX source files with the PDF). Word [templates](#) are provided for the journal; please save the template to your hard drive. If you are not able to use the template via the link (or if you have any other template questions), please [contact Taylor & Francis](#), the *NAAJ*'s publisher. You may wish to know that Taylor & Francis also provides an [Open Access Cost Finder](#) in the instance that you may wish to publish your article as “Open Access” should it be accepted for publication.

You may wish to refer to the [Submission Portal instructions](#) (“Using the Taylor & Francis Submission Portal: A Step-by-Step Guide”).

## **Data Sharing**

Authors may, though they are not required, to share data underlying their research and include a data-sharing statement. For more information about Taylor & Francis data-sharing guidance, refer to Taylor & Francis, [here](#) and [here](#) . (“How to share your data.”)

## **Manuscript Style**

The *NAAJ* uses American English spelling (*behavior* rather than *behaviour*, *center* rather than *centre*). Consult *Merriam-Webster* (print versions or online) for current spellings. Please limit the use of footnotes. Avoid excessive use of abbreviations and acronyms, and do not define an acronym if it is not used again. (Some exceptions may apply.) Foreign words and phrases commonly used in English or in the field should not be italicized (*ad hoc*, *a posteriori*).

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

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quality of the results. Unless conditions of security or confidentiality intervene, availability of the data and computational techniques on which the paper is based are a requirement for publication.

Please refer to the *Chicago Manual of Style* (17th ed.) for grammar, usage, and other style issues not addressed here.

## **Manuscript Editing**

Once a paper is accepted for publication, an experienced Taylor & Francis copyeditor will ensure that the paper adheres to a consistent style and format as well as to the rules of *The Chicago Manual of Style* (17th edition), for grammar, word usage, spelling, and punctuation. The Taylor & Francis copyeditors will query authors with questions and comments in the proof stage.

Once the paper is typeset, authors will have the opportunity to review their paper as it will appear in the *NAAJ*. Please correct proofs carefully; 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 published first online and later in print.

## **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 asked to transfer the copyright to the Society of Actuaries. Note: The *NAAJ*'s publisher, Taylor & Francis, administers all copyright licensing agreements and manages all related issues. If you are interested in publishing your article "Open Access," you may check the current Open Access publishing charge with the [Taylor & Francis Open Access Cost Finder](#).

## **Journal Format**

To maintain a consistent and credible presentation, the *NAAJ* adheres to its own formatting style guide. The *NAAJ* publishes in a one-column format with four levels of subheads, and all graphic elements are set in a consistent format.

### *Subheads and Section Numbering*

The *NAAJ* uses four levels of subheads: 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 sections.
- 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 should be numbered as follows:

1. Subhead A
  - 1.1. Subhead B

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1.1.1. Subhead C

1.1.1.1. Subhead D

## Table and Figure Guidelines

Upon acceptance, authors must submit editable tables and figures in separate files 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 Taylor & Francis production as soon as possible after their mention in the text. Therefore, please avoid using “above,” “below,” “preceding,” “following,” and similar language when referring to tables and figures.

*Notes about numbering:*

- Number consecutively (1, 2, 3) 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).

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. Note: Upon submission, in the NAAJ Submission Portal, you will be asked whether you “are using material that has been published before” and other related questions.

Tables and figures should include a title. 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) sources. Use lowercase letters of the alphabet (a, b, c) for footnotes.

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. Illustrations submitted (line drawings, halftones, photos, photomicrographs) should be clean originals or digital files. Digital files should follow these guidelines: 300 dpi or higher; sized to fit on a journal page;

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EPS, TIFF, or PSD format only; and submitted as separate files, not embedded in text files, upon a paper's acceptance for publication.

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.

## **Mathematical Material**

Display math should be numbered with Arabic numerals either consecutively through the paper or by section. Short formulas or expressions can be written in-line in the paper. Appendix display math should be numbered separately.

For those writing their paper in Microsoft Word, for math, please use one of the following: (1) if simple in-line math, Word's italics, boldface, super- and subscripts, and characters from its Greek, math, and other character sets; (2) Word's built-in math capabilities (e.g., Insert Equation); or (3) MathType for both in-line and display math.

Do not insert embedded math graphics, etc. that will have to be retyped and formatted by the typesetter, which may introduce errors. Avoid confusion between ambiguous characters (e.g., between lowercase el [l] and one [1]). Use a dash to indicate a range, not a division symbol or a tilde. Use a period rather than a comma to indicate a decimal point, and use a zero before the decimal point, even in probabilities or other statistics where you cannot have a value larger than 1.

For more information on the preparation of mathematical material, you can refer to: *The Chicago Manual of Style* (17th ed.) (2017), 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.

We do not use a numbered reference system. References should be cited parenthetically in the text by author surname(s) and year, in accordance with *The Chicago Manual of Style* (17th ed.) guidelines:

1 author	(Smith 2010)
2 authors	(Smith and Jones 2010)
3 authors	(Smith, Jones, and Smythe 2010)
4 or more authors	(Smith et al. 2010)

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When available, page numbers should be included in citations of direct quotations. For example: (Smith 2010, 25).

References should be listed in a separate section at the end of the main text. All references in the list should be ordered alphabetically by the first author’s surname. Examples of common reference types appear below, following sentence-style capitalization.

Journal article	Taylor, J., and B. C. Ogilvie. 1994. A conceptual model of adaptation to retirement among athletes. <i>Journal of Applied Sport Psychology</i> 6 (1):1–20. doi:10.1080/10413209408406462.
Book	Duke, J. A. 2001. <i>Handbook of phytochemical constituents of GRAS herbs and other economic plants</i> . Boca Raton, FL: CRC Press.
Edited book chapter	Gordon, S. 1995. Career transitions in competitive sport. In <i>Sport psychology: Theory, applications and issues</i> , ed. T. Morris and J. Summers, 474–93. Milton, Australia: Wiley.
Online/Website	United States Census Bureau. 2014. American housing survey: 2013 detailed tables. <a href="http://www.census.gov/newsroom/press-releases/2014/cb14-tps78.html">http://www.census.gov/newsroom/press-releases/2014/cb14-tps78.html</a> (accessed October 21, 2014).
Dissertation/ Thesis	Allison, N. 1981. <i>Bacterial degradation of halogenated aliphatic acids</i> . Ph.D. diss., Trent Polytechnic.
Conference presentation	Alfermann, D., and A. Gross. 1997. Coping with career termination: It all depends on freedom of choice. Paper presented at the 9th Annual World Congress on Sport Psychology, Netanya, Israel, January 23.
Paper/Report	Grigg, W., R. Moran, and M. Kuang. 2010. <i>National Indian education study</i> . NCES 2010-462, National Center for Education Statistics, Washington, DC.

## **Checklist for Authors**

Before submitting your paper to the *NAAJ*, please refer to the following checklist:

- To maintain the integrity of the double-blind peer review process, remove any identifying information (i.e., author names/affiliations/grant information) from the copy of your paper “without author details.”
- Please make sure you have proofread your paper thoroughly.
- Please include any graphic elements (tables, charts, graphs, and figures) that are part of the paper.
- Label all graphics clearly so they can be easily identified.
- All tables, figures, and charts *must* include a source if they are not original or have been published elsewhere.
- Each paper should include an abstract that describes the problem under consideration, the methods of analysis, the findings of the paper, and the practical applications of the results in 200-400 words..
- Authors are encouraged to keep manuscripts to 25–40 double-spaced, typed pages of 12-point Times Roman font, with one-inch margins, or, if your manuscript is longer than 40 pages, consider dividing it into two or more manuscripts.
- Please refer to the *Chicago Manual of Style* (17th edition) and *Merriam-Webster* for style, grammar, usage, spelling, and punctuation issues not covered here.

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- Please refer to the *Chicago Manual of Style* or *Mathematics into Type* for questions concerning the representation of mathematical material.
- Keep in mind that all artwork upon acceptance should be high-quality digital artwork, 300 dpi or higher; EPS, TIFF, or PSD format only, and submitted as separate files at that stage, not embedded in text files.
- You may wish to consult Taylor & Francis' resources for [authors](#).

## **Submission**

Please submit both copies of your paper via the journal's [Submission Portal](#), where you will submit, track and manage your work, including revisions, if you are asked to revise and resubmit your paper. For more information, you may wish to refer to the [Submission Portal instructions](#) ("Using the Taylor & Francis Submission Portal: A Step-by-Step Guide").

## **Other Questions**

Other questions not covered here may be directed to the *North American Actuarial Journal* Editorial Office at [NAAJ@soa.org](mailto:NAAJ@soa.org).

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