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Each paper contains:

- title
- author(s) name(s)
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- acknowledgements
- references and
- appendix(ces).

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The title of the paper has an initial capital only, e.g.:

Pensions and mortality data

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Abstract
Mortality data are often classified by age……………………………………………………………etc

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Keywords
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*Correspondence to: Robert Smyth, Department of Statistics, University of Southampton, Southampton, SO10 1AG, UK. E-mail: r.d.smyth@sotonuni.co.uk

Main text

All sections are numbered and each section (apart from the introduction) should be divided into numbered sub-sections. All paragraphs need to be numbered within each section/subsection as a reference point during the discussion at sessional research meetings.

1. Introduction
The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog.

2. The quick brown fox

The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog.

2.1. The quick brown fox again

The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog. The quick brown fox jumped over the lazy brown dog.

3. etc

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Formulae

If formulae are numbered, do so consecutively after each formula with the number placed in brackets e.g.
$^{b}\phi_{ij}(l;t) = \mathrm{P}\left[Z(t) = j \,|\, Z(0) = i, B(0) = l\right]$, (1)

Acknowledgements

Often authors like to include acknowledgements to those who have helped them in the development of their paper. These should appear at the end of the main text. e.g:

Acknowledgements

We are most grateful to the University of Bristol for their help and funding of this paper.

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References in the text should be in the following form:

Smith & White (1990)
or
(see Jones *et al*., 1975).

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Jones, E.F., Hughes, G.H. & Thomas, J.K. (1975). *The Lazy Brown Dog.* Fox Publishing.

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Brown (2008a, b) in text and in references list as
Brown, B. (2008a). Pensions crisis. *Annals of Actuarial Science*, **2**, 21-46.
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