AUTHOR GUIDELINES

Thank you for your interest in writing an article for Contingencies. Here are some guidelines to help you achieve a finished product that will be a lively, readable, and informative addition to the magazine. If you have any questions, please call our offices at (202) 223-8196.

1. Subject Matter, Style, and Audiences

Contingencies is the magazine of the American Academy of Actuaries, the public voice for the United States actuarial profession. It presents both feature and more technical articles that demonstrate the ways actuarial science can be used to deal with many of the most difficult economic and social issues of the day.

Keep in mind that Contingencies is a magazine, not an academic journal or a newsletter. Feature articles should be written for, and accessible to, the educated layman, while technical pieces (those in “Workshop” and “Tradecraft”) are directed principally to actuaries. Even those articles, however, should not be so burdened by equations and tables that they’re prohibitively uninviting to the general reader.

The mathematical sophistication of our readers varies considerably. They include practicing actuaries, CEOs and CFOs of Fortune 1000 companies, risk managers, chief actuaries and chief underwriters, policy analysts, key legislators and regulators, and actuarial students. Please keep this in mind when putting your ideas and words on paper.

Authors should also keep in mind that Contingencies is read by the general public and by actuaries in all practice areas. Therefore, when writing about the U.S. actuarial profession, review the article for accuracy regarding the roles and contributions made by the actuarial professional organizations, including the American Society of Pension Professionals and Actuaries (ASPPA), the Casualty Actuarial Society (CAS), the Conference of Consulting Actuaries (CCA), the Society of Actuaries (SOA), and the Joint Board for the Enrollment of Actuaries (if appropriate). This is particularly important in areas such as credentialing, education, outreach programs, research, etc.

2. What We Expect from an Article

- Timely subject matter
- A strong focus
- New insights or a new perspective on the topic discussed
- A point of view
- Logical organization of ideas
- An implicit or explicit demonstration of the ways in which actuarial techniques and
perspectives can provide a clearer path to a resolution (or at least a more focused discussion) of critical social and economic issues.

Contingencies will not accept material it considers blatantly self-promotional. Articles about a single company or product will be returned for rewriting or rejected.

3. Length
Generally, feature manuscripts should be 2,000–3,000 words. This is only a general guideline, however; some ideas can be developed in fewer pages while others may require more.

Department manuscripts should be shorter, in the range of 1,000 to 1,500 words.

4. Manuscript Submission
The preferred method of submission to Contingencies is as a Word document attached to an email sent to mallon@actuary.org.

When writing, please stay away from fancy formatting. Formatting commands will only have to be removed before the manuscript is sent for final design. A simple, straight Word document is best.

In addition, each article should conclude with a simple, one- or two-sentence bio giving the author’s name, title, email address if desired, and actuarial credentials, if any.

5. Multiple Submission
Contingencies will not accept for consideration any manuscript that is under consideration for publication by another publisher. Nor will we reprint an article that has already appeared in another publication unless it has been substantially rewritten, refocused, and updated to appeal to the Contingencies audience. We will consider material that has been given as a speech, presentation, or online post as long as it has been rewritten into magazine-article style.

6. Who May Submit Articles
Both members and nonmembers of the American Academy of Actuaries may submit articles for consideration.

7. Acceptance of Articles

8. Conveyance of Copyright
Upon receipt of an article by Contingencies, the first North American publishing rights for the accepted article are automatically conveyed to the publisher of Contingencies. Authors who wish to seek publication for their articles in any other publication subsequent to their original publication in Contingencies (remember, Contingencies will not accept any previously published material) must obtain specific permission to do so from the editor of Contingencies.

9. Editing of Articles
By submitting articles to Contingencies (solicited or not), authors implicitly consent to editorial review of manuscripts. In general, manuscripts will be accepted or rejected based on editorial policy ([http://www.contingencies.org/submit.asp](http://www.contingencies.org/submit.asp)). When considered necessary, editorial staff will
recast and reword entire articles or sections of articles in order to maintain an accessible, readable magazine style (converting passive to active voice, for instance). In all cases, staff will endeavor to preserve the core content of the submission and as much of the original wording and flavor as possible, consistent with magazine style.

Authors will be sent edited drafts to review for errors of fact or omissions made in the editing process. Other kinds of editorial changes may be negotiated with the editor, but keep in mind that accuracy, readability, and accessibility are our first concern. Sometimes, changing space requirements may necessitate last-minute cuts or changes in a manuscript, though we hope to keep those to a minimum. Unfortunately, our production schedule makes it impossible to furnish authors with galley proofs.

All manuscripts accepted for publication will receive at least minimal copy editing to ensure that published articles conform to house style (The Associated Press Stylebook) and that correct grammar, syntax, and spelling are used throughout.

10. Inclusion of Illustrations
We encourage authors to submit either rough or finished charts or other graphics. When doing so, however, it’s essential that the author also furnish the raw numbers or data the charts are based on so our graphic artist can redesign them if necessary. Ideas for photographs or illustrations are also most welcome, but we generally cannot include more than four illustrations, tables, or graphs per article.

11. Other Copyright Considerations
Authors are protected by federal law against unauthorized use of their unpublished manuscripts. Consequently, authors need not register their copyright to prevent unauthorized publication of their manuscripts in Contingencies. Once it has been accepted for publication in Contingencies, authors transfer the first North American publishing rights for the manuscript to the publisher of Contingencies.

12. Using Copyrighted Material from Other Sources
Authors who wish to submit Contingencies manuscripts that contain non-Academy copyrighted material must first contact the publisher of that material and obtain written permission to reproduce it. That written permission should be submitted with the manuscript. In addition, the article should contain an appropriate citation indicating the original author and copyright holder of the reproduced material. When a table or set of figures is reproduced in Contingencies, the table should include a footnote indicating the source, original author, and copyright holder.

13. Order of Publication of Articles
Because Contingencies is a magazine, articles are not necessarily published in the order in which they are received or accepted for publication. The determination of when an article appears in the magazine rests solely with the editor.

14. Author’s Copies and Reprints
Five complimentary copies of the magazine are provided to authors. Those copies will be mailed to the author after the magazine goes to press.
If you would like additional copies of your article, we can arrange to have high-quality reprints produced for you. Reprint prices are based on the number of copies ordered, length of the reprint, and whether the article is reprinted in black and white or full color. Prices are found at [http://www.contingencies.org/reprint.asp](http://www.contingencies.org/reprint.asp). Please contact Cindy Johns (johns@actuary.org) at Contingencies to place an order. Just keep in mind that reprints are reproductions of the article as it appeared in the magazine; advertisements may be taken out at the author's request, but we must limit other design changes. Also, Contingencies is unable to begin production of a reprint until after the issue containing the article to be reprinted has gone to press. All reprints must be obtained through Contingencies staff.

Additional copies of the magazine are also available for purchase on a limited basis, at a price of $1 per copy plus shipping and handling. The number of copies available depends on our press overrun, and varies from issue to issue. Extras will be sold on a first-come-first-serve basis.

### 15. Letters to the Editor

*Contingencies* always welcomes reader comments. The “Letters to the Editor” section offers readers an opportunity to share stories, ideas, and opinions. This section should encourage an exchange of constructive dialogue among readers and Academy members.

All letters are subject to review and considered for publication on a case-by-case basis. Constructive letters responding to previously published articles are encouraged and may be published; letters perceived as libelous, unfairly critical, or demeaning to any individual or group will not be published.

Letters commenting on an author's published article will be forwarded to the author as a courtesy. The author may be asked to respond in a timely manner in order to facilitate publication of both letters. The author will be asked to copy the magazine on any response.

All letters will be edited for grammar, spelling, style, and length. Letters of 300 words or fewer are more likely to be published than longer versions. Writers of longer letters may be asked to develop them as a feature article or column.

Letters may be accepted via email in addition to traditional means; in either case submission of the writer’s full name, address, and daytime phone number or email address are required; letters should also be clearly marked, “Letters to the Editor.” Letters may be forwarded to appropriate Academy officials for review and comment, prior to publication.