# Instructions for Authors (last update: 2024-09-06)

# Asia-Pacific Journal of Risk and Insurance



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## Scope and general policies of the journal

## **Scope**

As the official journal of the Asia-Pacific Risk and Insurance Association, the *Asia-Pacific Journal of Risk and Insurance (APJRI)* focuses on risk management and insurance issues of importance to the Asia-Pacific region. An interdisciplinary publication, *APJRI* facilitates the exchange of research in risk and insurance mathematics, economics, finance, and corporate practice. The journal welcomes theoretical and applied research papers on a variety of specific topics:

- Actuarial pricing and reserving
- Insurance operations
- Economics and regulation
- Corporate/enterprise risk management and finance
- Catastrophe risk
- Social insurance and employee benefits
- Local/regional/international insurance markets

Targeted audience: academicians, researchers, policymakers, industry professionals and all others interested in the exchange in risk and insurance.

APJRI is English-language, hybrid journal, published two times a year.

## Article (manuscript) categories

- Original Research Article
- Commentary Piece
- Book Review
- Editorial

## **Special issues**

APJRI publishes special and thematic issues focused on important and emerging topics in the field of study. Ideas for special issues are proposed by the journal's editorial board, but the journal will also consider proposals for special issues submitted by members of the wider research community. All proposals are assessed for quality and relevance by the Editor(s)-in-Chief and the editorial office.

The journal has established a rigorous process to ensure that any special issue manuscripts follow the same high-quality standards and peer review processes as regular manuscripts. Each special issue has (a) dedicated Guest Editor(s) who is/are responsible for the coordination of the peer review process of any manuscripts submitted to the special issue in the online submission system. The Editor(s)-in-Chief or the editorial office check(s) the initial manuscript and assigns it to the appropriate Guest Editor. The Guest Editor invites reviewers and makes recommendations on revisions and final decisions. The Editor(s)-in-Chief has/have oversight of the entire process within the online submission system and is/are responsible for the final decision on all manuscripts.

## **Submission of manuscripts**

• Submit manuscripts exclusively online at: <a href="https://mc.manuscriptcentral.com/dgapjri">https://mc.manuscriptcentral.com/dgapjri</a>

We strongly recommend that authors register with institutional email addresses and do not use private email addresses. Institutional email addresses serve as strong authenticity markers. In addition, institutional email domains identify authors who are entitled to open access discounts per institutional agreements with the publisher. Not using an institutional email address may result in delayed or missed open access publication. A cover letter must be submitted for each manuscript upon first submission. It should contain a brief statement by the authors as to the element of novelty upon which they base their request for publication in *APJRI*. Please address the cover letter to the Editor-in-Chief. Revised manuscripts must be accompanied by a point-by-point reply to the reviewers' comments. Major changes in the revised manuscript must be highlighted, preferably in tracked changes mode. A second, clean version should always be submitted for major changes.

## **ORCID**

ORCID (Open Researcher and Contributor ID) is a non-profit, publisher-independent system that is used to uniquely identify academics and their publications. Detailed information about ORCID can be found at <a href="https://www.orcid.org/">www.orcid.org/</a>. Providing an ORCID number for each author is strongly recommended. ORCID numbers should be listed on the title page.

#### Submission declaration and verification

For information on plagiarism, please refer to COPE - Committee of Publication Ethics.

Each manuscript submission declares that the manuscript (or one with substantially the same content, by any of the authors) has not been previously published in any language anywhere and that it is not under simultaneous consideration by any other journal. Exceptions are listed in section "Pre-publication policy". Furthermore, all co-authors must have agreed to its publication and have given the corresponding author the authority to act on their behalf in all matters pertaining to publication. The corresponding author is responsible for informing the co-authors of the manuscript status throughout the submission, review, and production process.

To exclude potential overlap with prior publication(s), your manuscript is systematically checked by the plagiarism checker Crossref Similarity Check (<u>iThenticate</u>). Previously published material must be referenced appropriately in the manuscript, regardless of whether the material was previously published in a subscription based, hybrid or open access journal, or in another language.

#### Scientific misconduct

Only articles that have not been or will not be published elsewhere will be published in the journal, excluding articles that fall under the publisher's pre-publication policy (see section "Pre-publication policy" below). Multiple submissions/publications or redundant publications (i.e., republication of data already published by the same authors) will be rejected. If identified after publication, the journal reserves the right to publish a retraction note. In any case, editors will follow the <a href="Committee on Publication Ethics">Committee on Publication Ethics</a> (COPE's) Code of Conduct and implement its advice. For detailed information, please see our <a href="publishing ethics page">publishing ethics page</a>.

# Responsible authorship and research integrity

The authors are responsible for all aspects of the study and will ensure that any questions regarding the accuracy and integrity of any part of the work are adequately investigated and resolved.

With submitting your manuscript to *APJRI* the authors declare that they are the sole and intellectual authors of the manuscript. We do not accept submissions that name Large Language Models, such as ChatGPT, Artificial Intelligence (AI) and Machine Learning Tools as credited author(s) on a manuscript because such tools cannot take responsibility for the submitted work and therefore cannot be considered as eligible authors. Where such tools or technologies are used as part of the design or methodology of a research study, please specify the tool and the purpose of its use for the conducted research in the Methods section of your manuscript, and if applicable indicate the use of Large Language Models, AI and Machine Learning Tools for manuscript preparation in the Template for Ethical and Legal Declarations.

## Research data availability

*APJRI* requires authors to follow our <u>Data Sharing Policy</u>, which must comply with the European GDPR (*General Data Protection Regulation*) rules.

Research data should be made widely available to the research community to demonstrate the robustness and validity of the research presented in the journal, to enable and encourage replication of the results, and to allow the community with opportunities to learn.

We recommend the use of community-endorsed data types. If you assign a persistent identifier to your research data by archiving it in a data repository, other researchers will be able to cite your data as well as your published research article.

Where possible, data should be submitted to discipline-specific, community-recognized repositories. In cases where there is no appropriate discipline-specific resource, data may be submitted to a general data repository. Please see <a href="https://www.re3data.org/">https://www.re3data.org/</a>, <a href="https://www.re3data.org/">https://fairsharing.org/</a>, or <a href="https://repositoryfinder.datacite.org/">https://repositoryfinder.datacite.org/</a> for help finding research data repositories. We strongly recommend using <a href="mailto:coreTrustSeal">CoreTrustSeal</a> certified repositories.

To determine whether a research data availability statement is required and what format it must follow, please refer to the specific file for each policy level available on the <u>Data Sharing Policy</u> website. Detailed information can be found in the "Submit" tab on the journal website.

Please fill in your statement on data availability in the <u>Template for Ethical and Legal Declarations</u>, which is required for submission.

We further recommend citing the data that has been shared in the reference list. Data citations should include a persistent identifier, should be included in the reference list using the minimum information recommended by <a href="DataCite">DataCite</a> (Dataset Creator, Dataset Title, Publisher [repository], Publication Year, Identifier [e.g. DOI, Handle or ARK]) and follow journal style.

## Peer review, turnaround times and pre-publication policies

## Rejection of manuscripts and peer review information

Submitted manuscripts will be reviewed in a two-step procedure. Firstly, the Editor-in-Chief decides whether the manuscript fulfills the substantive and formal criteria for the further peer review process. The decision is based on the following criteria:

- relevance: the content conforms to the scope and goals of *APJRI*,
- originality/topicality: the content is sufficiently important and topical to be worthy to be published in *APJRI*,
- formal correctness: the formal criteria have been met (also in view of the manuscript being written in understandable English),
- ethical guidelines: national and international ethical standards for studies with human and/or animal subjects are fulfilled (where applicable).

In cases where the criteria have not been met, the manuscript will be rejected without peer review.

APJRI is a double-anonymized journal. Manuscripts which fulfill the substantive and formal criteria are reviewed anonymously by at least two independent reviewers selected by the Editors. The authors may provide the names, institution, country, and email addresses of up to four potential reviewers. Reviewers indicated by the authors must be of institutions and countries different from the corresponding author/those of any of the authors. Authors may also provide names of reviewers they wish to exclude from reviewing their manuscripts.

## **Appeals**

Manuscripts that have been rejected for publication will be reconsidered only at the discretion of the Editor(s). Authors wishing to request reconsideration of a previously rejected manuscript must do so in written form and submit a rebuttal by email to the journal's editorial office. Authors should provide detailed reasons why they believe the manuscript should be reconsidered. If the rebuttal is accepted, the author will be asked to re-submit the manuscript, or the decision will be reversed.

## **Turnaround times**

*APJRI* aspires to inform authors of the peer review decision within 6 weeks from the submission date. Revised manuscripts should be returned within 8 weeks. Accepted manuscripts will be published online within 2-4 weeks of acceptance.

## **Pre-publication policy**

The publisher does not consider the following purposes of a paper as pre-publication: publication in the form of a congress abstract, publication as an academic thesis, publication as an electronic preprint on recognized servers such as arXiv, RePEc, bioRxiv, ResearchSquare, etc.

## **Inclusive language policy**

Inclusive language recognizes diversity, conveys respect for all people, is sensitive to differences and promotes equal opportunities. Content should not make assumptions about readers' beliefs or commitments; should not

contain anything that might suggest that one person is superior to another because of age, gender, race, ethnicity, culture, sexual orientation, disability or health condition; and should use inclusive language throughout. Authors should ensure that their writing is free from prejudice, stereotypes, slang, references to the dominant culture and/or cultural assumptions.

We advise the following approach: Aim for gender neutrality by using plural nouns (clinicians, clients, participants) as standard and avoiding "he" or "she", wherever possible. Instead, please use "they". We recommend avoiding the use of descriptors that refer to personal characteristics such as age, gender, race, ethnicity, culture, sexual orientation, disability or health status unless they are relevant and valid.

## Post-acceptance

## **Galley proofs**

Online proofreading (Proof Central): Once the manuscript is accepted for publication, it is forwarded to type-setting. The corresponding author receives the galley proofs in electronic form to check them for editing and typesetting accuracy. Corresponding authors receive an email notification from noreply@degruyter.com, subject: "Check your proof pdf: [journal abbreviation]-xxxx-xxxx" (please carefully check your email inbox as well as your spam folder) with a link to the online proofreading system (Proof Central) through which they can access their galley proofs. The interface is similar to MS Word: authors can edit the text by entering their corrections directly, adding comments, and answering questions from the copy editor. If preferred, authors can also annotate and upload edits to the PDF version.

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Articles are first published online as DOI citable articles and later assigned to an issue with final page numbers.

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## After an embargo period

- as open deposits to institutional or subject repositories
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## Ethical conduct of research

Manuscripts must follow certain ethical guidelines to be considered for publication, which can be found in the <u>Publication Ethics and Malpractice Statement</u>. Accordingly, **before submitting your manuscript, please** make sure that you and your co-authors agree to the applicable requirements. For example, this may involve declaring and ruling out conflicts of interest or proving compliance with legal requirements related to human and animal testing.

Furthermore, our <u>Code of Conduct for Publication Procedures and Ethics</u> defines the responsibility of the publisher and the Editors we work with, to ensure the legitimacy and quality of our published research. Our principles are based on the guidelines of the <u>Committee on Publication Ethics</u> (<u>COPE</u>).

## Acknowledgments

Authors may wish to acknowledge individuals, working groups, institutions, etc. who provided help and support (other than financial) during research and the preparation of the manuscript (e.g., language checking, writing assistance or proof reading of the article, etc.). Individuals acknowledged are not included on the title page, as a footnote to the title or otherwise.

Acknowledgements should be given in the Template for Ethical and Legal Declarations, if required for submission.

## Authorization for the use of human subjects - Research ethics

Manuscripts that contain information on the use of humans should clearly state that the research complies with all relevant national regulations and institutional policies and has been approved by the authors' Institutional

Review Board or any equivalent committee. The Editors reserve the right to seek additional information or guidance from reviewers on any cases in which concerns arise. All investigations with human subjects must be conducted by following the tenets of the <u>Declaration of Helsinki</u>. Authors must identify the Committee or Institutional Review Board approving the experiments and provide a statement indicating approval of the research. If applicable, information on research ethics and/or approval by the Institutional Review Board should be given in the Methods section.

In addition, information on research ethics should also be given in the <u>Template for Ethical and Legal Declarations</u>, if required for submission. Please make sure that the information in the manuscript matches the information in the template.

## Authorization for the use of experimental animals and wildlife in natural settings - Research ethics

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If applicable, information on research ethics and/or approval by the Institutional Review Board should be given in the Methods section.

In addition, information on research ethics should also be given in the <u>Template for Ethical and Legal Declarations</u>, if required for submission. Please make sure that the information in the manuscript matches the information in the template.

If a study did not require human or animal ethical approval, a corresponding statement should be given in the Methods section. In addition, this statement should also be given in the Template for Ethical and Legal Declarations, if required for submission. Please make sure that the information in the manuscript matches the information in the template.

## **Informed consent**

The <u>Protection of Privacy</u> is a legal right that must not be infringed without individual informed consent. In cases where the identification of personal information is necessary for scientific reasons, authors should obtain full documentation of informed consent, including written permission from the patient or their legal guardians prior to inclusion in the study. The following (or similar) statement should be given in the Methods section: *Informed consent was obtained from all individuals included in this study*.

In addition, information on informed consent should also be given in the <u>Template for Ethical and Legal Declarations</u>, if required for submission. Please make sure that the information in the manuscript matches the information in the template.

## **Author contributions**

In view of research integrity, authorship is generally confined to an individual who has made a substantial intellectual or practical contribution to the conception or design of the project or the acquisition, analysis, or interpretation of data for the work of a publication and/or has drafted the work or reviewed/revised it critically for important intellectual content. The individual(s) listed as author(s) must agree to be accountable for said contribution and approve of the final version. **Honorary authorship is not allowed.** 

Individuals who helped or participated in certain substantive aspects of the project or work (e.g., technical services staff), but whose contributions were not of sufficient extent to be listed as co-authors, should be appropriately acknowledged, usually in an Acknowledgements section.

We do not accept submissions that name Large Language Models, such as ChatGPT, Artificial Intelligence (AI) and Machine Learning Tools as credited author(s) on a manuscript because such tools cannot take responsibility for the submitted work and therefore cannot be considered as eligible authors.

Authors must declare their responsibility for the entire content of the manuscript and may indicate the individual contributions of each author, if applicable. The information on author contributions should be given in the Template for Ethical and Legal Declarations, if required for submission.

#### **Conflict of interest**

A conflict of interest for a particular manuscript exists when a participant in the peer review and publication process – author, reviewer, and editor – has ties to activities that could inappropriately influence their judgment, regardless of whether the judgment is actually affected. Financial relationships with industry (for example, employment, consultancies, stock ownership, honoraria, patent applications, expert testimony, grants, and other funding), either directly or through immediate family, are usually considered the most important conflicts of interest. However, conflicts can occur for other reasons, such as financial support of the study, ties to health insurance, politics or other stakeholders, personal relationships, academic competition, and intellectual passion. To ensure fair and objective decision-making, authors must declare any associations that pose a conflict of interest (financial, personal, or professional) in connection with the manuscript under evaluation.

The conflict-of-interest statement should be given in the <u>Template for Ethical and Legal Declarations</u>, if required for submission.

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If no funding was provided for the research, the default statement will be set in place: None declared.

# Preparation of manuscript

## Title page information

Please provide a title page as a separate file during the submission process including the following information:

Author names

Write at least one given or one middle name and the family name in full. For all other names, initials are sufficient. List authors in the order you want them to appear in the final version. Indicate the corresponding author by using an asterisk "\*" after the family name. Only one author can be designated as corresponding author. Please use author footnotes to further distinguish authorship.

Kindly stick to the wording as in the examples below:

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Title and short title

Provide a descriptive, concise and comprehensible main title as well as an abbreviated form of the main title (running head) with no more than 50 characters (including blanks). The short title will be displayed on the top of each page of the final version.

The article title and subtitle should be in title case. Use uppercase letters after colon.

#### Affiliations

For the corresponding author supply the following details: email address, department, institution, street, city, postal code and country; for all other authors department, institution, city, postal code and country are mandatory. Please also provide all details concerning the current institutional affiliation in case you changed affiliation during the manuscript preparation and publication process.

Supplying an ORCID is highly recommended (for more information and registration, please visit the ORCID webpage).

• Please also indicate the word count, number of tables and figures, and whether your manuscript contains supplementary material.

## **Template for Ethical and Legal Declarations**

If applicable for your manuscript type, please make sure to fill in the <u>Template for Ethical and Legal Declarations</u> and upload it upon submission of your manuscript (see section "Ethical conduct of research"). The statements will be placed between the main text and the reference list in the final typeset article. Make sure that the information you might give in the manuscript matches the information in the template. The statements from the template will be the ones placed in the designated section of the final typeset article.

## **Copyediting**

The publisher provides a technical editing of manuscripts. This includes ensuring the consistency of dates, lists, figure and table captions, in-text citation; the consistency of headlines and footnotes; the consistency in reference style; checking the text for completeness concerning references, cross-references and footnotes; a mechanical edit for grammar, punctuation and consistent treatment of terms (spelling, grammar, style); checking the quality of figures. Any additional copyediting needs to be taken care of by the authors.

## Language

All manuscripts must be written in clear and concise English. Please use British or American English consistently. If you have reasons to doubt your proficiency with respect to spelling, grammar, etc. (e.g., because you are not fluent in English, then you may wish to employ – at your expense – the services of a professional language editor.

## General format and manuscript elements

Please see the Manuscript checklist for detailed information on length and structure of specific article types.

## **Abstract**

Give a concise summary of your article in an abstract of max. 250 words in a single paragraph. As abstracts are published separately by abstracting and indexing services, please spell out abbreviations at first use and do not include footnotes, tables, figures or equations. Avoid using references. If it is essential to use a reference in the abstract, please expand it as per journal reference style.

## **Keywords**

Keywords are used by abstracting and indexing services as well as search engines to facilitate finding your paper. Together with the title and abstract of your paper, they are a key tool enabling readers to find your paper and for increasing citations.

Supply 3-6 specific keywords in lower case, separated by semicolon.

These can be single words, but also short phrases representing the content. Make sure to select precise and concise keywords to your field or sub-field of research. Avoid jargon, abbreviations, and special characters.

#### **Headings**

Your manuscript should be subdivided into sections (and, if necessary, subsections). These sections should be labeled with headings in a consistent format and with a clear hierarchy of section headings. Limit your subsections to a maximum of four levels. For subdivided sections ensure that they have at least two subheadings on one level. Headings do not have an end period.

Headings should be numbered and in title case. Use uppercase letters after colon, even for articles.

#### References

Please adhere strictly to the reference style of *APJRI* as outlined in the <u>CMS author & date Reference Style Sheet</u>. The style sheet provides examples for different types of citations in the text as well as for different bibliographic items in the reference list. Please note: All references mentioned in the reference list must be mentioned in the text, and vice versa.

## Figures and figure captions

Graphs, line drawings, photographs, schemes, diagrams, etc. may be used to illustrate your findings.

The publication quality always depends directly on the quality and size of the delivered data.

Please label the illustrations as "Figure". Each figure should be uploaded separately as a .jpg, .eps,.png or .tiff file. Please name the figure files according to their order in the manuscript, i.e., Figure 1, Figure 2, etc. Images should have a minimum resolution of 300 dpi (color or black-white pixel graphics/half-tone images) in the intended size (600dpi combination of pixel graphic and line drawing, 1200dpi for line drawings). When drawing bar graphs, use patterning/color instead of grey scales (faint shading may be lost upon reproduction). Figures should not display any frames.

Figures should be numbered consecutively using Arabic numerals (from 1) throughout the text. Please make sure that the number in the file name of the uploaded figure is consistent with the number of the figure in the manuscript. If you include multi-part figures, please make sure to label all part figures by using uppercase letters. Please make sure that all figures are explicitly referred to in the text. Do not end the text immediately preceding the suggested positioning of a figure with a colon and avoid expressions such as "in Figure 1 below/above", as the exact positioning of these elements cannot be determined until after the manuscript has been typeset. Note that figures will usually be placed on the top or the bottom of the page in the final layout.

Provide a concise and self-explanatory caption for each figure. In case of multi-part figures, please include a main caption as well as part figure captions.

The key to the symbols depicted in the figures should be included in the figure itself, where possible. Otherwise, include it in the caption. The caption itself should not be included in the figure.

Please make sure that letters, numbers, symbols, text, etc. included in the figure are clear, easy to read (not below 6pt, preferably in Arial or Helvetica) and uniform in style.

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Number tables consecutively using Arabic numerals. Tables should be provided in an editable source format (Word, LaTex). Please avoid providing tables as image or Excel files.

Provide a short descriptive title, column heads, and (if necessary) footnotes to make each table self-explanatory. In column heads, separate units with a comma and use parentheses or square brackets for additional measures (e.g., %, range, etc.). Use footnotes in alphabetical order (a, b, c, etc.) to give emphasis or further information. Expand abbreviations used in tables in footnotes.

In case bold type or italics are used to highlight information, please explain their meaning.

Avoid color, shading, vertical lines, and other cell borders. Note that most horizontal lines within the table body will be removed during the production process.

Indicate where to place the table approximately (e.g., [Place Table 1 near here]). Do not end the text immediately preceding the suggested positioning of a table with a colon and avoid expressions such as "in Table 1 below/above", as the exact positioning of these elements cannot be determined until after the manuscript has been typeset. Note that tables will usually be placed on the top or the bottom of the page in the final layout.

## **Abbreviations**

The use of abbreviations and acronyms is permitted given that they are expanded in full when used the first time with the abbreviation in parentheses (applies to abstract and main text). Please use them consistently thereafter. Avoid using non-standard abbreviations unless they appear more than three times in the text. We recommend providing a list with an overview of all abbreviations.

## **Equations and symbols**

Equations should be well-aligned and not crowded. Use only Latin and Greek alphabets. Avoid complicated superscripts and subscripts by introducing new symbols. Avoid repetition of a complicated expression by representing

it with a symbol. For MS Word submissions create equations using the Microsoft equation editor or a corresponding add-on. Do not submit math equations as images, but as editable text. Number displayed equations consecutively with Arabic numerals (if referred to in the text).

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Use SI units. For more information, please visit <a href="https://www.bipm.org/en/measurement-units/si-base-units">https://www.bipm.org/en/measurement-units/si-base-units</a>.

Units of measurement: All SI units should be in Roman, italics are not allowed. All units should be consistent in usage. Multiple units should be either spaced out or have a middle dot. A narrow non-breaking space (unicode hex value: U+202F) should be presented between numbers and units, except for °. °C and % should be spaced with a narrow non-breaking space.

Time units: Please use the following units:

Second: s Minute: min Hour: h Day: day/days Week: week/weeks Month: month/months Year: year/years

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For all examples connected to an audio/video recording, supply audio/video clips. Deliver these clips as separate files and do not integrate them directly into the manuscript.

Name all your clips using the following convention:

e.g., audio-1-smith.MP3, video-1-smith.MP4,

[media]-[identifier]-[author-family-name].[extension]

Indicate the position in the article by placing a marker as follows:

[associated audio-1-smith.wav with example (1)]

Provide a short caption for each media file and number them consecutively. Any other media files can be included as part of the supplementary material.

File naming: audiosupplement-1-smith.MP3,

[media.supplement]-[identifier]-[author-family-name].[extension]

The following formats are preferred: audio files in MP3 (at least 16 bit) and video files in MP4 (at least a height of 480 pixels and a frame rate of 25). However, other common formats are also permitted.

## **Appendices**

Use appendices for information that supports your findings but is not essential for the understanding of your paper (e.g., lengthy mathematical proofs, tables, graphics, etc.). Cite appendices within the main text. Tables and figures in the appendix should be numbered consecutively as follows: Figure A.1, Table A.1, Figure A.2, Table A.2, etc. The appendix is placed at the end of the main text before the reference list.

## Supplementary material

Supplementary material, which may offer further information on your work but does not belong to the core part of the article, will not be part of the typeset article PDF. The material will be made available as a separate download in the online version of the article. Supplementary material may contain questionnaires for discussed surveys, protocols, code samples, datasets, extensive tables, additional figures, multimedia files (audio, video, animations), etc.

Please provide supplementary material data as separate file(s) of no more than 10 MB per file during submission. Please make sure to choose the file designation "Supplementary Material" only for the files which are to be published as supplementary material. Note that the material should be publication-ready (clean files, not in tracked changes mode), as it will not be typeset, but published exactly as supplied. Within the text, the supplementary material must be cited consecutively and be referred to as supplementary material data (e.g., see Supplementary Material, Fig. 1, or Figure S1, Table S1, etc.).

## Please contact APJRI for any further questions:

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