A Capitalised Title of the Article

First Author

University of Something, City, Country
`email@address.edu`

Second Author

University of Something, City, Country
`email@address.edu`

Abstract

Text of the abstract.

1   Introduction

The actual article starts on a new page. After every paragraph add an empty line using double backslash or 'bigskip', so it will look like this.

This is already the second paragraph. We use package 'indentfirst' to add an indent to every paragraph, even the one after a section heading.

This is the third paragraph.

1.1   Subsection

Please do not use footnotes and bold text. Use *slanted text* to highlight. Place figures and tables within the text, and centred, rather than in the appendix. Tables should look like this:

Table 1: A caption of the table.

Covariate	Time duration	Annual premium	Dow Jones Index variation	Unemployment rate
Min	0.01	-1.07	-4.53	3.6
Mean	30.26	$560.88	0	5.18
Max	62.09	12.13	2.43	7.1
Std Dev.	18.78	$526.59	0.05	0.68

Note: Tables should use horizontal lines as seen above, but not vertical lines.

References

Use 'apacite' as the bibliographystyle.