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5. Footnotes should be avoided as far as possible.
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Examples:

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JEWELL, W. S. (1975a) Model variations in credibility theory. In *Credibility: Theory and Applications* (ed. P. M. KAHN), pp. 193–244, Academic Press, New York.

JEWELL, W. S. (1975b) Regularity conditions for exact credibility. *ASTIN Bulletin* **8**, 336–341.

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