

## THE EFFECT OF ..... (12pt, Times New Roman, Capital, max. 12 words, single line spacing)

Name<sup>1</sup>, Name<sup>2</sup>, Name<sup>3</sup>

<sup>1</sup>School of Nursing, University of.....

## <sup>2</sup>School of Nursing, University of.....

### <sup>3</sup>School of Nursing, University of.....

Email:.....

## Abstract

Objective:..... Method:.....

.....Results:.....  
.....Conclusions:.....

Keywords: maximum of 6 keywords, using British spelling and avoiding general and plural terms and multiple concepts (avoid, for example, 'and', 'of')

## Introduction

## Method

## Results

**Table 3** Witnessing incidents of physical violence

Variable*	n	(%)
<i>Witnessed physical violence</i>		
Yes	35	(22.2)
No	123	(77.8)
<i>How often</i>		
Once	19	(55.9)
2-4 times	6	(17.6)
5-10 times	2	(5.9)
Several times a month	7	(20.6)
Weekly	0	(0)
Everyday	0	(0)
<i>Reported incidents</i>		
Yes	12	(7.9)
No	140	(92.1)
<i>Been disciplined</i>		
Yes	1	(8.3)
No	11	(91.7)

\*The sample size varied because of missing data.

**Table 1** Distinctions between commercial and micro health insurance

No.	Commercial health insurance	Micro health insurance
1.	Targeted at wealthy and middle-class people	Targeted at low income groups
2.	Large sums insured	Small sums insured
3.	Agents/brokers are primarily responsible for the sale of policies	Agents/NGOs are responsible for entire customer relationship, including premium collection, claims settlement, etc.
4.	Higher screening at the individual level	Screening at mainly the group level
5.	Premiums mostly deducted from bank accounts	Premiums mostly collected in cash and in more frequent payments
6.	Price based on age and specific risk	Price based on community/group ability to pay and needs
7.	Complex policy document	Simple, ready-to-understand document required

## Discussion

## Conclusions

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## Acknowledgements

## References

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