

An Act

ENROLLED HOUSE
BILL NO. 1497

By: Tedford of the House

and

Reinhardt of the Senate

An Act relating to insurance; amending 36 O.S. 2021, Section 1631, which relates to definitions; providing definitions; amending 36 O.S. 2021, Section 1635, which relates to registration of insurers; clarifying applicability of statute; requiring certain report; specifying report details; requiring Liquidity Stress Test; amending 36 O.S. 2021, Section 1640, which relates to confidentiality of documents and other information; updating citations; clarifying certain documents, materials, or other information is proprietary and contains trade secrets; directing Commissioner to maintain the confidentiality of certain information; and providing an effective date.

SUBJECT: Insurance

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY 36 O.S. 2021, Section 1631, is amended to read as follows:

Section 1631. As used in this act, the following terms shall have these meanings unless the context shall otherwise require:

1. "Affiliate of" or person "affiliated with" a specific person means a person that directly, or indirectly through one or more intermediaries, controls, or is controlled by, or is under common control with, the person specified;

2. "Commissioner" means the Insurance Commissioner of the State of Oklahoma, the Commissioner's deputies, or the Insurance Department, as appropriate;

3. "Control" includes the terms "controlling", "controlled by" and "under common control with" and means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person, whether through the ownership of voting securities, by contract other than a commercial contract for goods or nonmanagement services, or otherwise, unless the power is the result of an official position or corporate office held by the person. Control shall be presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, ten percent (10%) or more of the voting securities of any other person. This presumption may be rebutted by a showing made in the manner provided by subsection K of Section ~~5~~ 1635 of this ~~act~~ title that control does not exist in fact. The Commissioner may determine, after furnishing all persons in interest notice and opportunity to be heard and making specific findings of fact to support the determination that control exists in fact, notwithstanding the absence of a presumption to that effect;

4. "Group-wide supervisor" means the regulatory official authorized to engage in conducting and coordinating group-wide supervision activities who is determined or acknowledged by the Commissioner under Section ~~9~~ 1639 of this ~~act~~ title to have sufficient significant contacts with the internationally active insurance group;

5. "Group Capital Calculation Instructions" means the group capital calculation instructions as adopted by the NAIC and as amended by the NAIC from time to time in accordance with the procedures adopted by the NAIC;

6. "Insurance holding company system" means an insurance holding company system consisting of two or more affiliated persons, one or more of which is an insurer;

~~6.~~ 7. "Insurer" has the same meaning as set forth in Section 103 of Title 36 of the Oklahoma Statutes, except that it shall not include agencies, authorities or instrumentalities of the United States, its possessions and territories, the Commonwealth of Puerto Rico, the District of Columbia, or a state or political subdivision of a state;

~~7.~~ 8. "Internationally active insurance group" means an insurance holding company system that:

- a. includes an insurer registered under Section ~~5~~ 1635 of this ~~act~~ title, and
- b. meets the following criteria:
 - (1) premiums written in at least three countries,
 - (2) the percentage of gross premiums written outside the United States is at least ten percent (10%) of the insurance holding company system's total gross written premiums, and
 - (3) based on a three-year rolling average, the total assets of the insurance holding company system are at least Fifty Billion Dollars (\$50,000,000,000.00) or the total gross written premiums of the insurance holding company system are at least Ten Billion Dollars (\$10,000,000,000.00);

~~8.~~ 9. "Enterprise risk" means any activity, circumstance, event or series of events involving one or more affiliates of an insurer that, if not remedied promptly, is likely to have a material adverse effect upon the financial condition or liquidity of the insurer or its insurance holding company system as a whole, including, but not limited to, anything that would cause the insurer's risk-based capital to fall into company action level as set forth in the Risk-based Capital for Insurers Act provided in Sections 1521 through 1533 of Title 36 of the Oklahoma ~~Statues~~ Statutes, or would cause the insurer to be in hazardous financial condition pursuant to rules promulgated by the Insurance Department;

~~9.~~ 10. "NAIC" means the National Association of Insurance Commissioners;

11. "NAIC Liquidity Stress Test Framework" means a separate NAIC publication which includes a history of the NAIC's development of regulatory Liquidity Stress Testing, the Scope Criteria applicable for a specific data year, and the Liquidity Stress Test instructions and reporting templates for a specific data year, such Scope Criteria, instructions and reporting template being as adopted

by the NAIC and as amended by the NAIC from time to time in accordance with the procedures adopted by the NAIC;

12. "Person" means an individual, a corporation, a limited liability company, a partnership, an association, a joint stock company, a trust, an unincorporated organization, any similar entity or any combination of the foregoing acting in concert, but shall not include any joint venture partnership exclusively engaged in owning, managing, leasing or developing real or tangible personal property;

~~10.~~ 13. "Scope Criteria" means, as detailed in the NAIC Liquidity Stress Framework, the designated exposure bases along with minimum magnitudes thereof for the specified data year, used to establish a preliminary list of insurers considered scoped into the NAIC Liquidity Stress Test Framework for that data year;

14. "Securityholder" of a specified person means one who owns any security of such person, including common stock, preferred stock, debt obligations and any other security convertible into or evidencing the right to acquire any of the foregoing;

~~11.~~ 15. "Subsidiary" of a specified person means an affiliate controlled by such person directly or indirectly through one or more intermediaries; and

~~12.~~ 16. "Voting security" means any security convertible into or evidencing a right to acquire a voting security.

SECTION 2. AMENDATORY 36 O.S. 2021, Section 1635, is amended to read as follows:

Section 1635. A. Every insurer which is authorized to do business in this state and which is a member of an insurance holding company system shall register with the Insurance Commissioner, except a foreign insurer subject to registration requirements and standards adopted by statute or regulation in the jurisdiction of its domicile which are substantially similar to those contained in:

1. This section;

2. Paragraph 1 of subsection A of Section ~~6~~ 1636 of this ~~act~~ title and subsections B and D of Section ~~6~~ 1636 of this ~~act~~ title; and

3. Either paragraph 2 of subsection A of Section ~~6~~ 1636 of this ~~act~~ title or a provision such as the following: Each registered insurer shall keep current the information required to be disclosed in its registration statement by reporting all material changes or additions within fifteen (15) days after the end of the month in which it learns of each change or addition; provided, however, that subject to subsection B of Section ~~6~~ 1636 of this ~~act~~ title, each registered insurer shall so report all dividends and other distributions to shareholders within two (2) business days following the declaration thereof.

Any insurer which is subject to registration under this section shall register within fifteen (15) days after it becomes subject to registration, and annually thereafter by May 1 of each year for the previous calendar year, unless the Commissioner for good cause shown extends the time for registration, and then within the extended time. The Commissioner may require any insurer authorized to do business in the state which is a member of an insurance holding company system, and which is not subject to registration under this section, to furnish a copy of the registration statement, the summary specified in subsection C of this section or other information filed by the insurance company with the insurance regulatory authority of its domiciliary jurisdiction.

B. Every insurer subject to registration shall file the registration statement with the Commissioner on a form and in a format prescribed by the National Association of Insurance Commissioners (NAIC), which shall contain the following current information:

1. The capital structure, general financial condition, ownership and management of the insurer and any person controlling the insurer;

2. The identity and relationship of every member of the insurance holding company system;

3. The following agreements in force, and transactions currently outstanding or which have occurred during the last calendar year between the insurer and its affiliates:

a. loans, other investments, or purchases, sales or exchanges of securities of the affiliates by the insurer or of the insurer by its affiliates,

- b. purchases, sales or exchange of assets,
- c. transactions not in the ordinary course of business,
- d. guarantees or undertakings for the benefit of an affiliate which result in an actual contingent exposure of the insurer's assets to liability, other than insurance contracts entered into in the ordinary course of the insurer's business,
- e. all management agreements, service contracts and all cost-sharing arrangements,
- f. reinsurance agreements,
- g. dividends and other distributions to shareholders, and
- h. consolidated tax allocation agreements;

4. Any pledge of the insurer's stock, including stock of any subsidiary or controlling affiliate, for a loan made to any member of the insurance holding company system;

5. If requested by the Commissioner, the insurer shall include financial statements of or within an insurance holding company system, including all affiliates. Financial statements may include but are not limited to annual audited financial statements filed with the U.S. Securities and Exchange Commission (SEC) pursuant to the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended. An insurer required to file financial statements pursuant to this paragraph may satisfy the request by providing the Commissioner with the most recently filed parent corporation financial statements that have been filed with the SEC;

6. Other matters concerning transactions between registered insurers and any affiliates as may be included from time to time in any registration forms adopted or approved by the Commissioner;

7. Statements that the insurer's board of directors oversees corporate governance and internal controls and that the insurer's officers or senior management have approved, implemented and continue to maintain and monitor corporate governance and internal control procedures; and

8. Any other information required by the Commissioner by rule or regulation.

C. All registration statements shall contain a summary outlining all items in the current registration statement representing changes from the prior registration statement.

D. No information need be disclosed on the registration statement filed pursuant to subsection B of this section if the information is not material for the purposes of this section. Unless the Commissioner by rule, regulation or order provides otherwise, sales, purchases, exchanges, loans or extensions of credit, investments, or guarantees involving one-half of one percent (.5%) or less of an insurer's admitted assets as of December 31 next preceding shall not be deemed material for purposes of this section. The definition of materiality provided in this subsection shall not apply for purposes of the Group Capital Calculation Instructions or the Liquidity Stress Test Framework.

E. Subject to subsection B of Section ~~6~~ 1636 of this ~~act~~ title, each registered insurer shall report to the Commissioner all dividends and other distributions to shareholders within fifteen (15) business days following the declaration thereof.

F. Any person within an insurance holding company system subject to registration shall be required to provide complete and accurate information to an insurer, where the information is reasonably necessary to enable the insurer to comply with the provisions of this act.

G. The Commissioner shall terminate the registration of any insurer which demonstrates that it no longer is a member of an insurance holding company system.

H. The Commissioner may require or allow two or more affiliated insurers subject to registration to file a consolidated registration statement.

I. The Commissioner may allow an insurer which is authorized to do business in this state and which is part of an insurance holding company system to register on behalf of any affiliated insurer which is required to register under subsection A of this section and to file all information and material required to be filed under this section.

J. The provisions of this section shall not apply to any insurer, information or transaction if and to the extent that the Commissioner by rule, regulation or order shall exempt the same from the provisions of this section.

K. Any person may file with the Commissioner a disclaimer of affiliation with any authorized insurer or a disclaimer may be filed by the insurer or any member of an insurance holding company system. The disclaimer shall fully disclose all material relationships and bases for affiliation between the person and the insurer as well as the basis for disclaiming the affiliation. A disclaimer of affiliation shall be deemed to have been granted unless the Commissioner, within thirty (30) days following receipt of a complete disclaimer, notifies the filing party the disclaimer is disallowed. In the event of disallowance, the disclaiming party may request an administrative hearing, which shall be granted. The disclaiming party shall be relieved of its duty to register under this section if approval of the disclaimer has been granted by the Commissioner, or if the disclaimer is deemed to have been approved.

L. 1. The ultimate controlling person of every insurer subject to registration shall also file an annual enterprise risk report. The report shall, to the best of the ultimate controlling person's knowledge and belief, identify the material risks within the insurance holding company system that could pose enterprise risk to the insurer. The report shall be filed with the lead state Commissioner of the insurance holding company system as determined by the procedures within the Financial Analysis Handbook adopted by the National Association of Insurance Commissioners.

2. Except as provided below, the ultimate controlling person of every insurer subject to registration shall concurrently file with the registration an annual group capital calculation as directed by the lead state Commissioner. The report shall be completed in accordance with the NAIC Group Capital Calculation Instructions, which may permit the lead state Commissioner to allow a controlling person that is not the ultimate controlling person to file the group capital calculation. The report shall be filed with the lead state Commissioner of the insurance holding company system as determined by the commissioner in accordance with the procedures within the Financial Analysis Handbook adopted by the NAIC. Insurance holding company systems described below are exempt from filing the group capital calculation:

- a. an insurance holding company system that has only one insurer within its holding company structure, that only writes business in its domestic state, and assumes no business from any other insurer,
- b. an insurance holding company system that is required to perform a group capital calculation specified by the United States Federal Reserve Board. The lead state Commissioner shall request the calculation from the Federal Reserve Board under the terms of information sharing agreements in effect. If the Federal Reserve Board cannot share the calculation with the lead state Commissioner, the insurance holding company system is not exempt from the group capital calculation filing,
- c. an insurance holding company system whose non-United States group-wide supervisor is located within a reciprocal jurisdiction as described in Section 5122 of Title 36 of the Oklahoma Statutes that recognizes the United States state regulatory approach to group supervision and group capital,
- d. an insurance holding company system:
 - (1) that provides information to the lead state that meets the requirements for accreditation under the NAIC financial standards and accreditation program, either directly or indirectly through the group-wide supervisor, who has determined such information is satisfactory to allow the lead state to comply with the NAIC group supervision approach, as detailed in the NAIC Financial Analysis Handbook, and
 - (2) whose non-United States group-wide supervisor that is not in a reciprocal jurisdiction recognizes and accepts, as specified by the commissioner in regulation, the group capital calculation as the world-wide group capital assessment for United States insurance groups who operate in that jurisdiction,
- e. notwithstanding the provisions of subparagraphs c and d of paragraph 2 of subsection L of this section, a

lead state Commissioner shall require the group capital calculation for U.S. operations of any non-United States-based insurance holding company system where, after any necessary consultation with other supervisors or officials, it is deemed appropriate by the lead state Commissioner for prudential oversight and solvency monitoring purposes or for ensuring the competitiveness of the insurance marketplace,

- f. notwithstanding the exemptions from filing the group capital calculation stated in subparagraphs a through d of paragraph 2 of subsection L of this section, the lead state Commissioner has the discretion to exempt the ultimate controlling person from filing the annual group capital calculation or to accept a limited group capital filing or report in accordance with criteria as specified by the commissioner in regulation, and
- g. if the lead state Commissioner determines that an insurance holding company system no longer meets one or more of the requirements for an exemption from filing the group capital calculation under this section, the insurance holding company system shall file the group capital calculation at the next annual filing date unless given an extension by the lead state Commissioner based on reasonable grounds shown;

3. The ultimate controlling person of every insurer subject to registration and also scoped into the NAIC Liquidity Stress Test Framework shall file the results of a specific year's Liquidity Stress Test. The filing shall be made to the lead state insurance commissioner of the insurance holding company system as determined by the procedures within the Financial Analysis Handbook adopted by the NAIC:

- a. the NAIC Liquidity Stress Test Framework includes Scope Criteria applicable to a specific data year. These Scope Criteria are reviewed at least annually by the Financial Stability Task Force or its successor. Any change to the NAIC Liquidity Stress Test Framework or to the data year for which the Scope Criteria are to be measured shall be effective on January 1 of the year following the calendar year when such changes are adopted. Insurers meeting at least one threshold of the Scope Criteria are considered scoped into the NAIC

Liquidity Stress Test Framework for the specified data year unless the lead state insurance commissioner, in consultation with the NAIC Financial Stability Task Force or its successor, determines the insurer should not be scoped into the Framework for that data year. Similarly, insurers that do not trigger at least one threshold of the Scope Criteria are considered scoped out of the NAIC Liquidity Stress Test Framework for the specified data year, unless the lead state insurance commissioner, in consultation with the NAIC Financial Stability Task Force or its successor, determines the insurer should be scoped into the Framework for that data year. Regulators wish to avoid having insurers scoped in and out of the NAIC Liquidity Stress Test Framework on a frequent basis. The lead state insurance commissioner, in consultation with the Financial Stability Task Force or its successor, will assess this concern as part of the determination for an insurer, and

- b. the performance of, and filing of the results from, a specific year's Liquidity Stress Test shall comply with the NAIC Liquidity Stress Test Framework's instructions and reporting templates for that year and any lead state insurance commissioner determinations, in consultation with the Financial Stability Task Force or its successor, provided within the Framework.

M. The failure to file a registration statement or any summary of the registration statement or enterprise risk filing required by this section within the time specified for filing shall be a violation of this section.

SECTION 3. AMENDATORY 36 O.S. 2021, Section 1640, is amended to read as follows:

Section 1640. A. Documents, materials or other information in the possession or control of the Insurance Department that are obtained by or disclosed to the Commissioner or any other person in the course of an examination or investigation made pursuant to Section ~~7~~ 1637 of this ~~act~~ title and all information reported or provided to the Insurance Department pursuant to paragraphs 12 and 13 of subsection B of Section ~~3~~ 1633 of this ~~act~~ title, Section ~~5~~ 1635 of this ~~act~~ title, Section ~~6~~ 1636 of this ~~act~~ title, and Section ~~11~~ 1639 of this ~~act~~ title are recognized by this state as

being proprietary and containing trade secrets and shall be confidential by law and privileged, shall not be subject to open records, or freedom of information, shall not be subject to subpoena, and shall not be subject to discovery or admissible in evidence in any private civil action. However, the Commissioner is authorized to use the documents, materials or other information in the furtherance of any regulatory or legal action brought as a part of the Commissioner's official duties. The Commissioner shall not otherwise make the documents, materials or other information public without the prior written consent of the insurer to which it pertains unless the Commissioner, after giving the insurer and its affiliates who would be affected thereby notice and opportunity to be heard, determines that the interest of policyholders, shareholders or the public will be served by the publication thereof, in which event the Commissioner may publish all or any part in such manner as may be deemed appropriate.

1. For purposes of the information reported and provided to the Department of Insurance pursuant to paragraph 2 of subsection L of Section 1635 of this title, the Commissioner shall maintain the confidentiality of the group capital calculation and group capital ratio produced within the calculation and any group capital information received from an insurance holding company supervised by the Federal Reserve Board or any United States group wide supervisor; and

2. For purposes of the information reported and provided to the Department of Insurance pursuant to paragraph 3 of subsection L of Section 1635 of this title, the Commissioner shall maintain the confidentiality of the Liquidity Stress Test results and supporting disclosures and any Liquidity Stress Test information received from an insurance holding company supervised by the Federal Reserve Board and non-United-States group wide supervisors.

B. Neither the Commissioner nor any person who received documents, materials or other information while acting under the authority of the Commissioner or with whom such documents, materials or other information are shared pursuant to this act shall be permitted or required to testify in any private civil action concerning any confidential documents, materials or information subject to subsection A of this section.

C. In order to assist in the performance of the Commissioner's duties, the Commissioner:

1. May share documents, materials or other information, including the confidential and privileged documents, materials or information subject to subsection A of this section, including proprietary and trade secret documents and materials, with other state, federal and international regulatory agencies, with the National Association of Insurance Commissioners (NAIC) and its affiliates and subsidiaries, with any third-party consultants designated by the Commissioner, and with state, federal and international law enforcement authorities, including members of any supervisory college described in Section ~~8~~ 1638 of this ~~act~~ title, provided that the recipient agrees in writing to maintain the confidentiality and privileged status of the document, material or other information, and has verified in writing the legal authority to maintain confidentiality;

2. Notwithstanding paragraph 1 of this subsection, may only share confidential and privileged documents, material or information reported pursuant to paragraph 1 of subsection L of Section 5 1635 of this ~~act~~ title with Commissioners of states having statutes or regulations substantially similar to subsection A of this section and who have agreed in writing not to disclose such information;

3. May receive documents, materials or information, including otherwise confidential and privileged documents, materials or information, including proprietary and trade-secret information, from the NAIC and its affiliates and subsidiaries and from regulatory and law enforcement officials of other foreign or domestic jurisdictions, and shall maintain as confidential or privileged any document, material or information received with notice or the understanding that it is confidential or privileged under the laws of the jurisdiction that is the source of the document, material or information; and

4. Shall enter into written agreements with the NAIC and any third-party consultant designated by the Commissioner governing sharing and use of information provided pursuant to this act consistent with this subsection that shall:

- a. specify procedures and protocols regarding the confidentiality and security of information shared with the NAIC ~~and its affiliates and subsidiaries~~ or a third-party consultant designated by the Commissioner pursuant to this act, including procedures and protocols for sharing by the NAIC with other state, federal or international regulators. The agreement

shall provide that the recipient agrees in writing to maintain the confidentiality and privileged status of the documents, materials or other information and has verified in writing the legal authority to maintain such confidentiality,

- b. specify that ownership of information shared with the NAIC ~~and its affiliates and subsidiaries~~ or a third-party consultant pursuant to this act remains with the Commissioner and the NAIC's or a third-party consultant's, as designated by the Commissioner, use of the information is subject to the direction of the Commissioner,
- c. excluding documents, material or information reported pursuant to paragraph 3 of subsection L of Section 1635 of this title, prohibit the NAIC or third-party consultant designated by the Commissioner from storing the information shared pursuant to this act in a permanent database after the underlying analysis is completed,
- d. require prompt notice to be given to an insurer whose confidential information in the possession of the NAIC or a third-party consultant designated by the Commissioner pursuant to this act is subject to a request or subpoena to the NAIC or a third-party consultant designated by the Commissioner for disclosure or production, and
- ~~d.~~
- e. require the NAIC ~~and its affiliates and subsidiaries~~ or a third-party consultant designated by the Commissioner to consent to intervention by an insurer in any judicial or administrative action in which the NAIC ~~and its affiliates and subsidiaries~~ or a third-party consultant designated by the Commissioner may be required to disclose confidential information about the insurer shared with the NAIC ~~and its affiliates and subsidiaries~~ or a third-party consultant designated by the Commissioner pursuant to this act.
- f. for documents, material or information reported pursuant to paragraph 3 of subsection L of Section

1635 of this title, in the case of an agreement involving a third-party consultant, provide for notification of the identity of the consultant to the applicable insurers.

D. The sharing of information by the Commissioner pursuant to this act shall not constitute a delegation of regulatory authority or rulemaking, and the Commissioner is solely responsible for the administration, execution and enforcement of the provisions of this act.

E. No waiver of any applicable privilege or claim of confidentiality in the documents, materials or information shall occur as a result of disclosure to the Commissioner under this section or as a result of sharing as authorized in subsection C of this section.

F. Documents, materials or other information in the possession or control of the NAIC or a third-party consultant designated by the Commissioner pursuant to this act shall be confidential by law and privileged, shall not be subject to open records or freedom of information, shall not be subject to subpoena, and shall not be subject to discovery or admissible in evidence in any private civil action.

G. The group capital calculation and resulting group capital ratio required under paragraph 2 of subsection L of Section 1635 of this title and the Liquidity Stress Test along with its results and supporting disclosures required under paragraph 3 of subsection L of Section 1635 of this title are regulatory tools for assessing group risks and capital adequacy and group liquidity risks, respectively, and are not intended as a means to rank insurers or insurance holding company systems generally. Therefore, except as otherwise may be required under the provisions of this title, the making, publishing, disseminating, circulating or placing before the public, or causing directly or indirectly to be made, published, disseminated, circulated or placed before the public in a newspaper, magazine or other publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio or television station or any electronic means of communication available to the public, or in any other way as an advertisement, announcement or statement containing a representation or statement with regard to the group capital calculation, group capital ratio, the Liquidity Stress Test results, or supporting disclosures for the Liquidity Stress Test of any insurer or any insurer group, or of any component derived in the

calculation by an insurer, broker, or other person engaged in any manner in the insurance business would be misleading and is therefore prohibited; provided however, that if any materially false statement with respect to the group capital calculation, resulting group capital ratio, an inappropriate comparison of any amount to an insurer's or insurance group's group capital calculation or resulting group capital ratio, Liquidity Stress Test result, supporting disclosures for the Liquidity Stress Test, or an inappropriate comparison of any amount to an insurer's or insurance group's Liquidity Stress Test result or supporting disclosures is published in any written publication and the insurer is able to demonstrate to the Commissioner with substantial proof the falsity of such statement or the inappropriateness, as the case may be, then the insurer may publish announcements in a written publication if the sole purpose of the announcement is to rebut the materially false statement.

SECTION 4. This act shall become effective November 1, 2025.

Passed the House of Representatives the 24th day of March, 2025.

Presiding Officer of the House
of Representatives

Passed the Senate the 8th day of May, 2025.

Presiding Officer of the Senate

OFFICE OF THE GOVERNOR

Received by the Office of the Governor this _____
day of _____, 20_____, at _____ o'clock _____ M.
By: _____

Approved by the Governor of the State of Oklahoma this _____
day of _____, 20_____, at _____ o'clock _____ M.

Governor of the State of Oklahoma

OFFICE OF THE SECRETARY OF STATE

Received by the Office of the Secretary of State this _____
day of _____, 20_____, at _____ o'clock _____ M.
By: _____

