



**2025/26 SESSION
of the
BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT**

26 JUNE 2026

*(Sitting number 38 of the 2025/2026 Session)
(pages 3089-3154)*

**Hon. Dennis P. Lister, Jr., JP, MP
Speaker**

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**BERMUDA HOUSE OF ASSEMBLY
HANSARD
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26 JUNE 2026
10:04 AM**

Sitting Number 38 of the 2025/2026 Session

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

Premier.

The Speaker: [Good] morning, Members.
The Clerk will now lead us in prayer.

Hon. E. David Burt: Good morning to you, Mr. Speaker.

PRAYERS

The Speaker: Good morning.

[Prayers read by Mr. Clark Somner, Clerk]

Hon. E. David Burt: I am certain you approve of my clothing choices and attire in this wonderful season.

The Speaker: Thank you, Mr. Clerk.

The Speaker: Yes.

The Speaker: Good morning, Members.

**CONTRIBUTORY PENSIONS (AMENDMENT OF
CONTRIBUTIONS AND BENEFITS) ORDER 2026**

[Gavel]

Hon. E. David Burt: Mr. Speaker, I have the honour to attach and submit for the consideration of the Honourable House of Assembly the [Contributory Pensions \(Amendment of Contributions and Benefits\) Order 2026](#), proposed to be made by the Minister of Finance in exercise the power conferred by section 37 of the Contributory Pensions Act 1970.

The Speaker: The House is now in session.

Shall I go on, Mr. Speaker?

[Pause]

CONFIRMATION OF MINUTES

The Speaker: Yes.

The Speaker: Members, the Minutes of the last sitting on the 12th of June have been deferred.

MESSAGES FROM THE GOVERNOR

**BERMUDA MONETARY AUTHORITY (BMA)
2025 ANNUAL REPORT**

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

Hon. E. David Burt: Thank you, Mr. Speaker.

APOLOGIES

Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the [Bermuda Monetary Authority 2025 Annual Report](#). This report is submitted in accordance with section 28(2) of the Bermuda Monetary Authority Act 1969.

The Speaker: I have been informed that Minister Weeks will be absent today.
That's the only announcement this morning.

The Speaker: Yes, thank you.

MESSAGES FROM THE SENATE

The next this morning is in the name of the Minister of Cabinet Office.
Minister.

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

**PRIVACY COMMISSIONER—SAFEGUARDING
BERMUDA ANNUAL REPORT 2025/26**

The Speaker: We have five such papers this morning. The first is in the name of the Minister of Finance and Premier.

Hon. Diallo V. S. Rabain: Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the [Privacy Commissioner—Safeguarding Bermuda Annual Report](#)

2025/26, as required by section 37 of the Personal Information Protection Act 2016.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

The next is in the name of the Minister of Economy and Labour.

Minister.

BERMUDA'S EMPLOYMENT AND LABOUR RELATIONS TRIBUNAL REPORT, STRENGTHENING THE ENFORCEMENT POWERS

Hon. Jason Hayward: Good morning, Mr. Speaker.

Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly [Strengthening the Enforcement Powers of Bermuda's Employment and Labour Relations Tribunal Report](#).

The Speaker: Thank you.

And the final paper this morning is in the name of the Minister of Youth, Social Development and Seniors.

Minister.

CHILD DAY CARE ALLOWANCE AMENDMENT REGULATIONS 2026

Hon. Tinee Furbert: Good morning and thank you, Mr. Speaker.

I have the honour to attach and submit for the information of this Honourable House of Assembly the [Child Day Care Allowance Amendment Regulations 2026](#), as made by the Minister responsible for Financial Assistance in exercise of the power conferred by section 17 of the Child Day Care Allowance Act 2008.

The Speaker: Thank you.

That brings us to the conclusion of Papers and Other Communications. We will now move on.

PETITIONS

The Speaker: There are none.

We will now move on.

STATEMENTS BY MINISTERS AND JUNIOR MINISTERS

The Speaker: We have, I believe it is six, Statements this morning. The first is in the name of the Premier and Minister of Finance.

Premier.

BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Hon. E. David Burt: Thank you, Mr. Speaker.

Mr. Speaker, in accordance with section 28 of the Bermuda Monetary Authority Act 1969, earlier today I tabled in this Honourable House the [2025 Annual Report of the Bermuda Monetary Authority](#), which I will hereinafter refer to as "the Report."

Mr. Speaker, Bermuda's financial services sector is subject to the regulation and supervision of the Bermuda Monetary Authority. And the Authority operates pursuant to the Bermuda Monetary Authority Act 1969, which provides it with a number of principal objects, including the supervision, regulation and inspection of financial institutions operating in or from within Bermuda, together with the promotion of financial stability and soundness of financial institutions.

Mr. Speaker, Honourable Members would be aware that the Authority has specific licensing and supervisory responsibilities under the following regulatory statutes: the Banks and Deposit Companies Act; Corporate Service Provider Business Act; the Digital Asset Business Act; the Insurance Act; the Investment Business Act; the Investment Funds Act; Money Service Business Act; the Fund Administration Provider Business Act; the Trusts (Regulation of Trust Business) Act, together with other statutes. The Authority also regulates the Bermuda Stock Exchange.

The Authority's mission is to contribute to Bermuda's financial stability, protect customers of financial services and protect Bermuda's currency through maintaining effective and proactive regulatory frameworks through its highly skilled and engaged workforce; delivering efficient operations and sustainable business practices; and supporting responsible innovation locally and in global markets.

International Recognition

Hon. E. David Burt: Mr. Speaker, the Authority has received international recognition for its regulatory excellence, Bermuda being one of only seven jurisdictions with United States National Association of Insurance Commissioners [NAIC] "qualified jurisdiction" status, one of three with NAIC "reciprocal jurisdiction" status, and just one of two jurisdictions in the world to be granted full Solvency II equivalence by the European Union.

Mr. Speaker, the Authority is an active and respected participant in key international regulatory bodies, fostering strong global relationships. The Authority's Managing Director (Supervision) serves on the International Association of Insurance Supervisors (IAIS) Executive Committee, with BMA staff leading or contributing to numerous IAIS committees, including those on monitoring and risk assessment, the Signatories Working Group and the Financial Crime Forum. The Authority also engages with the Financial Stability Board, the Bank for International Settlements, the Organisation for Economic Co-operation and Develop-

ment's Working Party on Insurance and Pensions, and the Global Financial Innovation Network.

Legislation

Hon. E. David Burt: Mr. Speaker, the Authority is authorised to advise the Minister of Finance on policy matters relating to financial institutions and may propose legislation consistent with its responsibilities under the Bermuda Monetary Authority Act 1969. Amongst the legislative proposals advanced in 2025 were measures to enhance the oversight and regulation of insurance groups, including expanded criteria for group supervision and a regime for designated insurance holding companies; measures to bolster the Authority's power to make rules in relation to statutory financial statements; and measures to enable information sharing with the Bermuda Deposit Insurance Corporation to support the efficient and effective management of any banking crisis which might arise.

Additionally, rules were made establishing requirements in respect of custody of client assets for digital asset businesses, enhancements were made to existing rules for insurers in relation to solvency requirements, and regulations governing the charging by banks of over-the-limit and unauthorised overdraft fees were also passed.

Financial Sector Highlights

Hon. E. David Burt: Mr. Speaker, Members' attention is drawn to the following key highlights for the various sectors supervised by the Authority:

Banking Sector

Hon. E. David Burt: With regard to the banking sector, consolidated assets increased to \$26.1 billion in 2025, up from \$23.7 billion in 2024. Investments retained the largest share of total assets at 51.0 per cent, followed by loans at 31.8 per cent, and cash and deposits at 14.6 per cent. Net interest income continued to be the largest component of the banking sector's income at \$756.8 million, up from \$754.5 million in 2024.

Insurance Sector

Hon. E. David Burt: Mr. Speaker, moving to the insurance sector, 1,210 insurers were registered as of 31 [December] 2025, compared to 1,239 in 2024, with 56 insurers added to the register in 2025.

According to 2024 year-end information, total capital and surplus was \$447 billion in 2024, an increase from the \$404 billion recorded in 2023. Gross premiums written were \$362 billion in 2024, an increase of \$46 billion from the \$316 billion recorded in 2023. This increase is attributed to the growth in business written by large, commercial, general business and long-term insurers. Total assets were \$2.17 trillion

in 2024, an increase of \$296 billion from the \$1.87 trillion recorded in 2023. This increase was largely due to increased [business] written by a specific group of insurers.

Investment Sector

Hon. E. David Burt: Mr. Speaker, moving to the investment sector, there were 54 licensed investment business providers, an increase of two from 52 in 2024; and 60 registered investment business providers operating in Bermuda during 2025. The aggregate total assets under management reported by licensed investment providers were \$300.2 billion compared to \$230.5 billion in 2024. Total assets under administration for 2025 were \$30.7 billion, compared to \$25.4 billion reported for 2024.

Mr. Speaker, in 2025, there were 766 investment funds on the Investment Funds Act register, a decrease of 18 compared to 784 in 2024. Of these funds, 130 were overseas funds being promoted in Bermuda and 636 were Bermuda funds. This is contrasted against 2024, whereby 129 overseas funds were promoted in Bermuda, and Bermuda funds totalled 655, with a net asset value reported in relation to Bermuda funds of \$315.38 billion, an increase from \$294.8 billion in 2024. At the end of 2025, Mr. Speaker, 21 fund administrator licences were in issue, with \$199.5 billion in assets under management.

Digital Asset Business Sector

Hon. E. David Burt: Mr. Speaker, 2025 was another year of growth for the digital asset business sector, which ended the year with 49 digital asset [business] providers operating in Bermuda, an increase from the 36 recorded in 2024. This sector is continuing to demonstrate strong growth, which is a testament to this Government's foresight in ensuring that Bermuda established a credible regime for this emerging sector, which has been in place since 2018.

And, Mr. Speaker, I have to acknowledge in the Chamber the Director of FinTech at the Bermuda Monetary Authority, Mr. Moad Fahmi, who has been with us since the very beginning of this and is responsible for the significant innovation of which we have seen in this particular sector.

Mr. Speaker, the total equity market capitalisation of the Bermuda Stock Exchange stood at \$297.0 billion at the end of 2025 as compared with [\$217.6] billion at the end of 2024. A total of 209 new insurance-linked securities were added to the BSX in 2025, an increase from 156 new issues recorded in 2024. Domestic trading volume totalled just over 834,000 shares in 2025, down from 11.3 million in 2024, and the value of shares traded decreased to \$11.6 million compared to \$105.8 million in 2024, primarily due to merger activity.

BMA 2025 Financial Highlights

Hon. E. David Burt: Mr. Speaker, I draw to the attention of Honourable Members the following highlights set out in the Statement of Accounts Report:

- Net income for the Authority was \$18.55 million, up from net income of \$17.93 million in the previous year.
- Total revenue increased by 16.1 per cent to \$150.7 million, up from \$129.8 million. This increase is mainly due to a \$24.47 million increase in revenue from supervisory and licensing fees.
- Expenses increased by 18.13 per cent to \$132.15 million. The increase was mainly due to the \$15.1 million in increased salaries and benefits.
- Licensing fees were \$139 million, compared to \$114.5 million from the prior year, of which \$126.3 million was paid by the insurance sector.
- The receipt of funds from fines and penalties decreased by \$4 million from the previous year.
- The Authority had 343 full-time employees, an increase from 302 in 2024.
- Board Members are paid an annual fee of \$50,000, unchanged from 2024. Board Sub Committee Chairs are paid an annual fee of \$58,000 to \$63,000, unchanged from 2024. The Chairman of the Board receives an annual fee of \$125,000, unchanged from 2024.
- The CEO's salary, Mr. Speaker, is set at \$564,000, up from \$550,000 in 2024, and the CEO is eligible for a performance-based bonus of up to 50 per cent of base salary. The salaries for the other 20 members of the executive team range from \$286,000 to \$513,000, with a performance-based bonus of up to 42 per cent of salary.

Mr. Speaker, upon reviewing the Authority's 2025 financial statements, the Auditor General has issued a clean audit opinion.

Mr. Speaker, on behalf of the Government, I wish to express sincere appreciation to the Authority's Board. I also wish to extend special thanks to the executive team and dedicated staff of the Bermuda Monetary Authority. The Board and executive team deserve Honourable Members' congratulations for their sound stewardship and the excellent financial results achieved in 2025. As Minister of Finance, I am especially grateful for the continued partnership and collaboration with the Authority's leadership, as this Government remains focused on expanding and strengthening Bermuda's financial services sector in a globally competitive environment.

Thank you, Mr. Speaker.

[Pause]

The Speaker: All right, I didn't have the microphone on. Sorry about that.

Thank you, Mr. Premier.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITOR

The Speaker: Before I acknowledge the next Statement this morning, I would just like to acknowledge that in our Gallery, in our "visitor's box" here, we have former Clerk, Mrs. [Shernette] Wolffe, sitting in with us this morning.

[Desk thumping]

The Speaker: It's nice to see her with us today. I don't know if she has the stomach for a full sitting this morning, but she's welcome to stay as long as she likes.

[Laughter]

[Inaudible interjection]

The Speaker: We'll keep you guessing and see how long you can last today. How's that? It's a short Order Paper, but you are welcome.

Mrs. Shernette Wolffe: Thank you.

The Speaker: Thank you.

The next Statement this morning is from the Minister of Housing.

Minister De Silva.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

Mr. Speaker, I think we should talk to Mrs. Wolffe and see if she can maybe sit over in this chair for the rest of the day.

[Laughter]

The Speaker: Are you giving Mr. Somner the day off today?

Hon. Zane J. S. De Silva: Yes, take the day off, Mr. Somner.

The Speaker: Okay, all right.

Hon. Zane J. S. De Silva: My old schoolmate.

The Speaker: Okay.

BERMUDA AFFORDABLE HOUSING—
FIRST PHASE UPDATE

Hon. Zane J. S. De Silva: Mr. Speaker, I rise today to provide this Honourable House and the public with an

important [update](#) on the execution of the Government's Affordable Housing Programme.

Members of this Honourable House will recall my Statement, delivered just a few weeks ago on May 29th, wherein I outlined our comprehensive, multi-site plan to inject an estimated \$114,750,000 into delivering a total of 229 residential units across the Island. Today, Mr. Speaker, I am pleased to report on the formal execution of the first major component of that plan. I can confirm for the record of this House that the critical bank financing required to propel the first phase of these essential community projects forward has officially reached its financial close.

Mr. Speaker, securing a financial and commercial package of this complexity requires a highly coordinated, multi-agency effort. I want to express my appreciation to the management and staff across the key institutions involved: the Bermuda Commercial Bank, the Bermuda Land Management Corporation (BLMC), the Ministry of Finance, the Attorney General's Chambers, and the Bermuda Housing Corporation (BHC). Their hard work, experience and the financial due diligence they showed was nothing short of amazing. It has been, and I'm sure will continue to be, Mr. Speaker, not only what I consider to be a privilege but also a very humbling and rewarding experience to watch these professionals at work.

Furthermore, an achievement of this nature demands absolute legal and fiscal precision. I want to recognise the sterling efforts of the team at the Attorney-General's Chambers for their indispensable and astute legal oversight. Their meticulous verification of the legal frameworks, specifically regarding the execution of the Government's interim guarantee under the Government Loans Act 1978, ensured that this entire transaction stands on a secure, transparent, and watertight foundation. Coupled with the fiscal scrutiny of the Ministry of Finance, we have established the rock-solid administrative platform necessary for immediate project execution.

Mr. Speaker, to put this specific milestone in context within the broader \$114.75 million programme previously detailed to the House, this closed facility represents a \$64 million component. This capital is strictly ring-fenced to fund the immediate construction of 84 new residential units distributed across three of our designated development sites: Tommy Fox Road (in St. David's), Albert Row and Victoria Place (in Dockyard).

With site construction projected to commence this coming August, the Ministry has prioritised a project delivery model that balances aggressive timelines with structural excellence. To achieve our targeted 18-month completion schedule, this project will utilise advanced precast concrete construction. Following a rigorous technical and procurement evaluation conducted by our Affordable Housing Advisory Committee, Coastal Precast Systems (CPS) have been engaged to

supply the specialised structural components for these specific developments.

Mr. Speaker, it is important to provide this Honourable House with the necessary technical context and historical precedent regarding this partner and methodology. Precast concrete is not a novel or untested experiment in Bermuda. Rather, it is a proven, highly successful building system with a clear local track record. This is the exact building system previously deployed by the West End Development Corporation, now part of the unified BLMC, to successfully replace the dilapidated historical structures at Victoria Row in Dockyard.

Mr. Speaker, it is important to note that this project in Dockyard to which I speak was started under the PLP. When the OBA took office in 2012, they stopped the work. By doing so, they curtailed a plan that would have provided 100 homes, leaving us with only 20.

By utilising Coastal Precast Systems, the project benefits from elite, off-site manufacturing processes. Structural components are cast and cured in highly controlled factory environments, ensuring optimal concrete density, structural integrity, and exceptional resistance to Bermuda's high-salinity and hurricane-prone climate.

Mr. Speaker, I want to explicitly clarify the operational dynamics of this project to dispel any lingering misconceptions. While the core structural engineering takes place off-site to ensure speed and durability, the deployment of this methodology serves as a direct catalyst for our domestic economy.

Bermudian contractors, tradespeople, and service providers will be the backbone of the physical execution of this programme on Island. Local firms will be heavily engaged to manage and execute all site preparation, foundation pouring, civil engineering works, utility infrastructure routing, and the comprehensive interior fitouts of all 84 homes. This hybrid approach pairs international manufacturing efficiency with a robust commitment to local employment, keeping Bermuda's construction sector active, vibrant and invested in the Island's future.

Mr. Speaker, this PLP Government remains firmly focused on tangible outcomes and transparent governance. By formalising this financing and partnering with proven industry experts, we are transitioning from planning to active execution, advancing our promise to deliver sustainable, resilient, and affordable homes for the people of Bermuda.

Mr. Speaker, Bermuda's housing crisis will not be solved by armchair outrage or opinion pieces every other week, especially by the Shadow Minister. It will be solved by decisions, delivery and hard work—things this Government is doing. This Government, Mr. Speaker, is focused on one thing, and that is getting Bermudians housed as quickly as we can. And let me be clear. No amount of noise from that side of this House will stop that.

Thank you, Mr. Speaker.

The Speaker: [Microphone off]

**BERMUDA'S EMPLOYMENT
AND LABOUR RELATIONS TRIBUNAL,
STRENGTHENING ENFORCEMENT POWERS**

Hon. Jason Hayward: Mr. Speaker, I rise today to lay for the information of this Honourable House the [policy paper entitled "Strengthening the Enforcement Powers of Bermuda's Employment Tribunal."](#)

The Employment and Labour Relations Tribunal is a cornerstone of Bermuda's labour relations framework.

[Inaudible interjections]

The Speaker: Members, Members. We are trying to hear your Minister.

Hon. Jason Hayward: It provides employees and employers with an accessible forum to resolve workplace disputes fairly, efficiently, and in accordance with the law. For many Bermudians, the Tribunal represents the most practical avenue through which workplace grievances can be heard and justice can be achieved. However, Mr. Speaker, while the Tribunal has served Bermuda well, experience over recent years has demonstrated that aspects of the current legislative framework require modernisation.

Concerns identified by the Tribunal itself include delays in proceedings, procedural gaps that place employees at a disadvantage, challenges associated with statutory decision-making timelines, and, most significantly, instances where there is a lack of compliance with Tribunal orders. When an employee successfully pursues a claim before the Tribunal and receives an award, that award must mean something. Justice delayed is difficult enough. Justice denied through non-compliance is entirely unacceptable. The Government is therefore committed to ensuring that Tribunal decisions are not merely advisory in nature but are respected, enforceable, and capable of delivering real outcomes.

Mr. Speaker, the policy proposals contained within this document are practical, balanced and informed by stakeholder engagement, the Tribunal's own experience, and international best practice. They seek to strengthen confidence in Bermuda's employment justice system while maintaining fairness for responsible employers.

Mr. Speaker, the first proposal addresses disciplinary actions undertaken during employee rest periods and leave. While existing legislation restricts the issuance of termination notices during [certain] periods of leave, there remains a legislative gap regarding disciplinary warnings and related actions. The proposed reform would generally prohibit disciplinary measures from being issued during weekends, rest days, after working hours, or while an employee is on vacation or

other approved leave, except in limited circumstances involving documented and time-sensitive risks.

This reform will provide employees with greater protection from undue pressure while ensuring that employers retain the ability to address serious misconduct where necessary. It promotes fairness, reduces workplace conflict, and reinforces proper procedural standards.

Mr. Speaker, the second proposal seeks to strengthen the Tribunal's authority to manage its hearing schedule effectively. In recent years, cases have been delayed by repeated scheduling disputes, late requests for adjournments, and procedural tactics that have prolonged hearings for months and, in some instances, more than a year. The proposed changes will establish clearer rules regarding hearing date variations, impose firm deadlines for scheduling requests, and create a presumption that hearings may proceed where reasonable dates have been repeatedly refused without valid cause. These measures will reduce unnecessary delays, improve efficiency, and ensure that both employees and employers receive timely resolutions to their disputes.

Mr. Speaker, the third proposal addresses decision-making timelines. Currently, Tribunal decisions are required to be issued within 30 calendar days. While well-intentioned, this requirement has proven challenging in practice. The proposal would replace the current standard with a 30 business-day timeframe, providing Tribunal members with a more realistic period to prepare comprehensive and well-reasoned decisions. Importantly, this change is not about slowing down justice. Rather, it is about ensuring that decisions are accurate, thorough, and capable of withstanding scrutiny while maintaining strong performance expectations.

Mr. Speaker, the most significant reform contained within this policy paper relates to enforcement. At present, when employers fail to comply with Tribunal awards, employees are often forced to pursue further legal action through the courts. This process can be expensive, time-consuming, and discouraging, particularly for employees who have already succeeded in proving their case.

The Government is proposing a clear and graduated enforcement framework that introduces meaningful consequences for non-compliance. Under the proposed system, an employer's first failure to comply would result in a formal notice and an opportunity to rectify the breach. Continued non-compliance would result in civil penalties of \$15,000 per affected employee in addition to the original award. Persistent offenders would be publicly identified through a Compliance Watch List and could be subject to broader public notices issued by the Government.

These measures are designed to strike an appropriate balance between fairness and accountability. Employers will be afforded reasonable opportunities to

comply, but persistent disregard for Tribunal decisions will carry both financial and reputational consequences.

Mr. Speaker, the benefits of these reforms are significant. They will strengthen confidence in Bermuda's labour relations system by ensuring that Tribunal decisions lead to meaningful outcomes. They will improve access to justice by reducing the need for employees to pursue costly enforcement actions through the courts. They will encourage greater compliance with employment law and create a more predictable and transparent framework for employers and employees alike.

Ultimately, these proposals represent a targeted modernisation of Bermuda's employment justice system. They reinforce the principle that Tribunal decisions must not simply exist on paper, they must be respected, enforced, and capable of delivering real remedies for those entitled to them.

Mr. Speaker, a fair and effective labour relations system is essential to a modern economy. By strengthening the powers of the Employment and Labour Relations Tribunal, we are strengthening confidence in our institutions, supporting fair workplaces, and ensuring that Bermuda's employment framework continues to serve both employees and employers effectively.

The [policy paper](#), "Strengthening the Enforcement Powers of Bermuda's Employment Tribunal," sets out these improvements clearly, and I lay it for the information of this Honourable House.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is the name of the Minister of Youth, Social Development and Seniors.

Minister.

AUTISM SPECTRUM DISORDER OUT OF SCHOOL PROGRAMMES

Hon. Tinee Furbert: Good morning and thank you, Mr. Speaker.

Mr. Speaker, I rise today to provide this Honourable House with an update on the work being advanced by The Office of Youth Affairs (TOYA) to [strengthen support for children with autism spectrum disorder](#) (ASD) and other neurodivergent needs within the Out of School programme.

This work reflects the Ministry's commitment to inclusive youth development. As more children with neurodivergent needs participate in after-school, mid-term, holiday, and summer programmes, our responsibility is clear. Recreational spaces must be welcoming, structured, safe, inclusive, and properly supported.

Mr. Speaker, the ASD initiative has developed through observation, parent engagement, staff reflection, and programme experience. It was not designed as a single event. It has grown through several pro-

gramme periods, including the October 2025 mid-term session, the December 2025 holiday session, the February 2026 mid-term session, and the April 2026 programme period. Each session helped staff understand what children need in real recreational settings. Staff observed the value of predictable routines, clear transitions, calm spaces, visual supports, sensory activities, and carefully planned group interaction.

Progress also looked different for each child. For one child, progress may mean joining a game with a peer. For another, it may mean asking for a break before becoming overwhelmed, moving through a transition with less distress, communicating a need, or building confidence through play.

Mr. Speaker, that learning has informed the development of an ASD curriculum framework for the Out of School programme. At the centre of this framework is a recreation social skills model, supported by Individual Recreation Plans for participating children. These plans will be informed by registration questionnaire calls with parents and guardians, staff observations, previous programme notes, known strengths, identified triggers, and strategies that have already helped children succeed.

The mission is to provide a structured, high-energy, and inclusive recreational environment where neurodivergent children can build social communication, emotional regulation, independence, and confidence through play. This is recreation with purpose. It helps children practice real-world life skills in a safe and supportive setting.

Mr. Speaker, the August 2026 Summer Session will be the first dedicated summer session shaped by this ASD framework. It will bring lessons from previous Out of School programme sessions into a more coordinated summer model, using structured recreation, predictable routines, and staff-supported engagement to help children learn, interact, and grow. We currently have 12 confirmed registrations and room for more for this August session.

The curriculum will focus on practical areas of development. Social communication and peer interaction will be supported through cooperative games, buddy activities, structured group challenges, visual communication aids, and low-pressure opportunities for connection. Emotional regulation and self-advocacy will be supported through check-in stations, calm spaces, sensory supports, and simple ways for children to signal when they need a break.

Executive functioning and daily routines will be strengthened through visual schedules, responsibility rotations, transition countdowns, and consistent daily patterns. Personal care and independence will also be woven into the day through routines such as packing belongings, drinking water, using sun protection, cleaning up, and sorting personal items.

Mr. Speaker, inclusion must be intentional. Neurodivergent children should have access to meaningful recreational opportunities, while also receiving

the support they need to participate safely and confidently. Where appropriate, and where it supports the child's Individual Recreation Plan, there will be planned opportunities for interaction with the wider Out of School programme population. These activities will be guided by staff and shaped around each child's readiness, strengths, and support needs.

Mr. Speaker, preparation for the August session includes staff training, practical coaching, and clear expectations across the programme. Staff must be ready before children arrive. The Office of Youth Affairs is placing strong emphasis on mandatory preparatory training, online learning, and direct coaching.

The training pathway will include autism-informed practice, routine-based social communication, social narratives, positive reinforcement, and structured work systems. Staff will also receive practical coaching from the programme coordinator, including modelling calm transitions, using sensory spaces appropriately, and supporting self-advocacy without escalating distress. Training will continue throughout the programme through observation, reporting, and guidance. This supports consistency for children, confidence for staff, and trust with parents and guardians.

Mr. Speaker, leadership and coordination will be central to the success of this work. The Youth Programme Senior Supervisor will oversee implementation, standards, parent relationships, and programme growth. The Programme Coordinator will operate directly in the field, supporting activity planning, specialised supplies, parent intake, site observations, and the practical delivery of each child's Individual Recreation Plan. This structure supports the initiative at both the planning level and the programme delivery level.

Mr. Speaker, this is a significant step for the Out of School programme. It builds on the commitment of staff who have worked session after session to understand the children and families they serve. It also reflects a wider commitment to prepare environments that help children participate with dignity, safety, inclusion, and joy.

The August 2026 Summer Session will be an important milestone. Learning from this session will help inform future after-school, mid-term, holiday, and summer programming. It will also strengthen how we plan, train, communicate with parents, and support each child's experience.

Mr. Speaker, I thank the staff of TOYA and the Out of School programme for their commitment to this work. I also thank the parents and guardians who continue to share information, ask questions, and work with us as partners. Most importantly, I acknowledge the children whose personalities, strengths, needs, and progress continue to guide this work.

Through this ASD initiative, TOYA is taking practical steps to ensure that more children can experience recreation, friendship, independence, and belonging.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Works.

Minister.

Hon. Jache Adams: Good morning, Mr. Speaker.

The Speaker: Good morning.

Hon. Jache Adams: Good morning, colleagues, and indeed, the listening public.

NATIONAL PARKS, SUMMER REMINDER ON RESPONSIBLE USE

Hon. Jache Adams: Mr. Speaker, as Bermudians prepare to enjoy another [summer in our beautiful parks and beaches](#), this Government has been hard at work ensuring these public spaces are ready for families, residents and visitors alike. Across the Island, the Department of Parks has been carrying out improvements, repairs and routine maintenance to ensure that our national parks remain safe, welcoming and accessible.

Among the recent works completed are repairs to the railings at the steps at Mullet Bay Park and the Blue Hole Park viewing area. Additional improvements, including repairs to the Horseshoe Bay boardwalks, fencing at Somerset Long Bay and new road markings within the Botanical Gardens, will continue over the coming weeks.

Mr. Speaker, I am also pleased to advise this Honourable House that our beach cleaner and mechanical beach rake are fully operational and are once again helping to maintain some of Bermuda's most heavily used public beaches. Scheduled beach cleaning is now carried out each weekend at Somerset Long Bay, Horseshoe Bay, Clearwater Beach, Shelly Bay and John Smith's Bay, while the equipment is also deployed on an ad hoc basis whenever conditions require additional attention. These efforts help ensure that our beaches remain clean, safe and welcoming throughout the busy summer season.

At the Botanical Gardens restoration work to the Cacti and Succulent House continues to progress on schedule. With only the remaining electrical works outstanding, we anticipate the project will be completed no later than September, allowing this important facility to once again be fully enjoyed by the public.

Mr. Speaker, I am also pleased to share that the Ministry is in the final stages of an agreement that will deliver new playground equipment to several public playgrounds across Bermuda including Ducks Puddle Park, where families within the area have gone without playground equipment for almost nine years. This investment reflects our commitment to creating safe, modern and enjoyable recreational spaces for Bermuda's children and families.

Mr. Speaker, these projects represent just some of the work being undertaken by this Government to improve our public spaces. However, maintaining these investments cannot be the sole responsibility of the Government. Protecting these shared assets also requires the cooperation of those who use them. Therefore, I rise this morning to remind the public of the regulations and permit requirements that help preserve our national parks for everyone's benefit.

Mr. Speaker, our parks are shared community assets whose continued enjoyment depends upon each of us using them with care and respect. I therefore wish to remind the public that, from April 1 to October 31, dogs and horses are not permitted on public beaches at any time. These measures help maintain clean, safe beaches for everyone during the peak summer [season].

Mr. Speaker, responsible use also means ensuring that organised events are properly planned and managed. Our permitting system is not simply an administrative exercise; it helps to protect park infrastructure, coordinate resources and ensure everyone can safely enjoy these shared spaces. Small events, including bonfires, require permit applications to be submitted at least five days in advance, while events at the Botanical Gardens or the Arboretum require at least 14 days' notice. Applications for these events may be submitted online at gov.bm/parks-special-permit, or in person at the Department of Parks located at Global House, 43 Church Street.

For larger events involving ticket sales, food or alcohol vendors, live music, DJs or sporting activities, organisers are required to provide several months' notice. This allows the Department to coordinate with stakeholders, allocate resources and ensure appropriate oversight before and after each event. Applications must be submitted by email to parksdept@gov.bm or delivered directly to the Department.

Mr. Speaker, this Government has invested considerable time and resources into improving our parks, and the permitting process is one of the key tools that allows us to protect that investment. Proper planning helps ensure events are well managed, our environment is safeguarded and our parks remain in excellent condition for everyone. We therefore encourage organisers and promoters to plan ahead and work closely with the Department.

Mr. Speaker, while many residents enjoy our parks throughout the summer, no period places greater demand on these public spaces than the Cup Match holiday. As we prepare for one of Bermuda's most cherished traditions, I would like to remind the public of the camping arrangements that will once again be in place.

Currently, camping with a valid permit is permitted at three designated locations, Ferry Point Park, Chaplin Bay, and Higgs and Horseshoe Islands. Permits may be obtained in advance from the Department of Parks at Global House. As in previous years, however, camping in most park areas will be permitted with-

out a permit from Wednesday, July 29 until the end of the day on Sunday, August 2.

To help manage demand and ensure everyone's safety, members of the public are asked to observe the following guidelines:

- Camping is not permitted at Coney Island, Blue Hole Park, Cooper's Island Nature Reserve or the dune area behind Jobson's Cove.
- Graffiti or markings must not be used to reserve camping spaces or mark trees.
- Tents and ropes must not be erected before July 29. Any unauthorised structures placed beforehand will be removed.
- A valid bonfire licence is required for any bonfire activity.

Further information will be shared as the Cup Match holiday approaches.

Mr. Speaker, our parks and beaches belong to every Bermudian. They are places where families gather, traditions are celebrated and lifelong memories are created. This Government will continue investing in these important public spaces, but their long-term success depends upon a shared commitment from all of us.

Whether you are spending the day at the beach, organising an event, or enjoying the Cup Match holiday, I encourage everyone to plan ahead. Respect the established rules and help us preserve these spaces for future generations. Together, we can ensure that Bermuda's parks remain safe, welcoming and a source of pride throughout the summer and beyond.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

The final Statement this morning is in the name of the Minister of Home Affairs. Minister.

EARTH STATIONS LICENSING, PROPOSED REGULATORY FRAMEWORK

Hon. Alexa Lightbourne: Good morning. Thank you, Mr. Speaker.

Mr. Speaker, this morning I rise to update this Honourable House and the people of Bermuda on the progress being made in the Ministry of Home Affairs, through the Department of Energy, to establish a modern, proportionate, and investment-ready [framework for the licensing of earth stations](#) in Bermuda.

Mr. Speaker, satellite communications are expanding rapidly around the world, driven by the growth of low earth orbit satellite networks, rising demand for [broadband] connectivity, and new commercial and governmental space activities. Systems such as Starlink and other low [earth] orbit satellite networks are changing the way connectivity is delivered. They are creating new opportunities for residents, businesses, governments, vessels, aircraft, and jurisdictions that are prepared to support responsible satellite services and related infrastructure.

Bermuda is increasingly considered as a potential jurisdiction for satellite services and infrastructure. As a small but sophisticated jurisdiction, we must prepare with discipline. Mr. Speaker, Bermuda must prepare now, with a framework that is clear for operators, transparent for stakeholders, and aligned with international obligations. The proposed framework for the licensing of earth stations is the final stage of policy development under Bermuda's National Space Strategy. It positions the Island to compete for satellite investment and to host satellite infrastructure on clear terms.

Mr. Speaker, earth stations play a critical role in satellite communications. They provide the ground-based infrastructure that enables the transmission and reception of signals between satellites and terrestrial networks. This infrastructure can include fixed gateway and tracking facilities, such as those associated with space-related operations at Cooper's Island in St. David's; user terminals, such as satellite dishes and end-user equipment that connect a person or business to a satellite network; and earth stations in motion operating on aircraft and vessels.

Bermuda's existing legislation provides a strong foundation for electronic communications licensing and spectrum management. That foundation includes the Telecommunications Act [1986], the Regulatory Authority Act [2011], the Electronic Communications Act [2011], and the Personal Information Protection Act 2016. No dedicated policy framework yet addresses the licensing and operation of earth stations. That policy gap, therefore, must be addressed if Bermuda is to provide the clarity, certainty, and confidence required to support responsible growth in this sector.

Mr. Speaker, to address this matter, the Ministry of Home Affairs, through the Department of Energy, has developed a proposed National Earth Stations Licensing Framework. The proposed [regulatory] framework will sit within the remit of the Regulatory Authority of Bermuda, which has responsibility for the regulation of Bermuda's electronic communications sector, including communications services, spectrum management, equipment certification, and compliance oversight. The Ministry sets the policy direction. The Regulatory Authority gives it effect through the appropriate licensing, authorisation, and compliance arrangements within its statutory mandate. A clear licensing framework gives certainty to operators, transparency for stakeholders, and confidence for investors.

Mr. Speaker, the proposed framework recognises that satellite communications in Bermuda will require appropriate authorisation [across] three key areas. First, the licensing of commercial satellite services, including low earth orbit offerings such as Starlink. Second, the approval of earth station infrastructure, based on the scale of the facility, its operational purpose, and the level of interference risk. Third, the authorisation of spectrum use, to ensure that radio frequencies are managed efficiently and that other communications services are properly protected. This ap-

proach is proportionate and risk based, recognising that not all earth stations are the same.

Mr. Speaker, the framework also sets technical, security, and compliance principles. These include network integrity, cybersecurity, data protection, interference management, reporting, inspections, and ongoing compliance with licence conditions. It also proposes a proportionate approach to earth stations in motion, such as those operating on aircraft and vessels. This [includes] recognising foreign licensing where appropriate, while ensuring that Bermuda maintains the necessary regulatory oversight to protect its national interests, public safety, spectrum environment, and international obligations.

Mr. Speaker, public consultation on the Proposed Regulatory Framework for the Licensing of Earth Stations closed on 19 June 2026. The consultation sought feedback on the licensing architecture, the spectrum authorisation approach, the treatment of earth stations in motion, compliance obligations, and spectrum charging. Members of the public and key stakeholders, such as local telecommunications operators, international satellite and space [industry] participants submitted feedback during the consultation period which concentrated on licensing processes, spectrum management, investment readiness, cybersecurity, health and safety, and Bermuda's opportunity to position itself within the global satellite and space economy. The Ministry values that engagement. These submissions that were shared will help to finalise the Policy to ensure that it is technically sound and workable for Bermuda's needs.

Mr. Speaker, one of the key themes that stood out to the Operators was Bermuda wanting to be investment ready, with a clear pathway from first engagement through technical assessment, licensing, and ongoing oversight. The objective reaches past the licensing decision. Satellite activity in Bermuda should build a durable space ecosystem that creates opportunities for innovation, investment, and economic growth for Bermudians.

Mr. Speaker, the Department of Energy is currently reviewing the comments and recommendations received. Further consultation will continue with key stakeholders to refine any information that was presented to the Ministry.

Mr. Speaker, alongside the public consultation that has concluded, the Ministry has engaged directly with public sector partners whose responsibilities intersect with [satellite] communications and earth station operations. The Department has consulted directly with the Regulatory Authority and the Bermuda Airport Authority, and these discussions will continue as the Policy is refined. Ongoing collaboration is intended to ensure that the proposed framework is aligned with international best practices, through operational requirements, to ensure that Bermuda's broader strategic objectives are reached.

The Ministry also recognises the importance of the maritime sector and will extend this engagement to the Bermuda Shipping and Maritime Authority. Given the increasing use of satellite communications and earth stations on vessels, this dialogue will help to ensure that the final framework appropriately reflects maritime considerations and supports a coordinated, whole-of-government approach to regulating emerging technologies.

Mr. Speaker, following the review of submissions, the Government, in consultation with the Regulatory Authority, will prepare a Statement of Results and identify any key issues raised. Once the Policy has been finalised, it is the intention to provide the opportunity and the appropriate policy direction, in accordance with the applicable legislation, to [support] the Regulatory Authority in establishing the necessary licensing, [authorisation], compliance, and oversight [arrangements for the earth] stations.

This work advances Bermuda's National Space Strategy, Mr. Speaker. Bermuda already has internationally recognised strengths in regulation, insurance, risk management, financial services, compliance, and global business. Mr. Speaker, the earth stations regulation is one part of a larger plan to keep Bermuda connected and prepared for the industries that will shape the global economy.

In closing, I thank the members of the public, the industry participants, and our public sector partners, Mr. Speaker, including the Regulatory Authority and the Bermuda Airport Authority, who engaged during the consultation. The Ministry looks forward to future engagements with the Bermuda Shipping and Maritime Authority as the work progresses.

Lastly, the summary will be published thereafter through the support from the Department of Communications. I look forward to updating the Honourable House as the important work progresses.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, that brings us to a conclusion of Statements for this morning.

[Inaudible interjection]

[Crosstalk]

The Speaker: That brings us to a conclusion of Statements this morning.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: This morning we do have written questions, and then we will have questions on the State-

ments. The written questions actually require written responses, so there's no discussion on the floor.

So, we will start the clock on the Question Period. And the written [questions] this morning were from the Opposition Leader to the Junior Minister of Justice, and the spokesman for Education.

Have you received your written answers?

Hon. Ben Smith: Yes, thank you, Mr. Speaker.

The Speaker: Thank you.

QUESTIONS ANSWERED IN WRITING

QUESTIONS: STUDENT CODE OF CONDUCT, DISCIPLINARY FRAMEWORK; AND PUBLIC SCHOOL CLASSROOM ENROLMENT STATS

Hon. Ben Smith: Will the Honourable Minister of Education please provide this Honourable House all evidence, including survey results, consultation findings, staff feedback reports, meeting summaries, or other documented information relied upon by the Ministry, to support the conclusion that educators and school leaders have confidence in the current Student Code of Conduct and disciplinary framework and its consistent application across public schools?

Hon. Ben Smith: Will the Honourable Minister please provide, for each government preschool, primary school, middle school, and senior school the number of students enrolled in each classroom on September 30, 2025, and on June 1, 2026?

Hon. Ben Smith: Will the Honourable Minister please provide, for each government preschool, primary school, middle school, and senior school the projected number of students assigned to each classroom for the upcoming school year 2026/2027?

The Speaker: Okay, we will now move on to the questions [arising] from Statements this morning.

And the first Statement, Mr. Premier, you have questions from the Shadow Minister of Finance.

MP DeCouto, would you like to put your question?

QUESTION 1: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Dr. Douglas DeCouto: Yes, good morning. Thank you, Mr. Speaker. I thank you for the update, Mr. Premier, Honourable Premier.

Your Statement alluded to various work regarding rules and regulations for the insurance industry being done by the BMA. Did this work include any con-

sideration of regulating the domestic insurance industry with respect to premium rates, or regulation, or monitoring of relationships between the domestic insurers and providers, such as pharmacies or health care providers?

Thank you.

The Speaker: Premier.

Hon. E. David Burt: Mr. Speaker, as has been said in public statements those matters rest with the Government of Bermuda, and we've already made statements on those particular matters. I know that the Honourable Member wishes to continue to speak on that, but the Government will continue to go through a regulated process, or a process to make sure that we get this right, proper, and correct.

He would know that the Bermuda Monetary Authority deals with prudential supervision matters, where matters related to the things of which he's talking about, regulatory matters, lie with the Government. The Minister of Health has already responded on that. Our platform is very clear on our commitments, as is the work that is taking place also within the Ministry of Home Affairs.

The Speaker: Supplementary?

SUPPLEMENTARIES

Dr. Douglas DeCouto: Yes, Mr. Speaker.

My question actually alludes to the entire domestic insurance industry, not just health. So, for example, auto, personal lines, property. Could the Honourable Premier and Finance Minister indicate whether his Government is considering regulation of rates in those areas?

Thank you.

The Speaker: Premier.

Hon. E. David Burt: Consistent with our platform priorities, there has been engagement with the Bermuda Monetary Authority on matters that are related to home insurance. Those matters are being currently led by the Junior Minister of Finance and will be reported on in due course consistent with our platform and Throne Speech priorities, which have been spelled out very clearly. And this Government makes sure that we follow through and execute on them.

The Speaker: Thank you.

Supplementary or new question?

Dr. Douglas DeCouto: Second supplemental.

The Speaker: Second [supplementary].

Dr. Douglas DeCouto: I take it from the Premier's recent comments, the most recent comment, that in fact the BMA could be involved in regulation of domestic insurance with respect to these issues.

Thank you, Mr. Speaker . . . Is that true? Thank you.

The Speaker: Premier.

Hon. E. David Burt: Mr. Speaker, there are different matters related to different things. On these particular issues there may be conversations with the Bermuda Monetary Authority, but those decisions rest with the Ministry of Finance, as the Bermuda Monetary Authority is responsible for *prudential* supervision, as the Honourable Member is clearly aware.

The Speaker: New question?

QUESTION 2: BERMUDA MONETARY AUTHORITY (BMA) 2025 ANNUAL REPORT

Dr. Douglas DeCouto: Yes, second question, Mr. Speaker.

I am sure that the Premier is aware that in many jurisdictions the regulators encompass a wide variety of responsibilities, including prudential regulation and consumer issues, such as rates. Would the Government think it is appropriate that the mandate of the BMA could be expanded to include things such as rates and customer protection? For example, I believe they regulate conduct in the insurers, so this seems reasonable to me.

What is the Premier's view of that?

Thank you, Mr. Speaker.

The Speaker: Thank you.

Premier.

Hon. E. David Burt: Mr. Speaker, the Honourable Member is certainly straying away from the Statement. He's trying to get into a debate. But the Honourable Member should read what has already been published, stated in this Honourable House in the past. Those matters are in the public domain.

There were conversations and discussions around financial services conduct. Financial services conduct is not going to be with Bermuda Monetary Authority. Financial services conduct is going to remain with the Government. Those things were stated in previous Statements inside this House, and the work continues on those particular matters.

I encourage the Honourable Member, as Shadow Minister of Finance, to read previously published statements on these particular matters. And if there is a change in government policy direction, we will update this Honourable House as we did when we spoke about those particular matters.

The Speaker: Thank you.
Supplementary or new question?

SUPPLEMENTARY

Dr. Douglas DeCouto: Supplementary. Could the Honourable Premier and Minister of Finance provide an update as to when we might receive further information on this apparently ongoing work?
Thank you.

The Speaker: Premier.

Hon. E. David Burt: As they are progressed, Mr. Speaker.

The Speaker: Second [supplementary] or third question?

[No audible response]

The Speaker: Okay. Thank you.
Thank you, Premier. Those were the only questions on your Statement.

The second Statement this morning was by the Minister of Housing. Minister De Silva, you have questions, first from the Shadow Minister of Finance.
MP DeCouto.

QUESTION 1: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Dr. Douglas DeCouto: Yes, thank you, Mr. Speaker, and thank you for that update, Honourable Minister.

Now, Mr. Speaker, I am going to be guided by you because I know there was a lengthy public statement, or press conference, that front-ran these [Ministerial] Statements. Now, in my view, that's contrary to the Ministerial Code of Conduct, but I am going to seek your guidance to make sure—

The Speaker: We accepted his Statement because he brought more information in.

Dr. Douglas DeCouto: —my questions are not stepping over there.

[Inaudible interjection]

Dr. Douglas DeCouto: The Honourable Minister referred to housing projects that were, unfortunately . . . and I say this with deep . . . you know, with deep, deep feeling . . . unfortunately, that the OBA, when they came into office in 2012, had to halt.

I am sure the Honourable Minister is aware that the 2012 budget had a \$127 million deficit prior to capital spending and—

[Inaudible interjection]

Dr. Douglas DeCouto: Well, this is important for the question—

The Speaker: You should—

Dr. Douglas DeCouto: —and, in fact, that the loans, further loans, had to be taken out to pay the civil servants to—

[Inaudible interjection]

Dr. Douglas DeCouto: Allow me, this is important for the question.

The Speaker: Well, put the question so we can get to the answer.

Dr. Douglas DeCouto: So, given that, would the Minister have preferred that housing had been built or that civil servants not have been paid?
Thank you, Mr. Speaker.

[Inaudible interjections]

The Speaker: So, your question is going back to something that happened prior.

Dr. Douglas DeCouto: The Honourable Minister referred in his Statement to housing that had . . . housing projects that had to be stopped by the OBA, which was because of a lack of money. And so, I am asking him which he would have preferred to happen, given that statement.

The Speaker: Basically, the fact that you made a reference to the . . .

[Inaudible interjection]

Hon. E. David Burt: It is so silly.

Hon. Zane J. S. De Silva: Okay, that's fine, Mr. Speaker. The fact of the matter is, this Government cares about the people of the country and we will do both.

Hon. E. David Burt: Yes!

[Inaudible interjections]

Hon. Zane J. S. De Silva: They found money for the America's Cup, but they couldn't find money for that.

[Inaudible interjections]

The Speaker: Would you like a supplementary or new question?

Dr. Douglas DeCouto: Yes, new question, Mr. Speaker.

The Speaker: Okay, thank you.

QUESTION 2: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Dr. Douglas DeCouto: We know from public statements that the financing was arranged at between 6.0 per cent to 6.25 per cent. Also, the name of the bank the financing was obtained from was also put into the public. Did the Government shop this financing around or obtain bids on the financing from multiple financial institutions?

Thank you.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Yes, Mr. Speaker.

The Speaker: Thank you.
Supplementary or new question?

SUPPLEMENTARY

Dr. Douglas DeCouto: Supplementary. How many institutions were solicited and how many responded?
Thank you.

Hon. Zane J. S. De Silva: I'll bring that info, Mr. Speaker.
Thank you.

The Speaker: Thank you.
He provided that he will get the information for you. He does not have it with him at the time.
A second supplementary or third question?

Dr. Douglas DeCouto: Yes, second . . . third question, Mr. Speaker.

The Speaker: Third question, okay.

QUESTION 3: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Dr. Douglas DeCouto: By my calculations, the Government financing for its own debt is around high 3 per cent, so this financing is in the 6.0 per cent to 6.5 per cent. My calculation is, Mr. Speaker, that this means this financing costs about a million to two million dollars more—

The Speaker: Question?

Dr. Douglas DeCouto: —than if Government directly provided the financing.

Why did the Minister not use financing directly from Government, which would have saved the people money?

Thank you, Mr. Speaker.

[Crosstalk]

Hon. E. David Burt: I would like to answer.

The Speaker: The Minister of Finance will answer.

Hon. E. David Burt: I am happy to answer, Mr. Speaker.

[Laughter]

Hon. E. David Burt: No, no, no, no. I am happy to answer because, see, Mr. Speaker, the Honourable Member is using Question [Period] not to ask questions, but to put forward points under matters relating to innuendo. And the Honourable Member cannot have it both ways. The Honourable Member cannot say that we should pay off debts—

Hon. L. Craig Cannonier: Point of order, Mr. Speaker.

Hon. E. David Burt: —while at the same time—

Hon. L. Craig Cannonier: Point of order, Mr. Speaker.

The Speaker: Wait, wait, wait, wait.

Hon. L. Craig Cannonier: He is imputing improper motive.

The Speaker: Wait, wait, wait, wait, wait, wait, wait, wait.
State your point of order.

POINT OF ORDER

[Imputing improper motive]

Hon. L. Craig Cannonier: He's imputing improper motive. He's asking a question, a fair question, and it requires a fair answer.

[Inaudible interjection]

Hon. L. Craig Cannonier: To categorise him as just, you know, grandstanding is wrong.
It's a question.

[Inaudible interjection]

The Speaker: Okay. The Premier's going to answer the question for us now.

Hon. E. David Burt: Thank you very much, Mr. Speaker.

I appreciate your ruling on this matter because they get up every single time—

The Speaker: You can answer the question—

Hon. E. David Burt: I've got it. They get up every single time on this matter.

[Inaudible interjection]

The Speaker: Wait, wait, wait, just—

Hon. E. David Burt: So, here's the thing, Mr. Speaker.

The Speaker: Just answer . . . just get to answering the question and everybody will be fine.

Hon. E. David Burt: Here's the thing, Mr. Speaker.

[Inaudible interjection]

Hon. E. David Burt: The Honourable Member cannot have it both ways.

An Hon. Member: What's the answer?

Hon. E. David Burt: You understand what I am saying? He can't have both ways.

The Speaker: Okay.

Hon. E. David Burt: So, he can't in one breath say that we need to make sure that we pay off or retire the debt and, on the other hand say, *Oh, well, you shouldn't pay off or retire the debt.*

What is it called? So, you know, the rhetorical question of which he is asking, *would you prefer for us not to pay off the debt and all the rest?* the reality is, Mr. Speaker, that the Ministry of Finance understands, works with colleagues to make sure that we can fund particular matters, while remaining inside of our particular envelopes. The funding that was done for this was done and arranged with full scrutiny by the Ministry of Finance and will allow us to do two things, Mr. Speaker. It will allow us to advance on housing—on the most ambitious house building project in the history of this country—while also retiring \$605 million of debt next year.

We can do both, Mr. Speaker.

So, the Honourable Member earlier was asking questions about would we prefer to pay civil servants or would we prefer to build housing? This shows a Government that can do both, Mr. Speaker. And that is the reason why we have gone in this direction, Mr. Speaker.

So, we would know what would happen if they were in office. They would choose one or the other. We, Mr. Speaker, can do both.

The Speaker: You answered the question. Thank you.

That was your third question. Do you have a supplementary to your third question?

SUPPLEMENTARIES

Dr. Douglas DeCouto: Well, yes. And the Premier spoke quite fully, so I imagine I would have quite a lot of leeway in my supplementary.

The Speaker: Well, well, well . . . no, no, no, no, no, no. To be fair, you had a lot of leeway before you got to your question.

[Inaudible interjections]

Dr. Douglas DeCouto: I appreciate that, Mr. Speaker.

The Speaker: You had a lot of leeway. So, the Premier was given the same privilege of leeway before he got to the answer.

Dr. Douglas DeCouto: I appreciate it, Mr. Speaker. The Premier referred to all the detailed vetting—

The Speaker: You don't have to take a lot of leeway on this one. Just put your question first.

Dr. Douglas DeCouto: In the consideration of the options, what amount of the \$64 million is required to be spent this year, and how did that feed into the consideration of the financing options . . . this financial year?

Thank you, Mr. Speaker.

The Speaker: The Minister can respond to that one.

Hon. Zane J. S. De Silva: Yes, I can.

Mr. Speaker, all of it, because this Government has an ambitious programme to build 229 homes in the next 14 to 18 months—229 homes!

[Inaudible interjections]

The Speaker: Is there a second supplementary?

Dr. Douglas DeCouto: Yes. So, my understanding is all of the \$64 million will be spent by April, but this project is going for 18 months from now. How will they finance the portion of the project that happens after this financial year for the rest of the 18 months?

Thank you, Mr. Speaker.

Hon. Zane J. S. De Silva: Mr. Speaker, if I have one apple in this hand and one apple in that hand, I have two apples. The Honourable Finance Minister *[sic]* wants to know . . . look, Mr. Speaker—

Hon. E. David Burt: Shadow Minister of Finance. Don't give him that—

Hon. Zane J. S. De Silva: So—

Hon. E. David Burt: And he will stay Shadow for a long, long, long, long, long time.

Hon. Zane J. S. De Silva: The *wishful* Minister of Finance.

[Laughter]

Hon. Zane J. S. De Silva: Mr. Speaker, the fact of the matter is this. We have secured \$64 million. We will break ground in August. This project will be paid for before the fiscal year is finished, i.e. . . . Mr. Speaker, you will know, and surely people in this House will know, that if you make a purchase today, you may not pay it all today. But by the time you have . . . you make a down payment on your car, Mr. Speaker. You make a down payment on a house. You have a mortgage. By the time that that 15-year mortgage is up, Mr. Speaker, you will have paid it in full. That project will be paid for.

And let me say something else, Mr. Speaker, that might help Honourable Members next door. I said in my Statement: I received \$114.75 million.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: Not just \$64 [million]. Mr. Speaker, \$114.75 million. And listen—

Hon. E. David Burt: He doesn't listen.

Hon. Zane J. S. De Silva: Another \$50 million will be coming here in a couple of weeks to announce another development and more houses for our people, Mr. Speaker.

Hon. E. David Burt: Keep going!

[Inaudible interjection]

The Speaker: I—

[Inaudible interjection]

The Speaker: Do you have a second supplementary to your third question?

None? Okay.

Hon. Zane J. S. De Silva: Mr. Speaker, I dropped my papers. I was not quite finished. I just wanted to mention one more thing.

Hon. E. David Burt: Yes, let him know that we are building houses.

Hon. Zane J. S. De Silva: What is important, Mr. Speaker, is the Honourable Member next door, they said that “at a high interest rate.” Mr. Speaker, this Gov-

ernment . . . if we have to pay 7.0 per cent or 7.5 per cent to house our people instead of spending \$100 million on a sailboat race, we will do it, Mr. Speaker.

Hon. E. David Burt: Yes!

[Desk thumping]

Hon. Zane J. S. De Silva: And if, Mr. Speaker, rather than spend . . . rather than spend \$250 million dollars at Morgan's Point, we will build houses, Mr. Speaker!

Hon. E. David Burt: Tell them!

Hon. Zane J. S. De Silva: One thing we will do—

Hon. E. David Burt: Tell them!

Hon. Zane J. S. De Silva: —is we will give our people what they need. Not what some of their rich friends need, or want.

[Inaudible interjections]

The Speaker: Members, Members, Members—

An Hon. Member: Supplemental.

The Speaker: Members, there are other Members who would like to put questions on that Statement.

An Hon. Member: Supplemental to that.
I had a supplemental—

The Speaker: MP King, would you like to put your question to that Statement?

QUESTION 1: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Mr. Robert King: Thank you, Mr. Speaker. Good morning, Honourable Members and to the listening public.

Regarding the building of affordable housing, the Opposition is in full support of that because we recognise the need, 100 per cent. Towards that end—

[Inaudible interjection]

Mr. Robert King: I am asking, Was a crime prevention, through environmental design, assessment done regarding the planning process for the housing development? Because what we do know is that housing development projects, affordable housing development projects, are high risk areas for adverse childhood experiences, crime, et cetera. So, I am asking whether or not an assessment, a crime prevention [assessment] through environmental design, was done on the proposed housing development.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Thank you, MP King, for your support. We really do like to hear that from the other side sometimes. And so do the people of the country.

With regard to an environmental impact study, you will be happy to know that we have had many conversations about what impacts these housing developments will cause. And so, it is not lost on us, Mr. Speaker. He mentioned at-risk and other things. But we have talked about . . . transportation for . . . sewage supply, water supply, amenities within the areas for people. So, yes, all those things have been considered and will continue to be considered as we develop more and more homes.

The Speaker: Thank you.
Supplementary or new question?

Mr. Robert King: Supplementary.

The Speaker: Supplementary.

[Inaudible interjection]

SUPPLEMENTARIES

Mr. Robert King: When one is . . . if one is appropriate, one will be given.

The Honourable Deputy Premier spoke about particular aspects of the assessments that were done, but he was not actually referring to the crime prevention through environmental design assessment. What he was talking about was basically the physical structure of the buildings being fit for purpose, I suspect.

But what I am talking about is an approach to building affordable housing that takes into consideration the risks that are posed for that particular group: lighting, access, visibility, open spaces, exactly how the place is designed to reduce the likelihood of crime, violence and antisocial behaviour. Because what we do know is that persons who require affordable housing are at greater risk of suffering those particular harms.

[Inaudible interjection]

Mr. Robert King: It is a fact.

[Inaudible interjections]

Mr. Robert King: It is a fact.

Hon. Zane J. S. De Silva: Mr. Speaker, that is insulting to every Bermudian that lives in this country. To insinuate that when you are moving *those people* to *those areas*, have you done a risk assessment? That's an insult to the people of this country; it does not deserve a reply.

Mr. Robert King: Supplemental question.

The Speaker: Supplemental question.

Mr. Robert King: It is apparent that the Deputy Premier does not understand what I am asking. I am talking about an assessment that will require the specific services to address the particular needs that are presented with populations who are experiencing specific needs related to their particular circumstances.

It has shown success in Singapore, the UK, Canada and other jurisdictions at creating safer environments, which is what we need to do. So, this is an approach that creates a safer environment. We are not labelling these persons as criminals. What we are suggesting is taking note of the fact that they are more susceptible to having problems in their community. And we need to be systematic and strategic to make sure that we provide them with safe housing and that we protect the oncoming generations as well. That is the reason why I asked the question.

Hon. Zane J. S. De Silva: Mr. Speaker, all I have to say again is, wow.

And let me say to the Honourable Member, does he think that it is all . . . people who find themselves struggling a little bit that want affordable homes? There are middle class people in this country who want affordable homes.

Hon. E. David Burt: Exactly!

Hon. Zane J. S. De Silva: Middle class people, Mr. Speaker, who want affordable homes.

Is the OBA saying that this housing programme that we have, this aggressive housing programme that we have, is for all *those kinds* of people, Mr. Speaker?

I am sorry, but he should have his own Members standing up objecting to that statement.

Hon. E. David Burt: Correct.

Hon. Zane J. S. De Silva: Without that, Mr. Speaker, I can only assume that they support it.

[Inaudible interjections]

Mr. Robert King: Mr. Speaker,—

The Speaker: Members, Members, just a minute.

Mr. Robert King: —I understood.

The Speaker: Clarification . . . now you are on your second question, correct? Because you are done with your supplementaries on your first question.

Mr. Robert King: Correct, Mr. Speaker.

The Speaker: Okay, second question.

QUESTION 2: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Mr. Robert King: My understanding was that as of 2025, Mr. Speaker, 1,331 persons were in desperate need of housing. I remember that 71 persons were on the critical list for housing. So, it would suggest that the affordable housing is for those persons, and not the persons that the Deputy Premier is suggesting also need affordable housing.

So, we are talking about this—

The Speaker: So . . . put the—

Mr. Robert King: So, the question is, these affordable housing units are going to be for the 71 persons or those persons who are on critical housing list?

The Speaker: We are already getting . . . Premier, Deputy—

Hon. Zane J. S. De Silva: Mr. Speaker, these homes are for all of our people.

An Hon. Member: Yes.

Hon. Zane J. S. De Silva: When we produce 229 homes in the next 14 months, we will look at the people who are on those lists, and they will be given homes accordingly. Certainly, the Honourable Member must know that. The OBA must know that. They were in Government for five years. Well, that's right; we forgot they didn't build any.

The Speaker: That was your second question.

Do you have a supplementary to that or is it your third question?

Mr. Robert King: I do, Mr. Speaker.

The Speaker: Supplementary.

SUPPLEMENTARIES

Mr. Robert King: So then the question is, What is the eligibility requirement to be able to successfully be considered for one of these houses? Because perhaps it's for the . . .

The Speaker: Okay, well the question is, What's the eligibility requirement?

Mr. Robert King: What is the eligibility requirement?
Thank you.

Hon. Zane J. S. De Silva: Mr. Speaker, the eligibility is for people in this country who need homes will have an opportunity to get them.

The Speaker: Thank you.

Supplementary . . . that was your first supplementary. Do you have a second supplementary?

Mr. Robert King: So—

[Inaudible interjection]

The Speaker: Second supplementary?

Mr. Robert King: Second supplementary.

So, what is the actual eligibility criteria and what is the process? Because I think the listening public would want to know that, and potentially it will be more than 71 persons who are on the critical list.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Mr. Speaker, everyone who signs up to get on the list has to have a meeting with the people at Bermuda Housing Corporation. And means testing is done based on those conversations.

The Speaker: Do you have a third . . . no, you used your two supplementaries for your second question.

Do you have a third question?

Mr. Robert King: I have a third question.

The Speaker: Third question.

QUESTION 3: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Mr. Robert King: Persons who are considered . . . or who are successful applicants, will there be individual support plans for the families who are successful to ensure that the services are available to ensure their success?

Hon. Zane J. S. De Silva: I am not sure exactly what the question is, Mr. Speaker.

Mr. Robert King: Previously, there was a CMIT [Cross Ministry Intervention Team] programme [in] the Department of Child and Family Services, Morgan's point, eight units for families and they had wraparound services to ensure that those persons who required housing, similar folks, that their needs were met for the children, for the parents and others. I am asking if there is going to be an individual support plan for persons receiving the housing so that they can exit the system.

The Speaker: Any—

Hon. Zane J. S. De Silva: Mr. Speaker, I get offended (right?) for the people of this country.

Hon. E. David Burt: Everyone should be offended.

An Hon. Member: Everybody.

The Speaker: Let him respond.

Hon. Zane J. S. De Silva: I really do, when he talks about *those people* . . . now he's referring . . . yes, he said *similar people*. Well, what . . . I mean, that is just an insult to everybody. Then he talked about the emergency homes. I think that's what he's referring to.

Dr. Douglas DeCouto: Point of information, Mr. Speaker?

Hon. Zane J. S. De Silva: No, I do not accept.

The Speaker: He doesn't have to take a point of information.

Hon. Zane J. S. De Silva: Mr. Speaker, he referred to the emergency homes at Morgan's Point that we had up several years ago. Those were emergency homes, completely different situations, Mr. Speaker.

Look, that Honourable Member, Mr. Speaker, needs to stop trying to make political points over people who are in this country and have struggling times. He needs to—

Mr. Robert King: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Imputing improper motive]

Mr. Robert King: He's imputing improper motive. The reason why I am asking the questions is to ensure that those persons in this community who require suitable housing get it.

The Speaker: Okay.

[Inaudible interjection]

The Speaker: I don't want to have a . . . to go back and forth. But I think both sides are saying the same thing. The Minister is saying that the housing will provide for those who desperately need it on whatever the list is. (I don't want to use the wrong term for the list.) Whatever . . . the emergency list. Those on that. And there are families who also need assistance for private housing who are not on the list. Both will be covered.

Hon. Zane J. S. De Silva: That's absolutely right, Mr. Speaker.

Certainly, Members of this House know, and I have said it publicly enough, we have different categories. You have critical, urgent, and the need. Mr. Speaker, let's be clear about another thing that we plan on doing in the next 12 months. We will build some homes for people to buy. Will the Opposition Member then say, *Well, congratulations*, and then say, *Well, are you putting "some" of those people, are you going to let "those" people buy homes?*

Mr. Speaker, we will provide affordable homes for rent for our people, all of our people—

Hon. E. David Burt: All Bermudians.

Hon. Zane J. S. De Silva: All Bermudians, 100 per cent. And when we start building homes for sale, they will be for all Bermudians, Mr. Speaker. We will give opportunities for our people to live a healthy, happy life that they didn't have previous.

The Speaker: This is your second supplementary with your third question.

Mr. Robert King: Thank you, Mr. Speaker.

The Speaker: Your last question.

SUPPLEMENTARY

Mr. Robert King: Of course, we are in agreement with the overall philosophy. And what we are concerned with—

The Speaker: Put the question. Put the question.

Mr. Robert King: Yes, I am going to put the question, sir.

Will there be consideration to drafting legislation and/or using existing legislation to make these protected areas the same way that you have an increased penalty zone for certain areas, sports clubs, to ensure that those neighbourhoods are protected from antisocial behaviour? Because we want to create a safe neighbourhood that is safe for the persons who are going to be there. So, might they rely upon existing legislation in consideration of that?

That's my final question. Thank you.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Mr. Speaker, I pause because does that really dignify a response? Really, Mr. Speaker, in this House—

[Inaudible interjection]

Hon. Zane J. S. De Silva: That we bring legislation for people that we are going to put in housing to make to

what . . . would you want to build a fence around it? Come on, Mr. Speaker.

The Speaker: Okay.

All right. MP King, you have exhausted your questions.

MP Pearman, you had indicated you wanted questions for this Statement.

[Inaudible interjection]

The Speaker: It wasn't—

[Inaudible interjection]

The Speaker: Oh, no, no, no—

[Laughter]

The Speaker: MP Fahy, would you like to put your questions now?

Hon. Michael Fahy: Thank you, Mr. Speaker.

The Speaker: Mistakes are made sometimes.

[Inaudible interjection]

QUESTION 1: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Hon. Michael Fahy: Thank you, Mr. Speaker. The Minister's . . . one of his last statements to say that we are all in this for the purposes of Bermudians, 100 per cent agreed. Op-eds and things that I write are critiques and also suggestions, and I think that's important for people to understand.

In terms of specific questions to the Minister's Statement, the Minister said in his Statement that a *rigorous technical* and procurement evaluation was undertaken by the Affordable Housing Advisory Committee. Please, would the Minister explain to this Honourable House now what was undertaken in terms of a *rigorous technical and procurement evaluation by the Affordable Housing Advisory Committee*?

An Hon. Member: Excellent question.

Hon. Michael Fahy: Thank you.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Mr. Speaker, I will be happy to give a written response because I could sit here and answer that for half an hour. The fact of the matter is, that we did and we do have an Affordable [Housing Advisory] Committee that is headed by a host of individuals who are professionals in this country. Those were the individuals, along with industry partners, those in

the construction industry, the Chamber of Commerce, the Construction Association. I could go on and on and on, Mr. Speaker.

I can assure you that that Affordable [Housing Advisory] Committee that we have, Mr. Speaker, have done yeoman work with regard . . . and that's why I said *rigorous*, and it was, Mr. Speaker. We have been at [it] for a long time, and that particular Member, the MP, who's asked this House over and over again, *Where is it? When is it? When is it coming? Where is it?* It is here, Mr. Speaker. If he wants finite details, breakdowns, I will be happy to give it any time.

The Speaker: Thank you.

Do you have a supplementary or a second question?

SUPPLEMENTARIES

Hon. Michael Fahy: I do have a supplementary; one comment. I would appreciate that the Minister bring a written statement as to that rigorous process that was undertaken. It is one thing to say; it is another thing to present, because I think the people of Bermuda need to understand that process fully, given the amount of money that is being spent.

Not impugning integrity of any of those Members, but I think it is important that people understand that process. That's the nature of the question, and I don't—

[Inaudible interjection]

Hon. Michael Fahy: No. No, that's okay.

The Speaker: So, so . . . okay.

Hon. Michael Fahy: That's okay.

The Speaker: Okay, so the question is—

Hon. Michael Fahy: Did that process . . . I do have a supplementary. Did that process involve any form of RFP process for the purposes of these units that are to be built by Coastal Precast Systems on the three sites that are going to involve the spending of \$64 million?

Thank you.

Hon. Zane J. S. De Silva: As I said previously, Mr. Speaker, we have spent months and months looking at every building system in the world. And based on the information that we received . . . and there were many, Mr. Speaker, hundreds and hundreds, literally, from many people, many organisations. You may have sent me one, Mr. Speaker.

So those, I am very confident in that Committee and the work that they have done, Mr. Speaker, and that is why I am happy and very confident, standing on

my feet and making these types of announcements to the House and to the country.

The Speaker: Second supplementary or . . . second question?

Hon. Michael Fahy: Thank you. Second supplementary.

The Speaker: Second supplementary.

Hon. Michael Fahy: So, it is fair to say then that there was no RFP in respect of this particular project for \$64 million across three sites. Is that correct?

Hon. Zane J. S. De Silva: That's correct, Mr. Speaker, and I will tell you why. Because we know how RFPs work. And I will tell you what, Mr. Speaker, if we would have been through an RFP on this particular matter, we would be here next year, Mr. Speaker, and we wouldn't have built a home.

By the time you go through that process, select and get it done . . . because you will know, Mr. Speaker, to do an RFP process, certain plans have to be produced at a certain level. Certain things have to be done at certain levels. Mr. Speaker, by the time we would have awarded any building to any company, Mr. Speaker, guess what? By the time we had done that, we wouldn't have built a home. But in this particular case, by the time that would have been done, we will have over 200 homes. Thank you.

The Speaker: Do you have a second question?

Hon. Michael Fahy: I do. Thank you, Mr. Speaker.

The Speaker: Go ahead.

QUESTION 2: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Hon. Michael Fahy: Mr. Speaker, the Affordable Housing Strategy was published at the beginning of May 2026, and some six weeks later, we are in this place being advised that Coastal Precast Systems is going to be spending \$64 million across three different sites.

Mr. Speaker, when did the consultation process end in respect of that Housing Strategy?

The Speaker: Minister.

Hon. Zane J. S. De Silva: If you would have read it, Mr. Speaker, you would know it was June 12.

The Speaker: Supplementary?

SUPPLEMENTARY

Hon. Michael Fahy: Thank you, Mr. Speaker.

So, can the Honourable Minister then please advise when the contract was signed with Coastal Precast Systems for the purposes of groundbreaking in August?

The Speaker: Minister.

Hon. Zane J. S. De Silva: Mr. Speaker, I am happy to say that that contract was signed yesterday.

The Speaker: Second supplementary or new question?

Hon. Michael Fahy: No, that's fine. I've got the information. I appreciate that.

The Speaker: Okay, so—

Hon. Michael Fahy: So, third question, Mr. Speaker.

The Speaker: Third question.

QUESTION 3: BERMUDA AFFORDABLE HOUSING—FIRST PHASE UPDATE

Hon. Michael Fahy: The Minister has said that \$64 million is being ring-fenced for the three sites in respect of 84 homes. That amounts to about \$762,000 per unit. I am not, obviously, aware at this moment of every single size of every single unit, et cetera, but that is not the point. The question that I have is, Does that amount of \$64 million include all excavations, all fit-outs, all the attendant work, including the purchase and transport of the precast systems and the building and construction of same?

Thank you.

The Speaker: Minister.

Hon. Zane J. S. De Silva: Mr. Speaker, I am happy to confirm it does. And I am also happy to confirm, Mr. Speaker, you will know that the cost of construction, traditional building in this country right now, is anywhere between \$700 and \$1,000-plus per square foot for the building of a house. This price is key in hand, Mr. Speaker, all mechanical, electrical, foundations, footings, landscaping. This is key in hand, cut the ribbon, everybody moves in, Mr. Speaker. I am happy to announce that.

The Speaker: Supplementary?

SUPPLEMENTARIES

Hon. Michael Fahy: Thank you.

So, the Minister is confident that there will be no overspends in respect of \$64 million, because one would have to assume that subcontracts must have been signed and agreements put in place for the Min-

ister to be able to make that kind of statement that this includes *everything*.

Can the Minister explain?

The Speaker: Minister.

Hon. Zane J. S. De Silva: Again, Mr. Speaker, we have an Affordable [Housing Advisory] Committee. They are professionals in this country. They know exactly what everything costs.

Mr. Speaker, I am sure that the Honourable Member who sits in another place as a lawyer, if I asked him for an estimate what a certain case might cost based on his experience, I am sure he can give me an idea.

So, but I go further than that because a lawyer might be able to give you an estimate based on X, Y, Z. I am confident, Mr. Speaker, very confident, [in] the people that we have on our Affordable [Housing Advisory] Committee and their subcommittees and the people involved. I have been in rooms at times, Mr. Speaker, where we have had 30 individuals in the room, 30 individuals, many of them . . . some of his colleagues. So, we have had a cross section of people, a cross section of professionals. And, Mr. Speaker, I do talk confident because I am very, very satisfied and confident that the people we have involved in doing this work know what they are doing.

The Speaker: Your last supplementary . . . your second supplementary.

Hon. Michael Fahy: Thank you, Mr. Speaker.

In no way was I suggesting that the people that the Minister has engaged with do not know what they are doing. I am not sure why we had to listen to that.

What . . . I have asked a very simple question. Is the Minister saying that there are going to be no overruns from the \$64 million that has been ring-fenced for this particular project?

The Speaker: Minister.

Hon. Zane J. S. De Silva: Absolutely, yes.

The Speaker: Okay. Go ahead.

Hon. Michael Fahy: Thank you, Mr. Speaker.

The Speaker: Fine. That brings to a conclusion of questions for that Statement, Minister.

Now, the next Statement that had questions [was by] the Minister of Works.

Minister Adams, MP Campbell has questions for you.

QUESTION 1: NATIONAL PARKS, SUMMER REMINDER ON RESPONSIBLE USE

Mr. Vance Campbell: Thank you, Mr. Speaker, and thank you, Minister, for your Statement.

Mr. Speaker, one of the key areas for enjoyment of our parks, particularly when it comes to camping and the beaches, are the bathrooms—and in particular, the toilets. So, I would like to ask the Minister if the bathrooms and toilets were one of the areas focused upon when he spoke about upgrades and improvements.

The Speaker: Minister.

Hon. Jache Adams: Thank you, Mr. Speaker. I thank the Honourable Member for his question.

The short answer is yes; the bathrooms are being focused on. What I do know is that we have taken the initiative to increase the frequency that the bathrooms are cleaned. But most notably, I think, and most importantly, we do have plans in place that are now with Planning to actually renovate bathrooms that are within our most popular beaches.

The Speaker: Thank you.

First supplementary . . . Oh, you are finished? Your first supplementary or second question?

Mr. Vance Campbell: First supplemental.

The Speaker: Okay.

SUPPLEMENTARIES

Mr. Vance Campbell: These checks for cleanings, do they also look for maintenance issues as well when they are checking or cleaning the bathrooms?

The Speaker: Minister.

Hon. Jache Adams: So, to be fair and to be clear, so the vendors that we have are cleaning, are doing cleaning only. However, there are members of the Department of Parks who do their checks and balances in reference to maintenance.

The Speaker: Second supplementary or second question?

Mr. Vance Campbell: Second supplementary.

As we move into our summer season, can the Minister advise on the opening hours of the bathroom facilities and whether these hours are increased during the heavy-use periods such as Cup Match?

The Speaker: Minister.

Hon. Jache Adams: Thank you, Mr. Speaker.

In terms of the specific hours, now I am going off the top of my head, so I will endeavour to get the

Honourable Member the specific answers to that question.

The Speaker: Thank you.

Do you have a second . . . sorry, second question? You used your two supplementaries on the first one.

QUESTION 2: NATIONAL PARKS, SUMMER REMINDER ON RESPONSIBLE USE

Mr. Vance Campbell: Yes, I have a second question.

I would like to know if the Minister could provide a telephone number, for the general public, if they encounter a bathroom facility when they are trying to enjoy the use of the parks and beaches. Is there a telephone number that they can call to report maintenance issues?

Hon. Jache Adams: Mr. Speaker, if I could refer back to the Honourable Member's previous question, many of the bathrooms, in particular those that are in our more popular beaches, are open 24/7. And if anyone has any issues, they are more than welcome to call the Department of Parks or email them. I think I gave the email address in my Statement.

The Speaker: All right. That was your—

Hon. Jache Adams: Mr. . . . sorry, if I can.

The Speaker: Go ahead.

Hon. Jache Adams: I just got it. So, for reference, the Department of Parks can be reached at 236-5902. That is the main line for the Department of Parks.

The Speaker: I like your efficiency, sir. Thank you.

Is there a supplementary to your second question?

Mr. Vance Campbell: Yes.

The Speaker: Or do you want to do your third question?

Mr. Vance Campbell: Supplementary.

The Speaker: Supplementary. Okay.

SUPPLEMENTARY

Mr. Vance Campbell: During weekends and public holidays, is there a response team . . . if someone should call or email the department, is there a response team who will come out and address the issue, or issues, reported during the weekends and public holidays?

The Speaker: Minister.

Hon. Jache Adams: Yes.

The Speaker: Mm-hmm. Okay. That will be your second supplementary or third question?

Mr. Vance Campbell: I have no more questions. Thank you. Thank you, Minister.

The Speaker: Thank you. Okay.

Members, that brings us to a close of questions on Statements this morning. We will now move on down the Order Paper.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Would any Member wish to speak to that?

Deputy Speaker.

Ms. Lovitta F. Foggo: Good morning, Mr. Speaker.

The Speaker: Good morning.

Ms. Lovitta F. Foggo: Good morning to the House and the listening public.

Mr. Speaker, I would like to offer congratulations to a few schools.

The Speaker: Go ahead.

Ms. Lovitta F. Foggo: Firstly, The Berkeley Institute. Congratulations to all of its graduates and, in particular, those graduates who received special awards. I want to say they acquitted themselves with extreme poise and aplomb and, indeed, with their scholastic efforts.

Congratulations to St. David's Primary on their graduations of their young ones. And, in particular, to the recipients of the Leadership Awards, that's young Miss Pitcher and young Mr. Simmons, who found themselves at East End Primary at a celebration called Future Leaders Awards. And I would like to also move on to congratulate all of the Future Leaders' awardees that received their certificates at East End Primary on Monday of this week.

I would also like to congratulate Mr. Carlton Tyrrell, who was the brainchild of the Future Leaders Awards some 20 years ago. And the Future Leaders Awards ceremony has celebrated its 20 years of existence.

Mr. Speaker, I would also like to extend a hearty congratulations to East End Primary. They had a spectacular graduation ceremony. And to young Mr. Nya Foggo-Outerbridge, who was the top student at East End Primary.

Our future is looking quite cheerful, Mr. Speaker, because many of these young people are ac-

quitting themselves with extreme comportment and deportment, Mr. Speaker. They are doing a superb job. So, I feel very hopeful that as we move forward and our young people take the reins, Bermuda is going to be okay.

Thank you, Mr. Speaker.

The Speaker: Thank you, Deputy Speaker.

The Deputy Premier jumped up very quickly that time.

Deputy Premier, you have your three minutes.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

Mr. Speaker, I would like the House to give congratulations to a group of people up in the West End. Mr. Speaker, I had the good fortune to attend a meeting along with my colleague, Minister Tinee Furbert, on Tuesday night. And we were asked to come and speak, Mr. Speaker, to a group of seniors.

The Speaker: Hmmm.

Hon. Zane J. S. De Silva: And it was a very informative meeting. And I would like to thank Charlene Webb, who was the main organiser, along with her team, Delano Beaufort, Kim Jackson, Edonna Bean, Carla Webb, Tammy Gibbons, D.M. Martin-Iris, and Claudelle Richardson. Mr. Speaker, it was a very, very fruitful meeting. I think the seniors appreciated it. We had members from organisations. We had—

Hon. Tinee Furbert: Financial Assistance.

Hon. Zane J. S. De Silva: —Financial Assistance and—

Hon. Tinee Furbert: Age Concern.

Hon. Zane J. S. De Silva: —Age Concern attend as well. And I think that they were very, very happy to hear from, in particular, Minister Tinee Furbert, who gave them a host of information, answered a hundred questions, Mr. Speaker. So, I would like to thank Charlene and her team for holding that event. And congratulations to her and them.

Mr. Speaker, I would also like to take this opportunity to join my colleague, Minister Owen Darrell, who congratulated two Bermudian powerboat races, Mr. Speaker. I am not sure if you saw it, but the team, the two local professional teams, one, my good friend and brother, Mr. Stephen Moniz and his team, their boat is called *Nuff Said*. They promote Bermuda and, of course, led by Luis Martins and Nick Imprescia, and also *Team Bermuda*, led by Steven Bridges and David Selley. They finished first and second. *Nuff Said* was first, and, of course, *Team Bermuda* finished second.

And, Mr. Speaker, I watched the race and it was amazing that you had two Bermuda teams, two Bermuda speedboats that actually dominated this race.

And *Nuff Said* really dominated. They destroyed the field, Mr. Speaker. I was really proud. And what was really, really comforting to hear, and I was proud, is that the amount of publicity that Bermuda got from these two boats. And, Mr. Speaker, they do this all on their own. They do not ask anybody for anything. They promote Bermuda throughout the season, and they are to be congratulated. And they have worked hard, they have put in a lot of work, they have put in a lot of time, and I hope they have a lot more of these successes in the future.

Thank you.

The Speaker: Thank you.

MP Lister, would you like your time on the floor?

Mr. Dennis Lister III: Yes, good morning, Mr. Speaker.

The Speaker: Go ahead.

Mr. Dennis Lister III: Mr. Speaker, I would first like to start off sending congratulations. And I will . . . I know the Minister is not here, I associate the Minister of Sport. And firstly, I also associate the Opposition Leader as he is the National Swim Team Coach. I want to send congratulations to the National Swim Team who recently participated overseas.

Hon. E. David Burt: Hey!

An Hon. Member: Congratulations!

Mr. Dennis Lister III: And they represented Bermuda well, bringing home some medals.

First of all, they got first and third place in the 13 and over mixed 200 metres freestyle relay. And then there were some individual awards. Young Jacob Leclerc finished first in the 13 to 14 boys 100 freestyle. And Gabe Maranzana finished first in the 15 and over boys 50 freestyle.

Also, again, in sports, I would like to send congratulations to Ms. Yushae DeSilva Andrade who won gold at the 2026 Birmingham Boccia World [Challenger]. So again, Bermudians represent us well in all disciplines in sports.

And then, Mr. Speaker, I would also like to send congratulations to a friend of mine. So, I have known for a very long time, Ms. Alyson Thompson, who recently has produced a documentary on riots in Bermuda called *Bermuda Riots are Different*. And recently, they won an award at the UK Film Festival. So, again, I want to send congratulations to Ms. Alyson Thompson on her documentary.

And I would also like to join in with the congratulations from Member Foggo, in my role as spokesperson for Education, with all the primary, middle and . . . I know the high schools have not graduated yet. But I want to send—

An Hon. Member: Berkeley's graduating now.

Mr. Dennis Lister III: Berkeley is graduating right now. But I want to send congratulations to all of those schools and students who had passing out or graduating ceremonies and congratulate them for the well done on the year they completed and for those who are graduating high school as they look forward to further education, whether in Bermuda or overseas, we wish them the best of luck.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP.

Does any other Member wish to make a contribution this morning? No one moving . . . oh, MP Tucker. You have your three minutes, MP.

Ms. Robin Tucker: Thank you, Mr. Speaker, good morning. And good morning to all of my House colleagues and listening audience.

I want to start with a condolence first. I want to extend condolences to the friends and family of Mrs. Pauline Russell. People may remember her from being up at the junction of South Shore and Middle Road and selling the fruit and the smoothies and things. I first met Mrs. Russell probably in the early 2000s when I . . . she participated in a cognitive restructuring programme that I co-facilitated. Mrs. Russell and I lost touch for a while. I had not too long ago received a message that she wanted me to call her. I did. We did not connect and then the next thing I know I see that Mrs. Russell had passed away.

She was an absolutely lovely person, bubbly, always had a story, always had a laugh. Like, you could not engage Mrs. Russell without leaving with a feel-good moment. So again, I want to express condolences to her friends and to her family.

And I will just take a second just to say that that is probably one of the regrets that I have is that I was not more diligent in tracking her down to connect with her. So, I would just encourage my colleagues as well as anyone that is listening, time is not promised to anyone. So please do not always think that you have tomorrow, tomorrow, tomorrow. I'll make the call. I'll make the connection, right?

So, on a happier note, I would like to extend congratulations to Louise Payne, who I used to work with at Conyers. I have known her for a very long time. She won *The Royal Gazette's* Fantasy League and she got a prize of \$6,000. And Minister De Silva would like to be associated with that. So, congratulations to Louise.

And as well as I would like to say congratulations to the staff of Ageing and Disability Services as they hosted their fourth annual event at the Devonshire Rec, complete with bingo, which I have seen a few seniors who have told me what a great time that they had. And that was in recognition of World Elder Abuse [Awareness] Day. And they had such a fabulous time.

And then finally, I will say congratulations to my girls, to my granddaughters, Cailin Tucker, who has just graduated from Paget Primary, and she will be off to Saltus, and as well as Riel Ming who has graduated from Dellwood [Middle] and she will be going to The Berkeley Institute.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member . . . MP DeCouto.

Dr. Douglas DeCouto: Yes, thank you very much, Mr. Speaker.

I recently had the privilege of organising a family fun day in Warwick. And I want to extend my thanks to Warwick Workmen's Club for hosting that and everybody that was involved in putting that on. Feedback was great and we will certainly be doing it next year.

Special thanks also to Warwick Gombeys for a fabulous performance at the end, which involved the youth and I found quite moving. It's not naturally my, you know, deep background, Mr. Speaker, but I just want to share that because I think we all in Bermuda—

The Speaker: You dance to the Gombeys?

Dr. Douglas DeCouto: You know, Mr. Speaker, I do not know if I am quite there yet.

The Speaker: All right.

Dr. Douglas DeCouto: I am not quite there yet, but it was fabulous.

The Speaker: Okay.

Dr. Douglas DeCouto: Now, I also want to congratulate Mr. Kenny Leseur for recently winning the Moon-gate Tour, the golf championship, I think it was last weekend . . . or, no, about two weeks ago. I would refer to him as up and coming, Mr. Speaker. But I do not think that is correct because I think he has basically arrived. And I wish this young gentleman continued success in his golfing.

Now, I have a bit of a nautical theme coming up here, Mr. Speaker. So, first of all, as you know, last time we were here I wished, in advance, success for all the Newport racers. And now I welcome them all to Bermuda. They all got here safe and sound. And I particularly congratulate the boat *Black Jack 100*, it's a 100-footer who did the race and took line honours. Can you believe this, Mr. Speaker?

The Speaker: Record time.

Dr. Douglas DeCouto: From Newport to . . . well, not quite. I am going to get to that.

The Speaker: Okay.

Dr. Douglas DeCouto: Newport to Bermuda, one day, 11 hours and 26 minutes. Can you believe that?

The Speaker: Yes. Yes.

Dr. Douglas DeCouto: And they were 48 minutes short of the record. So, anyone who is here, you know, who has a chance to go down to the Royal Bermuda Yacht Club, I urge you go check out all those boats, especially this boat which they parked in the pole position. Really, really something to see. A real machine.

Now, speaking of real machines, Mr. Speaker, I would like to associate myself with the Minister of Housing. Congratulations to the power boaters. I have been seeing videos of that online and, again, I was pretty wowed. So, I think we all should be proud of the Bermuda ingenuity and success.

And now that takes me to another motorised race. This weekend will be the Round the Island Seagull race. It is probably a little bit on the other end of the spectrum from those power boaters. And I won't get into details of the various rules and regulations, but there are some details there you should check out. So, I wish all those participants a successful and, importantly, safe race. It is quite a cultural and unique thing to Bermuda, Mr. Speaker.

And my last nautical comment, Mr. Speaker, is also I want to congratulate everybody who participated in the Edward Cross long-distance comet race. Those who follow these things know there was a little bit of controversy around it, which, again, you can find out more for yourself. But I also congratulate Alan and Sarah Frith for ultimately being declared the winners of that race, and I believe it was a maiden title. So, congratulations to them particularly, but, of course, all participants in that also very unique Bermuda tradition.

Thank you, Mr. Speaker.

The Speaker: Would any other Member . . . MP Dill.

Rev. Dr. Emilygail A. Dill: Good morning. Thank you, Mr. Speaker, and good morning to my colleagues and the listening audience.

I would just like to take the time this morning to, first of all, start out by offering condolences to the Outerbridge family on the passing of Mrs. Kenlyn Smith. Kenlyn . . . she was also a member, a valued member, of the civil service who worked for, I believe, close to 40 years in the General Post Office. She was an amazing woman who was certainly a part of the fabric of that department in government and so we just want to offer our sincere condolences to her family and may she rest in peace.

I would like to also join with MP Lovita Foggo and the spokesperson for Education, MP Dennis Lister [III], in congratulating all of our students who have made . . . crossed major milestones over these past several weeks, and will in the weeks that are yet ahead of us.

I would like to offer special congratulations to the graduates from constituency 36, from Lagoon Park Preschool, Sandys Secondary Middle School, the West End Primary School, and the Somerset Primary School. I want to take a special salute to the leaders of two of those schools that have taken the social media airwaves by storm with their creativity. The students from West End Primary School under the leadership of Principal Trina Cariah, many of you will have seen the video that showed each student introducing themselves. But they had to choose a saying that guided them as they moved on to their next step. And they did an exceptional job. So, I salute those students.

I would also like to salute the creativity of the Sandys Secondary Middle School who created an arts project where each of the graduates did something where they said their name and they said *I am signing out* and they left their handprints on a piece of artwork. So, I just want to congratulate all of our students, all of our educators, all of our parents, and like MP Lovitta Foggo said, I believe that our future is in great hands and the best is yet to come.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Mr. Whip, would you like your three minutes?
Mr. Tyrrell.

Mr. Neville S. Tyrrell: Thank you, Mr. Speaker and good morning colleagues and the radio audience.

Mr. Speaker, I would like condolences to be sent to the family of Mr. Dane Brown and his wife Charlene. Mr. Brown is actually being funeralised at this moment as we speak. Dane was a neighbour of mine during my days on Angle Street and he was a very good sportsman in both cricket and football for Young Men's Social Club. And in his later years, like most of us, he transferred to a slower game, slow pitch . . .

An Hon. Member: Softball.

Mr. Neville S. Tyrrell: Softball—that's the word I want. And that is when I actually joined him. We played slow pitch softball for a number of years together, his wife as well, for a team that was called The Royal Gazette Slow Pitchers. And he was a very nice guy. As I said, we grew up—he was on Princess Street, I was on Angle Street, so we, you know, we obviously played in the streets in those days together, both football and cricket, so I do wish him, wish the family all the best and, my friend, rest in peace.

Thank you.

The Speaker: Thank you, Mr. Whip.

Minister, would you like to add your comments? Minister Lightbourne, you have the floor.

Hon. Alexa Lightbourne: Yes, thank you Mr. Speaker.

This morning I just wanted to rise to offer congratulations to the National Museum. I had the honour of participating on behalf of the Minister of Tourism and Transport, Culture and Sport in opening their *Your Pictures. Your Objects. Your Stories. Our History* exhibition, Mr. Speaker, and recognising that we have been conscious and also celebrating and also seeking to amplify what is our history and our stories through our ministry efforts through CARICOM.

I wanted to both highlight the work that's been going on for some time at the National Museum regarding their *Tracing Our Roots/Routes* and *The Objects That Make Us* exhibits and the efforts that they have been trying to do to connect and also shine a light on the history that is entrenched in our communities, the stories that have made us who we are and the truth of, you know, not only who we are but also our history and our roots. I do want to celebrate them under the leadership of Ms. Elena Strong.

I also wish to offer congratulations to the graduating class of Devonshire Preschool. I had a special young lady who participated in that school, and I wanted to celebrate not only that class but also the teachers who day in and day out offer a rich contribution and a rich kind of . . . and a safe space for our children to both grow and learn and develop. And so, I want to celebrate Principal Burns, Teacher William, Teacher Simmons, Teacher Bramlett, Teacher Webb and Ms. Roberts for their support and guidance for that graduating class that finished yesterday.

Finally, I want to also just offer congratulations and also a public service announcement to encourage members of the public to attend a screening on menopause which is taking place tomorrow at the Treehouse location. It's tomorrow at [4]:00 pm. Ms. Kisha Tyrrell and Dr. Cousins will be hosting a film and as women navigate mental health and also menopause and the change, I want to associate MP Tyrrell of course with these comments. But Treehouse Bermuda tomorrow, and women in particular, encouraging them to come out and just learn about the change and perimenopause and also the transition to menopause and its impact that it has as we seek to navigate and go through our community. So, I do want to encourage Members, tomorrow 4:00 pm at Treehouse.

Thank you very much, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution at this time?

Premier.

Hon. E. David Burt: Thank you, Mr. Speaker.

Mr. Speaker, I would like to ask that this Honourable House do extend condolences to the family of the late Mr. (and I do not believe this was done before) George Eric Furbert who passed away in his 79th year. He was the husband of the late Paula Furbert and the father of Erica Smith, the executive director of the

BEDC, Thea Furbert, who we would know from her autism advocacy at Tomorrow's Voices, and Ms. Stacey Hill. I have known the family my entire life and I certainly did get to pay my last respects, but I want to ask this Honourable House to send condolences to his family.

On a different note, Mr. Speaker, I would like to ask this Honourable House to extend a letter of congratulations to the organisers of the 2026 Carnival in Bermuda which was held over the National Heroes Day holiday.

An Hon. Member: Yes.

Hon. E. David Burt: And this all goes from the Ministry of Tourism and Transport, Culture and Sport, the Bermuda Tourism Authority, Carnival in Bermuda organisers, NOVA Mas International, Party People Entertainment and all of the organisers, artists, vendors, volunteers, promoters and staffs who helped to deliver this year's events.

Our Carnival in Bermuda brought visitors from around the world to our Island for six days of music and culture. And from family-friendly programming to concerts, fetes and of course the closing event, Revel de Road, Bermuda once again shows that we can host a visitor experience that supports tourism, showcases local talent and brings Bermudians and guests together.

I also, Mr. Speaker, would ask that the Honourable House do extend its appreciation to the Bermuda Police Service, the emergency services, the traffic teams and all those who worked across a holiday weekend to keep residents and visitors safe.

The success of Carnival in Bermuda was a result of the dedication and hard work of many people behind the scenes, and it was so great to be a part of the celebrations, to witness so many visitors enjoying Bermudian culture. And it is important to note of course that the event itself saw significant economic activity. And that economic activity ended up in persons who are entrepreneurs, persons who are promoting parties, persons who are vendors and service providers, persons inside this community who are looking for an economic boost to look forward to Carnival events on every single year. And so, I am proud that this Government continues to support it, and I would ask the Honourable House to please send a letter of congratulations to the organisers.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to make a contribution at this time?

There are no others.

Before we move on, I would just like to add my support to the words of congratulations that were given to Ms. Alyson Thompson on her film about the riots, about how *Bermuda Riots Differently*. She won the award amongst the many other entries that was at the film festival there in the UK, so it is outstanding that

Bermuda, once again, punches above its weight, so to speak.

And secondly, to the remarks that were given to Mr. Eric Furbert's family just now. I have known the family for most of my adult life, as well . . . no, from my teenage years rather. Not adult life; teenage years. So, my condolences to the family.

With that said, we will now move on.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

NOTICE OF MOTION FOR THE ADJOURNMENT OF THE HOUSE ON MATTERS OF URGENT PUBLIC IMPORTANCE

The Speaker: There are none.

INTRODUCTION OF BILLS

The Speaker: There are none.

NOTICE OF MOTIONS

The Speaker: There are none.

ORDERS OF THE DAY

The Speaker: It has been agreed by both sides that we will switch the order. Item No. 1 will now be the second item done and Item No. 2 will be the first item.

And Item No. 2 is the second reading of the Bermuda Immigration and Protection Amendment Act 2026 in the name of the Minister of Economy and Labour.

Minister.

Hon. Jason Hayward: Mr. Speaker, I move that the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 be now read a second time.

The Speaker: Are there any objections to that?

There are none.

Continue minister.

BILL

SECOND READING

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

Hon. Jason Hayward: Mr. Speaker, I am pleased to introduce in this Honourable House today the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 which provides for the Chairman of the Immigration Appeals Tribunal to dismiss an appeal where the appellant has been non-responsive and has failed to pursue his appeal.

Mr. Speaker, at present the Immigration Appeals Tribunal does not have the explicit authority to dismiss appeals that have been left unresolved and effectively abandoned by appellants. In practice, this has resulted in cases remaining in abeyance for extended periods, in some instances for several years, due to the lack of communication or action from the appellant.

This situation creates administrative inefficiencies, contributes to an inaccurate representation of active caseloads and undermines the Tribunal's ability to effectively manage its proceedings.

Mr. Speaker, this Bill amends the Bermuda Immigration and Protection Act 1956 to expressly empower the chairman of the Immigration Appeals Tribunal to dismiss appeals that have remained unresolved and in abeyance for a period exceeding six months. The amendments also provide for the Immigration Appeals Tribunal to make rules governing the way in which the Chairman may dismiss an appeal and provide that the appellant, if aggrieved by a decision to dismiss this appeal, may appeal to the Supreme Court.

Mr. Speaker, the Bermuda Immigration and Protection (Appeal) Amendment Rules 2026, which are subject to the negative resolution procedure, will prescribe the process by which dismissals may take place, ensuring the appellant are afforded procedural fairness and particularly, where appellants have failed to pursue their appeals and the Chairman considers the appeal should be dismissed, the appellant will be notified of the intention to dismiss their appeal and given a final opportunity to proceed.

Appellants will be given 30 days from the date of the notice to make written representations to the Chairman, giving reason as to why the appeal should not be dismissed.

If no representations are made to the Chairman within 30 days, then the Chairman shall notify the parties of the appeal in writing that it is dismissed. If written representations are made to the Chairman within the required time frame, the Chairman shall consider the representation and consult with members of the panel before deciding whether or not to dismiss the appeal. Again, parties to the appeal will be formally notified of the dismissal in writing.

Mr. Speaker, by enabling the Tribunal to resolve dormant matters, these reforms will support more accurate reporting, improve case management, and enhance public confidence in the appeals process.

These amendments are a practical and necessary step.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Fahy.

Hon. Michael Fahy: Thank you, Mr. Speaker, and I appreciate that the Minister has added some clarity around what is expected to be seen in the Rules, so thank you, Minister, for that.

There are no objections from this side of the House in respect of what is trying to be achieved here. We have heard it before. If things take too long, justice is not what it is supposed to be.

So, I do have a couple of questions that maybe the Minister can shed some light on.

Obviously, these amendments have been brought to speed up the administration of cases. How many are currently outstanding, over six months, where it is likely that the Chairman is going to make dismissal orders given the parameters that have been set? Even round numbers would be sufficient, just so we have an idea as to how many actually are outstanding that required this amendment to be brought.

And how long will it take for the Rules to be published by the Immigration Appeals Tribunal? It sounds as if they are pretty much ready to go, but in the event that this Bill will pass, and in the Senate, how much longer thereafter will those Rules be available for people to read?

That's the end of my comments. Thank you.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

MP Lister.

Mr. Dennis Lister III: Yes.

The Speaker: Okay.

Mr. Dennis Lister III: Good afternoon, Mr. Speaker.

Mr. Speaker, I will just take a few minutes just to lend support to this amendment. I think where common sense and housecleaning—it is something that will make it more efficient.

As the Minister said that, and I take it from my own experience, Mr. Speaker, and, you know, when you are doing internal auditing or recordkeeping and you look at a spreadsheet and you see that there are requests to appeal 60, 90, 120, 180 days outstanding, Mr. Speaker. I think this goes a long way to help clean it up, better recordkeeping for the ones that are looking at these reports, Mr. Speaker.

And again, I think it also gives provision, it looks out and gives provisions to those that might feel

aggrieved, as the Minister said, where the Tribunal or the Chair of the Tribunal has dismissed the appeal because it has been sitting for six months or so. If a person feels aggrieved, that they can appeal to have that . . . to appeal that dismissal.

So again, sensible housecleaning to make it more efficient, and again, it is good to hear that the Opposition is in favour of this, again, common sense legislation being brought to this House.

So, thank you again, Mr. Speaker, and to the Minister and his team for this amendment.

The Speaker: Thank you.

Does any other Member wish to make a contribution?

There are none. Minister.

Hon. Jason Hayward: Mr. Speaker, the procedures are being worked on simultaneously as we go through this particular process, so it will be timely that we bring those procedures to the House of Assembly.

When we look at the number of appeals that are actually published in the Budget Book as an outcome, we are talking about less than five appeals, which are standing over the . . . I believe you asked for a six-month period? Yes.

Mr. Speaker, I do thank the Opposition and the Member from this side who have contributed to this debate. I believe they summed it up well as it pertains to these commonsense Rules that straighten up procedures that are required.

So, I now move that the Bill be committed.

The Speaker: Thank you, Minister.

Deputy Speaker.

House in Committee at 12:17 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

The Chairman: Good afternoon, Members.

We are now in Committee of the Whole [House] on the Bill entitled [Bermuda Immigration and Protection Amendment Act 2026](#).

I call on the Minister. Minister, you have the floor.

Hon. Jason Hayward: Thank you, Madam Chairman.

Madam Chairman, can I move clauses 1 through 4?

The Chairman: It has been moved that clauses 1 through 4 be considered.

Are there any objections?

There are none. Continue, Minister.

Hon. Jason Hayward: Madam Chairman, this Bill seeks to amend the Bermuda Immigration and Protection Act 1956 to provide for the Chairman of the Immigration Appeals Tribunal to dismiss an appeal where the appellant has failed, for a period of six months, to pursue his appeal; for Rules to be made as to the manner in which appeals may be dismissed, and for persons aggrieved by such a decision to appeal to the Supreme Court.

Clause 1 is self-explanatory.

Clause 2 amends section 13E, Powers and Procedure, by providing for the Chairman of the Immigration Appeal Tribunal to dismiss an appeal where the applicant has failed to pursue his appeal for a period of six months.

Clause 3 amends section 13F[(2)], Costs and Rules, by providing for the Immigration Appeal Tribunal to make Rules as to the manner in which the Chairman may dismiss an appeal.

Clause 4 amends section 13G, Right to appeal decision to the Supreme Court, to provide for persons who are aggrieved by a decision of the Chairman to dismiss their appeal to make an appeal to the Supreme Court.

The Chairman: Thank you.

Are there any other Members who wish to speak to clauses 1 through 4?

There are no other Members.

Minister.

Hon. Jason Hayward: Madam Chairman, I move that clauses 1 through 4 be approved.

The Chairman: It has been moved that clauses 1 through 4 be approved.

Are there any objections?

There are none.

Approved.

[Motion carried: Clauses 1 through 4 passed.]

Hon. Jason Hayward: Madam Chairman, I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?

There are none.

Approved.

Hon. Jason Hayward: Madam Chairman, I move that the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?

There are none.
So moved.

[Gavel]

[Motion carried: The Bermuda Immigration and Protection Amendment Act 2026 was considered by a Committee of the Whole House and passed without amendment.]

House resumed at 12:20 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

The Speaker: Thank you, Members. Are there any objections to the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 being reported to the House as printed?

There are none. It has been reported as printed.

The next item on the Order Paper is the second reading of the Pensions (Increase) Amendment Act 2026 in the name of the Minister of Finance and Premier.

Would you like to present this matter now?

[Pause]

The Speaker: For the listening audience, the Premier is just preparing for his presentation.

Hon. E. David Burt: Yes, Mr. Speaker, it seems as if my technology is not working.

An Hon. Member: It's not yours.

Hon. E. David Burt: I know. Right?

The Speaker: It's perfect when it works.

Hon. E. David Burt: Imagine that.

The Speaker: Yes.

Hon. E. David Burt: So, I am going to hopefully wait for it to wake up. Or I might have to read it off of my phone, Mr. Speaker.

[Pause]

Hon. E. David Burt: Mr. Speaker, could you bear with me for one minute, please? I am so sorry. I will try to open the file again.

The Speaker: For the listening, audience, we just completed the first Order of the Day, which was the Bermuda Immigration and Protection Amendment Act. And we are now about to do the second Order of Business today, which is the Pension (Increase) Amendment Act 2026. And we are just waiting for a technical matter to be resolved here.

Hon. E. David Burt: All right. Thank you, Mr. Speaker. My sincere apologies.

Mr. Speaker, I move that the Bill entitled the Pensions (Increase) Amendment Act 2026 be now read for the second time.

The Speaker: Are there any objections?

There are none.

Continue, Premier.

BILL

SECOND READING

PENSIONS (INCREASE) AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, the Bill before this Honourable House today has a clear purpose. It delivers the 10 per cent pension increase for public sector retirees that we spoke of in the Budget Statement earlier this year.

Mr. Speaker, Honourable Members would be aware that public service pension benefits have been frozen since 2014. And that freeze has been raised with me by retirees, by unions, and in many different forums over the past years. These are former teachers, nurses, police officers, firefighters, corrections officers, administrative officers, and many other public officers who worked across government and, of course, gave years of service to this country. Retirees have seen their costs go up. They have served Bermuda, and they have done their part, and they have waited a long time for this increase.

However, Mr. Speaker, it is important to note that there was a reason why public service pensions were frozen in 2014, as it is well accepted that the Public Service Superannuation Fund was not in a sustainable position and action needed to be taken. And it would be part of the record of this House as one of my things as Shadow Minister of Finance, that the officers at the time supported that freeze, recognising that work needed to be done on public sector pensions.

But the important thing, Mr. Speaker, is that this Government actually did that work. And so, it is important that we approach these things in the right order. It would not have been responsible to respond to the pleas of those who wanted a public sector pension increase to simply promise or to give an increase without first doing the work that was required to strengthen the Public Service Superannuation Fund. Mr. Speaker, that

is why this House passed the Public Service Superannuation (PSSF Stabilisation) Amendment Act 2025, and that legislation put our fund, or put the public sector pension fund on a sustainable path.

At that time, we made it clear that stabilising the fund was the first step. It created the capacity for the Government to responsibly consider pension increases during this fiscal year after consultation with the actuaries and the Public Service Superannuation Board.

It should be noted, Mr. Speaker, that if those increases were not suspended in 2014, we would have had a fund that would have been in an even worse position. And by the time we would have made those changes, it was likely, Mr. Speaker, that the fund would not have been able to pay benefits.

However, Mr. Speaker, we have gone through this process. We have gone through the changes to the fund and, following consultation with the actuaries and the Public Service Superannuation Board, which is made up of the unions, the represented unions, Mr. Speaker, the Government is now able to move forward with this 10 per cent increase. We did say that we would stabilise the fund, and we said once that work was done, we would provide relief to public sector retirees, and now we are delivering.

Mr. Speaker, the Bill before this Honourable House amends the Pensions Increase Act 1972 to provide a 10 per cent increase in pensions payable under the Public Service Superannuation Act 1981, and any Act repealed under that Act, because there were a number of Acts that were a precedent to that as well, and persons are still receiving pensions under those previous Acts.

The Bill also applies to pensions under the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975, consistent with recommendations made by the Committee which reviewed Ministers and Members of the Legislature's salaries and pensions underneath the particular Act.

Mr. Speaker, it has been mentioned in the Budget Statement and otherwise that this increase will take effect from the 1 April 2026. However, it is also important to note, Mr. Speaker, that the payments on this are not going to begin until October 2026, and therefore when the payments, or the increase in payments, go in October 2026, they will be inclusive of the retroactive amounts due from the 1 April 2026.

It is important to note, Mr. Speaker, the change of which we are making is not a return to the automatic annual cost of living increases that did exist underneath the previous Act, or the Act of which we are amending.

The Government must continue to manage the fund responsibly, and we must continue to protect its long-term sustainability, and Honourable Members will know that the changes of which we made require a consultation both on matters related to increases and also matters that are related to any types of changes with the Public Service Superannuation Board. However,

we are now in a position to provide this promised 10 per cent increase, and we are doing so.

Mr. Speaker, some will say that this 10 per cent is not enough. And I understand that after so many years without an increase, people would want more. But this is what we can responsibly afford at this time while protecting the fund for the long term. However, this is a real increase that is being delivered after the Government did the work to place the fund on a stable footing.

But, Mr. Speaker, it is also important to note that this Bill also sits alongside wider work this Government has done to support seniors and retirees. Since returning to office in 2017, this Government has increased social insurance pensions in line with inflation. As we know, and I tabled earlier today, Mr. Speaker, an Order to continue that promise. We have also expanded health benefits that matter to retirees. HIP and FutureCare policyholders now benefit from annual physicals without copays, and the Government has also expanded GEHI benefits so that public sector retirees covered by GEHI—

[Crosstalk]

Hon. E. David Burt: Public sector retirees covered by GEHI will benefit from improved access to annual examinations without the previous out-of-pocket costs.

Supporting retirees is not only about pension income, it is also about reducing the cost of care, improving access to preventative health services, and helping people manage their health before small issues become more serious and more expensive.

Mr. Speaker, the Government has taken the hard decision required to strengthen the fund, and because of that work, we can now deliver this 10 per cent increase in pension benefits to our public sector retirees.

I look forward to the comments of other Members. Thank you.

[Crosstalk]

The Speaker: We have got two minutes before 12:30.

[Crosstalk]

The Speaker: Take comments now . . . or . . . at least take it to Committee.

Dr. Douglas DeCouto: I can certainly do it in under seven minutes, Mr. Speaker.

Hon. E. David Burt: But not under two.

Dr. Douglas DeCouto: Maybe not under two.

[Crosstalk]

The Speaker: I was going to suggest . . . are there many speakers?

An Hon. Member: Yes.

The Speaker: Okay, well let's do the recess.
MP Simmons.

Mr. Scott Simmons: No, I am not inclined to interrupt, Honourable Speaker.

It is just that I am wondering why we are not going all the way through. Are there other obligations that prevent us from going through? This appears to be a very short session today. We could have omitted lunch and gone straight through. But if we are prepared now to take lunch and then return afterwards, only to be here briefly thereafter.

Thank you, Honourable Speaker.

The Speaker: You can see the negotiation going back, or conversation going back and forth. We were trying to establish where we could have gone straight through, but there seem to be commitments that have been made that do not allow the leading spokesman to be here for that entire time.

So, the negotiation, you have seen the Whips and I going back and forth. We are trying to work that out now.

Mr. Scott Simmons: Thank you for your—

The Speaker: We were hoping to have sat right through—

Mr. Scott Simmons: Thank you for your reply, sir.

The Speaker: —but the Premier has a meeting during this period of time that was already pre-scheduled.

So, we will move for lunch now.

Hon. E. David Burt: Thank you, Mr. Speaker.

I move that this Honourable House do now adjourn to return at 2:00 pm.

The Speaker: Okay. So, the House will now stand adjourned until 2:00 pm.

[Gavel]

Proceedings suspended at 12:30 pm

Proceedings resumed at 2:01 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

The Speaker: Good afternoon, Members. I trust everyone had a nice lunch.

We are about to start the afternoon session. The House is now in session.

[Gavel]

The Speaker: Before we pick up where we left off and where we were this morning on the second item for today, the Premier, as the lead Minister, had presented it, and the Opposition Shadow Finance Minister was about to reply. Before I do that, I'd just like to acknowledge the visitors in our Gallery.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITOR

The Speaker: You may have seen earlier this week in the newspaper where the headline read that Belize beat Brazil in the World Cup.

[Inaudible interjections]

The Speaker: Everybody hear the response of everybody?

The headlines don't always predict what the real story is. The real story was, yes, Belize beat Brazil in the World Cup *in cricket*.

[Laughter]

The Speaker: Hearing the [word] "cricket," everybody . . . see the reaction of everybody?

The cricket tournament is taking place here in Bermuda right now. Part of the delegation that's here supporting Belize [includes] the former high commissioner who served for Belize in England and Guatemala. She's here visiting with her daughter and her son-in-law because their son is actually playing for the team.

We trust that besides watching cricket while you are here you get out and enjoy our Island. I'm sure you will enjoy what Bermuda has to offer in its hospitality and the kindness and niceness of our people.

Welcome to the Parliament.

[Desk thumping]

The Speaker: Now, I know you have come to relax, so you don't have to sit here too long with us. But we just want to acknowledge that you are in the country. I can't say I wish your team wins because we want Bermuda to win, but I wish your team does well.

With that, let us move on.

Shadow Minister, would you like to make your presentation?

Dr. Douglas DeCouto: Yes, thank you very much Mr. Speaker. Good afternoon to you.

The Speaker: Sorry. Sorry, I didn't mention your name. The high commissioner is Kamela . . . Pam . . .

[Inaudible interjection]

The Speaker: Palma. That's right. Thank you. Okay. Go right ahead.

Dr. Douglas DeCouto: Yes, thank you, Mr. Speaker, and of course, welcome to our guests.

The Speaker: Mm-hmm.

BILL

SECOND READING

PENSIONS (INCREASE) AMENDMENT ACT 2026

[Continuation thereof]

Dr. Douglas DeCouto: Thank you to the Honourable Premier and Finance Minister for his presentation on the Pensions (Increase) Amendment Act [2026].

He alluded to the delicate balance in managing these pensions funds, and we, certainly in the Opposition, appreciate that balance between reforming these funds, making sure they are fully funded and can work appropriately for the beneficiaries, but also providing the level of benefits that are required. So, certainly, I would say conceptually we support this approach.

I have a couple of questions that I know the Premier will be able to answer for us, because when we look around, we know that health insurance costs are up for everybody. And that's one reason why people need these higher pension payouts. The cost of living in general is up.

As you know Mr. Speaker, the One Bermuda Alliance called for a long time for the reform in the public sector pension funds and so, of course, we did support it when it came. Similarly, Mr. Speaker, as a reminder to the listening public, what we are talking about today is what is called the PSSF (Public Sector Superannuation Fund), and it's for the government employees. There is also social insurance, or the Contributory Pension Fund. We in the One Bermuda Alliance are patiently waiting to hear more from the Government about the plans for reforming that, which is more applicable to the general population, not to take away from our support and principle of this Bill before us today but to provide that contextual information.

I would say, Mr. Speaker, probably the one concern that we have . . . and I know that the Premier talked about how these increases were reviewed by the various advisory boards and the actuaries. And I know when we did the original reform he talked about that, if the reform worked out, there should be enough headroom in the funds to support a future increase, which is what we are seeing here. I still am concerned because we are not privy to the details of the analysis. And, Mr. Speaker, one thing we know is the population is declining, the working population is declining, the demo-

graphic trend is not in our favour, and it's not in the favour of these funds. We have heard recently that perhaps up to a third of the civil service could be retiring in a very short period of time. And you can imagine what that is going to do to the balance of these funds to fund the public servants' pensions.

So, I think one question that we have for the Premier is: What can he tell us about what options were considered to ensure that the headroom remains for the safety of these pension funds for all of the recipients over the long term?

I know he alluded to this as a one-time increase. So, of course, they must feel that they have covered the bases on that. But perhaps maybe 5 per cent this year and 5 per cent next year might have been a more prudent approach to take. Especially, like I said, we have heard that there could be a lot of retirements coming up and a real change in the balance of the recipients of the fund.

And I think my other question, Mr. Speaker, is: He noted that the payments won't be made until October, retroactive until April. And I'm sure we would all appreciate an explanation as to why that delay of, I guess that would be six months, Mr. Speaker. I think I know, but I'd rather hear directly from the Premier.

So, with that, Mr. Speaker, like I said, we do indicate our general support of this to support people with the rising health costs, rising cost of living. But we do have some concerns about the future stability of the funds. We think it's a very dynamic situation with the demographic balance.

Thank you.

The Speaker: Thank you.

Does any other Member wish to make a contribution at this time?

MP Swan?

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker.

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: Mr. Speaker, I just want to thank the Premier and Finance Minister for bringing these measures.

I declare my interest. I am a pensioner. I'm not a retiree yet, but I know I can speak very confidently on behalf of those former colleagues of mine who would have served in the civil service, who may have started when I first came back to Bermuda in 1980 and 1983 and 1984, and the like, to join. And some of them have been there, retired. Some of them were very senior to me. And to think that 12 years without . . . 12 years and now we're seeing this increase.

I know while there are some that want it to be more, and understandably, because the price of cheese doesn't stay where it was back pre-COVID-19. It moves up. And it's very difficult for persons to make

ends meet. Many seniors are making choices between medication and food, so the increase is welcomed.

And I would say anything that could work towards making sure that it's done in alignment with the cost of living would be welcomed, I'm sure. We will look to make sure, because we are the Government that has made sure, with regard to social insurance, that that is tied to cost of living. Unlike the Shadow Minister's party that when in power actually didn't do that, and so we had to play catch-up.

And not to make light of catch-up, but some folks, because of that, had just ketchup on sandwiches. We need more than ketchup on our sandwiches. We need a little bit more subs than meat. So, thank you, Mr. Premier, for providing some support for seniors and those who have served this country ever so well.

The Speaker: Thank you, MP Swan.

Does any other Member wish to make a contribution at this time?

None other?

Minister of Youth, Social Development and Seniors, Minister Furbert.

Hon. Tinee Furbert: Yes, thank you, Mr. Speaker.

Mr. Speaker, we should be proud—

An Hon. Member: Yes.

Hon. Tinee Furbert: —of this Bill that is coming to the House today. We all should be proud because we know someone in our lives who would have worked as a public servant, who would benefit from the superannuation 10 per cent increase.

I remember, Mr. Speaker, a senior coming to me. They had stopped me on the street, and they said, *You know, you guys are making changes to the social insurance pension benefits, and you're giving yearly increases that way. What about us?* And, you know, I thought about it. I know the team was working on something. We knew that we, as a Government, wanted to stabilise the fund before we can actually offer an increase, Mr. Speaker. And while a 10 per cent increase may not seem like much for some, it is definitely the responsible thing to do, Mr. Speaker. Because on one hand we could give zero. We could give absolutely nothing. We could give zero of an increase. But knowing what is available to us in the fund, the team has taken a good deep dive and looked at this to see what we can responsibly offer to our persons over the age of 65 who benefit from the superannuation.

And so, again, Mr. Speaker, I'm just standing on my feet to let the country know that I support this Bill. We all should be proud about this Bill and the contributions that will now be given to persons over the age of 65. We are a Government who listens—particularly thinking again about the seniors who have come forward to [ask] *What about us?*—with [regard to] the in-

creases we have been [making] in the social insurance pension.

And now today, we can proudly say, this is where we are today, and this is what we are able to offer our seniors who benefit from the superannuation benefit. With that said, Mr. Speaker, again, a promise made, a promise kept.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Minister Adams, would you like to make a contribution?

Go right ahead.

Hon. Jache Adams: Good afternoon, Mr. Speaker.

[Inaudible interjections]

Hon. Jache Adams: Yes, that's right.

[Inaudible interjections and laughter]

Hon. Jache Adams: That's right.

Mr. Speaker, I rise today to voice my support for this Bill and to thank the Premier for bringing this forward. At first glance, this Bill appears to be relatively straightforward. It's an increase, a 10 per cent increase in pensions for retired public officers and Members of the legislature. Very important stuff.

But, Mr. Speaker, when you look at it, I think it's more important than that. I think the Minister who spoke before me hit the nail on the head, because it represents a promise kept. It represents a responsible Government. And I can certainly say it represents the values of the PLP.

Mr. Speaker, when I think about this Bill, I think about the retired teacher who spent decades in the classroom shaping the minds of our children. I think about the firefighter and the prison officer who often missed out on nights, weekends, and holidays because they felt a sense of duty. I think about the firefighter who would often get calls [in] the middle of the night to address or put themselves in harm's way to simply make a complete stranger safe. And you see, I don't believe any of those individuals entered the public service expecting to be wealthy. They serve because they believe in something bigger than themselves. In fact, they still believe in something bigger than themselves. And so, in return, this Government then says that they deserve more than our thanks. They deserve dignity and a sense of security. They deserve a Government that honours its commitment. And so, that is why, again, I am proud to be PLP.

Mr. Speaker, what makes today's debate particularly meaningful is that this increase has not come by happenstance or by accident, but rather because this Government had the courage to do the difficult work first. So, last year in this Honourable House, we debated significant reforms to the PSSF. Those re-

forms were not easy. They required leadership, difficult conversations, very difficult conversations. But they were necessary conversations because we recognised that the PSSF was on an unsustainable path. But instead of ignoring those problems or kicking the can down the road (as they say) this Government, under this Minister of Finance, acted. We stabilised the PSSF. We put it on a path of longer-term sustainability.

And so, Mr. Speaker, today, we are simply delivering on a commitment that we made to the people. And so, I say with a sense of pride, because responsible governing is not simply about making promises, it's about putting yourself in a position to keep them.

Hon. E. David Burt: Yes.

[Inaudible interjections and laughter]

Hon. Jache Adams: Mr. Speaker, it's important we understand that balancing the books is not the destination, but rather it allows us to do more for our people. And so, today, as a Government, we are proud to be discussing a Bill that will improve the lives of the very people who spent decades improving ours.

And so, yes, this Bill looks to increase pensions by 10 per cent. But I believe it delivers even more. It delivers reassurance. It tells our retirees that this country has not forgotten about them. It tells today's public servants . . . In fact, I saw some [public servants] on my way here. And I told them that I was talking about something that will impact them in the future. That their service will continue to be valued.

And it demonstrates that when this Government says it will take difficult decisions today in order to deliver outcomes tomorrow, those are not empty words. They are promises that we intend to keep. So that is why I am proud to support this Bill. That is why I am proud to stand with this Government. And that is why I am proud to be PLP.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution at this time?

None?

Premier.

Hon. E. David Burt: Mr. Speaker, it is remarkable how the Opposition gets so exercised when people support good legislation.

[Inaudible interjections]

Hon. E. David Burt: And so, I'm happy . . . oh, yes, absolutely. I'm so happy that, you know, they are over there making their snide comments.

But the reality is that the 3,700 public officers who are getting a pension increase, which has been frozen since they were in Government, would know and

recognise the hard work that is being done. And so whatever noises or prescriptions they may wish to make, Mr. Speaker, the reality is that it is this Government that is delivering a public sector pension increase. It is this Government that has delivered consecutive increases in social insurance for the seniors of this country.

[Inaudible interjections]

Hon. E. David Burt: It is this Government that has delivered no co-pays for annual examinations for the seniors and those persons who are on here.

Oh, they keep on making noise, Mr. Speaker. The more noise they make, I'm going to remind them of our record. They don't want to listen.

An Hon. Member: Yes.

Hon. E. David Burt: No, they don't want to listen, Mr. Speaker.

The Speaker: Well, you talk to the Chairman.

Hon. E. David Burt: Don't worry. I got you.

So, Mr. Speaker, there were a few questions.

[Inaudible interjections]

Hon. E. David Burt: Well, Mr. Speaker, I certainly want to make sure that the Honourable Opposition Whip knows I don't take my marching orders from him.

An Hon. Member: Ooh!

Hon. E. David Burt: So, I will continue to make sure that I speak as to the record of this Government, Mr. Speaker.

The Speaker: Yes.

Hon. E. David Burt: It seems as though some persons want to forget. And the contributions from Members on this side have sent a clear picture that we are actually delivering on the promises of which we have made.

So, we can, you know, reflect back earlier in this session where there were questions about the priorities of Government and whether or not Government can do more than one thing at one time. I think that we are demonstrating that we can, Mr. Speaker. And in making sure that we repaired the pension fund and put it on a sustainable footing going forward, something that has been long spoken about but delivered underneath this particular Government through long and painstaking negotiations with unions and others, it enables us to come to this point.

It enables a \$2 billion liability to [be] remove[d] from our balance sheet because of the fact that we have made these changes. It enables rating agencies

to upgrade our ratings and to look at us and say [that we are] actually making the broader macro reforms that have been promised for so long, but that are actually now being delivered. So, Mr. Speaker, it is important that the people in this Chamber, the Members, Honourable Members of this Chamber, and the people of this country recognise that we are able to deliver this 10 per cent pension increase to 3,700 public sector pensioners because of the fact that we have been sound stewards of the public purse. That is the reason why.

So, there [were] a few questions that came up, Mr. Speaker. One of the questions that came up was why not do 5 per cent and 5 per cent? Well, I mean, that's his opinion. We decided to go with 10 [per cent]. The law requires us to consult with the Public Service Superannuation Board, and we do it from the perspective of the long-term health of the fund. And so, we have a policy prescription that over the 40-year time horizon of the fund we want it to be at least at a 90 per cent funded ratio. And so, from that particular perspective, that's where we find ourselves in this.

And so, I hope that Members of, you know, public officers listening, saying that if they were in Government, they would not get 10 per cent. But when we're in Government, we will give them the 10 per cent of which they deserve.

Dr. Douglas DeCouto: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Dr. Douglas DeCouto: The Premier is misleading the House. That's not what we said. That is exactly not—

[Inaudible interjections]

Dr. Douglas DeCouto: I asked a question. I asked how they considered it. I asked how they set it. I didn't say what we would or wouldn't do. We don't have all that information. And that was the information I was soliciting. So, I would invite the Premier to retract that incorrect statement. Thank you, Mr. Speaker.

The Speaker: Premier, the Member is saying that the statement was incorrect. I—

Hon. E. David Burt: Mr. Speaker, I will not retract the statement because I firmly heard that Honourable Member say, *Did they consider 5 [per cent] and 5 [per cent]*. So, I'm going to make my own imputation —

Dr. Douglas DeCouto: Point of order, Mr. Speaker.

The Speaker: Wait, wait, wait, wait.

POINT OF ORDER

Dr. Douglas DeCouto: He said . . . *they said we would do 5 [per cent] and 5 [per cent] and not do the 10 [per cent]*. And that is absolutely not what was said, Mr. Speaker. And that is important for the record.

And I am very upset that the Premier continues to misrepresent my comments about the health and safety of our public servants. Thank you.

The Speaker: The Member is insisting that he did not say 5 [per cent] and 5 [per cent].

Hon. E. David Burt: Mr. Speaker, the Honourable Member certainly said 5 [per cent] and 5 [per cent]. I heard it. The public heard it.

Dr. Douglas DeCouto: Point of—

Hon. E. David Burt: Even he admitted it.

Dr. Douglas DeCouto: Point of order, Mr. Speaker.

The Speaker: Wait, wait, wait, wait, wait.

POINT OF ORDER
[Misleading]

Dr. Douglas DeCouto: The Premier is intentionally misleading, because I asked if they *considered*. I didn't say what we would or wouldn't do. I asked what he considered and the information that led to that.

Thank you, Mr. Speaker.

The Speaker: So, you're saying that you asked if they considered half and half? Or, you didn't say 50-50.

Dr. Douglas DeCouto: I asked if they considered an option like that, and how they arrived at that conclusion.

[Laughter]

Dr. Douglas DeCouto: I did not say, Mr. Speaker, the OBA would only do 5 [per cent] and 5 [per cent]. The Premier is putting words in my mouth that were not said.

The Speaker: Okay. Well, my clarification here is whether you said the Opposition would do 5 [per cent] and 5 [per cent], or did you throw 5 [per cent] and 5 [per cent] out as a suggestion? Because the Members are saying that they heard 5 [per cent] and 5 [per cent].

Dr. Douglas DeCouto: A question; if they considered.

The Speaker: Okay. That's all I needed.

So, Mr. Premier, he's saying that they did not say 5 [per cent] and 5 [per cent] is what they would do. They threw it as an example of something that could have been considered.

Hon. E. David Burt: Mr. Speaker, thank you so much. I appreciate your guidance.

So, in my opinion, Mr. Speaker.

The Speaker: I'm trying to clarify so it doesn't go back and forth.

Hon. E. David Burt: Well, Mr. Speaker, the only person going back and forth is that Honourable Member. Because in my opinion, Mr. Speaker, if he were in the chair, then he would not have given the same increase that this Government has given. That is my opinion.

Dr. Douglas DeCouto: Point of order, Mr. Speaker.

[Inaudible interjections]

The Speaker: Wait, wait, wait, wait, wait, wait.

Dr. Douglas DeCouto: That's imputing improper motive, Mr. Speaker.

[Inaudible interjections]

The Speaker: Let's . . . let's . . . let's put this to rest.

[Inaudible interjections]

The Speaker: Let's put this to rest. Here's how we put this to rest.

What the Premier just said, that if someone else was in the chair, they could have given a different amount. That's basically what he said. He said you may have decided to give 12 per cent or 14 per cent. He just said you wouldn't have done his amount.

[Laughter]

The Speaker: That's all. He didn't say less or no. He just said you would have done a different amount. So, I am trying to get us from jumping up and down now.

Hon. E. David Burt: Mr. Speaker, it is amazing to me, never ending—

The Speaker: Well, we can . . . we can move forward.

Hon. E. David Burt: I've got you.

The Speaker: We can move forward.

Hon. E. David Burt: —that the Shadow Minister of Finance—

The Speaker: We can move forward.

Hon. E. David Burt: That the Shadow Minister of Finance can dish but cannot take.

The Speaker: No, no, just . . . just—

Hon. E. David Burt: I'm with you, Mr. Speaker.

The Speaker: —just move forward. Let's move forward.

Hon. E. David Burt: This is debating. This is what we do in this Honourable House, Mr. Speaker. It is a historical device that flourishes. The Honourable Member said: *Have they considered . . . did you consider X, Y, and Z?* I've told the Honourable Member what we actually decided on and the basis of which we decided on. And in my opinion, they may have done something else.

And it is perfectly in keeping with their record, Mr. Speaker. Let us remember what they did when they were in Government where they made seniors wait five years for a pension increase and told them money doesn't grow on trees.

Some Hon. Members: Ooh!

Hon. E. David Burt: So, that is a historical basis. It fits into their governing philosophy. And today we heard whether or not—

[Laughter]

Hon. E. David Burt: —whether or not we want to make it less.

Dr. Douglas DeCouto: Point of order, Mr. Speaker.

The Speaker: What's your—

POINT OF ORDER
[Misleading]

Dr. Douglas DeCouto: The Premier is referring to the . . . the Premier is misleading the House because he's referring to the OBA's governance philosophy. Our philosophy is fiscal responsibility for social responsibility and striking an appropriate balance.

And as an example of that, Mr. Speaker, is when the OBA came into Government there was no money to pay the civil servants. And they had to take a loan to do that. That was the legacy that they picked up. Thank you, Mr. Speaker.

The Speaker: Thank you.

[Crosstalk]

Hon. E. David Burt: Yes, Mr. Speaker, but they also found \$100 million for a boat race. So, let's . . .

[Inaudible interjections]

Hon. E. David Burt: So, we understand the priorities, Mr. Speaker. And every single time that the Honourable Member tries to rewrite history, we on this side will remind him. Because the One Bermuda Alliance did make pensioners in this country wait for five years before a pension increase. They did, Mr. Speaker, say that money does not grow on trees.

An Hon. Member: That's right.

Hon. E. David Burt: And now today we heard the suggestions that maybe it would not be as big as the one of which we've giving. So, the public officers who are listening, the retirees who are listening, everyone knows and understands the difference between the philosophy of this Government versus that Government, Mr. Speaker.

And here's the point: We—we—are delivering.

The Speaker: Mm-hmm.

Hon. E. David Burt: As you would have heard, the reason why we do the work to put the public books in order is to make sure that we can deliver this. The reason why we do the work to ensure that we get ratings upgrades and changes to our pension system to remove unfunded liabilities is so that we can give pension increases to our retirees, Mr. Speaker. That is where we are. That is what we are doing today, Mr. Speaker.

So, I'm grateful that Members opposite are in somewhat support of this. But I'm happy to know that the public officers listening remember, recognise, and understand which Government is on their side. And it absolutely helps . . . which party is on their side. Because it actually helps, Mr. Speaker.

Because there was a second question that had [asked]: Can you explain the delay in the payout? Actually, I can explain the delay in the payout, Mr. Speaker. And the reason why there is a delay in the payout is because we have a Compensation and Benefits Unit that does have limited staff. And in the months of April, May, June, July, August, and September, Mr. Speaker, they are processing increases to public officer salaries as a result of the agreement that we made with the unions.

Some Hon. Members: Aah!

Hon. E. David Burt: So, not only are we increasing the salaries for public officers currently today, but we are also increasing the pension benefits for the retired public officers.

And so, as Members said, whether those are police officers, or former nurses, or former teachers, or former prison officers, hard-working public servants, even the retired Clerk to the Legislature who was here before, today, Mr. Speaker, [they] will all benefit from this Government's due diligence and work to make sure

we balance the books and deliver this pension increase today.

So, with those comments, Mr. Speaker, I believe I've answered all the questions, and I move that the Bill be committed.

The Speaker: Thank you, Premier.

Deputy Speaker, would you like to assume the Chair?

House in Committee at 2:28 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

PENSIONS (INCREASE) AMENDMENT ACT 2026

The Chairman: Good afternoon, Members.

[Inaudible interjections]

The Chairman: We are now in Committee of the Whole [House] on the Bill—I can't hear myself—on the Bill entitled [Pensions \(Increase\) Amendment Act 2026](#).

I call on the Minister and . . . Finance Minister and Premier. Sorry.

Hon. E. David Burt: Thank you so much, Madam Chairman.

Madam Chairman, I move that the House take under consideration clause 1.

The Chairman: It has been moved that we consider clause 1.

Are there any objections for that?
There are no objections.
Continue.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Clause 1 is pretty simple. It provides the citation of the Act, and the Act may be cited as the Pensions (Increase) Amendment Act 2026. And I sincerely doubt there would be any objection on that, so I move that clause 1 be approved.

The Chairman: It has been moved that clause 1 be approved.

Are there any objections?
There are none; so moved.
Continue.

[Motion carried: Clause 1 passed.]

Hon. E. David Burt: Thank you very much, Madam [Chairman].

I move that clause 2 . . . as you'd be aware, [amendments] were submitted to the Clerk of the Legislature early this morning—

The Chairman: Yes, and I left them—

Hon. E. David Burt: —to show the Opposition that there are amendments. So, I'll read through clause 2, if I may.

The Chairman: Yes.

Hon. E. David Burt: Do you need another copy?

The Chairman: Yes. Yes, I do. I left it on my desk. Thank you.

[Crosstalk]

The Chairman: Continue, Premier.

Hon. E. David Burt: Sorry. Thank you very much, Madam Chairman.

The Chairman: Yes.

Hon. E. David Burt: Clause 2 repeals and replaces section 2 of the Pensions (Increase) Act 1972. Clause 2 is the main clause of the Bill. It repeals and replaces section 2 of the Pensions (Increase) Act 1972. The new section does provide for a 10 per cent increase in pensions payable under the Public Service Superannuation Act 1981, including any Act repealed by that Act, and under the Ministers and Members of the Legislature (Salaries and Pensions) Act 1975.

As you will note, Madam Chairman, there is an amendment, and can I move the amendment at this time?

The Chairman: It has been moved that we consider the amendment at this time.

Are there any objections?
There are none.
Continue.

Hon. E. David Burt: Thank you very much.

The Chairman: Yes.

Hon. E. David Burt: Thank you, Madam Chairman.

AMENDMENT TO CLAUSE 2

Hon. E. David Burt: Madam Chairman, I move that clause 2 be amended in the proposed new section 2(1) (of the Pensions (Increase) Act 1972) by deleting the words "to 31 March 2027."

That's the quote as written there. And the purpose of this amendment is to make clear that the 10 per

cent pension increase is effective from the 1st of April 2026 and is not limited to the period ending the 31st of March 2027.

As amended, the relevant part of the proposed new section 2(1) would provide that the rate of pension “shall, with effect from the 1st of April 2026 be increased by 10 per cent.”

The Chairman: Thank you.

Are there any other Members who wish to speak to this [amendment]?

There are none.

[Crosstalk]

The Chairman: Yes, please.

[Crosstalk]

Hon. E. David Burt: Thank you. Thank you, Madam Chairman.

I move that the amendment be approved.

The Chairman: It has been moved that the amendment be approved.

Are there any objections?

There are none.

[Motion carried: Amendment to clause 2 passed.]

Hon. E. David Burt: Thank you, Madam Chairman.

Just to go on, clause 2 also makes clear that the increase does not apply to ex gratia payments made under the Ex Gratia Payments Act.

And that I move that clause 2, as amended, be approved and stand part of the Bill.

The Chairman: It has been moved that clause 2, as amended, be approved and stand as part of the Bill.

Are there any objections?

There are none.

[Motion carried: Clause 2 passed as amended.]

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I move that we take under consideration clause 3.

The Chairman: It has been moved that we consider clause 3 of this Bill.

Are there any objections to that?

There are none.

Continue.

Hon. E. David Burt: Thank you. Thank you, Madam Chairman.

Clause 3, repeals section 3 of the Pensions (Increase) Amendment and Suspension Act 2014. This is

necessary to allow the new section 2 of the principal Act (as amended by this Bill) to operate.

The Chairman: Okay. Are you done?

[No audible response]

The Chairman: Okay.

Are there any other persons who wish to speak to clause 3?

There are none.

Minister.

Hon. E. David Burt: Thank you, Madam Chairman.
I move that clause 3 be approved.

The Chairman: It has been moved that clause 3 be approved.

[Are there] any objections?

There are none.

[Motion carried: Clause 3 passed.]

Hon. E. David Burt: I was about to tease you and say I need to give you some red. That light blue is overpowering. But it's okay.

The Chairman: No, thank you.

[Laughter]

The Chairman: I'm very happy.

Hon. E. David Burt: Thank you very much, Madam Chairman.

Madam Chairman, I now will ask that the preamble be approved, but I do have an amendment to the preamble, if I may.

The Chairman: Yes. It has been moved that we consider the amendment to the preamble.

Are there any objections?

[No audible response.]

The Chairman: Okay.

AMENDMENT TO PREAMBLE

Hon. E. David Burt: Thank you.

I now move that the preamble be amended by deleting the words “one time” and deleting the words “to 31 March 2027”. And the purpose of this amendment is to align the preamble with the amendment made to clause 2. And it makes clear that the Bill provides a 10 per cent increase effective from the 1st of April 2026. And the increase is not being described as a one-time increase or an increase limited to the period ending the 31st of March 2027.

The Chairman: Does anybody wish to speak to the amendment to the preamble?

There being no persons who wish to speak to it . . . Minister, I mean, Premier. Yes.

Hon. E. David Burt: Thank you very much, Madam Chairman.

I move that the amendment to the preamble be approved.

The Chairman: It has been moved that the amendment to the preamble be approved.

Are there any objections?

There are none; so moved. Passed.

[Motion carried: The amendment to the preamble passed.]

Hon. E. David Burt: Thank you.

I move that the preamble as amended be approved.

The Chairman: It has now been moved that the preamble as amended be approved.

Are there any objections?

There are none.

Hon. E. David Burt: Thank you, Madam—

The Chairman: So moved and approved.

[Motion carried: The preamble passed as amended.]

Hon. E. David Burt: Thank you, Madam Chairman.

I move that the Bill be reported to the House as amended.

The Chairman: It has been moved that the Bill be reported to the House as amended.

Are there any objections to that?

There are none.

So moved.

[Gavel]

[Motion carried: The Pensions (Increase) Amendment Act 2026 was considered by a Committee of the Whole House and passed as amended.]

House resumed at 2:34 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

PENSIONS (INCREASE) AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled the Pensions (Increase) Amendment Act 2026 being reported to the House as amended?

There are none.

The Bill has been reported as amended.

Members, I believe that brings us to the last item, or that was the last item, rather, that was going to be done on the Order Paper for today.

So, the third readings can be done at this time.

SUSPENSION OF STANDING ORDER 21

Hon. Jason Hayward: Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move the Bill entitled the Bermuda Immigration and Protection Amendment Act 2026 be now read the third time by its title only.

The Speaker: Are there any objections to the Bill being read a third time by its title only?

There are none.

[Motion carried: Standing Order 21 suspended.]

The Speaker: Continue, Minister.

BILL

THIRD READING

BERMUDA IMMIGRATION AND PROTECTION AMENDMENT ACT 2026

Hon. Jason Hayward: Mr. Speaker, I move that the Bill be now read a third time by its title only and passed.

The Speaker: The Bill is read a third time by title only and is now passed.

Thank you.

[Motion carried: The Bermuda Immigration and Protection Amendment Act 2026 was read a third time and passed.]

The Speaker: Premier.

SUSPENSION OF STANDING ORDER 21

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Pensions (Increase) Amendment Act 2026 be now read for the third time by its title only.

The Speaker: Are there any objections to the Bill being read by its title only?

There are none.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

PENSIONS (INCREASE) AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

I move that the Bill entitled the Pensions (Increase) Amendment Act 2026 be now read for the third time by its title only and passed.

The Speaker: The Bill has been read a third time by its title only and is now passed.

Thank you.

[Motion carried: The Pensions (Increase) Amendment Act 2026 was read a third time and passed.]

Hon. E. David Burt: Thank you.

The Speaker: Premier, you have another matter in front of you at the moment.

SUSPENSION OF STANDING ORDER 14

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that Standing Order 14 be suspended to enable me to introduce a Bill to the House.

The Speaker: Are there any objections to suspending [Standing Order 14] to allow an additional Bill being tabled today?

None.

[Motion carried: Standing Order 14 suspended.]

The Speaker: Continue.

BILL

FIRST READING

JUSTICE AND COMMUNITY SAFETY REFORM ACT 2026

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I am introducing the following Bill for its first reading [in order for it] to be placed on the Order Paper for the next day of meeting. The Bill is entitled the Justice and Community Safety Reform Act 2026.

The Speaker: Thank you, Premier.

There are no other matters, other than to take us to the next piece that closes us out.

ADJOURNMENT

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that this Honourable House do now adjourn until Friday, July 10, 2026.

The Speaker: Yes, correct.

Are there any objections to that?

Or [would] anyone like . . . Oh, would you like to speak to it?

MP Richardson, you have the floor. You would like to speak on motion to adjourn.

ROAD TRAFFIC ACCIDENTS

Mr. Jarion Richardson: Yes, thank you, Mr. Speaker, and good afternoon to you and my colleagues in the listening audience.

Mr. Speaker, I rise to, yet again, speak to the ongoing tragedy that is happening on our roads relating to road safety, most especially the continued fatalities and injuries that are taking place, and the abhorrent conduct. Now, whilst this Government might not be responsible for every reckless act on the roads, it is responsible for the system meant to prevent, detect, deter and punish every reckless act on the road. And in that regard, it is failing spectacularly, Mr. Speaker.

One of the areas that we have seen getting worse and worse . . . or rather, Mr. Speaker, the public has seen the matters getting worse and worse, so much so that we have now seen *The Royal Gazette* editorial to the same effect on 17 June, wherein they had commented that nine road deaths had happened in 2026 so far. That same editorial pointed out that Bermuda was now on track for 18 fatalities this year, the highest in half a century.

In the last two to three weeks, we've seen serious road crashes in Dockyard, Warwick, Sandys, and Warwick again. So, the issue is no longer one of education. It is no longer one of awareness. It is now about delivery, Mr. Speaker.

You see, Mr. Speaker, the Government owns the roads and maintains the roads. All of the enforcement tools are in the care and custody of the Government. The ticketing reform system is in the care and custody of the Government, as is court processing, coroner reform, the issue of public statistics, and the delivery on all of these reforms that are aimed and will stop the current tragedies that are happening on our roads right now, Mr. Speaker.

Mr. Speaker, we have to speak to this because this is an ongoing and serious matter where people are dying and being severely injured. A great point to this, Mr. Speaker (because it is a problem that has been oc-

curing year on year and is only getting worse), is the Government's own Bermuda Digest of Statistics 2025. It reported that road traffic accidents increased by 32 per cent in 2024. I'll repeat that, Mr. Speaker. They increased by 32 per cent.

The Digest reported that there were 1,459 reported accidents and 788 road casualties in 2024, including 127 serious casualties. The Digest recorded seven road fatalities in 2024, and six of those involved motorcycles. *The Royal Gazette* editorial, to which I referred, said that all 2026 road deaths so far were on motorcycles, as riders and pillion passengers.

Mr. Speaker, one of the grimmest duties of a police officer is attending a road traffic collision, most especially when there are multiple parties who have been injured. One of the things that they train you for at the Bermuda Police Service Training School is that you have to go look around the scene for casualties, because as the two vehicles, three, [or] four vehicles collide, bodies typically get thrown. I will spare us the gross details of the state of those bodies when a constable discovers them, or the EMT or firefighter, whoever is first on scene, as we call first responders.

But one of the things that I would refer to this or inform this Honourable House, one part of that training, and it's a key part, is that when you conduct your wider search of that area, Mr. Speaker, one of the horrors you experience is you will often find the bodies not only just near the scene, but often over walls and in water. Because the violence of the accident means that the pillion passengers, typically pillion passengers on motorcycles get thrown and catapulted quite a long way. As you can imagine, this causes incredible injuries, and that has to be dealt with at the scene.

We have to sustain these people until we can get them to the hospital. But I can tell you right now that even those, we could say even the first responder ranks will never be the same after those accidents. People are dying and being seriously injured on our roads, and that is something the Government can take action about.

Mr. Speaker, this is a public health and a family cost. The Government's own public health impact statement says KEMH recorded more than 3,760 emergency room visits from road collisions between January 2023 and December 2025. That is more than 100 people every month attending the emergency department for road traffic accidents. Mr. Speaker, nearly 10 per cent of all of those are admitted. We already have a bed crisis. So we are well aware that we need more beds in our hospital. But 10 of those beds every month are being taken by those who are admitted due to road traffic accidents. Mr. Speaker, this includes not just the people who are committing the offences that lead to the road traffic accidents. These most especially include the victims of that reckless behaviour.

The average stay for these collision patients is seven days. Nearly 44 per cent of persons at these road traffic accidents require ambulance, and more

than 93 of those were Bermuda residents. Mr. Speaker, this indicates the knock-on crisis of the road traffic situation that we have most especially impacting our cost of health care and our cost of living. Areas that are extremely sensitive, as it is right now, and making our situation vastly worse is the road traffic situation in Bermuda. Mr. Speaker, road behaviour is out of control. The Government's Road Safety Week 2026 statements at BPS, or the Bermuda Police Service, issued 1,439 speeding tickets for over 59 kilometres per hour from January 2025 to the date of this statement.

That same statement records 204 DUI [Driving Under the Influence] arrests and 33 impaired care or control arrests. Mr. Speaker, although those are recorded legally for two separate criminal offences, they are fundamentally the same thing, which means that nearly 250 drunk driving or impaired driving arrests took place.

The Royal Gazette reported on 24 June that the BPS warned about e-bike excessive speeds and dangerous driving. Mr. Speaker, I find such a statement to be as absurd as it is ridiculous. Mr. Speaker, of course e-bike excessive speeds and dangerous driving are taking place. Of course they are subject to the Road Traffic Act 1947. Of course, the Bermuda Police Service should be doing something about it. I'm not sure what's happening in our country where we have to send out press releases to tell people that there are laws and that the police will enforce them. The public see signs of this behaviour absolutely everywhere. Speeding, third lane, dangerous overtaking, ignored signs, and impaired driving.

My colleagues in the One Bermuda Alliance who have gotten in a vehicle with me—

Hon. Owen Darrell: Mr. Speaker, point of order, if I may.

The Speaker: Point of order?

Hon. Owen Darrell: Yes, I think.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Owen Darrell: Unintentionally, I think the Honourable Member from the other side is misleading the House. Because as I sit here and listen to his points, while I know his intentions are well placed, at one point, Mr. Speaker, the Honourable Member says that nothing is being done. And then, Mr. Speaker, he goes on to criticise what is being done. You can't have it both ways, Mr. Speaker.

As I said before, we have taken multiple approaches to this. And it's not going to change overnight. So, I think that the Honourable Member, while his intentions are good, may be misleading the House.

Thank you, Mr. Speaker.

The Speaker: Okay.
Member.

Mr. Jarion Richardson: Mr. Speaker, in the Hansard of 15 May [2026], I raised the paper ticketing problem . . . [the] tickets that officer's issue are very, very complicated. Right now, they're being . . . they use a sort of . . . I forget the name of the paper, the carbon paper. And when you issue a ticket, you have to issue one whole fact pattern. And then, when you issue a new offence, you have to issue the whole fact pattern over again, which means that it takes hours and hours and hours to issue tickets, most especially when you return to the station, because those have to be "hand-put" into the system. That takes you off of your patrol for hours, Mr. Speaker.

So, the very fact that you have actually finally detected and caught, and you are about to summon someone to court for a traffic offence, means that you are not patrolling. And the fact of the matter is, Mr. Speaker, police officers are committed to all kinds of crime, road traffic being only one of them. But the fact is that they are unable to then attend to the violent crime, drug trafficking and other offences that are taking place around the Island at the same time.

Mr. Speaker, the police need modern tools for modern policing. We are able to modernise our international regulation. We are able to modernise international business. We don't seem to be able to modernise the things that are leading to the safety of our people.

The Judiciary Annual Report of 2025 says traffic cases filed fell from 4,507 in 2024 to 3,406 in 2025. That is a 24 per cent decline, Mr. Speaker. And what we're saying is no one believes that dangerous driving stopped or reduced by 24 per cent. So, what that means is that we have a problem in our system that is creating a log jam, and we're not able to identify and prosecute all of these offences. So, in other words, as the rate of accidents increases, and more and more people get hurt, we are getting less and less able to stop it.

Mr. Speaker, moving on to another problem. The consequences for all of these are just simply too slow. The Judiciary's Annual Report of 2025 identifies backlog, limited courtrooms, staffing shortages, and delay risks at Magistrates' Courts. And that same report . . . I'll move on, Mr. Speaker.

Bernews reported on 25 June that the Ministry of Justice acknowledged staffing pressures in court services and other justice-related areas. *The Royal Gazette* on 17 June reported a story where one motorist was stopped 12 times and faced a potential \$12,500 in traffic fines. At this point, Mr. Speaker, I'm not sure why we are just letting it go on and on and on. I mean, a person getting stopped 12 times and having \$12,000 in fines, that feels like something serious should be happening.

Mr. Speaker, at the same time, *The Royal Gazette* on 23 June reported a new traffic warrant process. Mr. Speaker, I would welcome when the Honourable Minister of National Security returns to the House . . . because as we continue our research into this matter and advocate for this Government to undertake an action plan, we have discovered troubling signs of warrants not being prosecuted, not being undertaken in a serious way. We've heard an outstanding number, or a number of outstanding warrants, at 75,000 warrants. And if that's the case, that just boggles the mind.

Mr. Speaker, the new traffic warrant process is just an indication that our processes are too burdensome and too slow. As it stands right now, we have already made recommendations on how to improve law enforcement in this way, and we'll do so again at the end of this presentation, Mr. Speaker.

Problem six of seven: We are not learning from the deaths on the road. The Judiciary Annual Report of 2025 says the Coroner's Office reviewed 137 deaths in 2025, up from 43 per cent from 2024. And of that, road fatalities rose from 4 to 10, so up some 150 per cent.

Now, Mr. Speaker, the troubling part is that *The Royal Gazette* editorial of 2 September 2025 reported only four public inquests in a decade, while 981 sudden deaths were reported. So, MP Scott Pearman's point about coroner reform isn't just a good idea, it's absolutely vital, because functionally what's happening right now is that as people are dying from sudden deaths, we are not learning from why they died. In other words, we are just making the same mistake over and over again.

Mr. Speaker, absolutely no one has ownership of this whole system, given the reports that we've seen so far. Right now, there is not a consolidated plan in place. All the ministries are working, but we do not see any evidence of a joined-up approach.

As it stands right now, the Judiciary's Annual Report of 2025 says Bermuda has a significant and concerning increase in these collisions and fatalities and serious driving offences, and even recommends a formal road traffic strategy, including legislation, enforcement, infrastructure, education, data, and measurable targets. Mr. Speaker, we know this Government can put together a comprehensive plan, because they did so for the purposes of other matters around the COVID-19 crisis. And though I found several pieces of the national Economic [Development] Strategy 2023–2027] wanting, nonetheless, they did put it together, and we debated that at length.

Mr. Speaker, right now we need an answer, and it can't be one camera system, it can't be another education campaign, it can't be more condolences, and it sure as heck can't be more speeches. We need a systematic or systemic response to a systemic problem. As such, Mr. Speaker, His Majesty's Loyal Opposition puts forward seven action items for this Government to undertake, starting with publishing a 90-day Road Safety Action Plan. Like all crises, it needs a con-

solidated and unified approach with some clear directions, measurables.

As it stands right now, the responsible ministries should be named and given certain roles: National Security, Transport, Public Works, Health, Education. All the agencies: TCD, Bermuda Police Service, EMS, Road Safety Council, especially in the Attorney General's Chambers, because as it stands right now, what we are seeing is simply the roads getting worse. And we have the data for it, which means that our solutions to date are not effective.

Mr. Speaker, although the speed cameras will be rolled out as expected in September, and I'm thankful for that, now is the time to start publishing the things that will advise us before we get there. Locations; where are you going to put them? What's the safety reasons for putting them? What are the privacy rules? How do you appeal this process? How do these tickets get reported? You see, Mr. Speaker, we not only have to put down these cameras, but we have to put them where the data shows us. We have to put them where there are crashes, schools, bends, speeding, and vulnerable users. And we have to show that the penalties are commensurate with the offences, Mr. Speaker.

Action number three that this Government needs to undertake is visible policing and impairment checks. It is still absurd, Mr. Speaker, that we are telling people when we're going to stop them and where we're going to stop them for drunk driving. The fact of the matter is drunk driving is pervasive throughout our country right now, and the statistics I read earlier only prove that. We need roadside sobriety checks, and we need unannounced roadside sobriety checks. We need high [visibility] policing, not just during the holiday weekend, but intelligence-led all the time, data-led all the time.

Mr. Speaker, the modern electronic ticketing system needs to be implemented as a matter of priority. The more we have police officers running around with pencils and carbon paper just reminds us just how much we are not prepared to deal with the crisis on our roads. The ticket system should be connected to the court, to TCD. They should be issued at the side of the road. Repeat offender data should be available to police officers. The public should be able to pay online and challenge the ticket and go through a clear court process.

Mr. Speaker, the fifth of our seven solutions. Court processing reform needs to take place immediately. Routine tickets have to just be dealt with in a routine manner, and they should simply be penalised. At this point right now, it takes so much to ticket anyone that you can see why the number of tickets is going down year on year and in a commensurate fashion. The accidents and deaths and injuries on our road are going up and up, as are the hospital admissions. So, unless we get on top of this, we're simply going to price ourselves out of the very health care that we need because we can't control our roads, Mr. Speaker.

Mr. Speaker, action six of seven. Going on to the coroner report and fatal collision reviews. MP Pearman called for bipartisan work on inquest law. That is absolutely vital. But what we really need right now is to learn what is triggering all these road fatalities. Because the sooner we figure that out, the sooner we can do something about it right now, Mr. Speaker. As I spoke before, the police statistics, which is publicly available, is woefully outdated. And that concerns me because I don't know how we're making our decisions about what solutions we're going to bring to ending this tragedy.

And finally, Mr. Speaker, we need a monthly dashboard. The Cabinet Office has started a project, which we discussed during the last budget debate, where they're publishing more and more data online. And that is what we need to do in this case. But we're going to have to do it as it relates to road safety across the ministries. We're going to have to be able to track exactly what's happening out there. Because as it looks like right now the only thing that we can track is the amount of failure that is happening on our roads.

The simple fact is a number of hot spots have to be repaired, including road surfaces, signs, lighting, markings, bendings, junctions, and crossings. And that has to be informed by data, Mr. Speaker. It's clear that what we have right now is a crisis on our hands, a crisis that is hurting, harming, and destroying families, a crisis that is driving up health care costs, a crisis that is making Bermuda not look like the sophisticated jurisdiction that we hold ourselves out to be.

This is not about just blame, Mr. Speaker. This is about a systemic approach to actually fixing a systemic problem. And until we do these things, then we should just hold our heads low, because we have no right to call ourselves serious people, Mr. Speaker.

The Speaker: Thank you, MP.

Minister of Cabinet, would you like your 20 minutes?

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker. I certainly will not take 20 minutes. Just for clarity, based on the previous debate, the speaker who sat down was speaking on behalf of the entire One Bermuda Alliance and not just speaking thoughts to himself. Right?

[Inaudible interjections]

Hon. Diallo V. S. Rabain: No, the last debate, when he said: *I'm not speaking on behalf of my party. I'm speaking for myself.*

The Speaker: Motion to adjourn allows Members to express an open view on any topic.

ROAD TRAFFIC ACCIDENTS

Hon. Diallo V. S. Rabain: No, I understand that. I just wanted to reference some things, but I didn't want anyone to point-of-order me to say: *I'm not speaking on behalf.*

I really do appreciate that speaker's comments. It's not what I got up to speak about just now, but I do appreciate that speaker's comments.

Mr. Speaker, I've been up here long enough to remember a time when we did work bipartisan when it came to situations like what was just mentioned. And while I do appreciate the suggestions and the seven points that were given, I do know that there is space for us to have those conversations prior to us coming here and just making announcements. And I would encourage Honourable Members opposite to just to reach out and let's have those conversations so we can move forward in a bipartisan way to tackle these types of things that are the scourge of our roads, such as road traffic accidents and the like.

GRADUATION: SIGNATURE SCHOOL DIPLOMA

Hon. Diallo V. S. Rabain: But Mr. Speaker, I did get up today to speak to . . . we are at that time of the year, graduation season from our senior schools. Regardless of how you look at it, you only graduate once. I know in Bermuda we use the nomenclature when you leave primary school, we call it "graduation." When you leave middle school, when you leave nursery, you call it graduation. But you only do graduate from senior school, and we are in the process of going through that now.

I do know The Berkeley Institute had their graduation today, this morning, starting while we were here in this House, and CedarBridge Academy will have theirs on Tuesday, Mr. Speaker. It is a special time for the students coming out of our public senior schools. This year is the first [time] students will graduate with a new signature school diploma. And that is a special time, Mr. Speaker. While I do know that we spend a lot of time as adults arguing back and forth on what's going right in education, what's not going right in education, which way it should go, which way it shouldn't go. At the end of the day, everything that we say and do affects those young students who are coming out of high school for the first time.

And regardless of where we stand, or what position we take, or what can be done, what hasn't been done, what should be done, we should all stand up and applaud these young persons as they walk across that stage to get that diploma that they have earned with the four years of schooling that they've put in at the senior level, which is, by extension, the full 13 years that they've taken since they entered into our system at age five.

Mr. Speaker, it's worthy of note that this new diploma wasn't something that was not planned. It wasn't something that just came about. The fact that these students are now the recipients of plans that took hold nearly seven years ago is a testament to when you

have a plan and you say this is what needs to go into it. You have bipartisan conversations around that plan. You do the necessary consultation, and you get the necessary buy-in from all factors of the community to say: *Hey, we want our students to do better.* You end up with what we have today.

Unfortunately, as I said, I was here, I was unable to be at The Berkeley [Institute] graduation. But I certainly will be at CedarBridge on Tuesday as I will be introducing a special award in memory of my father, who was an expert tradesman. And the fact that we have . . . and it will be labelled the Outstanding Tradesperson of the Year for CedarBridge, which has the signature of trades and professions, something that has been asked for by many persons in our society to bring back. And I'm proud to say that does actually appear at CedarBridge.

I'm also happy to say my father, as a qualified electrician . . . I do believe the award will go to some young man who is studying to be an electrician coming out of CedarBridge Academy. So, I'm extremely proud of that.

Mr. Speaker, we did not get to this point by happenstance. As I said, this was years in the making. This was years of having meetings. This was years of critical data research of what Bermuda needs in order for its citizens to succeed in the various professions. And this is how the idea of signatures came about, Mr. Speaker. It has got the buy-in of the signature partners that have signed in, signed on with all of our senior schools. Whether it be from BELCO, whether it be from KPMG, whether it be BUEI [Bermuda Underwater Exploration Institute], the Bermuda Aquarium, [Museum and Zoo], whether it be BIOS [Bermuda Institute of Ocean Sciences], and so many others.

I know when I was last there, we had signed on some Bermudian companies that are not even stationed in Bermuda. But they had signed on to be part of this phenomenon to ensure that our students are prepared to enter into the workforce, if they choose to, or to go on to tertiary education with a better knowledge of what it is that they are good at and what they are interested in.

So, I just want to have an opportunity to speak to that, Mr. Speaker, and encourage all Members of this House, as well as the listening public. Please be ready to encourage these students as they leave our senior schools and head into tertiary education or into the workforce. Because they are the very first recipients of this signature school diploma, and I am very well aware that they are prepared. They are hungry, and they want to be a successful part of our society. And they can only be that if we, as the adults, put aside our differences and stand up and go and support them, Mr. Speaker, as they walk across that stage.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Members wish to make a contribution?

MP Shadow Minister of Finance, MP DeCouto.

Dr. Douglas DeCouto: Yes, good afternoon, Mr. Speaker.

I have three topics I wish to cover today.

The Speaker: Sure.

Dr. Douglas DeCouto: One is a bit administrative, one is a bit informative, and then a plea to the Government for some action.

MINISTERIAL CODE OF CONDUCT

Dr. Douglas DeCouto: Mr. Speaker, you know earlier today I alluded to the Ministerial Code of Conduct. And there was a little chatter that I should know my rules. And something that I know I am certainly concerned about, and I believe many of my . . . obviously, I don't speak for them. But my understanding is that many of my colleagues in Opposition are concerned.

Often, we come here to bring questions on material topics for the public, or we put questions on the Order Paper. The question goes on the Order Paper, and then, lo and behold, there's a press conference, or a Ministerial Statement. And then everything is, *Oh, public domain; public domain*. And then we lose the opportunity to exercise our parliamentary privilege here on behalf of the people of Bermuda, which is to challenge, to seek information, to ask questions. And so, since there was a Minister over there . . . I think he misunderstands. If you allow me, can I quote two parts from the Ministerial Code of Conduct?

[No audible response]

Dr. Douglas DeCouto: Yes, thank you. Section 7.1, Mr. Speaker.

"When Parliament is in session, Ministers will want to bear in mind the desire of Parliament" (that's this whole House) "that the most important announcements of Government policy should, in the first instance, be made in Parliament."

That's the end of the quote. And then that makes the process of asking questions and supplementals available to us to enquire more deeply.

And then the second quote, again, if you'll permit me, Mr. Speaker, is [at section 7.3]:

"[I]n the case of answers to Parliamentary questions, particular care must be taken to avoid making a press announcement before the relevant answer has been delivered to the Member of Parliament who tabled the question."

So, Mr. Speaker, I certainly look forward to the Premier and his Ministers paying careful attention to their Code of Conduct. And if they think it's not suitable, I'm sure they can make the relevant amendments.

As you know, Mr. Speaker, I'm a stickler for the small things. And I think it's important that we in Parliament set a good example of following all the rules and regulations, just like any member of public is expected to. That's why, Mr. Speaker, I'd like to remind this House and the listening public, it has now been six months and two weeks that the Premier has been willingly and knowingly breaking the law by failing to provide to this Parliament the reports required by law.

The Speaker: I do believe he addressed that somewhat at the last occasion, or the occasion before that.

Hon. E. David Burt: A few times.

The Speaker: At least a couple of times.

Dr. Douglas DeCouto: Yes, I understand that. But I believe it's my privilege to address it again, Mr. Speaker. And if the Premier perhaps is tired of it, I certainly would ask him to provide those reports.

And as he said earlier today, the Government can walk and chew gum at the same time. And I know that there will be great interest in the public as to why the Premier does not want to inform the public of who the ministerial consultants were, and how much they were getting paid.

So, I look forward to that. And if perhaps the Premier doesn't get it done by October, I look forward to the next Premier providing that information as required by law. So, that's some information for the listening public.

ALLSHORES TAX CREDIT

Dr. Douglas DeCouto: But those are perhaps administrative, Mr. Speaker. More importantly, as you know, again last week I spoke about this Allshores tax credit, and I was pretty concerned about that. I was pretty concerned about that. And I almost fell out of my seat this week, as I believe many Bermudians did, when I read that they are turning around and doing a \$20-odd million share buyback. So that's taxpayer money, essentially. It is just going straight through into buying back shares.

Now, I don't really blame Allshores for that, per se. They are just—

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order. Yes.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: The Honourable Member is misleading the House. He will know very clear and well that tax credits are provisioned in the accounts, and cash is

not given, and cash cannot be given until four years from now.

[Inaudible interjection]

The Speaker: The Premier just clarified the process.

Dr. Douglas DeCouto: Well, of course, we're not talking about bags of cash here, Mr. Speaker. But we are talking about profit and loss, and account statements. And you know the cash doesn't actually have to show up. You just have to get the credit on the—

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: The Honourable Member is misleading the House. In his statement he said they're taking taxpayer money to buy back. And what I'm making sure that he is clear on, [and] this House is clear on, and the people who are listening [are clear] on, is that there is a provision for tax credits.

But the tax credit legislation that was passed in this House does not mean that those tax credits are actually payable until four years from now in case they actually incur a tax liability under the corporate income tax, which, due to their larger size, they may do. But they do not actually receive anything between now and four years' time.

Dr. Douglas DeCouto: Well, Mr. Speaker—

The Speaker: Be mindful—

Dr. Douglas DeCouto: —you know, the Premier can talk—

The Speaker: Be mindful of the Premier's clarification.

Dr. Douglas DeCouto: Yes, well, I provide my own clarification.

An Hon. Member: Yes.

[Inaudible interjections]

Dr. Douglas DeCouto: Allshores has booked—

The Speaker: He clarified how it operates.

Dr. Douglas DeCouto: Allshores has booked on its account statement a \$20-odd million credit from the tax credits. It hasn't actually received that cash in hand, but it has booked according to accounting principles audited accounts, put it through shareholders, so it's got

that benefit. When the cash actually shows up, whenever that may be, that will be taxpayers' money.

Now, Mr. Speaker—

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: The Honourable Member has been misleading the House again.

A provision for tax credits under the Tax Credits Act, yes, it is a qualified refundable tax credit. But it is not payable. And if that company does incur a payroll . . . a corporate income tax liability, which the company in question, given that it operates in more than six jurisdictions, may actually do . . . so, it is incorrect for the Honourable Member to say *when that money comes*.

I'm fine for him to continue his line of work, but he cannot say *when that money comes*, as it is not a certainty. So, it's fine to say that credit has been booked. But to say that they are taking taxpayer money to do a share buyback is not correct, Mr. Speaker.

Dr. Douglas DeCouto: All I can tell the listening public, Mr. Speaker, is the company and its accountants think they're getting that money. And, therefore, they have booked it according to generally accepted principles. And I am not one to tell the accountants how to do their job.

Now, we read that they are spending the same amount of money buying back shares. This is what I'm talking about.

An Hon. Member: Yes.

Dr. Douglas DeCouto: I fell out of my seat. And so, I repeat my call to this Government to sort this out, Mr. Speaker.

There is no way . . . and look, I will even give the Premier and the Government . . . it is a little complicated. I'm not going to deny that. But sort it out. There is no way the company should be getting this kind of money. And I'm not blaming the company, frankly. They are just doing what they're going to do. That's the company. There is no way they should be getting this kind of money, and the Government taking no action.

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: The Honourable Member is misleading the House. I will repeat again. There is a tax

credit provision that has been put in this company. The Honourable Member keeps on saying that they are getting the money. And he's trying to make it . . . and it is clear that in the Tax Credits Act passed underneath this House there is provision. But there are no funds that are payable for at least four years, if there are funds to be paid. And that is only in case the company does not book a payroll or a corporate income tax liability in the future, which it very well may do because it operates in more than six jurisdictions.

Dr. Douglas DeCouto: Thank you, Mr. Speaker.

I will repeat: The accountants think they're getting the money. That's why they put it on the balance sheet. Anyone in Bermuda who runs a business, whether it's the lemonade stand or the shoe shop, knows when you get an asset and you put it on the books, that's kind of like money to your company.

So, the Premier can get up and talk about all he wants. The problem here, Mr. Speaker, is that the Government has not sorted this out so that the clients of this company—which is most of Bermuda—receive the benefits of this tax credit asset that this company has booked in. And should it get paid, which apparently, in their view, their audited accountant's view, it is probably going to happen. Otherwise, they wouldn't have done it. So, I don't want to second-guess them. And I'm sure the Premier doesn't.

Why do Mr. and Mrs. Bermuda not receive a benefit for that on their premiums?

And we are looking at this incredibly light legislative workload. My personal view is the Government has been spreading out the legislation. I'm glad to see we got a Bill tabled this afternoon, because I didn't know what we were going to do two weeks from now, other than just come up and hear me talk about the missing reports again, Mr. Speaker.

[Laughter]

Dr. Douglas DeCouto: So, let me repeat my call to the Premier, to the Minister of Finance, to his Cabinet: Please sort this out so that Bermudians know that their taxpayer money is going to go and benefit them.

Thank you, Mr. Speaker.

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: The Honourable Member should, whenever he's speaking about Allshores, declare his interest as a shareholder.

Hon. Zane J. S. De Silva: Oh!

[Inaudible interjections]

Hon. Zane J. S. De Silva: Oh my!

[Inaudible interjections]

Dr. Douglas DeCouto: Mr. Speaker, the Premier is misinforming because if he bothered to pay attention, he would see that I removed those shares from my ownership quite some time ago, precisely because of this nonsense.

[Inaudible interjections]

Dr. Douglas DeCouto: And let me say this, Mr. Speaker. If I was an owner, I'd be sitting pretty because I would have just got a 20 per cent benefit on my ownership. And I'm not. So, in fact, I kind of regret doing that because I was sick of hearing from him about it. Thank you.

The Speaker: Now, no more of that, fine. Thank you.
[Does] any other Member wish to speak?
MP Famous.

Mr. Christopher Famous: Mr. Speaker . . . Mr. Speaker, let me apologise for not being here earlier. I finished work at 10:00 this morning, and I was dead tired.

[Inaudible interjections]

LAMB FOGGO URGENT CARE CENTRE

Mr. Christopher Famous: Yes, I do.

Mr. Speaker, honourable colleagues, listening audience, last week a friend of mine sent me a WhatsApp and said: *Hey, they're talking about the hospital on the radio.* I'm like: *Okay.* I am thinking the Health Minister was on, right? I didn't pay it much mind. They said: *No, no, they're talking bad about the hospital on the radio.*

It was a Sunday morning. I'm like: *What radio station is that!* [So I] went to Hott 107[.5FM]. No, it wasn't there. I went to Power 95, and it wasn't there. I said: *Ah, let me go to the OBAs . . . I mean, Ocean 89 station.*

[Laughter]

An Hon. Member: Yeah, yeah.

[Inaudible interjections, laughter and desk thumping]

Mr. Christopher Famous: So, I tuned into Ocean 89, where the host was Mr. David Sullivan—

An Hon. Member: Oh, Lord.

Mr. Christopher Famous: —the person who likes to sideswipe.

[Inaudible interjections]

An Hon. Member: Oh-oh!

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, there was a person, a guest on there.

[Crosstalk]

The Speaker: The conversation needs to be directed this way, gentlemen.

Mr. Christopher Famous: Mr. Speaker, can I reclaim my time?

Mr. Speaker, there was a guest on there, someone who sits in this Chamber on Wednesdays. Let me just put it that way. He was there espousing all this . . . let's just say hyperbolic sort of talk, you know?

[Inaudible interjections]

Mr. Christopher Famous: Yes, google that, "hyperbolic."

[Inaudible interjections]

Mr. Christopher Famous: So anyway, one of the things that caught my attention, because, you know, sometimes people talk like Charlie Brown and you can't pick something up, but then there's a couple of words that catch your attention. The person said the Government needs to invest more in the Lamb Foggo [Urgent Care Centre].

I was like, you know, make it full service because more beds . . . and this . . . and they were going through this list of things that are going wrong at Lamb Foggo [Urgent Care Centre]. In their opinion, I should say.

And then my memory banks kicked in, Mr. Speaker, and I had to google this.

An Hon. Member: No, you didn't.

Mr. Christopher Famous: Yes, I did.

[Inaudible interjections]

Mr. Christopher Famous: As a matter of fact, Mr. Speaker, if you [don't] mind me quoting something from *The Royal Gazette* from 2013.

The Speaker: Go ahead.

Mr. Christopher Famous: Headlines: "The Lamb Foggo Clinic [protest] march."

"Protestors march to the House of Assembly in order to present the Premier" (Hmm, who was that?) "with a petition in hopes to keep the Lamb Foggo Clinic open."

Mr. Speaker, I then have this thing called Google Pictures. I looked up my Google Pictures, and there it was. A lot of people from down at St. David's and other parts of the Island converging on the House of Assembly because the OBA wanted to close down the Lamb Foggo [Urgent Care Centre].

The then Shadow Health Minister (I can't call her name, but you know, we all know who it was) used to give all these excuses as to why it should be closed down. And then it was revealed that possibly some private medical doctors wanted to take it over.

The Speaker: Members, Members, Members.

Mr. Christopher Famous: So, I fast forward to 2026. And I said, *What would have happened to St. David's had the people not stood up against the OBA's plans to close down Lamb Foggo?* And we have the person who sits in this room on a Wednesday blaming us, the PLP, for Lamb Foggo, when his party wanted to shut it down.

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, I digress.

Two weeks ago, a certain speaker who stood up just before me, amongst others (because I'm speaking for all of them), sent in this list, a long list, to relevant Ministers as to what CARICOM could do for Bermuda. I'm paraphrasing. The list included:

To the Minister of Housing: Can CARICOM help to bring down the cost of construction? Can CARICOM help with housing?

To the Minister of Education: Can CARICOM help with education?

To the Minister or Junior Minister responsible for prisons: Can CARICOM help with that?

And also to the relevant Health Minister: Can CARICOM help with the seniors?

Mr. Speaker, when I was in the Army, I heard this term called "red herring."

[Inaudible interjections]

Mr. Christopher Famous: No, wait for it.

An Hon. Member: Let them hang on.

Another Hon. Member: I've been waiting a long time.

The Speaker: Talk to the Chair.

Mr. Christopher Famous: In the Army, they taught us this term called red herring, questions to which you fully

know the answer already, or you think you know the answer already but you want to ask, mainly because you want to look like you know what you're talking about, but you actually don't.

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, I searched all through the Hansard. And I asked myself: *Has the OBA ever asked the UK the same questions? Have they ever asked the UK: Do you help Bermuda with housing?* The answer is no. *Do they help them with the cost of construction?* The answer is no. *Do they help with education?* The answer is no. *Do they help with prisons?* The answer is no. *Do they help with seniors?* The answer is—

An Hon. Member: Yes.

Mr. Christopher Famous: No.

So, you see, Mr. Speaker, on one hand, we have a—

Mr. Scott Pearman: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: Perhaps unintentionally, the Honourable Member is misleading the House. He may have forgotten the UK's vaccines that saved so many seniors' lives.

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, the question in the thing was not about vaccines. At least be specific when you ask questions.

But anyway, Mr. Speaker—

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, I understand you all are grieving, but whatever.

Mr. Speaker, the same question is never asked about the UK, who is our colonial administrative power. What are they doing to assist Bermuda and the other Overseas Territories? Because, quite frankly, they're not doing anything. But somehow, we still have to recognise them as our administrative power.

Mr. Speaker—

Mr. Jarion Richardson: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. Jarion Richardson: The Honourable Member is misleading the House. It is impossible for us to ask a Parliamentary Question in the House of Assembly that the UK would then answer. We have to [ask] those questions of the Government. And that's what we did in this way.

Mr. Christopher Famous: Mr. Speaker.

[Inaudible interjection]

Mr. Christopher Famous: Mr. Speaker, in April of 2026, the House of Lords [Constitution] Committee said it's "urgently needed" that a White Paper be there for the Overseas Territories, because the 14-year-old White Paper is antiquated and does not serve the Overseas Territories.

Mr. Speaker, as we know, the King of England came here. And along with him came some Ministers. One of those was Mr. Stephen Doughty, the Minister responsible for the Overseas Territories.

Mr. Speaker, Mr. Doughty was featured in the paper yesterday . . . two days ago, *The Royal Gazette*, where it said that the UK Government rejects any White Paper for the Overseas Territory. They prefer to just give their own suggestions, which basically means that a White Paper that will come from the Overseas Territories listing things that the UK can do to assist them, they reject it.

So, I ask, Mr. Speaker, on one hand you have persons [asking] red herring questions about something they know the answer [to] already, but they make no effort—

Mr. Jarion Richardson: Point of order, Mr. Speaker.

The Speaker: Point of order.

Mr. Jarion Richardson: Imputing improper motive.

Mr. Christopher Famous: Mr. Speaker, I await your ruling.

The Speaker: Just restate what you . . . I'm trying to pick up the . . . just restate what you said.

POINT OF ORDER

[Imputing improper motive]

Mr. Jarion Richardson: Point of order, Mr. Speaker. I'm happy to clarify imputing improper motive.

The Honourable Member pointed out that there was a red herring that the OBA either knew the answer to these questions, or in some way, shape, or fashion was setting up the Government.

And the simple fact of the matter is that Parliamentary Questions are a simple constitutional mecha-

nism that we use to enquire [about] certain things of the Government. The motive was clear: We asked questions, and we would like some answers.

Mr. Christopher Famous: Mr. Speaker, nowhere in the Government's Green Paper did they say all these things that they claim—nowhere in the Green Paper. So, I don't know why they asked it.

Mr. Speaker, the point I want to get at for the people of Bermuda is: We hold the UK in such high reverence. The King comes and everybody stands up like, you know, Jesus has returned.

[Inaudible interjections]

An Hon. Member: You didn't invite us!

Another Hon. Member: It was an exclusive event in Bermuda.

Mr. Christopher Famous: No, I didn't go, bro.

[Laughter]

Mr. Christopher Famous: Anyway, Mr. Speaker, but the reality is when the Overseas Territories (nice name for "colonists") simply say we need a revised agreement between us and the UK, the UK House of Commons said no.

So, we have to take into consideration, well, if our administrative power is not assisting us, we can't get help from the US . . . Hmm, we can't get help from Canada. Where else can we turn, Mr. Speaker? Either we sit here on our own, or we look out for others who have similar situations as us.

So, I say all that today, Mr. Speaker, [to say] that the next time the OBA asks anything about CARICOM (right?), ask themselves where else we can get help from, or assistance, technical assistance, advice, whatever. Can we get it from the UK? The answer is no.

Mr. Speaker, I'm going to close with this.

[Inaudible interjections]

Mr. Christopher Famous: Mr. Speaker, I'm going to close with this.

The Speaker: Go ahead.

Mr. Christopher Famous: Yesterday, there was an article by somebody else sitting in the House (with glasses on) talking about pay transparency. [On] one hand he said: *It's good to have pay transparency*. Then he said: *Well, maybe not too much transparency because that could cause people to possibly leave the Island*. I'm paraphrasing. So, feel free to point-of-order [me].

Mr. Speaker, one of the problems that we have in this country is when our people—"our people," meaning Bermudians—go away, get educated, the same education as people from abroad, and they come back here. There's been anecdotal evidence that they aren't getting paid the same as somebody who ain't from here. So now that there's possibly legislation coming along to help I put this out in the open. We have the OBA, or somebody from the OBA, saying: *Well, maybe transparency, total transparency is not good*. What are we telling our people?

I await the point of order.

Hon. Michael Fahy: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Michael Fahy: Mr. Speaker, the piece that the Member is making reference to was an overall balanced approach pointing out what the pros and cons are on both sides of the argument. In fact, I've made it clear that in some circumstances it can be supported and some not. He's characterising it as to say, out of the gate, it's not supported by the OBA. That is not what that article said. He's being deliberately inflammatory and he's misleading the House.

Mr. Christopher Famous: Mr. Speaker, I can quote him all day if he wants. The point is, if you're going to be transparent, you have to be fully transparent. You can't be partially transparent.

What he's asking for, or what he's suggesting, is that the legislation be partially transparent. And that, to me, Mr. Speaker, is hypocritical.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member wish to make a contribution?

Opposition Whip.

ALLSHORES TAX CREDIT

Hon. L. Craig Cannonier: Yes. Thank you, Mr. Speaker.

Since we're talking about insurance, I just want to appeal to the Government. You know, there was a promise made some time ago, a few years ago, that we would bring legislation to the table that would address some of the potential unfortunate mergers into monopolies for Bermuda. I'm just urging the Government if we can pick that back up again. It was very clear that something would be happening (and these are my words) more imminently. And it has been a few years, and it hasn't happened.

So, I will use just as an example of some of the fears that I had with these mergers. And I will use myself just as an example. I insure four members of my family, to the tune of \$4,600-and-something a month for health insurance.

An Hon. Member: Wow!

Hon. L. Craig Cannonier: Yes. So undoubtedly after the merger, and yes, this is with Allshore, the same company that I called the director, one of the directors there, and didn't get a call back. [It was] just to try to get some feedback.

And so, when I received the increase, of course, my accountant called and said: *Listen, your increase for this coming year (after paying \$4,600-plus a month for four family members) is going up by \$3,000 a month.*

An Hon. Member: Whew!

Hon. L. Craig Cannonier: Now, imagine that. I've been saying all along that health insurance is the new mortgage. That's a whopping \$30,000-plus annually for a health insurance premium.

Now, I will say that I have a good insurance plan. Yes. And, you know, maybe I need to reconsider and save in some areas. It is a wonderful plan that I do have, and have had it for many, many, many years because the coverage is excellent. But when you start talking about those kinds of increases, I'm feeling it. I know it. I know the numbers. And when my accountant calls to say, can . . . can. . . can—

[Inaudible interjections]

Hon. L. Craig Cannonier: Oh, yes.

[Inaudible interjection]

Hon. L. Craig Cannonier: Oh, yes.

[Inaudible interjection]

Hon. L. Craig Cannonier: Oh, yes. And that's what I've been saying. Just look into it. Talk to these officials because this is not something that's pie in the sky. This is a reality. It is an actual reality.

You know, I'm not sure what others are saying on the floor right now. There's a question mark there. I'm telling you the actual numbers. I'm not going to stand up and tell the public my insurance plan like it's not real. I'm telling you the actual numbers. Those are the numbers.

So, I made some calls, and I got some calls back. It took a long time to get some calls back and the like. Okay, well, fine. You know, and the numbers were being thrown back. *Well, maybe it wasn't really right this, or it should have been that, and it should have*

been this. Well, at the end of the day, \$4,600 a month is even quite hefty for four individuals.

Fortunately, I've been able to pay that insurance. But I recognise also that there are many who have health coverage insurance, and they are nowhere near close to being able to afford to pay that. It is a real concern of mine. You know, I'm not getting exercised by it. I'm just telling you the facts . . . just telling you the facts. That's what it is. And then for me to see that with the merger they saved—or gained, as they said—\$64 million, and then, of course, now I'm hearing that, you know, they are going to get tax credits and the like.

You look at the American system. And what they've done craftily with their system is that if an insurance company has gains of over a certain percentage, then that money has to be turned back into reducing the premiums. We don't have that here. We have a higher standard for those who want to get into the insurance companies by the BMA, and it has set us apart, obviously. They have to have a large amount of money in the kitty even before they open up their doors.

And I will say this here, you know, with the government plan, I mean, it has been a place for people to go because they just can't afford it. You know? So, I'm not throwing stones at anyone here. I'm just laying out what the realities are. And the best way that I can, is to say what I'm experiencing. The best way I can let you know it's exorbitant. Right?

So, I've been saying for years now that we are going to see these premiums continue to increase as we have these monopolies. I've talked about it before. And, yes, we have got to be tender about how we deal with these things. Bermudians have got shares in the company and all the like. But you are also hearing about how the company is just making out quite well. And if you look at the model (I need to be fair to the insurance companies), they are operating with some pretty tight margins as well.

But there's more that we can do as a Parliament to help keep some of these things in check. And I don't believe that we have done enough. And our Government has said that they were going to assist in this area, and I am still waiting for the legislation to come forward that is going to help us with this here.

And that's all I am going to say. So, I am hoping that we see some legislation come forward. This is certainly unsustainable when people are finding it very difficult to afford to live in Bermuda. Bermudians are finding it extremely difficult. And we have always had great health insurance in Bermuda, but we have got to do something about it.

LAMB FOGGO URGENT CARE CENTRE

Hon. L. Craig Cannonier: And so, I will move on from there and just go on to some of the comments that the prior Member stood up and talked about. And that's the Lamb Foggo [Urgent Care Centre]. I don't believe that

he told the full story. Lamb Foggo [Urgent Care Centre] is still open. It never closed under the OBA.

There was . . . it was publicised that the Government, OBA, was looking at closing the doors. And I can say with clarity that upon my return to the Island, I told Cabinet that will never happen. The same thing that I am sure the PLP would have done was what I did as the Premier. That was just not going to happen. Not going to happen. Over \$200,000 short. Just not going to happen.

And so, I interjected in that conversation when I got back on the Island and found out [about] some of the decisions that had been made and interjected to ensure that it was never going to happen. And I was glad to receive the petition that my fellow colleagues from St. David's were keenly upset about it.

But one of the facts that I do know is that under the PLP Government, the hours have even been shortened from what it was back then.

An Hon. Member: No!

Another Hon. Member: What?

Hon. L. Craig Cannonier: The hours of opening have even shortened.

An Hon. Member: Reduced services?

Hon. L. Craig Cannonier: And so, it is an option, a great option to look at Lamb Foggo for extending services from King Edward Memorial to have in the East End. And I think it is a wonderful idea that we should be looking at how we can invest more money into our people. And our Government continuously talks about how it's investing in its people. So, this is a great opportunity for us to alleviate some of the strain that is happening down at King Edward Memorial, and look at a real possibility of Lamb Foggo being one of those places that we can beef up, as opposed to the redacted or reduced number of hours that it is opened since the OBA was Government.

I mean, it's a bit hypocritical to get up and throw stones when you have reduced the hours of opening from what it used to be. So, when Members want to get up and talk about looking in the paper, well, do it comprehensively. As he said, be transparent. It's clear. We did not close it down.

And yes, it was being discussed heavily at that time. Maybe it should be closed down. But it never—

[Inaudible interjection]

Hon. L. Craig Cannonier: Yes, it was announced that we were looking to close it down. It never happened. It never happened because clearer minds—

Hon. Zane J. S. De Silva: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Zane J. S. De Silva: The Honourable Member is misleading the House, I think, unintentionally, because I was at that protest, and I spoke at that protest. Right? So, the fact of the matter is that the decision was made. That's why it was such an uproar. So, to say that no decision was made is untrue, and it's not factual. I think he is unintentionally misleading the House. And the last time I looked, Mr. Speaker, Cabinet makes collective decisions.

Hon. L. Craig Cannonier: I can't say thank you for that, because quite frankly, it's foolhardy what he just said. Cabinet did discuss it. And as I said, I sat down with Cabinet and told them it's not going to happen.

Whether it went into *The Royal Gazette* or not, the Honourable Member was not within those closed doors on what was being discussed and what was being said. And, for that matter, I was at the protest myself. And I stood in front of everyone and told them point blank—*Lamb Foggo Clinic will not close*. Whether he spoke or not, makes no hill of beans to me—

[Laughter]

Hon. L. Craig Cannonier: —because it never was going to close.

So, the Honourable Member needs to just sit down and listen. If he was fully transparent he would acknowledge the fact that the OBA did not close it, but that the PLP (with Lamb Foggo [Urgent Care Centre]) has reduced the operating hours that were happening then. Has reduced them.

So yes, go on and you look it up. They have reduced the hours. How, in clear conscience, can the PLP get up and [raise] a point of order or say whatever when they are providing less services?

Mr. Christopher Famous: Point of order, Mr. Speaker. Point of order, Mr. Speaker.

The last time I looked—

The Speaker: What is your point of order?

POINT OF ORDER

Mr. Christopher Famous: The last time I looked, the PLP headquarters was at 16 Court Street. I don't recall anything on the PLP agenda about closing hours at Lamb Foggo. I do believe it's operated by a board. I do believe.

Hon. L. Craig Cannonier: Mr. Speaker, what is he talking about? We didn't say close down. I said shorten hours.

An Hon. Member: Hmmm.

The Speaker: Mm-hmm.

Hon. Kim N. Wilson: Point of order, Mr. Speaker.

The Speaker: Point of order, Minister.

POINT OF ORDER

[Misleading]

Hon. Kim N. Wilson: Yes, Mr. Speaker. I think the Honourable Member is inadvertently misleading the House. As has been stated in this Honourable House on several occasions, as recently as the budget, the regrettable challenges that we are having with respect to recruitment of overseas nurses and other medical professionals is (as a result) why the Lamb Foggo facility is being operated on reduced hours.

The Speaker: Okay.

Hon. L. Craig Cannonier: I thank the Honourable Member for that.

Then fix it! You should have fixed it before!

Now I'm getting exercised. You knew it was coming. You could see it clear as day. The tea leaves were laid out. My goodness. We are having a problem recruiting doctors. And guess what? We're still having a problem recruiting doctors. And guess what? All-shores is gobbling up all the doctors to be a monopoly.

An Hon. Member: Correct.

[Inaudible interjections]

Hon. L. Craig Cannonier: The tea leaves, Mr. Speaker. The tea leaves.

[Laughter]

Hon. L. Craig Cannonier: My goodness. I am trying to be cool here; but we got a problem. We got a Government—

[Laughter]

Hon. L. Craig Cannonier: We got a Government . . . actually, this is a nice cool suit. We got a Government.

[Laughter and inaudible interjections]

An Hon. Member: That's what you need.

The Speaker: Just speak to the Chair. Just speak to the Chair.

Hon. L. Craig Cannonier: I need some SoBe tea.

The Speaker: Just speak to the Chair.

[Laughter]

Hon. L. Craig Cannonier: Health Minister, can you get me some tea?

The Speaker: Speak to the Chair . . . speak to the Chair. You'll be all right.

Hon. Zane J. S. De Silva: Mr. Speaker, I have a little point of order. Did the Honourable Member say read leaves or smoke them?

[Laughter]

An Hon. Member: What?

The Speaker: Now, now, let's not go down funny roads.

Member, were you finished?

Hon. L. Craig Cannonier: I conclude, Mr. Speaker.

[Inaudible interjection and laughter]

Hon. L. Craig Cannonier: Really, I am just looking for legislation to address this issue when it comes to the hospital. Please, Government. I am willing to assist. I am bearing my soul here about what I am experiencing with the various insurance companies. We got to do something here. And too many people are talking about it.

[There are] two things people are talking about right now as you go out. Everybody's been talking about it. I am not talking about the roads. We know the Minister's doing his job. He is trying to get them covered. It'll be another 10 years, but he is trying to get it done.

[Laughter]

Hon. L. Craig Cannonier: But, you know, education and this health thing. Man, it is a real challenge. And I'll leave the education to the education people. But this health thing, it is really bothersome.

We are getting calls all the time. And I am grateful. You know, the Minister, whenever I call the Minister . . . I am going to give the Minister kudos. The Minister answers. And sometimes I get up and get exercised. But the Minister, every time I call her, if she can't speak to me right then, she does call back. She actually does call back. So, I am grateful for the relationship that I do have.

But, Minister, I need you to get Cabinet to fix this thing now. It's got to be fixed because more is coming. More is coming. So, please, before I do need a fan from the Honourable [Member] Famous . . . Minister, let's fix this thing and get some legislation in place.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member . . . Minister.
Minister of Health.

HEALTH INSURANCE PREMIUMS RISING COST

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

Mr. Speaker, in recent weeks and as recently as 20 seconds ago, we have heard a lot of discussion in the public domain as it relates to increased premiums. Premiums, of course, that are related specifically to private insurance companies.

Now, Mr. Speaker, I appreciate that the role of the Opposition is a very important one in any democracy. And they are responsible to ask questions, challenge proposals, challenge the Government and raise issues that warrant further public consultation. And for that, I am grateful. And that scrutiny can be healthy, especially when it helps to strengthen policy decisions and so forth, particularly in areas that are incredibly important to individuals, such as health and health care and health premiums.

Mr. Speaker, no one disputes that health care affordability and the rising insurance premiums . . . The Honourable Member spoke about, I guess, a 30 per cent increase in his premiums in a private entity. These are legitimate concerns of all Bermudians—their families, employers, seniors—everyone. And we hear it on our doorsteps with individuals providing demonstrative examples of how their insurance premiums have increased year over year, particularly with respect to private insurers.

However, Mr. Speaker, there is an important distinction between raising concerns and advancing solutions.

Mr. Speaker, proposals such as directly regulating health insurance premiums must be grounded in the full evidence and understanding of how health care systems operate and what the wider consequences could be. Mr. Speaker, health care is a highly interconnected system. Measures that could potentially seek to restrict premium adjustments, for example, may not reduce underlying costs and instead may lead to some unintended consequences. Deductible increases, provider choice narrowing, overseas access and the like.

And let me give you some examples of what's happened in other jurisdictions, Mr. Speaker. When policies are implemented to, for example, reduce the ability for premiums to increase, the unintended consequences could be as follows:

Reduced benefits. So, an individual may have five office visits per year. However, that's reduced to two. Mr. Speaker, \$3,000 a year drug benefit could be reduced to \$1,000. Higher deductibles. Lower provider reimbursement rates. So, if the reimbursement rate is \$500 for a \$600 service and the insurance company re-

duces that reimbursement rate, you bet you will pay more as a co-pay.

Narrower networks. In other words, there will be fewer overseas locations for individuals to access overseas care because the networks are reduced. These are all potentially unintended consequences if we were to make strides and indicate that there could be no premium increases.

I am saying all this to say, Mr. Speaker, it is important that these concrete examples and consequences that can arise by making policies based on saying, *This is what the public wants; so, we are going to say that we will not increase premiums* (because it is incredibly popular right now), in the small market of Bermuda these impacts and the effects of these types of choices could have severe consequences on providers and, in particular, the Bermuda public. That is why, Mr. Speaker, policy in this area must be approached carefully based on evidence and system-wide data as well as an analysis of the interventions and what the unintended consequences could very well be.

Mr. Speaker, the Government is committed, and we have spoken about this publicly, to addressing health care affordability and ensuring a sustainable, accessible system for all, including that 12 per cent of individuals who are uninsured. However, it is taking a structured and measured approach by exploring the development of a review framework.

And what do I mean by that, Mr. Speaker? We will be providing for a review framework. So, in circumstances where significant health care system changes are being proposed, those changes have to go through a review framework process to ensure that the consumers are protected. So, the purpose, Mr. Speaker, of this framework is not to set prices or interfere with the day-to-day operations of businesses, or innovation for that matter. It is to ensure that material changes that affect our health care system are reviewed in advance so that their impact on affordability, access, competition, and system stability can be properly assessed.

Mr. Speaker, as I said, Bermuda's health care system is undergoing significant changes with respect to new technologies, advances in pharmaceutical products, evolving provider and insurer models, as well as broader system reforms. And in such a small and interconnected system such as ours, decisions by one actor can have wide-ranging impacts, as we have seen. And at present, there is no formal requirement for advanced notification of major system changes. And that means the Government may not become aware of any of these impacts until after their implementation.

So, what is proposed, as we have spoken about previously, is a review framework, Mr. Speaker. And that review framework will be established to address any significant health care system changes that would require advanced notification in this framework for things such as major premium increases, provider consolidations, exclusive networks, service closures, or significant benefit or reimbursement changes. If any of

those above circumstances occur, the Bermuda Health Council will then conduct a time-limited review and provide the advice to the Minister, who will in turn determine what the appropriate response should be with respect to those examples that I listed, Mr. Speaker.

Mr. Speaker, the mandate of the Bermuda Health Council is they are responsible for regulation, coordination of health care, and enhancing health care services across the Island. And the approach that I've just spoken about, Mr. Speaker, is meant to be targeted and proportionate. It is not about regulating every decision but about ensuring that significant system-wide changes within our health sector are properly understood before they take effect.

Mr. Speaker, internationally, similar advances and these types of mechanisms exist in jurisdictions like the United States, Australia, Canada, and other United States. And these systems are designed not to prevent innovation, but to ensure that major changes are implemented in a way that protects patients and system sustainability. And, Mr. Speaker, the Government's approach reflects a simple principle: Meaningful health care reform requires more than reacting to individual proposals. It requires a framework, Mr. Speaker, that allows the Government to understand and assess the broader impact of major changes before they take effect and the unintended consequences that could happen to members of the public.

Health care affordability remains a serious challenge. And the Government is committed, and remains committed, to addressing it. But solutions must be evidence-based, system-aware, and designed to avoid unintended consequences that could ultimately reduce access or increase the cost to Bermudians.

Mr. Speaker, that is the purpose of the Government's planned proposal as it relates to the review framework, which, again, is going to be established to ensure that any significant health care system changes have to be addressed first. And that will help to ensure transparency, accountability, and better-informed decision-making in the public interest.

Let me end where I began, Mr. Speaker. Again, the role of the Opposition is to challenge and question. And that's an important element of our democracy. The role of the Government is to govern responsibly, anticipate risk and unintended consequences, and ensure that policy decisions are informed by evidence and the broader public interest. Mr. Speaker, the proposed review framework for significant health care system changes reflects that responsibility.

And I also submit, Mr. Speaker, that it is a measured and forward-looking approach designed to strengthen transparency, improve accountability, and ensure that major health care system changes are considered carefully before they affect the people of Bermuda.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

MP Swan.

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker. Good evening.

The Speaker: MP, would you like to clarify right now?

Hon. L. Craig Cannonier: Yes.

The Speaker: The Member, when he was on his feet to indicated that some of the figures he used, he just found that they were off. He just wants to put his—

POINT OF CLARIFICATION

Hon. L. Craig Cannonier: I want to make sure that the numbers are correct. So, for four people, I just pulled out my statement, I'm paying \$8,871. Four people. Think about that.

An Hon. Member: Whew!

Hon. L. Craig Cannonier: My accountant sent a note to me and [said]: *It appears that it will increase monthly by \$2,800.* I'm just reading it now from my insurance. Okay? I just wanted to clarify that.

The Speaker: Thank you.

Hon. L. Craig Cannonier: Mr. Speaker, \$8,800 for four people a month. And it's increasing by almost \$3,000 a month.

[Inaudible interjections]

An Hon. Member: That would hurt.

Hon. L. Craig Cannonier: It's right here.
You want to come? Come see it.

An Hon. Member: No way.

Hon. L. Craig Cannonier: I got it right here.

The Speaker: MP Swan, you can do your presentation now.

CONGRATULATORY AND/OR OBITUARY SPEECH

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker. Mr. Speaker, I had to attend an important event this morning, and I apologise that after the ten o'clock roll call, I couldn't be present when we had [congratulatory and obituary speeches.] I think I walked in just as it had concluded. So, I'm going to take a little bit of time on the motion to adjourn to do something that I would have done this morning.

Taking place at 4:00 pm this afternoon is the funeral service of a well-respected St. Georgian who I

have known personally since 1980. His name is Robert "Skippy" Lewis. I got to know Robert "Skippy" Lewis, Mr. Speaker, when we both served on the St. George's Golf Course Advisory Committee when I was first appointed, when I returned home from university. The Honourable Ralph O. Marshall, [CBE], who I have known for quite a number of years, appointed me to my first government advisory board. I was grateful for the expertise that I brought to the formation of the St. George's Golf Club, which opened five years later and served Bermuda well. I went on to become the general manager there and the golf professional for some stint of nearly 15 to 20 years, thereabouts.

Mr. Robert Lewis was well-known in the shipping industry for Bermuda container lines. And when I speak about Robert "Skippy" Lewis, Mr. Speaker, I can't help but think of the late Victor Mello, Jr., another St. Georgian who I knew through golf back in the early 1980s. And those young fellas came up in St. George's, St. George's byes, who, through being a maritime seaport like you would find in Dockyard, especially, they would produce a lot of persons who would find work in that industry.

And Robert "Skippy" Lewis would work his way in the shipping industry and become a very successful businessman. I later got to know Robert "Skippy" Lewis more personally in a political capacity. And I just spent a lot of time with him. And his wife, Valerie, [whom] he leaves to mourn, was a long-time person at a pharmacist down at Robertson's Drug Store.

And, you know, with modern . . . not relying on the newspaper the way we used to, sometimes these things slip past you. But I would have been remiss if I didn't express my condolences [regarding] this gentleman, this St. Georgian, and the Lewis family from St. George's. [He] was well known and well-regarded. And I thought a great deal of him.

I also would have given special acknowledgement, which I am sure was mentioned this morning, of the 100th sailing of the Newport to Bermuda yacht race. I declare my interest. I grew up in a maritime family. I am the great offspring of . . . I am the grandson of a fisherman and a farmer. But I am also an offspring of Charles Roach Ratteray. And it's well documented that he built schooners and brigandines out of Somerset, out of Harman's Bay, and would have traded down in the islands back in the 1800s.

And so, I have always had a fond love for the Newport to Bermuda yacht race, Mr. Speaker. The ultimate sports tourism initiative. And sports tourism and cultural tourism are very important to Bermuda and important to this Government.

BERMUDIAN CULTURE

Mr. Hubert (Kim) E. Swan: And I will just segue before I dive a little deeper into Newport and say that I am very proud of the Government in connecting the dots with sports tourism, cultural tourism, art tourism as well, and

other aspects of the unseen . . . the things that touch your heart, allowing people to be connected with our unique authenticity in this area. And you have seen the younger generation. And I will declare my interest. On Bermuda Day I would like to see more people sailing in the Comet Race than out there in boats following the Comet Race. And I gave a challenge to my cousins and those of us who love comet racing. The answer to that is not for us Comet Race lovers to complain while all the young people are following Carnival. The challenge for us in sailing, and particularly comet sailing, is to get more young people on the water sailing in those types of boats. It's on us.

Because when I went through Town Cut for the first time in my life, it wasn't by my choice. It was in 1961 or 1962, when I was about three or four years old, when my grandfather, John Anderson, didn't accept his daughter dropping her child, leaving her child at home to go down in the . . . from Scaur and go down and watch Gladwin Lambert sail for the first time as a skipper, having been co-pilot to the late Colin Pearman, the undertaker, when he used to sail.

No! My grandfather said: *You would, huh?* [He] picked that little *bye* up, threw him in the submerged torch, and took him out in White Hill. And next thing you know, that lot was looking at it, and saying, *Who's that little boat coming through the cut?* That can't be the submerged torch. My daddy must be crazy bringing my little child down through the Town Cut in 1961 or 1962 to follow his grandson, Gladwin, sailing for the first time. He would later go on and win the race in 1977. He won it the year before I won the Bermuda Open Golf Championship in 1978. I was proud that my cousin, Gladwin, won the Comet Race in 1977. Because we were a family of sailors and golfers, musicians, and the like.

And that's why I love Newport, because as a child my uncle used to pack us up in the boat after they had spent two weeks down at St. David's Island off of the finish line. Uncle Franny, I always called him Uncle Franny Hall, because he was Franny Richardson. And I'll declare . . . I'll declare interest forward, his daughter sits in this very House, straight across from me. He was one of those persons with my . . . with my . . . they called him "the cook," Uncle Franny. His daughter's a Member of Parliament for constituency 36. All right?

And my Uncle Chester Hall. Right? There, all there. And you know my Uncle Bill Anderson was the skipper. Bill Anderson would tell me stories. He said, *Listen, we would go down and spend two weeks off St. David's in our boat, and we would dock our boat right off of Black Horse, cook fish, mingle with St. David's Islanders.* Culture that people need to know about. Right?

And so, if we want more Bermudians on the water, enjoying our waters, I have been advocating for us to have more ferries and stuff. The way we do it is we have got to find a way to teach our young people how to use the water, how to sail, and how to make good use of the most precious resource that surrounds

us. So, it's on us. It's not on the Government, you know. Because the Government didn't take me through Town Cut to allow me the passion to be able to speak today. My grandfather did that.

So, those who like these . . . I see folks running around with balloons today for graduation. Some fathers can't; they got to work. But the fathers who are out there day in and day out are leaving memories with children who will remember them 20, 30 years from now. Those are the unsung heroes, too, along with mothers. Very important.

I was walking in St. George's this week. Gave some of the best advice I could give in my life. Not worried about the rain. Had to step out of the rain. Not because I minded getting wet. I was enjoying it. But if my cell phone gets too wet, it's not going to work. So, I walked underneath Somers Playhouse. A young fella, maybe in his late 20s or so, was standing underneath there looking perplexed.

I said: *You all right?*

[He said:] *This rain, man.*

I said: *It's okay. It's just a little water.*

He said: *No, I've got to go get my bye.* So, he had a little quandary. He had to go pick up his son, right?

And I said to him: *What you're about to do is the most important duty of your life.* I said: *What you're setting out to do to rendezvous with your son is what 40 years from now he will remember.*

I was there contemplating what someone meant to me when I was writing an obituary for someone who sat in this House whose father I knew when I was a teenager. And when I said that I could call up his photo in an instant, I had to ask myself, and that young man was there, why? Because we spent meaningful time in a grocery store. We spent meaningful time running errands. We spent meaningful time around our mutual love for golf. Forty . . . no, 50 years later, because he died in 1975, in June, the late John Nicholas Swan. Fifty-one years later, I can remember him. That is what we need.

And you know what? You cannot glean that reading it. You cannot glean that just talking to somebody. You have to glean that by getting involved in lives. That is why I go up to Dalton Tucker, because there is a school that people refer to as "DET." I say, no, I did not grow up going to DET. I grew up going to Dalton E. Tucker. Why? Because I knew Dalton E. Tucker, Mr. Speaker. I think you did, too. I think the Honourable Member from [constituency] 36, too. I knew Dalton Tucker when she held a belt in her hand and she doggone gave you a few belts because you deserved it. I can feel them. But she licked Adelle harder than us. And you could hear her right down the hallway.

I say that to say this, Mr. Speaker: It is about culture. It is about what it is going to take to really capture the soul and the hearts of our people in this country. And I am telling you that I got this, talking about this,

just by talking about Newport. Newport is not just a race. The Edward Cross [Comet] Memorial is just not a race. Carnival is just not a party time. These events are touching people's souls, whether you like it or not, in differing ways. It is not my cup of tea, the latter. It is my wife's—Belizean girl.

It was the wife of my cousin who sat in this House, the late Honourable Stanley Ratteray, first Education Minister, whose porch I grew up under, running under, when the parties of all the elite were happening up on Coral Acres. My cousin from Somerset, yes. His wife came from the islands. She loved Carnival, just like my wife. Might not dress exactly the same way. They were similar.

I am just saying, that your culture evolves from where you are. And it is important. Half of our problem in this country is we have not allowed ourselves to understand who we truly are. I have been blessed in life, to have running through my veins, and to have in my spirit, cultures from the widest district of this globe, and married into the portions that I do not. Asia, through my stepchildren. Understanding the importance of these cultures. The late Dorothy Chin [Brandt], first Asian American elected to the bar, to be a judge in America, my close friend who died in 2025, of January, just before the election.

And that is why I know history and culture of my Asian cousins and family, history and culture of my European cousins and family, are just as important to the history of my African family and community. And my Latin American family and community. And my Irish and Scottish family and community. It is important to them. We need to stop intellectualising when it comes to CARICOM. Those of us whose families came to the Dockyard, those of us whose families came here like the Honourable Member from my White Hill constituency, grandfather, Mr. Snaith, came here not too dissimilar to the way George DaCosta came here to Berkeley. Not too dissimilar to the way Victor Scott came to Bermuda. They came to educate. Not too dissimilar to the way Mr. Manchester came up from St. Kitts and Anguilla to educate us at the Berkeley. Not too dissimilar to my teacher (trying to think of her name right now) who died on the *Christena* down in St. Kitts in my first year in Berkeley, Mr. Speaker. I will never forget why that woman loved me so much. And I cried when she died that Christmas. Because she could see St. Kitts in me!

And guess what? When I got to know Dame Lois Browne-Evans very well, very well, so much so that when I was Opposition Leader and my daughter going to Mount Saint Agnes had an issue, I drove down past Saltus on St. John's Road. Stopped at the stop sign (There wasn't a roundabout there.), went across the street and told her my problems. And she shared with me, with the crossword puzzle on the floor, the same problem she had when her child went to Mount Saint Agnes. The same problem!

And I am here to tell you, Mr. Speaker, these things speak to our culture. Speak to who we are as people. Because when I present that problem to somebody, who does not come from the community, they do not understand it. We deserve to be connected. And I said it in this House, we deserve to be connected with CARICOM in the same way we need to be closer connected with the Azores. The same way we have always been connected with the United Kingdom. We owe it to ourselves to stop being in denial that we have lived the greatest self-hate.

And in closing, Mr. Speaker, let me share this with folks as I go down in memory lane. I did not plan to go here, but I got led here. I remember, and you will remember, Mr. Speaker, when the Progressive Labour Party in Opposition, during the budget, put forward a motion for one department to receive one dollar. One dollar! Remember that, Mr. Speaker? Honourable Member Whip, you remember that? That is the type of courage and conviction . . . I understand what it means today. One dollar. The Progressive Labour Party . . . L. Frederick Wade might have been the Shadow Finance Minister then. [Dame] Lois Browne-Evans would have been the Opposition Leader then. Mr. Cox, or maybe Mr. Cox was the Shadow Finance Minister then, and L. Frederick Wade was the Opposition Leader. I give or take a little bit there.

But I remember that type of conviction! Why? Because our connections with those Dockyard persons that had to come here to find a different living, while it is similar, it is different from the ones who came here to educate us. We come from the Caribbean, just like our families come from the Azores, just like our families might come from Ireland, for different reasons than those who might come from England. And so, it is important upon us not to ask anybody's permission, whether or not we think this is important. Because sometimes in leadership, you have to have the courage enough to take the bull by the horns and do what is right for the people.

Thank you.

The Speaker: All right. Thank you.

MP Tucker, would you like to make a contribution?

EMERGENCY ROOM CHRONIC OVERCROWDING

Ms. Robin Tucker: I would, Mr. Speaker, good afternoon. Thank you.

We have had some conversation about health care. So, I actually . . . This is something that has come up for me on multiple occasions in my speaking with constituents, as well as personal experience. I would like to say, because, again, I recognise that we are not here for ourselves. We did not send ourselves here, and we have an accountability to our constituents to bring things, and advocate on their behalf.

When I was out canvassing not too long ago, one of my constituents mentioned to me an experience that she had in the hospital. Her experience was not great. She was in the overflow unit. She mentioned that there was really nowhere for her to go. She was really just stuck in the bed. She said it was divided by curtains, and she could hear everybody else's business, and obviously when the doctors came [and] the nurses came to speak to her, that people could hear all of her business as well. Since then, I have spoken to a few other people who have had similar experiences.

So, as we are talking about . . . we were talking about insurance earlier, but I just wanted to bring things, look at, or I should say speak to, the other side of it as well. And that is the practical experience that people are having in the hospital, because there was some mention of nursing shortages and the like.

Now, why it is important, another reason it is important to bring that up, and the experiences that my constituents and the few other people who have said to me, is because what was interesting is that, to me anyway, is that a few people that I have spoken to have checked themselves out of the hospital against doctor's advice. And that is because . . . and this is what they have said to me. That the conditions were such where they just could not stay, and so they have left. What I am worried about is, like I said, this is not just one person that said this. There are multiple people that have said this. And so, what I am worried about is perhaps creating a . . . a . . . or we may be seeing the beginnings of a trend of people who are doing the same, which is highly problematic.

So, I want to put that here, and I am just going to put a pin in that for a second, because we have all heard about the people, the patients lined up in the hallways and whatnot. I had a personal experience. I was in the hospital for four and a half days in emergency, and I just got out of the hospital on Tuesday. And so, my experience was mixed. I had some very attentive nurses, and I have had some nurses that were not great. Bedside manner was not great. I made my experience known while I was still in the hospital. I had a situation where I was brought my linen so I could change my own bed. I was woken up at two o'clock in the morning with bright lights, no warning. *Oh, we have come to take your vitals.* Nothing. Woke me out of a dead sleep, scared me half to death. And then, of course, on another day I heard patients outside . . . I'm sorry, family of patients outside screaming to the top of their lungs because of the type of care that they felt that their loved one was getting.

So, I want to raise that here, now, as well, because obviously there is a review happening at the hospital, and I am grateful for that. But I also want to express concern over the fact that we do have nursing shortages, we do have doctor shortages, but where people are stretched, where people are doing double shifts, where we have nurses who are leaving their units to come and fill in at the emergency room and the

like, people cannot do that on a sustained basis. They have to be able to have breaks, sufficient breaks, so that they can rest and recover like the rest of us. And so, where we start to see a lot of care downfalls could very well be that people are just simply overstretched. We have seen the numbers, the overtime numbers, that are being paid out. We have seen that in health care. We have seen it in prisons. We have seen it in police. And I appreciate that it is difficult to find staff.

But we have to also . . . and I say that because I am in HR. I have difficulty sometimes finding staff, too. But when we are talking about our essential services, we have to also look at the conditions that are not making us attractive enough, for enough people to want to come to work here.

And I just want to raise something as well, and something else as well, is that everybody's seen the front page of the paper, the taxi driver telling the woman to go home, and all of that stuff. I do not want to speak to that specific situation. But what I do want to say is that while I was in the hospital, someone had made mention to me that there are all these foreigners here. Well, if they were not here, who would we have? Bermudians? If we did not have the foreigners working in . . . in . . . I do not know, Four Star pizza, who are we going to have? Who is stepping? Who is the Bermudian? I am calling the Bermudians now. Step up and go get the jobs. Show up and perform.

We have to start being real and honest. I did not come here to do all this fluffy stuff and gain votes. If I lose votes because I am telling the truth, I am willing to do that. Because I am here for the benefit of the country and the people, not because I care so much about votes that I am going to just gloss over things and act like they are not happening. Because they are. My concern is about everyday Bermudians and the quality of life that we have here.

POLITICAL ACCOUNTABILITY

Ms. Robin Tucker: So, with the few minutes that I have left, Mr. Speaker, I want to just switch topics for one second, because I listened last night. Well, obviously, I had just gotten out of the hospital, so I was not able to attend Sir John's funeral, but I watched it. And all of the tributes . . . I watched the proceedings in here on Tuesday. All of the tributes actually painted a really good picture for me, because I first met Sir John back in probably the late 1980s, but I did not know him, you know, like that. I have met him. And I listened to, I think it was Magic [102.7] last night, that played a couple of the interviews that he had had with Glenn Blakeney. And one thing that stood out to me amongst what happened here, what happened at his service, and as well as on that radio programme, being able to hear him, himself, say the things that he said. It was very clear that he cared about the country, and he cared about us, and I am grateful for that. I took a lot of good nuggets from what I heard him say.

So, I want to talk a little bit about political accountability, because I think it segues right from Sir John's interview that I heard last night, and all that was said. I want to speak to this issue, which is beyond party lines, Mr. Speaker. It is beyond our ideology, beyond the daily back and forth that happens in this House. It concerns the very character of our country, at a time when the world around us is becoming a whole lot more strained, more divided, and more unpredictable. We are living through a period of profound geopolitical tensions. Nations are hardening their positions, conflicts are escalating, the tone of global discourse is growing sharper. I do not think that anyone has seen it this sharp as we currently are living through it. And while Bermuda might be small, we are certainly not insulated from all of what is happening.

The pressures of a shifting world, Mr. Speaker, are reaching our shores. Economically, socially and also emotionally. And in times like this, societies often reveal their best and their worst. And we must be honest, the global climate of polarisation is becoming . . . and it is beginning to seep into our own community. We see it in how easily suspicion replaces understanding, and how frustration replaces compassion. But Bermuda cannot afford to fracture. We are too connected. We are too interconnected. We actually care about each other, even though sometimes we do not act like we do.

An Hon. Member: I care about you.

[Laughter]

Ms. Robin Tucker: If we are able to withstand the pressures of this moment, we have to reaffirm certain fundamental truths. And that is, our responsibility to care for one another, Mr. Speaker, is not conditional.

It does not depend on race. It does not depend, and ought not depend on socioeconomic status. It does not depend on whether someone agrees with us politically. It depends only on our shared humanity and our shared home, this Island that we all are in here and we say that we love.

Mr. Speaker, we often say that Bermudians are suffering. But saying it, Mr. Speaker, is not enough. We have to get to a point where we are actually feeling what our country is experiencing. We have to allow ourselves to be moved by the struggles of our people, not the statistics, not the headlines, but in our lived realities. Because sometimes we can get up in our ivory towers and forget where we came from. A lesson that all of us can take from Sir John, because he did not forget where he came from, where he had come from.

Families, as we all know, are under strain. Our young people are searching for direction and looking for direction, certainly, from us. Our seniors are increasingly feeling the weight of the isolation that they are living every single day. And workers are stretched thinly by the cost of living.

Mr. Speaker, this is not a time for political posturing. It is a moment for moral courage. And a part of that courage, perhaps the hardest part for us, is the courage to hold each other accountable. Not just across the aisle, but within our own political parties, within our own ranks, and within our own comfort zones. Accountability is not an attack. It is an obligation that we have to each and every person that have marked that "X" next to our names when they went in that polling booth. We owe it to the best of ourselves [and] to our constituents, who are the people that actually put us here. They did not send us to this House to defend personalities or to protect political tribes. They sent us here to uphold principles, to safeguard the public good and to challenge one another when we fall short. Mr. Speaker, if we cannot hold each other accountable in this Chamber and within our own parties, even if we are going the wrong direction . . . but we have to have the courage to stand up and say it is wrong. If we cannot do that, Mr. Speaker, how can we possibly ask the country to trust us, and trust us for real?

If we cannot demand integrity, we cannot demand transparency and humility from those closest to us politically, then we risk becoming the very thing we claim to stand against. We must put aside the instinct to score political points and instead choose to build bridges. We must resist the global tide of polarisation and hold fast the values that have always defined Bermuda at its best: respect, empathy, community, and, yes, accountability. Because the world is shifting, Mr. Speaker, and if we do not anchor ourselves in unity and principle, we risk being swept into the same currents that are pulling other nations apart.

Mr. Speaker, I pray that we choose differently. Let us choose to protect each other. Let us choose to lead with compassion rather than with division. Let us choose to act, not out of fear, but out of conviction that Bermuda's strength has always come from its people and their willingness, Mr. Speaker, to stand together. So, Mr. Speaker, as I take my seat, I urge every Bermudian, every Member, to reflect on the kind of society we want to be in this moment of global uncertainty. Let us be committed to being a country that does not fracture under pressure, but instead rises to meet it with dignity, with unity, with care and the courage to hold ourselves and each other to the highest standard.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP Tucker.

Opposition Leader, would you like to make your contribution at this time?

Hon. Ben Smith: Yes, thank you, Mr. Speaker, and good afternoon.

The Speaker: Thank you. Before you start—

MP Famous, would you take the Chair for a minute?

Mr. Christopher Famous: Hey, Mr. Speaker. Hey.

The Speaker: You can start, Mr. Opposition Leader, it's time.

Hon. Ben Smith: Thank you, Mr. Speaker.

[Mr. Christopher Famous, Acting Speaker, in the Chair]

The Acting Speaker: Oh, yes, point of order!

[Laughter]

HEALTH INSURANCE PREMIUMS RISING COSTS

Hon. Ben Smith: Mr. Speaker, I think one of the things that has actually come up a couple of times today—

[Inaudible interjections]

Hon. Ben Smith: Good afternoon, Mr. Acting Speaker, MP Famous.

It is important that we point out what priorities are. Because several times, MP Cannonier has risen to his feet and talked about health care and mergers and acquisitions of pharmacies and doctors' offices and what that impact would have on our community.

Mr. Acting Speaker, that was not . . . It started off as a warning before it happened. But now it sinks in as the reality. And not everybody in this country works for the government. In private sector, a lot of people with private insurance have seen premiums continue to rise at a time that these mergers are happening. And MP Cannonier has pointed out he understands that these mergers happen a lot of times because of what our economy is doing at the moment, what our population is doing. With a shrinking population, less customers, potentially you are going to see these mergers. But Mr. Acting Speaker, his warning was on what the impact was going to be on our people. And the Honourable Premier pointed out that he was actually going to do something about it. Several times.

Mr. Acting Speaker, that was quite some time ago. And the impact is real on real lives. The problem with that is that people make decisions based off of what those circumstances are. When MP Cannonier talks about the increase for him and his family, look at that across the community. Some people are in a position to be able to afford those increases. But many others are not. And with that, some of our citizens have made the decision that because of that increased cost of health care, as one of the negatives within the cost of living, that they cannot live here anymore. They want to go somewhere else where they feel that they have access to health care and affordable health care. We know that this is one of the factors that is causing people to make those choices. Nobody in this Chamber wants people to make those choices for that reason.

But, Mr. Acting Speaker, that is the reason that the One Bermuda Alliance put forward that we should put regulations in place. When we say “regulations,” that does not mean that you automatically tell that insurance company that you cannot raise your premiums. But they should have to justify why the premium is going up the percentage that they want it to go up, and what is that going to mean? Is this [sheer] greed, so that they can increase the amount of money they are giving to their shareholders off the backs of the people in Bermuda? Or is it because increased costs, within the medical field, changes in the community? But that should be a full analysis that is gone through before they make that decision, because it impacts the lives of our people.

So, I am thankful to hear the Minister of Health talk about the Health Council, and what that communication will look like, and the communication with the Ministry and the Minister, but I did not hear anything in there that talked about the teeth that will be needed. Because, Mr. Acting Speaker, when the Honourable Minister of Health tried to stand up to this very large insurance company, they paused for a second and then ignored her. And, Mr. Acting Speaker, the Minister talked about, you have to be very careful in this kind of change. I agree with her. But she went on to talk about the unintended consequences that might come about by telling them, potentially, you are going to restrict them from raising their premiums whenever they feel like it.

But, Mr. Acting Speaker, those consequences have already begun. Remember, they took over the doctor's offices, they took over the pharmacies, and then they merged. And then they started to make changes to who you could go to as a pharmacy. And then they started to tell those doctor's offices that you need to speed up how quickly you are meeting with your patients. Now, it is an assembly line, because that is what big business thinks about, not the individual and their health. That is the danger in a community of our size. Because as you move in that direction, it changes from how our community used to work with business. Once we just become numbers, and that is where this is heading, and that is where the Honourable MP Canonier was pointing out, that this is why you need to actually step in. This is the opportunity for a government to make a change that actually can help the people over business.

Because now you see doctors opting out. Because if you are a doctor who actually cares about your patients, the assembly line version does not work for you. And we are already seeing them send out messages to say, you can go to this hospital, but not that hospital, if you have to have overseas care. So, look at the restrictions that start to come in play as they get bigger. So, the same way that the regulators in place have to look at the full picture and analysis when they are dealing with BELCO, that is the same concept that we were referring to. They should have to justify how

they get that price increase. Because, Mr. Acting Speaker, 18 per cent one year, then 18 per cent the next year, there is no possible way that that is the way the number works. Because in any other industry—restaurants cannot all of a sudden increase the prices by 18 per cent. And, Mr. Acting Speaker, we know BELCO cannot do it. But where we are with this, this is health care.

So not only, as MP Tucker just talked about, are we actually having a crisis on how we are providing our health care, the cost of that health care is increasing without any indication that it is ever going to stop, or that there is even anybody looking at how they can restrict it. Once again, I am thankful that the Minister is talking about the conversation with the council. But if we do not actually have a way to say to these insurance companies, *this is not working* . . . if we get to the point where they get to tell you which doctor you get to go to, which pharmacy you get to [go to], which medicine you are allowed to have, that is true haves and have-nots. And I know there is nobody in this Chamber who is advocating for that. But, Mr. Acting Speaker, that is the line that we are on right now.

And I am asking, when the Honourable Premier said that it was going to be a priority, multiple years ago, why is it that in this session, with very little on the agenda, it is not already on the table? It needs to be a priority. Because I am talking about the monopolies in health care, but we also have monopolies [with] our food. We have to understand, because of the changes in our country, because of the changes in our population, and the mergers have happened, and acquisitions of multiple grocery stores and multiple health insurance, pharmacies, doctors' offices, we are now putting our health and our food in the hands of a small group of people. And they get to determine, in the future, how we live—or if we live.

This must be a priority. And I am asking this Honourable Premier to make it a priority now and not wait to put it on the plate of the next Premier.

Thank you.

[Desk thumping]

The Acting Speaker: Thank you.

Honourable Premier, you have the floor.

PLP THRONE SPEECH AGENDA

Hon. E. David Burt: Mr. Acting Speaker, I hear a lot of sound and fury from the Opposition. The Honourable Minister of Health has given her comments on this particular matter, and the Honourable Members will know that governments . . . it is easy to be in opposition to talk about things, but governments must go through a policy-making process. And the Minister of Health has officially addressed the issue of the matters in which we are advancing.

But the thing important to note is they are working on many particular things with health care. Because I do not hear the same sound and fury from the Opposition worried about making sure that we cover the 12 per cent of people in this country who are uninsured, as well, which are other items. So, I accept that there are a number of particular items that maybe want to be their priority. But the Government has set out its matters inside of its Throne Speech and are working through all of them.

Mr. Speaker, I just want to . . . Mr. Acting Speaker, okay. They will go ahead and say nothing, Mr. Acting Speaker, and the record, as I easily reflected earlier, says a whole bunch of different . . . But that is fine for them to make their particular comments.

Mr. Acting Speaker, I just want to address one thing, and it is just a small point, but I think it is important, that when Honourable Members opposite get up with sound and fury and talk about the rules and the laws, that they actually take the time to be learned up on these particular matters, Mr. [Acting] Speaker.

And before I go there, Mr. [Acting] Speaker, I just want to stay on the matter related to health care, stay on the matters that are related to priorities and stay on the matters that are related to the matters of which the Government is advancing. I think that it is particularly important to recognise that there are a number of varied priorities. The Minister of Health has spoken about what is happening on matters related to health care but let us look at what has been delivered by the Minister responsible for Housing, which is something that was a Throne Speech initiative, and that is going to build significant houses. The Minister of Youth, Social Development, and Seniors today, who has tabled regulations that are going to expand childcare access inside this country. The matters that are related to the Minister of Public Works, who is expanding road provision and other particular matters in this country. And certainly, Mr. [Acting] Speaker, the continued work of the Minister of Health, expanding health care access, and making sure that we can deliver universal health care.

So, from these particular perspectives, Mr. [Acting] Speaker, we are going to continue to press forward on our agenda, and it is our desire and intention to make sure that the things which are addressed inside of our Throne Speech are brought forward. There is a major piece of legislation that was tabled earlier today. I am not going to speak on that. I am going to allow the Attorney General, who sits in another place, to be the first to address the country on these things. But there are a number of matters which are priorities, and there are a number of matters which are going forward.

Mr. [Acting] Speaker, allow me to say this, as I will just go back to my final points. And I think that it is important that Members, when they accuse persons of violating House [Standing Orders], actually read what House [Standing Orders] say. And I am going to refer you, Mr. Acting Speaker, to Standing Order

17(9)(a)(viii), and it is very simple. And it says that: "[The] Minister or Junior Minister may take an oral question as noticed to be answered orally at the next day of meeting, but where any reserved answer requires a lengthy statement, the statement shall be given under Statements by the Minister or Junior Minister at the next day of meeting."

The Honourable Member put forward an oral question that required a long response, and I followed Standing Orders and gave him that response, and the Honourable Member was clearly able to ask questions on that, which he so did. And so, Mr. [Acting] Speaker, that is the thing.

Now, the final thing that I will say to the Members of the Opposition in following on matters related to health care.

[Inaudible interjections]

Hon. E. David Burt: Oh, my goodness, what is going on? They do not like Standing Orders now, Mr. Acting Speaker? Okay.

[Inaudible interjections]

Hon. E. David Burt: Let us keep on going, Mr. [Acting] Speaker. The final thing which I would say.

Mr. Jarion Richardson Point of order, Mr. [Acting] Speaker.

The Acting Speaker: Mr. Premier, do you recognise the point of order?

Mr. Jarion Richardson: Point of order.

[Inaudible interjections]

POINT OF ORDER

[Using insulting language]

Mr. Jarion Richardson: Point of order. Thank you, Mr. [Acting] Speaker.

A number of the comments the Honourable Premier has made have been insulting. And insulting language is against Standing Orders. So, just since he raised it, I will raise it back. If he could just conduct himself in a Premier-like manner.

An Hon. Member: What!

[Laughter]

Hon. E. David Burt: Mr. Acting Speaker, unfortunately, the Honourable Member has nothing to come back with, so he will come with some . . . I do not even know what that is.

But let me continue, Mr. [Acting] Speaker.

Mr. Jarion Richardson: Point of order, Mr. [Acting] Speaker.

[Laughter]

Mr. Jarion Richardson I thought I'd help. It is called a point of order.

Hon. E. David Burt: What's your point of order?

The Acting Speaker: Do you recognise the point of order?

Hon. E. David Burt: What is his point of order?

The Acting Speaker: Yes, what is your point of order, Honourable Member?

POINT OF ORDER

Mr. Jarion Richardson: He's insulting. He's insulting, Mr. [Acting] Speaker.

The Acting Speaker: Is that in the Standing Orders?

Mr. Jarion Richardson Yes, absolutely.

[Inaudible interjections]

Hon. E. David Burt: Mr. Speaker, allow me to continue, Mr. Acting Speaker.

The final thing that I will say is that I enjoy the sound and fury that comes from the Opposition benches.

The Acting Speaker: I could not hear you. Say it again.

Hon. E. David Burt: But I will also—

I enjoy the sound and fury that may come from the Opposition benches. But I will say, as I did the last time where they raised matters of health care, I hope that they keep that energy.

An Hon. Member: Mm-hmm.

Hon. E. David Burt: Because when the Bill does come to the House—

An Hon. Member: Oh, yes.

Hon. E. David Burt: —I do not want them to go around and say: *Oh my goodness, you are going to, you know, do this and the penalties are too harsh and we do not want doctors and insurance companies to go ahead and submit information so we can actually make principled decision-making and actual decision-making* as they did last time.

So, I just remind them, Mr. Acting Speaker, for them to keep that energy. Because when it comes, I am sure they will find a reason to say: *Well, but . . .*

[Inaudible interjections]

Hon. E. David Burt: So the reality is, Mr. [Acting] Speaker, that when these particular matters come, I sincerely hope that they will keep their energy. Nonetheless, Mr. [Acting] Speaker, I wish everyone a wonderful weekend, and I think that is all the business of which I have for today.

The Acting Speaker: Thank you, Honourable Premier. Honourable Members, we will see you next time. Thank you for an enjoyable day. Thank you to the listening public.

And the House is now adjourned.

[Gavel]

[Inaudible interjections]

An Hon. Member: The adjournment is still on.

The Acting Speaker: Sorry. Adjourned until the next meeting.

Mr. Scott Pearman: [The] 10th of July.

The Acting Speaker: The 10th of July.

Mr. Scott Pearman: At 10:00 am.

The Acting Speaker: The 10th of July.

Hon. Zane J. S. De Silva: The House is what?

The Acting Speaker: The House is adjourned until the 10th of July.

Hon. Zane J. S. De Silva: Thank you, Mr. Acting Speaker.

[At 4:42 pm, the House stood adjourned until 10:00 am, Friday, 10 July 2026.]

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