



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

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

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**BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT
20 FEBRUARY 2026
10:03 AM**

Sitting Number 24 of the 2025/2026 Session

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

[No audio.]

Hon. E. David Burt: Mr. Speaker, I will . . . the Attorney General is about to take her place next to the President of the Senate. And I guess after that point in time, I can get started.

The Speaker: Yes, the President of the Senate is present this morning [INAUDIBLE].

Hon. E. David Burt: As I gave fair warning to you earlier, Mr. Speaker, the speech itself is rather long, but I do know that it is being handed out to everyone. So, Mr. Speaker, if I may, I am happy to commence.

The Speaker: Yes, and the Sergeant is distributing . . . they are being distributed to the Members now.

[Pause]

**BUDGET STATEMENT IN
SUPPORT OF THE ESTIMATES OF
REVENUE AND EXPENDITURE 2026/27**

**RESPONSIBLE CHOICES . . . LASTING BENEFITS
FOR BERMUDIANS**

Hon. E. David Burt: Mr. Speaker, I rise to my feet to give a statement from the Government in support of the Estimates of Revenue and Expenditure for fiscal year 2026/27.

Introduction

Hon. E. David Burt: Mr. Speaker, nine years ago, when this Government first took office, it did so at a time when Bermuda was facing fiscal challenges on many fronts. Our national debt had doubled, our Island's credit rating had been downgraded, tourism had recorded the lowest air arrivals in decades, and Bermudian families, public servants, and our children were carrying the heaviest burden in an unfair approach to "shared sacrifice."

This Government was elected on a promise to build a better, fairer Bermuda, and govern in a way that put Bermudians first, even when the choices were difficult. That, Mr. Speaker, remains the guiding principle behind this year's Budget.

The theme of this Budget, "Responsible Choices . . . Lasting Benefits for Bermudians," reflects the balance this Government has tried to strike over the past nine years making careful, disciplined financial decisions that safeguard stability, while ensuring that economic progress translates into investment in the future and real improvements in the lives of our people.

Over this period, Bermuda has faced global and local challenges that no government could have predicted. We endured the most severe economic disruption in modern Bermuda's history during the COVID-19 pandemic. At a time when our airport was closed, we were forced to shelter in place while thousands of Bermudians were suddenly uncertain about their livelihoods. Through it all, this Government chose to protect jobs, continue public services, and support families and businesses through unprecedented support measures. We made decisions that were not always easy, and not always popular, but which kept Bermuda stable and positioned us for recovery.

Today, Mr. Speaker, Bermuda is stronger. Our economy is stronger. Employment has grown. Investment has increased. International business continues to expand. And our public finances are on a more sustainable footing than they were nine years ago. This Government has achieved this while introducing Bermuda's first minimum wage, increasing pensions for seniors every year, expanding access to affordable health care, investing in education, and delivering the largest programme of affordable housing development in a generation.

But, Mr. Speaker, this Government is also honest about the fact that many Bermudians are still feeling the pressures of the cost of living and housing affordability. Progress at the macro level does not always feel like progress at the kitchen table. And responsible Government means recognising that reality, not ignoring it.

Mr. Speaker, this year's Budget is shaped by a new and significant opportunity for Bermuda. Bermuda's new corporate income tax allows our Island to benefit directly from the profits generated by international companies operating here. This new revenue gives us the ability to make choices that previous governments simply did not have available to them. And we have chosen to use this moment responsibly.

Some Hon. Members: Hear, hear.

Hon. E. David Burt: This Budget delivers the largest reduction in national debt in Bermuda's history.

[Desk thumping]

Hon. E. David Burt: It cuts payroll taxes for all workers in Bermuda, while also making major investments in capital projects and social programmes, including housing, health care, and education.

[Desk thumping]

Hon. E. David Burt: In doing so, this Government is sending a clear message: This is the time to build on the strong foundations we have laid, using additional funds responsibly to support the people of Bermuda, whilst also reducing our debt so that future generations are not burdened.

Mr. Speaker, this Budget is also a personal milestone for me, as it will be my final one as Premier and Minister of Finance. When I entered public life, I did so with a deep sense of responsibility to serve this country and to help build a fairer, stronger Bermuda. Over the past nine years I have seen first-hand how difficult, complex, and demanding this work can be. However, I have also seen what is possible when people come together with a shared commitment to progress.

I am proud of what this Government has achieved, not because every problem has been solved, but because Bermuda today is more stable, more resilient, and better positioned for the future than when this Government took office.

Economic Review

Hon. E. David Burt: Mr. Speaker, Bermuda does not operate in isolation. As a small open economy driven by international business shifts in the world economy are felt here at home. I will, as is customary, Mr. Speaker, devote the opening of my address today to the review of global and local economic conditions. The global economy first, Mr. Speaker.

Global Economy

Hon. E. David Burt: Mr. Speaker, in 2025, the global economy continued to face a range of challenges. Ongoing uncertainty, surrounding trade policies, periods of volatility in energy and commodity markets, and the lingering effects of earlier monetary tightening, all continued to weigh on global economic growth.

The OECD estimates that global growth is projected to slow from 3.2 per cent in 2025 to 2.9 per cent in 2026, before picking back up to 3.1 per cent in 2027. The International Monetary Fund (IMF) points to a similar overall outlook, estimating global growth at 3.3 per cent in both 2025 and 2026, before easing slightly to 3.2 per cent in 2027.

Growth in advanced economies is expected to remain broadly stable at 1.7 per cent from 2025 through 2027. The United States' growth is forecasted

to increase from 2.1 per cent in this current year to 2.4 per cent in 2026, before easing to 2.0 per cent in 2027. Growth in emerging markets and developing economies is projected to moderately soften from 4.4 per cent in 2025 to 4.2 per cent in 2026, and 4.1 per cent in 2027.

Mr. Speaker, although still elevated, global inflation is expected to continue its downward trajectory, falling from 4.1 per cent in 2025 to 3.8 per cent in 2026, and a further 3.4 per cent in 2027. This decline reflects lower energy and commodity price pressures, improving supply chain conditions, and gradually easing labour market tightness.

Despite this progress, Mr. Speaker, downside risks have increased. The OECD identifies rising trade fragmentation as a key concern. Expanded tariff measures from the United States, along with retaliatory actions by trading partners, have heightened uncertainty in global trade. Such measures raise the cost of imported goods and production inputs, disrupt established supply chains, and dampen business confidence and investment.

In summary, Mr. Speaker, the global economic environment is characterised by slower but continued growth, easing yet still elevated inflation, and heightened trade policy uncertainty. While a severe downturn is not the central forecast, the balance of risks remains tilted to the downside. Continued progress on inflation, prudent policy management, and stable trade linkages will be essential in sustaining global economic stability.

Local Economy

Hon. E. David Burt: Mr. Speaker, allow me to now turn my attention to the domestic economy.

Bermuda's real Gross Domestic Product [GDP], the primary indicator of economic growth, is estimated to have increased between 2.5 per cent to 3.0 per cent in 2025. This growth reflects solid performance in the international business sector and further recovery in tourism supported by strong job growth, rising employment income, consumer spending, and foreign currency earnings.

Mr. Speaker, the International Business sector continues to be the primary driver of economic growth. During the first three quarters of 2025, a total of 398 new international companies and partnerships were registered in Bermuda. For the year, the sector employed 5,112 persons, representing an increase of 72 jobs, or 1.4 per cent, when compared to the previous year. Total employment income within the sector rose by a further 5.5 per cent, or \$76.9 million, contributing significantly to overall growth in national income.

Mr. Speaker, Bermuda's Tourism sector demonstrated resilience amid a challenging environment in 2025. Although air and cruise visitor arrivals declined, total visitor spending across air and cruise increased by 3.5 per cent to \$550 million. Hotel performance remained resilient, and superyacht tourism was

the standout performer, with arrivals rising 50 per cent and associated visitor spending increasing 64 per cent year on year. Tourism activity also continued to support employment growth in the accommodation and food services sector, with 64 additional jobs representing a 1.7 per cent increase.

Mr. Speaker, I am pleased to report that employment throughout our economy has strengthened during 2025. The total number of filled positions has risen by 279 posts, representing a 0.8 per cent increase, which marks the fourth successive year of employment expansion. Growth has been concentrated predominantly in the public administration, international business, and accommodation and food services, with these three sectors collectively accounting for over half of all new positions created. Conversely, the most significant contractions were registered in financial and insurance activities, information and communication, and real estate activities.

Unemployment has continued its downward trajectory, standing at 1.4 per cent in November 2024, well below the 2.8 per cent recorded a year earlier, representing the lowest rate since 1970.

Hon. Zane J. S. De Silva: Uh-oh.

Hon. E. David Burt: Among Bermudians, the unemployment rate also fell from 3.3 per cent to 1.3 per cent. Whilst this development is certainly welcome, Mr. Speaker, the Government is mindful that a constrained labour market may generate inflationary wage pressures across the broader economy. It is therefore imperative that government policy facilitates an adequate labour supply to underpin sustained economic expansion.

During the first nine months of 2025, employment income became a principal driver of consumer activity, expanding by 5.8 per cent or \$196.1 million to \$3.57 billion. Aggregate Retail sector turnover stood at \$948 million over the first three quarters [of 2025], reflecting a 1.5 per cent increase compared with the corresponding period a year earlier. Additionally, personal consumer spending rose by 2.4 per cent to total \$4 billion throughout 2024.

Moving on to the Construction sector, Mr. Speaker, although the value of new projects started fell by 60 per cent to \$45.1 million over the first nine months, the total estimated value of construction activity undertaken grew from \$70 million to \$112.8 million, an increase of 60 per cent, or \$42.7 million. This expansion was driven by the office, retail and warehousing category, which increased by \$20 million.

Mr. Speaker, Bermuda's annual inflation rate was 2.2 per cent in September 2025, remaining below major economies such as the United States, the United Kingdom and Canada. This increase reflected notable rises in health and personal care (up 3.9 per cent) and rent (up 1.9 per cent).

Bermuda's external position remains strong, Mr. Speaker. In the first nine months of 2025, the current account surplus widened to \$1.52 billion, up from \$1.33 billion over the same period in 2024, thus representing 21.5 per cent of GDP. This expansion reflects a solid performance in financial services exports, employee compensation, and investment incomes. Foreign currency earnings from the International Business sector reached \$2.29 billion, a 4.5 per cent increase year over year while tourism foreign exchange earnings rose to \$436.7 million, up 1.4 per cent.

In 2024, Bermuda recorded real GDP growth of 1.9 per cent, marking the fourth consecutive year of growth. This expansion was supported by continued strength in international business, our largest sector, which accounts for 29.3 per cent of GDP and contributed an additional \$48.5 million in value added. Growth was also evident against key domestic industries: information and communication services increased by 16.4 per cent, human health and social work activities rose by 6.3 per cent, and construction and quarrying expanded by 8.8 per cent, reflecting ongoing development across the Island. Although growth moderated from 2023, this is consistent with the economy transitioning from the rebound phase of recovery to steadier, sustainable expansion.

Mr. Speaker, while the economy has demonstrated resilience, the challenges emerging require our attention. The tariff escalations witnessed through 2025 are gradually influencing prices and business decisions across major economies. For Bermuda, these cannot be distant concerns, Mr. Speaker, because our economy is closely connected to global markets and these developments have real implications for us here at home.

Navigating this period will require discipline. Bermuda must prioritise fiscal prudence, advance economic diversification, and ensure that our regulatory frameworks which attract so many companies to Bermuda remain competitive. The global environment is shifting rapidly and our policy responses, Mr. Speaker, must be strategic. Through disciplined fiscal management the Government can mitigate external shocks and position Bermuda to emerge from this period of uncertainty on an even more solid footing than we are on today.

Mr. Speaker, I will now move on to the Economic Development Strategy.

Economic Development Strategy

Hon. E. David Burt: Mr. Speaker, Bermuda's Economic Development Strategy was endorsed by this Honourable House several years ago, and today the sustained implementation of that strategy is evident both in the data and in the lived experience of our economy. Unemployment is at historic lows; labour demand remains strong across multiple sectors and business activity has expanded.

Entrepreneurship remains a central pillar of this strategy. Through expanded access to capital, structured advisory support, and coordinated programmes delivered through the Bermuda Economic Development Corporation and its partners, the Government is strengthening the pipeline of Bermudian-owned enterprises with hundreds of entrepreneurs receiving direct support.

Mr. Speaker, youth employment has also been a priority. In the past year alone, hundreds of young Bermudians have been supported through structured training, apprenticeships, internships, and direct job placement initiatives. These placements span construction, hospitality, professional services, and emerging sectors. And as you can see, Mr. Speaker, we have seen a significant drop in youth unemployment as well.

Diversification continues to strengthen the base of the economy. While international business remains a core pillar, growth is visible in residential development, construction activity, small business formation, and sector expansion beyond traditional areas. Planning approvals and private sector investment levels demonstrate continued business confidence.

Mr. Speaker, growth brings pressure, labour shortages, housing demand [and] infrastructure strain. But these pressures are signs of expansion. They confirm that the strategy is working. That is why the housing investments outlined in this Budget are directly connected to economic policy. When you grow you must build capacity. When you attract investment, you must ensure the infrastructure and workforce are ready.

Labour Market Reforms

Hon. E. David Burt: Mr. Speaker, economic growth does not sustain itself. It requires steady management and policies that are sound. One of the clearest signs that our economic policies are working is what we see in the labour market with unemployment at record lows. But, Mr. Speaker, we also have to be honest about what comes with success. A growing economy creates more demand for jobs. And one constraint on our continued growth is a lack of available labour.

If we are to keep this economic momentum going, Bermuda must take a balanced approach to the labour market, one that protects Bermudian workers while ensuring that businesses can access the talent needed to grow and invest. To address this, the Ministry of Economy and Labour will further modernise our work permit processes by reviewing and making adjustment to closed and restricted job categories to assist with closing the gap between the supply and demand for labour.

2024/25 Fiscal Performance

Hon. E. David Burt: Mr. Speaker, I am sure that many are anxious to hear this Government's plans for the

upcoming fiscal year. But I must first update this Honourable House and the people of Bermuda on the audited financial results of the prior year. The audited financial statements for the fiscal year 2024/25, which ended on 31 March 2025, were tabled in this House earlier today. I am pleased to report that these accounts received an unqualified audit opinion from the Auditor General, removing the previous qualification regarding provisions for asbestos abatement.

The removal of that qualification, which arose due to a change in accounting standards, is welcomed news, and I want to take this opportunity to commend the teams in the Ministry of Public Works and Environment, and the Accountant General's office, for their work in getting the qualification removed.

Fiscal Year 2024/25 Revenue

Hon. E. David Burt: Mr. Speaker, total revenue for fiscal year 2024/25 reached \$1.27 billion. This was \$40 million, or 3.3 per cent, higher than the original estimate of \$1.23 billion.

Payroll tax [collections] were the primary driver of this growth, totalling \$612.6 million. This represents a \$42.6 million, or 7.5 per cent, increase over the original estimate of \$570 million. This performance was underpinned by continued job growth and rising salaries.

Customs duty receipts were recorded at \$225 million, which was \$9 million, or 3.8 per cent, below the estimate of \$234 million. However, Mr. Speaker, this drop was a deliberate consequence of the Government's decision to implement a 60 per cent reduction in taxes on fuel imported by BELCO to provide direct relief to residents and businesses on their energy bills.

All other receipts totalled \$432.4 million, performing broadly in line with expectations.

Fiscal Year 2024/25 Expenditure

Hon. E. David Burt: Mr. Speaker, the Government maintained control over its spending while addressing critical social needs and delivering promised pay increases for public officers.

Current account expenditure for the year totalled \$1.006 billion. While this was \$14 million, or 1.4 per cent, above the initial estimate of \$992 million, it reflects our decision to allocate additional funds toward social spending and provide essential support to the Bermuda Hospitals Board during the year.

Capital expenditure totalled \$101.7 million, which was \$10.6 million below the original estimate of \$112.3 million. Despite being slightly under the budgeted amount, this represented the highest level of capital investment in the Island's infrastructure since 2010/11.

Debt service and guarantee management were \$129 million, which was approximately \$1 million above the original estimate. It is important to note, Mr. Speaker, that this was \$2 million less than the prior

year, which was a direct result of this Government's \$50 million debt repayment made in 2023.

Achieving the Surplus

Hon. E. David Burt: Mr. Speaker, while the Government originally projected a modest surplus of \$210,000, I am proud to confirm to this Honourable House and the people of Bermuda, that Bermuda achieved a Consolidated Fund modified cash surplus of \$29 million.

[Desk thumping]

Hon. E. David Burt: This surplus, Mr. Speaker, the first achieved in 21 years, was delivered before a single dollar of corporate income tax was collected.

Hon. Zane J. S. De Silva: That's right.

[Desk thumping]

Hon. E. David Burt: It is proof that this Government has successfully managed the Island's finances while simultaneously reducing the tax burden on workers to the lowest level in history.

When reviewing the results from fiscal year 2024/25, the independent Fiscal Responsibility Panel said, Mr. Speaker, and I quote: "Bermuda's fiscal position is [now] stronger than at any time in two decades."

An Hon. Member: Uh-oh!

[Desk thumping]

Hon. E. David Burt: On this, Mr. Speaker, the Government agrees. And now it is our job to build on this solid foundation.

Fiscal Year 2025/26 Fiscal Performance

Hon. E. David Burt: Mr. Speaker, before turning to the Estimates of Revenue and Expenditure for the coming fiscal year, I want to update this Honourable House on the Government's financial performance for the current year, fiscal year 2025/26, which will end on 31 March 2026. The most recent revised forecasts confirm that the fiscal and economic strategy that this Government has executed is delivering sound public finances while continuing to deliver on the commitments that we made to the people of this country.

Fiscal Year 2025/26 Revenue

Hon. E. David Burt: Mr. Speaker, the latest revised forecasts project total revenue for fiscal year 2025/26 to be \$1.554 billion. This represents an increase of \$123 million, or 8.6 per cent, over our original budget estimate of \$1.431 billion.

The most significant contributor to this increase is actual receipts from the corporate income tax. Our revised provision for receipts in fiscal year 2025/26 is now \$279 million—and that amount was transferred to the Consolidated Fund pursuant to the Corporate Income Tax Act and the Corporate Income Tax Refund Regulations—representing an increase of \$92 million, or 48.8 per cent, over our original estimate of \$187.5 million, Mr. Speaker.

Mr. Speaker, other revenue sources remain resilient. Excluding corporate income tax, revised revenue estimates have reached \$1.275 billion, exceeding the original estimate by \$32 million, or 2.6 per cent.

Fiscal Year 2025/26 Current Expenditure

Hon. E. David Burt: Mr. Speaker, current account expenditure for the year, excluding debt service, is now projected at \$1.135 billion, an increase of \$25 million from the original estimate of \$1.1[1] billion.

This increase is largely driven by our commitment to invest in health care delivery. The Government increased the supplementary allocation to \$86.25 million, which is \$30 million higher than the original \$56.25 million. This additional \$30 million expenditure was necessary to provide support to the Bermuda Hospitals Board in meeting their obligations to their employees following wage negotiations.

Despite these targeted investments, Mr. Speaker, the baseline current account expenditure for Ministry budgets has been maintained with the same discipline that was recognised by the Fiscal Responsibility Panel. Baseline current account expenditure is projected to come in at [\$1.048] billion, a decrease of \$5 million, or 0.5 per cent, from the original estimate of [\$1.054] billion, meaning that outside of extraordinary contributions, the Bermuda Hospitals Board and the BHB, all other expenses have been managed below budget.

Fiscal Year 2025/26 Capital Expenditure

Hon. E. David Burt: Mr. Speaker, for the current year, capital investment was originally budgeted at \$149.8 million. The revised estimate is now \$138.1 million, \$11 million below the original estimate.

But, Mr. Speaker, allow me to put that into context. At [\$138.1] million, this year's capital spend is \$36.4 million higher than the year before, and this means that the Government is still investing and doing more. And we have seen the progress that has been made on roads, affordable housing, public transport, modern equipment for staff, and better facilities for Bermudians.

Debt Service

Hon. E. David Burt: Mr. Speaker, debt service and guarantee management costs for the year remain

steady at \$127.5 million, in line with our original projections. Bermuda's net debt remains on a downward trajectory as the Government continues to build our reserves for future repayments. It is also important to note that Bermuda's debt interest/revenue ratio is now below 10 per cent. This was a major milestone published in the first Fiscal Responsibility Panel report, and the Government has now achieved this goal.

Record Budget Surplus

Hon. E. David Burt: Mr. Speaker, it is with pride that I share that the projected Consolidated Fund modified cash surplus for the fiscal year ending March 2026 is now estimated at \$153.1 million. This represents a significant increase over the original estimate of \$43.3 million.

While this result has been supported by the windfall in corporate income tax receipts, it also reflects our continued focus on maintaining a stable financial position. The Government has managed its spending to ensure that it capitalises on these increased revenues to strengthen the Island's finances.

In a demonstration of our fiscal discipline, Mr. Speaker, the \$110 million achieved over the original estimate will be set aside and specifically used to repay debt due in 2027.

[Inaudible interjections]

Setting the Stage for the Next Budget

Hon. E. David Burt: Mr. Speaker, they are getting excited over there.

You can wait. It is a long Statement. Strap in.

Mr. Speaker, as we present the estimates for fiscal year 2026/27, it is necessary to pause and reflect on the journey this Government has taken over the last nine years. Since 2017, Mr. Speaker, our mandate has been clear: To put Bermuda on a path of sustainable growth and social equity. This Government has stayed the course through global crises and domestic challenges, always with the aim of ensuring that we are masters of our own house.

This Budget is a defining moment. It is the first Budget fully shaped by the successful implementation of the corporate income tax. While some may see this as a reason to permanently expand the size and scope of government services, this Government also sees it as an opportunity for debt repayment and strategic investment for the future.

Tax Reform Commission

Hon. E. David Burt: Mr. Speaker, as we are talking about the basis, let us speak about the Tax Reform Commission. I must express my sincere gratitude to the members of the Tax Reform Commission for their comprehensive report published last August. The

Commission engaged a cross section of our community, meeting with over 500 individuals and more than 30 stakeholder groups.

Mr. Speaker, the Commission's report is clear in its intent. It sets out a pathway to modernise Bermuda's tax system in the context of corporate income tax, with a focus on reducing the cost of living and the cost of doing business, supporting job creation and growth, improving equity, and maintaining healthy public finances. The Government congratulates the Commission for producing a report that is both practical and ambitious, and accepts the recommendations put forward, recognising that the sequencing and detailed design of implementation may be guided by prevailing fiscal and economic conditions.

This Budget reflects the direction and discipline of that work. This Government is advancing the Commission's core themes of fairness and relief, ensuring that the transition to corporate income tax delivers tangible benefit to Bermudian workers and local businesses. The Commission's waterfall model has been a great tool in guiding priorities and sequencing decisions, so that tax relief, investment, and reform are delivered in a way that is responsible, transparent, and focused, of course, Mr. Speaker, on real outcomes.

Mr. Speaker, the Commission has completed its mandate, and the Government will now carry the work forward. The Tax Reform Commission report will remain as a reference point as the Government continues to modernise Bermuda's tax system. The report also points us toward the future. It recommends that Bermuda should examine, in a careful and measured way, the merits of a low rate, broad-based income tax system, designed to maintain Bermuda's competitiveness while making our tax system more progressive and more transparent.

To support that work, the Ministry of Finance will advance the Commission's recommendations for enhanced data collection on personal and business income so that any future decisions are informed by evidence.

Fiscal Responsibility Panel

Hon. E. David Burt: Mr. Speaker, the Fiscal Responsibility Panel's 2025 Annual Assessment provides an important independent review of Bermuda's progress. The Panel noted that our economy remains strong, driven by the performance of international business and an unemployment rate that has fallen to historic lows. The Panel recognised the milestone achieved in the 2024/25 fiscal year, the first surplus in the Consolidated Fund in more than two decades.

The Panel commended the Government for the smooth implementation of the Corporate Income Tax Agency, noting that the systems and staffing were established efficiently and that initial payments were received without incident. The Panel's conclusion was

clear: Bermuda's fiscal position is stronger today than it has been in 20 years.

Mr. Speaker, the Panel also made the point that strong years must be used wisely. They recommended clear fiscal guardrails set in law to protect transparency, support debt reduction, and strengthen macroeconomic stability. The Government has listened, and it agrees. That is why this Budget puts those guardrails in place, so we lock in the progress that has been made and protect Bermuda's finances against whatever may come next.

Fiscal Rules

Hon. E. David Burt: Mr. Speaker, to ensure that the unique opportunity presented by the corporate income tax is not lost on the short-term pressures of the day, and in view of the recommendations of both the Tax Reform Commission and the Fiscal Responsibility Panel, this Government recognises the need to institutionalise a stronger framework of fiscal discipline. This new framework is built on two rules, aligned with those recommendations.

First, a rule for disciplined annual operations. In plain terms, our day-to-day budget must remain in balance or surplus, excluding net corporate income tax revenues, capital spending, and interest costs. This rule ensures that the ongoing cost of running government is sustainable and not dependent on corporate income tax revenue or borrowing.

Second, a rule for the responsible use of corporate income tax revenues. Over a rolling three-year period, at least 70 per cent of net corporate income tax revenues will be directed to paying debt interest, reducing net debt, or building net financial assets. This rule ensures that a substantial majority of these new revenues are used to strengthen the country's balance sheet and improve resilience for the future.

Mr. Speaker, what matters most is not only that these rules exist, but that the government lives within them. The Medium-Term Expenditure Framework presented in this Budget meets these fiscal rules, both the operational balance rule and the corporate income tax allocation rule.

Mr. Speaker, one of the most important shifts for Bermuda is that the government now has the ability to save. Now, because of stronger revenues and disciplined spending control, we can reduce debt, build financial reserves, and begin to manage national assets in a more deliberate way. That approach requires the use of dedicated funds.

First, a Stabilisation Fund will provide a financial cushion during periods of economic stress, with contributions made during stronger years and withdrawals used to smooth the impact of downturns. The Tax Reform Commission recommended an annual contribution of \$100 million to this fund, and that contribution will commence in fiscal year 2027/28.

Second, the Sinking Fund will continue to be used to manage debt, reduce refinancing risk, and meet sovereign liabilities in an orderly way. The Tax Reform Commission recommended an annual contribution of \$200 million to this fund and that contribution will start in fiscal year 2027/28.

Third, a Sovereign Wealth Fund will be established to generate long-term returns and build national wealth over time.

Mr. Speaker, the focus in the short to medium term will be on the first two funds, and our medium-term financial plan includes contributions to both. At the same time, the Government will legislate for the governance arrangements and guardrails needed to manage all of these funds, aligned with global standards.

Corporate Income Tax

Hon. E. David Burt: Mr. Speaker, the successful implementation of the corporate income tax marks a major change in Bermuda's fiscal position. As I have outlined in our current year performance, corporate income tax transfers to the Consolidated Fund for the current fiscal year came in well above our estimates, reaching \$279 million. That is a strong result and reflects the success of international business and the work that has gone into building and administering this regime.

Most companies in scope report on a calendar year basis, which means that receipts do not arrive evenly across fiscal years. The \$279 million recorded in this current year includes only an initial portion of the payments that are now coming in. For 2026/27, the Government projects corporate income tax revenue of \$753 million. That figure reflects the balance of payments related to 2025 activity, adjusted for expected tax credits once final returns are assessed later in 2026, and it also includes an initial portion of payments expected for the 2026 calendar year.

Mr. Speaker, this level of revenue gives Bermuda options the Government has simply not had before. But we must be straight with the public about what this is and what this is not. These receipts will not be the same every year. Analysts have indicated that 2025 may represent the high point of a revenue cycle. As the cycle continues and the tax credit framework matures, we should expect gross corporate income tax revenues to moderate over time.

Mr. Speaker, it would be irresponsible to use volatile corporate income tax receipts to fund the everyday running of government. This revenue should not be treated as permanent money for recurring spending. Instead, the Government will use it to reduce debt, build reserves, and make targeted investments in infrastructure and permanently strengthening public services.

Let us move on to debt, Mr. Speaker, because I know some people like to talk about debt.

Hon. Zane J. S. De Silva: Yes, they do.

Bermuda's Debt

Hon. E. David Burt: Mr. Speaker, for years there have been those who speak about the national debt as though it is the only measure of good government. I, Mr. Speaker, do not share that view. But I do recognise this: Debt must be managed. And when you can pay it down without compromising your plan for the country, you act.

Because of the way this Government has implemented corporate income tax, and because of the fiscal discipline we have maintained while in office over time, we are now in a position to do something Bermuda has not been able to do for a long time: Repay a significant portion of our debt.

In the Pre-Budget Report, the Government projected that it would repay \$500 million of the debt maturing in January 2027. But, Mr. Speaker, collections and overall economic performance have come in stronger than projected. So, I am pleased to inform and confirm to this Honourable House today, Mr. Speaker, that this 2026/27 Budget now projects the repayment in full of the \$605 million of Senior Notes maturing in January 2027.

[Desk thumping]

Hon. Zane J. S. De Silva: Yes! Say it again! Say it again for your Opposite Leader.

Hear that Shadow? Hear that Shadow?

Hon. E. David Burt: Yes, Mr. Speaker, you heard that correctly. This Government's intent [is] to repay the \$605 million of debt in full.

Hon. Zane J. S. De Silva: In full!

[Desk thumping]

Hon. E. David Burt: This decision will reduce—

[Inaudible interjection]

Hon. E. David Burt: See, Mr. Speaker, they like to get ahead of themselves. I told them to wait their time until Budget time.

[Inaudible interjection]

Hon. E. David Burt: Take their time; wait their time until Budget time.

[Inaudible interjections]

Hon. Zane J. S. De Silva: I can't wait for their Reply.

[Inaudible interjections]

The Speaker: Read on, Premier. Read on.

Hon. E. David Burt: Mr. Speaker, this decision will reduce gross debt from \$3.29 billion to \$2.69 billion. More importantly, it moves Bermuda onto a clear path to eliminate [net] debt within a decade. By 2028/29, the end of the three-year Medium-Term Expenditure Framework, the Government projects that Bermuda's net debt to GDP ratio will fall to just 19 per cent, far below the 50 per cent limit put in place by the Fiscal Responsibility Panel.

Mr. Speaker, to ensure the debt reduction strategy is executed well, the Ministry of Finance will re-empanel the Debt Management Committee this year. The Committee will guide the next phase of our debt reduction plan by advising the best way to ensure the continued reduction of our debt. Though there is a big debt repayment in January 2027, there may also be the chance to reduce debt in advance of other repayment dates in the near future.

Keeping the Promise of Relief and Investment

Hon. E. David Burt: Mr. Speaker, before I turn to the policies that this new Budget will fund, it is important that the people of this country understand, in practical terms, what the new corporate income tax means for them.

For many years, Bermudians have seen economic growth and strong performance in international business but have reasonably asked how that success translates into relief in their own daily lives. It is a fair question, and one that this Budget begins to answer in a more direct way.

The revenue generated from the corporate income tax allows this Government to focus on two priorities that [Bermudians] have raised with us consistently: providing meaningful relief from rising costs and strengthening investment in the services and infrastructure that the country relies on.

On the issue of relief, this Budget delivers a significant reduction in payroll taxes. Every working Bermudian will see a reduction in their payroll tax burden, and no working person in Bermuda will pay more in payroll tax under this Budget. No business will pay more in payroll taxes, and most businesses will have a reduction in payroll tax.

At a time when families are dealing with the pressures of housing costs, food prices, and everyday expenses, this Government believes that people should be able to keep more of what they earn. This Budget also includes measures to help to reduce the cost of electricity and provide some relief on the most persistent household and business expenses.

Mr. Speaker, while relief is important, Bermudians have also been clear that they expect this Government to invest in the future of this country, not just to manage the present. This Budget therefore provides the largest capital programme since 2008/09 and places Bermuda on a path to increase capital spending to 2 per cent of GDP by the next fiscal year, following

the significant reduction in national debt that this Budget achieves.

This level of investment allows us to move beyond maintenance and begin addressing long-standing infrastructure needs across this Island. As part of this commitment, the Government will bring forward a capital plan to fund the renovation and modernisation of public schools, ensuring that students across all parishes are learning in safe, modern, and properly equipped environments.

This investment is focused on ensuring that every child has access to a learning environment that supports their development and potential.

These measures reflect a balanced approach, easing cost-of-living pressures where possible, while making strategic investments that underpin a healthy, fair, and resilient society for all of us. That is what the corporate income tax makes possible, and that is how this Government is keeping its commitment to relief and investment for the people of Bermuda.

Mr. Speaker, I told you it is a long speech. We are about a third of the way through. Should I continue?

The Speaker: Go ahead.

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

Discipline, Delivery, and Strengthening Capacity

Hon. E. David Burt: Mr. Speaker, as these relief measures and investments are outlined it is also important to be clear about the discipline behind this Budget and how those decisions were made.

This is the first Budget prepared fully in the era of corporate income tax. Naturally, there were those from His Majesty's Loyal Opposition who predicted, probably in the newspapers as recently as this week, that this Government would neglect the debt and, by extension, neglect our people.

Hon. Zane J. S. De Silva: Yes.

Hon. E. David Burt: They, as often always, Mr. Speaker, were wrong.

[Inaudible interjection]

Hon. E. David Burt: Additional revenue does not remove the need for discipline. If anything, it increases the obligation to show value, results, and follow-through.

Our approach has been guided by a few practical rules. We have avoided automatic, across-the-board increases in recurring spending. New revenue should not create permanent obligations that cannot be sustained if conditions change. We are also prioritising fixing systems, not just funding symptoms. That means focusing on delivery bottlenecks that drive cost and

frustration, rather than just repeatedly paying for the consequences when those systems fall short.

Mr. Speaker, wherever possible, corporate income tax revenues are being directed toward investments that strengthen national capacity, reduce long-term pressure on the public purse, and improve Bermuda's ability to do more for itself.

When in this Budget we speak about nation-building, we are speaking about whether we have the ability to house our people. Whether our health care system is affordable, stable, and trusted. Whether infrastructure projects move from approval to execution with minimal delay. And whether our courts function efficiently and our public services work when our people need them.

This Budget therefore places priority on stabilising, reforming, and improving what is under strain. It strengthens housing delivery machinery and the activation of dormant and derelict properties. It supports our health care system, including additional long-term and step-down care [capacity], so that hospital resources are used more effectively. It advances infrastructure renewal and modernisation. And it invests in Government's delivery capability so approved policies and projects are executed more reliably.

Mr. Speaker, the Government is also taking steps to ensure that new corporate income tax revenues contribute to long-term resilience. This includes funding for strategic transformational investments that are focused on the future, and in keeping with our responsibility to remain good stewards for the next generation. Simply put, Mr. Speaker, the Government intends to use today's opportunity to strengthen Bermuda's foundations for tomorrow, improving delivery and leaving core systems in better shape than we found them. That, Mr. Speaker, is the discipline behind this Budget. And that is how responsible choices are translated into lasting benefits for Bermudians.

Mr. Speaker, it is important to note that this moment is not a result of corporate income tax alone. It has been made possible by the hard choices this Government has made since returning to office, steadily reducing deficits while making our tax system fairer and restoring balance to the public finances. Corporate income tax gives us additional room to act. But it builds upon foundations that were deliberately strengthened over the last nine years.

Mr. Speaker, I will now outline the remaining policy pillars in this Budget, which together reflect a consistent approach to strengthen foundations first, improve delivery capacity, and invest in systems that reduce long-term pressure rather than just simply funding short-term fixes.

Tackling the Affordable Housing Shortage

Hon. E. David Burt: Mr. Speaker, housing is a critical issue for our country. The reality is that high construction costs, limited labour, and financing constraints

make it increasingly difficult to deliver affordable homes for our people. It may sound like a cliché that the Government must think outside of the box. But, Mr. Speaker, that is exactly what this moment requires.

Modern Building Methods

Hon. E. David Burt: The Bermuda Housing Corporation, under the leadership of the Honourable Member, the Deputy Premier and Minister for Housing and Municipalities, and the Honourable Member from constituency 11, MP Christopher Famous, the Bermuda Housing Corporation are advancing permanent, steel-framed modular and precast concrete systems, as part of our housing delivery model. These methods allow us to build faster and more cost-effectively while ensuring that local contractors and trades remain central to delivery. These are not temporary structures. They are durable, high-quality homes built to Bermuda's standards and designed to stand the test of time. By embracing proven modern construction techniques we can build faster, build smarter, and expand supply while continuing to support local industry.

Housing Delivery and Unlocking Supply

Hon. E. David Burt: Mr. Speaker, this Budget also focuses on fixing the practical blockages that keep homes off the market and place housing out of reach for too many Bermudians. As part of our long-term commitment set out in the 2025 Platform, Government has begun structured exploration of options for the future of the former Bermudian Beach Resort and Grand Atlantic site, with the clear objective of returning this public asset to productive housing use for Bermudians over time.

Alongside, the Government is advancing work to modernise the Acquisition of Land Act 1970, so it better equips the Government, acting through the Minister responsible for Public Works, to address the growing number of derelict and abandoned properties throughout the Island.

What are you laughing at, Craig? Didn't you read our Platform?

[Inaudible interjection]

Hon. E. David Burt: You didn't read our Platform?

Hon. L. Craig Cannonier: Loved it.

Hon. E. David Burt: You can just hop across the other side. You know. Come on.

[Inaudible interjections and laughter]

Hon. E. David Burt: Mr. Speaker, housing is important. So, I just want persons to make sure that they hear this. Because alongside this, the Government is advancing

work to modernise the Acquisition of Land Act 1970, so it better equips the Government, acting through the Minister responsible for Public Works, to address the growing number of derelict and abandoned properties throughout the Island.

The policy aim is straightforward: To ensure that properties left vacant for years can be returned to productive and socially beneficial use, supporting housing availability, community renewal, and economic activity, while fully respecting constitutional safeguards, fair compensation, and a transparent administrative process. This includes establishing a national framework for identifying, certifying, and managing derelict properties through coordinated action throughout government.

Mr. Speaker, as legislation and supporting policy measures are put in place to address vacant and derelict properties, restored or acquired properties will be directed toward first-time homeownership, social housing, and homelessness reduction pathways, so that unused housing stock serves community needs, rather than someone's investment and desire.

Mr. Speaker, I want to acknowledge that the use of compulsory acquisition powers in limited housing cases is not without historical sensitivity. Home ownership, family land, and property retention are deeply important to Bermudian families, especially Black Bermudian families. And this Government respects that history and that priority.

Any such powers will be applied narrowly, transparently, and only where properties have remained derelict or abandoned for extended periods and owners have not engaged despite repeated opportunities and support to bring those homes back into use. Mr. Speaker, the objective is not to take family property, but it is to prevent long-term blight, restore housing stock, and return neglected properties to productive community benefit. Taken together, these measures are about restoring balance to a housing system that is not functioning as it should. Mr. Speaker, it is not functioning as it should. And ensuring that land and buildings in Bermuda are working for the people of this country, while not sitting idle while families struggle to find a place to live.

Delivery capacity is also being strengthened. The Bermuda Housing Corporation will receive additional project and technical support so that approved developments can advance.

Moving on to our Health Care system.

Health System Support

Hon. E. David Burt: Mr. Speaker, a health system must function reliably before it can absorb major structural expansion. Therefore, this Budget prioritises stabilisation system efficiency as this Government prepares to make Universal Health Care a reality.

One of the clearest pressure points today is patient flow at our hospital. Too many acute hospital beds

are occupied by patients who no longer require acute care but do not have appropriate step-down or long-term placements. That is difficult for patients, difficult for staff, and incredibly inefficient and expensive for the system.

This Budget allocates capital and programme funding to expand step-down and long-term care capacity outside of the acute hospital setting. This includes additional facility capacity, alternative care models, and more integrated referral pathways so that patients can receive care at the appropriate level. These changes are designed to ease pressure on acute services and gradually improve system flow.

Mr. Speaker, this Budget continues and strengthens Universal Health Care implementation readiness work underway. As we all know, Mr. Speaker, universal coverage is [a] complex, multi-year reform requiring legislative design, actuarial and financial analysis, provider frameworks, data systems, and phased transition planning. Moving ahead without that work would create fiscal and operational risk, and that's why this Government is taking its time to make sure we get it right. But let's have no doubt, Mr. Speaker, it will be delivered. The work now being advanced is focused on ensuring that when that expansion occurs, it is properly sequenced and sustainable.

Mr. Speaker, moving on to reinstating and re-integrating counselling services.

Reinstating and Reintegrating Counselling Services

Hon. E. David Burt: This Budget recognises that many of the pressures seen in our health care, justice, and education systems have roots much earlier in people's lives. Too often, access to counselling and early mental health support, particularly for young people, has been fragmented or inconsistent at a point where it could make the greatest difference.

This Budget provides for reinstatement and phased integration of counselling services, including youth counselling, with a coordinated framework that aligns health, education, and social services. The intention is not to recreate isolated programmes, but to ensure that counselling support is accessible, properly resourced, and progressively embedded within the systems that already work with young people and families.

It is our view that help earlier means fewer emergencies later.

By intervening earlier and more consistently, we reduce the likelihood that manageable challenges escalate into crises that place heavier strains on hospitals, courts, and social services. This is a disciplined and preventative investment that improves well-being, supports families, and helps lower long-term public costs.

Making Essential Goods More Affordable: Food, Shipping, and Local Production

Hon. E. David Burt: Mr. Speaker, affordability is not only about prices at checkout, but it is about also whether the Government has built the conditions for local production, competition, and supply resilience. This Budget therefore includes targeted steps to support domestic food production and reduce avoidable administrative costs that can stand between Bermudians and more affordable essentials.

This Budget provides for the waiving of certain government fees for registered farmers relating to applications, testing, inspection, and shipment processing for the regulated importation of approved pesticides, crop plants, and growing media used in local food production. These are technical charges, but for small and medium-sized producers, they accumulate quickly and can slow expansion. Reducing them is a practical way to support farmers and lower barriers to increased output.

The goal is to make it easier for local food producers to grow more food, more efficiently at a lower cost.

This step sits alongside wider efforts to support community-based food initiatives, streamline process for local producers, and explore additional shipping and logistics pathways to improve supply flexibility. Together, these measures are designed to strengthen food security and help ensure that more of what Bermudians consume can be produced, distributed, and priced sustainably closer to home.

Moving on to cooperative legislation and the Cooperative Seed Fund, Mr. Speaker.

Cooperative Legislation and Cooperative Seed Fund

Hon. E. David Burt: Mr. Speaker, as this Government prepares for the introduction of cooperatives legislation in Bermuda, this Budget recognises a practical truth: Legislation alone does not create opportunity unless it is matched with practical support. New legal frameworks only deliver results when people have the resources and technical help to use them effectively.

This Budget establishes a strategic investment envelope, a dedicated pool of funding designed to support future-focused initiatives in areas such as digital transformation, entrepreneurship, artificial intelligence [deployment], and food security.

From within this strategic investment envelope, this Government provides for funding to support the practical establishment and early developments of cooperatives across the Island. This includes capitalising a Cooperative Seed Fund or Grants Programme to deliver targeted financial assistance and technical support for startup costs, government structures, compliance requirements, and initial business development.

The objective is straightforward, Mr. Speaker: once cooperative legislation is enacted, there should be a clear and properly resourced pathway for new cooperatives to form and operate. By pairing legislation with funding support, technical guidance, and

appropriate oversight, we are giving cooperatives a real pathway from idea to operation which will strengthen Bermuda's domestic economy.

This Budget also signals this Government's intent to broaden financial participation and to support domestic competition by providing funding support to existing cooperative financial institutions in Bermuda to implement digital finance infrastructure. Work in this area will proceed with regulatory readiness as a prerequisite. However, the goal, Mr. Speaker, is very simple: to support a more diverse local financial ecosystem.

Increasing the Capacity of Government to Deliver

Hon. E. David Burt: Mr. Speaker, none of these investments deliver results if the state itself cannot execute effectively. For that reason, this Budget also targets core delivery capability.

Resources are being provided to strengthen justice system [capacity] and court modernisation, including staffing support, process improvements, and enabling infrastructure to improve case throughput and timelines. An effective justice system underpins both social stability and economic confidence.

Funding is also provided for coordinated upgrade in border, customs, coast guard, and immigration capability, including equipment modernisation, training, and operational coordination. Securing borders and ports of entry is a basic state responsibility and essential to public safety and international credibility.

Delivery capability within the public service is also being reinforced through continued investment in central policy coordination, ensuring that approved policies and funding projects are actually delivered successfully. In parallel, funding programmes are already underway to strengthen [the] public service talent and leadership pipeline.

2026/27 Budget Estimates

Hon. E. David Burt: Mr. Speaker, having reviewed the performance of the past and the progress of the current year, and having explained the policy rationale for the choices that this Government has made in this Budget, I now turn to the Estimates of Revenue and Expenditure for the fiscal year 2026/27.

We know, Mr. Speaker, as I have said, that this Budget has framed the unique and historic moment in our journey, representing the first full year where structural changes to our tax system, combined with years of disciplined economic management, converged to provide Bermuda with a level of fiscal capacity that was once thought to be out of reach.

Let me start, Mr. Speaker, with our revenue projections.

Fiscal Year 2026/27 Revenue

Hon. E. David Burt: Mr. Speaker, the revenue estimates for the upcoming fiscal year represent a historic shift in our financial position. Total revenue for fiscal year 2026/27 is estimated at \$2.03 billion, Mr. Speaker. This landmark achievement is the first time in our history that government revenue is projected to exceed the \$2 billion mark. This represents a substantial increase of \$596.3 million, or 41.7 per cent, over the original estimate for the current fiscal year.

The primary driver of this increase is the provision for Corporate Income Tax receipts, which, as mentioned earlier in the speech, is estimated at \$753.2 million for the coming year. This performance is as a result of years of meticulous work by the Ministry of Finance, the Corporate Income Tax Agency, and also the International Tax Working Group to ensure that Bermuda remains a premier jurisdiction while meeting our international obligations.

Mr. Speaker, the Government has remained committed to the principle of fairness. We promised to reduce the burden on Bermuda's workers. Through these changes that I am about to announce, the Government will ensure that no worker in this country will pay [more in] payroll tax. This is a deliberate policy to increase the take-home pay of Bermudians and to stimulate activity in our local economy.

Moving to tax and fee changes, Mr. Speaker.

Tax and Fee Changes

Hon. E. David Burt: I will begin with a simple fact—I think I've said a few times already. No business in Bermuda will pay more in employer payroll tax [under] this Budget, and no worker in Bermuda will pay more in employee payroll taxes. Every employer rate will either go down at its current level or will decrease. Similarly, the total tax bill for every worker on this Island will go down. Every worker will go down.

Let's go to employer payroll tax reductions.

Employer Payroll Tax Reductions

Hon. E. David Burt: Mr. Speaker, the Government is providing relief to employers, ensuring that they can reduce their costs of doing business. The following employer payroll tax rates will decrease effective the 1st of April 2026:

- International Business (Exempted Undertakings): The rate will decrease from 10.25 per cent to 9.75 per cent.
- Large Local Employers that have remuneration greater than \$1 million: The rate will be reduced from 10.0 per cent to 9.5 per cent.
- The rates will be reduced for all medium-sized businesses (that is, with remuneration between \$200,000 and \$1 million) by 0.5 per cent.
- Hospitality (which is hotels, guest houses, and restaurants): To support our vital tourism

sector that rate will be reduced from 5 per cent to 4 per cent.

- Retail (Special [Retail] Group): To support our retailers that rate will be lowered from 6 per cent to 5 per cent.
- Bermuda Hospitals Board and Corporations of Hamilton and St. George's: The rate will move from 3.5 per cent to 3.0 per cent. And Mr. Speaker, important to note, that nursing and rest homes will be added to this category to reduce their expenses as they care for a growing senior population.
- Self-Employed Caregivers: In line with our platform commitments, employer payroll taxes for self-employed caregivers will be eliminated.
- Support for Seniors: The employer portion of payroll tax to be exempted on the first \$96,000 of remuneration for Bermudian employees aged 65 and over, an initiative to support seniors who want to remain in the workforce.
- And finally, Mr. Speaker, the Local Dividend Exemption is being raised from \$10,000 a year to \$20,000 a year.

The Government is also maintaining the zero [per cent] or 1 per cent rates for our small businesses, charities, and Economic Empowerment Zones. As I said, Mr. Speaker, no entity in Bermuda will pay more in taxes under this Budget.

Now, Mr. Speaker, moving to the employee payroll tax.

Employee Payroll Tax

Hon. E. David Burt: This Government is delivering a comprehensive reduction of the tax burden for all people working in Bermuda. This will be achieved through a targeted adjustment of our marginal tax bands, ensuring that all workers have a tax reduction.

Starting the 1st of April 2025, the Government is making the following adjustments to our marginal tax rates.

- Band 1 (earnings up to \$48,000) will be reduced from 0.5 per cent to 0.25 per cent.
- Band 2 (earnings between \$48,000 and \$96,000) will be reduced by 1.5 per cent. They will go from 9.25 per cent to 7.75 per cent.
- Band 3 (earnings between \$96,000 and \$200,000), the marginal rate for this portion of income will move from 10.0 per cent to 10.75 per cent.
- Bands 4 and 5 will remain the same.

Mr. Speaker, as I have to do every time we change payroll tax rates, because there will be some persons who may want to misrepresent what is happening, I am just taking my time to spell it out.

Some Hon. Members: Yes. Yes.

Hon. E. David Burt: So that there's no confusion, because our—

[Inaudible interjection]

Hon. E. David Burt: Yes, I know you like to confuse people, but I just . . . I want to get it right this time.

Because our tax system is marginal, every worker, regardless of their total salary, benefits from the lower rates in the first two bands. And these savings more than offset the adjustment of the third band, resulting in a net tax cut for everyone.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Get that?

Hon. E. David Burt: Everyone.

Examples are as follows:

- A worker earning \$48,000 will see their annual tax drop from \$240 to \$120, a 50 per cent reduction.
- A public officer earning \$96,000 will see their bill drop from \$4,680 to \$3,840, a direct saving of \$840 a year.
- For a professional earning \$120,000, the tax bill drops from \$7,080 to \$6,420, putting \$660 back into their pocket.

Yes, Mr. Speaker, everyone will pay lower taxes. Everyone.

[Inaudible interjections]

Hon. E. David Burt: Mr. Speaker, *I can't, I can't, I can't, I can't.*

[Inaudible interjections and laughter]

Hon. E. David Burt: Mr. Speaker, progress since 2017, delivering fairness.

Progress Since 2017: Delivering Real Fairness

Hon. E. David Burt: Mr. Speaker, we must also look at the long-term progress of this Government. When taking office in 2017, the tax burden on our workers was the highest ever.

Some Hon. Members: Mm-hmm. Yes.

Hon. E. David Burt: The highest ever when we took office, Mr. Speaker. Now all working-class Bermudians are paying far less in taxes than they were nine years ago.

- In 2017, a worker earning \$48,000 paid \$2,280 in annual payroll tax. Under this Budget, Mr. Speaker, they will pay just \$120 a year. That is a 95 per cent reduction in their tax burden since the PLP took office.

- In 2017, a worker earning \$96,000 paid \$5,820. Today, they pay just \$3,840, a nearly \$2,000 annual saving for that worker, or \$4,000 a year more for a family.

That is what we have done, Mr. Speaker.

A Broader Agenda for Affordability

Hon. E. David Burt: Mr. Speaker, relief in this Budget does not end with payroll tax reductions. This Government has reduced the tax burden for working families time and time again, and this Budget continues this work.

Lower Electricity Costs

Hon. E. David Burt: Mr. Speaker, the Government will eliminate the final \$0.04 per litre of customs duty on fuel for electricity generation, resulting in lower energy costs for homes and businesses. This reduction will mean that over the past two years, this Progressive Labour Party Government has eliminated the taxes on fuel for electricity generation that the other side doubled, Mr. Speaker, saving the average household \$375 a year.

Moving to essential goods, Mr. Speaker.

Essential Goods Duty Reduction

Hon. E. David Burt: To support the Affordable Bermuda Agenda, spearheaded by the Honourable Member, the Minister for Home Affairs, this Government will reduce or eliminate duty rates on a wider range of essential goods. These include everyday household hygiene and cleaning products, infant nutrition and care items, core dairy products, bakery goods, grains, pantry staples, selected meats, and fresh produce. These are the basics that families purchase week after week, and this measure is designed to ease pressure at [the] checkout counter and make a practical difference in the cost of living for Bermudian households.

Moving on to vehicle licensing, Mr. Speaker.

Vehicle Licensing

Hon. E. David Burt: This Government will keep its commitment to reduce private car licensing fees by a further 10 per cent, effective 1 April. For Bermudian families, vehicle licensing is a fixed annual cost, and this reduction provides a direct and predictable relief. It is also a practical step towards lowering household expenses, ensuring that Bermudians benefit from the country's stronger financial position.

Mr. Speaker, these measures are about one thing: putting money back in people's pockets and easing the cost pressure that families are feeling. Corporate Income Tax gives the ability to do that, and this Budget ensures that Bermudians benefit directly.

Further Custom Duty Changes

Hon. E. David Burt: Mr. Speaker, further adjustments will be made to customs duty. Recent changes to reduce or eliminate duty on all motor vehicle parts and building supplies unintentionally missed some tariff codes. Those missing codes will be added and will be done during this Budget session.

Also, Mr. Speaker, as you know, we have an open budgeting process. People can write in for submissions. Following representation from florists in Bermuda, and to support our hotel and hospitality sector, duty charged on imported fresh flowers will be reduced from 25 per cent to 5 per cent.

[Inaudible interjections]

Hon. E. David Burt: Plenty of time for next year.

[Inaudible interjections]

Hon. E. David Burt: I'm sorry, Mr. Speaker. The Deputy Leader for the Opposition is saying I'll be gone next year. I said he has been predicting I'll be gone for quite some time.

It is all right. Let me continue, Mr. Speaker.

[Inaudible interjections]

Hon. E. David Burt: This Budget . . . this Budget, it is just getting warmed up right now.

An Hon. Member: Yes, yes, yes.

[Inaudible interjections]

Fiscal Year 2026/27 Current Expenditure

Hon. E. David Burt: Mr. Speaker, current account expenditure, excluding debt service, is estimated at \$1.25 billion. This is an increase of \$137.7 million, or 12.4 per cent, over the 2025/26 original estimate. This figure includes a baseline expenditure of \$1.12 billion and a provision of \$124 million for strategic investments.

The baseline expenditure represents the day-to-day costs of government services for all ministries, which will be detailed later in this Statement. The government has maintained a disciplined approach to these costs. However, there are increases for all ministries tied to agreements reached with public sector employees, which resulted in salary and overhead costs rising, contributing to the sizable increase in baseline spending. Further contributors to the baseline current account increase are the mid-year allocations appropriate to ministries. These amounts have carried into the new fiscal year. And, of course, Mr. Speaker, as those amounts were not full-year amounts, some of those amounts are now higher because they must represent the value for the full year.

Let me talk about, Mr. Speaker, transformational investments.

Transformational Investments

Hon. E. David Burt: Mr. Speaker, a stronger fiscal position gives the ability to invest in areas that shape the long-term well-being of our people. This Budget allocates \$124 million in strategic and transformational investments, primarily in health care, while also strengthening the capacity of our public service and investing in the future resilience of our economy.

First, I will go to expanded health care support, \$87 million.

Expanded Health Care Support—\$87 million

Hon. E. David Burt: Mr. Speaker, in our 2025 General Election manifesto, the Government committed to prioritising the health of our people. This Budget delivers on that commitment with \$87 million allocated to the Bermuda Hospitals Board, the continued role of Universal Health Coverage, and additional investment in the Health Insurance Department to provide greater levels of health care access.

A further \$3 million is allocated to advance Universal Health Coverage and digital health initiatives. This continues the work already underway to modernise how care is funded, delivered, and accessed.

Mr. Speaker, \$14 million is carried forward to the Health Insurance Department to fund the expansion of health services under HIP and FutureCare, including the already rolled out free annual health examinations and expanded prescription drug coverage. Further, and I want you to hear this, Mr. Speaker, the Department will expand preventative access with an additional number of primary care visits with a set copay of \$25. These are practical measures that reduce financial barriers to preventative care.

The Bermuda Hospitals Board will receive \$55 million in time-bound support to meet statutory, contractual and operational obligations and to address near-term cash flow pressures. Mr. Speaker, hospital services are not optional. Investment here ensures continuity of care, stability for frontline staff, and protection of essential services, while longer-term reforms, as mentioned earlier in this Budget speech, continue.

Moving to expanding FutureCare support for our seniors.

Expanding FutureCare Support for Seniors—\$15 million

Hon. E. David Burt: Mr. Speaker, this Budget also takes a major step in implementing the recommendations of the Tax Reform Commission. This Government is allocating \$15 million toward FutureCare premium subsidies for low-income seniors, partially implementing the first expenditure waterfall of the Tax Reform

Commission's recommended priorities. While the Commission's full recommendation was \$30 million, this first phase will provide coverage support for up to 2,200 seniors, approximately 15 per cent of Bermuda's senior population.

This is significant as it represents the first direct deployment of Corporate Income Tax capacity into the waterfall framework that the Tax Reform Commission laid out for the Island. It targets relief where it's most needed amongst seniors living on fixed incomes and establishes the foundation for expansion in future years as fiscal space allows.

Supporting the Public Service—\$23 million

Hon. E. David Burt: Mr. Speaker, \$12 million has been allocated towards the Government Employee Health Insurance Fund to ensure its long-term sustainability in the face of rising medical costs and claims. An additional \$11 million is allocated for employee retention and benefits, reflecting our commitment to maintaining a professional and capable public service.

Transformational Funding—\$14 million

Hon. E. David Burt: Mr. Speaker, beyond health care, this Budget establishes a \$14 million pool of transformational funding to support strategic projects that strengthen long-term economic resilience and government productivity. This is not a pre-allocated spending line, but a centrally managed fund that ministries may access for clearly defined and [time]-bound initiatives. To qualify for funding, projects must demonstrate measurable impact, align with national priorities, and be approved by Cabinet under existing procurement rules.

Importantly, this funding does not create a permanent baseline obligation. It is deliberately structured as one-off funding and has not been automatically carried forward under the Medium-Term Expenditure Framework [MTEF]. This drives the need to ensure that priority reforms are accelerated without adding structural costs into future budgets. And of course, Mr. Speaker, if strategic investment is done right, it should lower or at least moderate future costs.

The \$14 million is assigned as follows:

- Five million dollars is allocated to advance Bermuda's "on-chain economy" and strengthen our global leadership position in digital assets. Projects will improve financial efficiency, both inside and outside of government.
- Three million dollars is allocated to support entrepreneurship and cooperatives, strengthening local ownership and business formation.
- Three million dollars is allocated for the deployment of proven artificial intelligence projects within government to improve the efficiency of public services.

- Three million dollars is allocated to enhance food security and supply chain resilience, reducing vulnerability to external disruptions.

Mr. Speaker, this is how you translate fiscal strength into lasting change for the future.

Now, Mr. Speaker, I would like to move on to the capital expenditure for this year's budget.

Fiscal Year 2026/27 Capital Expenditure

Hon. E. David Burt: Mr. Speaker, capital expenditure for the 2026/27 fiscal year is estimated at \$182 million. Mr. Speaker, that is an increase of 32.2 per cent or 21 . . . sorry, \$32.2 million, or 21 per cent over the original estimate of the prior year. This is the largest planned capital programme since 2008/09, and it is another step forward towards increasing capital spending to the goal of 2.0 per cent of GDP.

As we know, Mr. Speaker, for too long the government has been forced to stretch (or try to stretch) the life of critical assets because finances simply did not allow us [to do] what needed to be done. That approach, as we have all seen and experienced, comes with a cost and eventually shows up in breakdowns, delays, and risks to public safety. With our stronger fiscal position, we are now a better place to invest for the future while being more proactive on maintaining existing assets.

This Budget includes \$9.4 million for the Swing Bridge [and] \$8.8 million for the expansion of the Tynes Bay Waste-to-Energy Facility. These are national assets that must work as they affect the daily function of the country and they directly touch public safety and health.

The Government is also putting major resources into the facilities that serve families. This Budget allocates \$26.9 million to the Bermuda Housing Corporation to accelerate refurbishment and move new affordable housing units forward. It also contains \$14 million in capital funding, which is a 71 per cent increase for the Ministry of Education to upgrade facilities and invest in new technologies at our public schools and the Bermuda College.

The Government is also investing in things people see and feel every day. Mr. Speaker, \$1.5 million has been allocated to address dangerous walls [and] \$5 million for a continued aggressive road works programme. We are also investing \$1.4 million in solar PV for government buildings to cut energy costs and reduce emissions, along with \$3.5 million for new buses and \$5.3 million for vital vehicles and equipment.

Finally, Mr. Speaker, as I would say a farewell gift to the wonderful Members who I have served with in this House, this Budget includes, for the first time, a \$3 million allocation to community improvement projects. This funding will support projects in constituencies put forward by Members of Parliament. Bigger capital [budgets] should not just fund large projects, but

also the smaller improvements that may improve the quality of life in Bermuda.

[Desk thumping]

Hon. E. David Burt: At least one person is happy.

[Desk thumping]

Hon. E. David Burt: Maybe Jache will give them the money.

Fiscal Year 2026/27 Debt Service

Hon. E. David Burt: Mr. Speaker, debt service and guarantee management costs for fiscal year 2026/27 are estimated at \$124.75 million, and this represents a decrease of \$2.75 million, or 2.5 per cent, compared [to] the original estimate for this current fiscal year.

This reduction in our annual interest expense is a direct result of the proactive debt management strategy I have shared with this Honourable House earlier today, and by utilising our improved fiscal capacity to repay \$605 million in Senior Notes in full, the Government is successfully reducing the total amount of outstanding debt, and consequently, of course, the cost of servicing it.

While savings in this fiscal year are a positive step, our medium-term financial projections show that as a result of the planned \$605 million repayment, our interest costs are estimated to fall significantly to \$102 million the following fiscal year.

This means, Mr. Speaker, that this single decisive action to reduce the Island's debt burden will save the taxpayers of Bermuda \$25 million every single year in interest costs alone. It represents a permanent reduction in the cost of debt and a permanent increase in our ability to fund the priorities of the people.

Ministry Highlights

Hon. E. David Burt: Mr. Speaker, this Budget reflects priorities that the Government has set for the Island, confirmed by the electorate in our election victory a year and two days ago. And, most importantly, this Budget funds the work required to deliver on those priorities.

I will now highlight key allocations across a number of ministries and departments.

Cabinet Office and Digital Innovation

Hon. E. David Burt: Mr. Speaker, the Cabinet Office and Digital Innovation have been allocated \$58.9 million, an increase of \$5.3 million, or 10 per cent.

The Department of Libraries and Archives funding supports a new Youth Library Outreach Officer to expand services for young people and students, and the continued digitisation of Bermuda's archival records

to ensure they are preserved and accessible to the public.

In the Department of Planning, funding supports the use of artificial intelligence tools to expedite building permit approvals and improve decision-making alongside efforts to update the Bermuda Plan and shorten approval timelines.

Digital Transformation funding advances the One Stop Shop in online payments for government services, expanding online access with an upgraded government portal to be launched this year.

The Department of Information and Digital Technologies funding expands the IDT Apprenticeship Programme, building local digital skills and preparing the next generation for careers in technology. Additional investment strengthens cybersecurity and ensures government systems remain secure and reliable.

The Department of Employee and Organisational Development receives additional funding to support training and workforce development. And, Mr. Speaker, if you look inside of the items in the Budget, you will see there is a significant increase in training investment inside of this Budget. And, also, they have received funding for the launch of the new Public Service Scholarship Programme, which was highlighted inside of our election manifesto.

And this programme provides tuition support for Bermudians pursuing priority fields of study in exchange for a five-year commitment to serve their country in the public service or in public health care. It creates a clear pathway for talented Bermudians to build meaningful careers at home while strengthening the future leadership of our public service.

Under Capital Expenditure, funding continues for community club development, including a \$500,000 allocation alongside significant investment in digital infrastructure to strengthen cybersecurity and upgrade existing government systems.

Ministry of Justice

Hon. E. David Burt: Mr. Speaker, the Minister of Justice, the Honourable Minister of Justice and Attorney General, who is with us in the Chamber, has been allocated \$63.24 million, an increase of \$5.5 million, or 9.5 per cent. The majority of this increase is attributable to salary-related costs, reflecting approved [increments] in salaries across the Ministry's departments.

However, the Department of Corrections will recruit Additional staff to strengthen frontline capacity and support safe, effective management of correctional facilities. Capital funding has been allocated for the replacement of obsolete furniture and essential fixtures, addressing long-standing needs and improving the functionality and safety of working and living conditions within correctional facilities.

In addition, capital funding has been provided for the implementation of a Corrections Management System, a critical modernisation initiative that will

introduce an electronic platform to support inmate record management. This is consistent with the recommendations of the recent prison's review.

The Department of Public Prosecutions will receive support in preparation for hosting the 2027 International [Association of] Prosecutors' Conference. This significant event will enhance Bermuda's international standing within the global prosecutorial community and strengthen professional networks that contribute to the continued development of prosecutorial excellence.

At the Ministry's headquarters, funding has been allocated to meet the Ministry's obligations under the National Anti-Money Laundering Committee (NAMLC) framework and will support essential regional and international engagements, ensuring that Bermuda is aligned with global standards in AML and countering the financing of terrorism to protect our international reputation.

Additional funds in the Ministry of Justice have been allocated to support the relocation of the Legal Aid Office to provide for a more functional and effective environment for staff and to improve accessibility for clients.

Moving to the Ministry of Finance, Mr. Speaker.

Ministry of Finance

Hon. E. David Burt: The Ministry of Finance has been allocated \$277.3 million, an increase of . . . \$10.7 million, or 4.0 per cent. A total of \$116.7 million for employee overheads, an increase of \$13.5 million, and interest on debt of \$124.8 million, together represent 87.1 per cent of the funds assigned to the Ministry. The interest allocation, of course, reflects a small reduction due to the planned earlier debt repayment.

The Ministry of Finance has retained a budget of \$3.5 million to work with external experts in progressing reforms to the tax framework, including the implementation of housing tax credits, so I can fund that massive housing programme.

An Hon. Member: Yes, yes.

Hon. E. David Burt: Other priorities for the Ministry include advancing contributory pension reform while continuing the work required ahead of Bermuda's mutual evaluation assessment.

Having transferred the beneficial ownership register from the Bermuda Monetary Authority to the Registrar of Companies, we will advance the implementation of legitimate interest access in line with Bermuda's international commitments.

The Ministry has allocated \$2.7 million in capital funding primarily for IT upgrades throughout its departments.

Moving to the Ministry of Education, Mr. Speaker.

Ministry of Education

Hon. E. David Burt: The Ministry of Education has been allocated \$156.5 million, representing an increase of \$7.3 million, or 5 per cent, over the prior year.

Capital funding has been increased by 71 per cent, supporting a stronger overall investment in maintenance and upkeep of all public schools. This includes phased safety and security upgrades, electrical and ICT readiness improvements, initiatives to improve air quality and cooling in classrooms. Capital and operational investments to support continued enhancements to Signature Schools at The Berkeley Institute, CedarBridge Academy, and Sandys Secondary School, alongside upgrades to technological infrastructures and modernised computer labs, faster internet access, and [expanded] use of digital learning platforms.

The Ministry's Scholarships and Awards funding has been increased by \$420,000, to a total of \$2.2 million for post-secondary education.

Diallo, how much was it when we came into office? Less than a million?

Hon. Diallo V. S. Rabain: Less than a million.

Hon. E. David Burt: Yes. Less than a million when we came into office, Mr. Speaker. So, we more than doubled the scholarship budget. This expanded investment provides more opportunities for young adults to increase access to financial support and pursue tertiary education and training.

The number of Government Scholarships will be increased by two, specifically to support students demonstrating proficiency and interest in creative arts, important, Mr. Speaker, and also health and sports-related fields. Additional funding has been allocated to several awards categories, including Technical and Vocational, Applied Science, Non-traditional, Teacher Education, and Teacher Sabbatical awards.

Funding is also provided for Bermuda College, supporting delivery of its 2025-2030 Strategic Plan, expanded programme accessibility, stronger alignment with Bermuda's workforce and economic priorities in preparation for an upcoming accreditation review.

Moving to the Ministry of Health, Mr. Speaker.

Ministry of Health

Hon. E. David Burt: The Ministry of Health has been allocated \$302.5 million, an increase of \$57 million, or approximately 23 per cent over the previous year. This increase reflects targeted investments to improve health care affordability, stabilise hospital services, and advance Universal Health Coverage.

The Ministry of Health's priorities for the coming fiscal year focus on expanding community care, advancing Universal Health Coverage by modernising the health system, and the funding will support the Bermuda Hospitals Board while strengthening community services so residents receive care in the appropriate setting. To meet growing long-term care needs, the

Ministry will advance the rebuild of the new Lefroy House with increased bed capacity, advance the Sylvia Richardson Care Facility expansion, and establish a 30-bed unit to improve patient flow and ease Emergency Department pressure at the Bermuda Hospitals Board.

[Desk thumping]

Hon. E. David Burt: Primary care investments include refurbishing the Hamilton Health Centre, St. George's Clinic, and Somerset Clinic, implementing modern electronic medical records, and expanding capacity for low acuity care.

Advancing Universal Health Coverage remains central, and by 2026, this year, October 2026, all local residents will have access to health benefits. I want to say it one more time, Mr. Speaker.

The Speaker: Go ahead.

Hon. E. David Burt: Advancing Universal Health Coverage remains central, and by October 2026, all local residents will have access to health benefits.

An Hon. Member: Wow!

[Desk thumping]

Hon. E. David Burt: This work includes finalising the core benefits package, which includes regulation of co-pays for those with benefits, and the continuing subsidies for HIP and FutureCare. The Ministry will also advance workforce development through extended nursing scholarships.

Moving to the Ministry of Economy and Labour, Mr. Speaker.

Ministry of Economy and Labour

Hon. E. David Burt: The Ministry has been allocated \$29.1 million, an increase of \$1.5 million. This investment will advance the continued implementation of the Economic Development Strategy where significant progress has been achieved.

The Bermuda Economic Development Corporation will receive funding of \$2.2 million, which will strengthen entrepreneurship and bolster the growth of small and medium-sized businesses. The Bermuda Business Development Agency, having completed its transition to an Investment Promotion Agency, will receive \$4.3 million to enhance its role in positioning Bermuda as a premier blue-chip jurisdiction for foreign direct investment in an increasingly competitive global market.

The Department of Workforce Development will receive an additional \$213,000 to support strategic planning and the delivery of high-quality programmes. Specifically, these funds will strengthen local and

overseas apprenticeship training, improve workforce readiness, expand digital literacy initiatives for sectors such as construction, hospitality, and digital finance.

The Registry General will receive an allocation that is increased by \$265,000 to capitalise on the greater revenue opportunities created by the new Trade Marks Act 2023, which went into effect last year. The funding will support continued modernisation of patent examinations, ensuring adequate training and recruitment to meet increased demand.

The largest increase within the Ministry is for the Department of Statistics, which will receive an allocation . . . an additional allocation of \$1.25 million, and this additional funding is dedicated to the 2026 Census of Population and Housing.

Moving on to the Ministry of Public Works and Environment.

Ministry of Public Works and Environment

Hon. E. David Burt: Mr. Speaker, the Ministry of Public Works and Environment has been allocated \$90.9 million, an increase to \$6.8 million, or 8 per cent.

Improving infrastructure and community safety remains a priority. As such, the Government has allocated an additional \$1 million in funding to address safety concerns on private roads. Once legislative changes are in place, this funding will improve safety standards and ensure consistent maintenance across affected neighbourhoods.

With an investment of \$9 million, the Ministry will begin the construction of the new Swing Bridge, a critical piece of our national infrastructure and vital transport corridor for the people in St. George's.

[Desk thumping]

Hon. E. David Burt: In addition, \$500,000 will be allocated for additional workers and machineries to address overgrown roadside verges, improving safety along our main roads as well as the Island's overall appearance.

The Ministry will be investing \$2.5 million to break ground on the new Agricultural Centre, unfortunately delayed from last year. And to preserve and revitalise public assets, \$4.5 million will be used to refurbish and redevelop several underutilised government properties, including Montpelier, the Admiralty House Ballroom, and the St. David's Lighthouse.

An Hon. Member: Oh, yes!

[Desk thumping]

An Hon. Member: Woo-hoo!

[Inaudible interjections]

Hon. E. David Burt: These improvements will return valuable assets to productive use and enhance community engagement with these historic sites.

A further \$1.7 million will support restoration works across national parks and public lands, including the Botanical Gardens, Admiralty House Park, and several public beaches.

Environmental sustainability remains central to the work of the Ministry, and therefore \$9 million has been allocated to initiate the full refurbishment of the Island's waste management infrastructure at the Tynes Bay Waste-to-Energy Facility.

Finally, \$1.4 million will advance the Government's renewable energy commitment through the rooftop solar programme by installing systems across multiple public buildings.

Moving to the Ministry of Tourism and Transport, Culture and Sport.

Ministry of Tourism and Transport, Culture and Sport

Hon. E. David Burt: The Ministry of Tourism and Transport, Culture and Sport has been allocated \$109.1 million, an increase of \$7.5 million, or 7 per cent.

The [Department of] Public Transportation has been allocated \$3.5 million in additional capital funding to support the arrival of 20 new electric buses, along with funding to cover the down payment to order a further 20 new buses. The Ministry will continue to provide grant funding that directly supports grassroots and community cultural events to help local vendors, artists, and small businesses. In 2024/25, the programme supported 36 local vendors, and thus far this year has already supported 36 vendors, ensuring the continued focus on uplifting community-led initiatives and local participation.

The Bermuda Tourism Authority will receive a \$4 million funding boost, and this grant funding represents a targeted investment to strengthen Bermuda's tourism sector, with a particular focus on driving visitor demand during the months outside the summer season.

An Hon. Member: Yes!

Hon. E. David Burt: Why is this important? Because this additional funding will support the expansion of the sales and marketing [initiatives] to effectively promote the 617 new hotel rooms expected to come home to come online later this year due to the opening of the Fairmont Southampton property, Mr. Speaker.

[Desk thumping and inaudible interjections]

Hon. E. David Burt: An overall increase of \$759,000 has been allocated to the Department of Sport and Recreation's operating budget. Of this, \$560,000 is

specifically designated to support the operation of the golf courses.

The Department will continue to offer support to parents by offering Camp Connect again this summer, providing approximately 4,000 summer day camp access space for school-age children during the summer break. The support of national sporting bodies and elite athletes also remains at the forefront, with over \$2 million allocated towards those initiatives.

In addition, \$2.5 million in capital funding has been allocated to the National Sports Centre to advance critical infrastructure improvements. These include the completion of repairs to the grandstand roof, pool cleaning and maintenance works, asphaltting of the main parking lot, and upgrades to the North Field lighting system.

An increase of approximately \$1 million in Bermuda Airport Authority's grant funding for its operational budget will support succession planning and [talent] development initiatives for the Authority's ageing professional workforce. The Airport Authority's capital budget will increase, which will also resource critical projects for IT and cyber resilience-related initiatives, structural health and safety, and—important for me, and I'm sure many people in this country who always look at that site and get upset when it goes down—upgrades to the Bermuda weather radar.

Ministry of National Security

Hon. E. David Burt: The Ministry of National Security has been allocated \$137 million, Mr. Speaker, an increase of \$9 million, or 7 per cent.

This increase will provide funding to cover the salary increases awarded to all government employees but will also enable departments to continue their recruitment drives to fill vacant posts in critical areas within the Bermuda Police Service, Customs, and the Bermuda Fire and Rescue Service. Moreover, this additional funding will enable the Royal Bermuda Regiment to increase its border protection maritime operations via recruitment for new posts within the Coast Guard.

As part of the National Violence Reduction Strategy, the Ministry Headquarters has been allocated funding to continue its support for outreach and counselling services to the community. This will provide support for education programmes and anti-violence campaigns, as well as individual and family counselling and support services, all of which are aimed at reducing violence in the community.

As mentioned earlier, funding has been allocated to Bermuda National Drug Control for its Adolescent Substance Abuse Treatment Programme. This is to address the fact that at present there is no specific addiction treatment programme designed to provide services to adolescents between the ages of 10 and 18 years. And that will be fixed inside of this particular budget.

Capital funding of \$9.3 million has been allocated for 2026/27, and this funding will cover the cost of purchasing new vessels for the Coast Guard, as well as the completion of the Coast Guard maintenance shed. This allocation will also fund the purchase of a new [fire] truck for the Bermuda Fire and Rescue Service, continued renovation of the Police Headquarters in Prospect. In addition, capital funding has been allocated to Customs for the construction of the scanner hall at the docks. And it's not here but will also complete the deployment of the speed camera system.

Ministry of Youth, Social Development and Seniors

Hon. E. David Burt: Mr. Speaker, the Ministry of Youth, Social Development and Seniors has been allocated \$97.2 million, an increase of \$6 million, or 6.6 per cent.

New funding will establish a disability unit within the Ageing Disability Services for enhanced care and alignment with the UN Convention on the Rights of Persons with Disabilities. This new unit will support accessibility and inclusion policy services and awareness for individuals living with disabilities.

Amendments to the Child Day Care Allowance Act will boost assistance for families with multiple children under age four, improving affordability for working parents. The income threshold for Financial Assistance pensioners has been increased from \$500 to \$800. This Budget will support that increase, enabling recipients to retain more income.

A National Youth Council will ensure young Bermudans' voices are considered in policymaking, and this Budget provides more avenues for youth engagement in civic affairs, promoting leadership opportunities and soliciting feedback through community events and forums.

The Charities Act will also be modernised to strengthen AML and counterterrorism measures, protecting nonprofits from exploitation.

And increased funds will support nursing homes and homelessness initiatives with a comprehensive strategy to prevent and address homelessness through early intervention and essential services.

Capital investment will continue with the development of a new senior day care facility at the former Gilbert Institute site in Paget, and this will provide structured day programmes and respite services and recreation activities for seniors.

Moving on, Mr. Speaker, to the Ministry of Home Affairs.

Ministry of Home Affairs

Hon. E. David Burt: The Ministry of Home Affairs has been allocated \$6.6 million for the next fiscal year, representing an increase of \$800,000, or 14 per cent.

The Budget moves from foundation to sustained delivery, translating the framework established

in 2025/26 into the institutional capacity and legislative reform that the public has requested.

This new Budget will fund a new policy analyst hired to address a critical staffing gap and advance the implementation of affordability initiatives that emerge from public engagement, including the expansion of the Grow, Eat, \$ave programme, which addresses food security.

A Residential Rent Registry covering all rented units will be established to protect residents against unfair and arbitrary rent increases, responding to the housing concerns that top the public's list of priorities. A human resources structure will also be developed for Consumer Affairs to support piloting the transfer of consumer protection functions other than housing to the Regulatory Authority, which will strengthen market oversight for residents and businesses.

The Department of Energy will receive an additional allocation to support the implementation of the Government's energy policy and the diversification of Bermuda's energy sector, including the hiring of a Renewable Energy and Business Innovation Officer to support Bermuda's energy transition and develop strategies for emerging industries.

Allocated funds will also be used to invest the next generation of Bermudians through expanded bursary support for succession planning and to build technical, commercial, and policy expertise within the Department for energy transition. Capital investment will also modernise the Land Title and Registration Department's IT system and advance a Pilot Community Solar Project to expand access to clean, affordable energy for residents.

[Pause]

The Speaker: Take your time.

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

Ministry of Housing and Municipalities

Hon. E. David Burt: Mr. Speaker, the Ministry of Housing and Municipalities is allocated an operational budget of \$8.2 million, an increase of 8.6 per cent, alongside a significantly expanded capital programme of \$32.9 million, representing a 43 per cent increase over the previous year, which of course, Mr. Speaker, was at that time a record investment in affordable housing.

An Hon. Member: Yes.

Hon. E. David Burt: This Budget supports the Ministry's work to advance and prepare for the implementation of the Draft Affordable Housing Strategy 2025-2035.

Increased funding for the Bermuda Housing Corporation will support the delivery of new housing

units, expanded maintenance and refurbishment works, and additional project managers to advance a myriad of affordable housing projects. These investments will also strengthen the quality and availability of public housing and deliver housing infrastructure improvements in existing developments such as Cedar Park, Mary Victoria Road, and Alexandra Road.

[Inaudible interjections and desk thumping]

Hon. E. David Burt: I'm sure the Member for [constituency] 21 wants to be included there as well.

An Hon. Member: Yes.

[Inaudible interjection and laughter]

An Hon. Member: Don't forget [constituency] 14.

Hon. E. David Burt: What?

An Hon. Member: Don't forget [constituency] 14.

[Inaudible interjection]

Hon. E. David Burt: Over the last several months, the Government has been developing a comprehensive affordable housing strategy while also undertaking detailed research into modern construction methods and engaging with companies capable of delivering these solutions, including precast concrete and modular construction. Through this work, more than 30 potential sites have been identified, along with a first phase of development that is ready to proceed and capable of making a material impact on the Island's housing needs.

I want you to hear this, Mr. Speaker. Three priority sites have now been confirmed, namely the Albert and Victoria Row housing sites owned by the Bermuda Land Management Corporation and a vacant government-owned site adjacent to Dr. Cann Park in Southampton. Financing in the near term will be provided through local financial institutions, supported by a government letter of guarantee for up to \$90 million for the immediate delivery of housing, Mr. Speaker.

[Crosstalk]

Hon. E. David Burt: That covers the ministries, Mr. Speaker. I will now move on to pension reform before I close out today's address.

Pension Reform

Hon. E. David Burt: Mr. Speaker, last year this Government did what many said could not be done by taking on the long-overdue reform of the Public Service Superannuation Fund [PSSF]. And this Government delivered it.

For more than a decade, the sustainability of that Fund hung over the public purse and over the country's finances. People talked about it. Reports were written. Promises were made. But the hard decisions were avoided. Through the Public Service Superannuation (PSSF Stabilisation) Amendment Act 2025, the government acted. We stabilised the fund, and we put the pension plan on a stronger footing for the long term.

Mr. Speaker, this matters because the pension promise matters. It matters to the teacher in the classroom, the nurse in the ward, and the police officer on patrol, and the firefighter who answers the call. These are the people who keep Bermuda running, and whether they serve this country, and however they serve this country, they deserve the certainty that their pension they earned will be there.

Mr. Speaker, with the Fund stabilised, the Government is now able to address the matter that public sector retirees have raised with me repeatedly, and I'm sure with other Honourable Members. Public service pensions have been frozen since 2014. That is more than a decade in which the cost of living has moved, but pension benefits have not.

Mr. Speaker, after a lifetime of service, retirees should not be left falling further behind. Many are living on fixed incomes, and when prices rise year after year, the pressure is real. This is about basic fairness and respect for those who served Bermuda.

That is why I'm pleased to announce, Mr. Speaker, that the Government will provide a one-time 10 per cent increase for public sector retirees that will be legislated later this year and take effect from the 1st of April 2026.

Mr. Speaker, this uplift is possible because the Fund has been established, has been . . . sorry, the Fund has been stabilised, and because it is now being managed on a stronger, more responsible footing. And, Mr. Speaker, while the Government is not yet in a position to return to automatic annual cost-of-living adjustments, because it must stay focused on improving the funded position over time, this one-time 10 per cent increase provides real and well-deserved relief now to those who spent their working lives serving Bermuda.

Mr. Speaker, having dealt with the PSSF, the Government must now turn its attention to the Contributory Pension Fund, the social insurance safety net for every working Bermudian. The same basic truth applies, Mr. Speaker. If we want the Fund to be there for the next generation, we must face the realities in front of us.

First, we must deal with the "retirement age." Now, as you know, Mr. Speaker, there is no retirement age that is set in law. However, the commonly referred to retirement age is the age at which someone is eligible to receive social insurance benefits, which now currently stands at 65. As longevity across societies improve, systems put in place long ago must change with it. That means that just as with the PSSF, there will be

a need to gradually increase the age at which one receives social insurance benefits.

Second, as I have stated many times, we must modernise the way contributions are collected. For too long, the burden has been shared in a way that is not fair or just. The cashier should not be paying the exact same a month as the owner of a supermarket. Moving towards a percentage-based approach with a suitable cap is a more modern, progressive, and fair approach.

Mr. Speaker, the Government intends to bring forward a position paper on the reforms in this session as we progress towards legislating the changes. It's important to note, Mr. Speaker, because we have an open budget process and we take into account the feedback that has come from the business sector around these changes. Businesses have asked for a pause on the implementation of changes, and while the Government understands the pressure that businesses are facing, the longer we wait to fix the issue, the harder the issue will be to fix. So, the Government will be measured. We will consult, we will time implementation responsibly, but we must act. The goal is straightforward: a social insurance system that Bermudians can rely on, that is fair and will be there for the years to come.

Acknowledgements

Hon. E. David Burt: Mr. Speaker, before I conclude my presentation today, I must thank the persons who made the delivery of this long speech today a reality. Though I serve as Premier and Minister of Finance, today I stand here as a representative of this Government. And although I deliver the speech there are so many other unsung heroes that have done the heavy lifting, whereas I just have to carry the budget suitcase.

I wish to give my thanks to the Ministers of this PLP Government, some of whom I have served with nonstop for almost nine years. I must recognise the Honourable Members of the Government backbenches, whose input helped form the policies put forward by this Government today.

I thank the hard-working Public Service Executive, the Heads of Department, and the Ministry controllers whose work ensures that we complete the Estimates of Revenue and Expenditure in good time.

I would also like to thank the public officers who deliver government services to the residents of Bermuda, and to those who deliver services to the Ministers of the government. I especially remember at this time the late Gwen Johnson, who was well known to all in this Chamber for her expertise, having drafted most of Bermuda's recent financial services legislation, and was here in this Chamber, Mr. Speaker, the last time we were here in meeting. Her untimely passing leaves a void that is hard to fill, and as a reminder, that no matter the role that we play, all of us in public service sacrifice for the greater good.

Mr. Speaker, this speech would not be possible without the work of the Honourable Member for Hamilton West, the Honourable Wayne Livingston Furbert.

Some Hon. Members: Yes!

[Desk thumping]

Hon. E. David Burt: We have worked together on many a budget, even when he was not in Finance. When I needed help, I would just call Wayne. Thank you, Honourable Member, for working with me and the team, and for filling the void sometimes left in the Ministry of Finance so ably.

Mr. Speaker, I would like to also thank the team of the Ministry of Finance, led by the Financial Secretary, Mr. Chid Ofoego, who is with us today—

[Desk thumping]

Hon. E. David Burt: —who supports the work of the Minister of Finance in preparing the annual budget. I wish to extend a special thank you to the members of the Budget Office, led by the Budget Director, Ms. Tina Tucker, and the communications team, who have to work late hours to make sure that the Budget is printed and turned around on time.

[Desk thumping]

Hon. E. David Burt: Mr. Speaker, when I first moved back to Bermuda in 2003 and started working with the government in 2004, I remember I was at this thing and there was a budget presentation. The people of TCD [Transport Control Department] sent me down there. Ms. Tucker was there as the Budget Director. While the Ministry of Finance has seen many changes over the years, she has been a constant voice of calm under pressure, delivering for her Minister and her country year in and year out. Mr. Speaker, I understand that Ms. Tucker's time of public service may be coming to an end, and given that is the case, I ask for all of us in this honourable Chamber to thank her for her service to Bermuda.

An Hon. Member: Absolutely, absolutely.

[Desk thumping]

Conclusion

Hon. E. David Burt: Mr. Speaker, as I conclude this Budget Statement, the final one I will deliver as Premier Minister of Finance, I am struck by the scale of the journey we have shared over the last nine years. Since 2017, it has been the honour of my life to serve the people of Bermuda and to lead a Government that has remained steadfast in its commitment to a stronger and fairer country.

Our journey has not been a straight line, nor has it been without its share of trials. When this Government first took office, it set out with a clear plan to restore Bermuda's public finances. By 2019, through careful management and difficult choices, it had brought this country to the very cusp of a balanced budget, within reach of the milestone that had eluded Bermuda for a generation.

And then, Mr. Speaker, the world changed. A global pandemic reached our shores and brought hardship and uncertainty that few could have imagined. In those dark hours, our priority was not the balance sheet, but the lives and livelihoods of our people. Like responsible governments everywhere, we took the decisions required to protect families, support workers, and keep Bermuda whole. This Government did what was necessary, and we did not hesitate.

Mr. Speaker, this Budget rests on something that makes progress possible. One word: stability. Economic stability, fiscal discipline, and policy follow-through. Public finance is not improved by slogans. It is improved by sustained work over time. Over the past nine years, whether it's myself at the helm of the Ministry of Finance, or the Honourable Member for constituency 21, this Government has faced real tests, a pandemic, inherited guarantee obligations from the former Government, and external shocks. We adjusted where we needed to do so, but we never lost sight of our mission.

There were those who suggested that the pandemic would define our future. But as the late Dr. Martin Luther King, [Jr.] reminded us, we must accept finite disappointment but never lose infinite hope. We did not lose hope. We worked. We developed and executed Bermuda's Economic Recovery Plan, and today the evidence of that work is before this Honourable House.

We have moved from pandemic uncertainty to real fiscal strength. This Government delivered an audited budget surplus of \$29 million before a single dollar of Corporate Income Tax was collected. We are now using that strength to deliver the largest tax cut for workers in Bermuda's history, with some workers paying 95 per cent less payroll tax than they did when we took office in 2017. And today, as I have announced, this Government will repay \$605 million of debt in full, reducing gross debt by 18 per cent and cutting our annual interest costs by 20 per cent.

[Desk thumping]

Hon. E. David Burt: Mr. Speaker, Bermuda is well positioned for the future. We know that there are challenges ahead, but we also know that we have built credibility, stability, and a clear strategy, not only in international business but as a recognised leader in digital finance and the innovation that will define the next era.

Responsible choices are not always dramatic or headline-generating. Often, they are measured.

Sometimes they are cautious. But over time, they protect a country's finances and expand opportunity in a way that lasts. The decisions in this Budget to establish a Sovereign Wealth Fund and a Stability Fund are decisions rooted in responsibility, acts of planting for a future that we may not personally inhabit but one that our children surely will.

This success, Mr. Speaker, belongs to the people of Bermuda, those who have worked, those who have struggled, those who have persevered, and those who never lost belief in what this country could be. There is an old proverb, Mr. Speaker, that says, a society grows great when its people plant trees in whose shade they shall never sit. Mr. Speaker, today this Government is planting those seeds.

As we look toward the horizon, let us do so with confidence in the foundations that have been laid. It has been a long road since 2017 to this moment, but we have reached it together.

Mr. Speaker, last year our manifesto was entitled, "Building a Fairer, More Stable, and Affordable Bermuda." That was not simply a slogan. It was a commitment to our people, one that this Budget delivers on today.

Mr. Speaker, this Budget strengthens our Island home for the years ahead by protecting stability, expanding opportunity, and making Bermuda more affordable for working families. And it is my privilege on behalf of this Progressive Labour Party Government to commend the Estimates of Revenue and Expenditure to this Honourable House.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Mr. Premier, for the delivery of the annual Budget.

Members, we will now move on. There appear to be no other items until we get to the tabling of a Bill this morning.

INTRODUCTION OF BILLS

GOVERNMENT BILLS

The Speaker: And the tabling of the Bill is the Government Bill under the name of the Minister of Tourism and Transport, Culture [and Sport].

Minister.

BILL

FIRST READING

AUXILIARY BICYCLES (PROJECT RIDE) AMENDMENT ACT 2026

Hon. Owen Darrell: Thank you, Mr. Speaker.

Mr. Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting: the Auxiliary Bicycles (Project Ride) Amendment Act 2026.

Thank you, Mr. Speaker.

The Speaker: Thank you.

There are no other matters.

Premier.

ADJOURNMENT

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

Mr. Speaker, I move that this Honourable House do now adjourn until Friday, February 27 at 10:00 am.

The Speaker: No Member wishes to speak to that, do they?

No? We will rise to our feet, Members.

Mr. Premier, you indicated that this is your last Budget, so in that I would just like to acknowledge the services you have given over the years and trust that the participation that takes place in this House over the next few weeks will address the issues that have been raised and that we will have an open and fair discussion around all matters that are contained within your last Budget.

With that, the House now stands adjourned until next Friday at 10:00 am.

[Gavel]

[At 12:08 pm, the House stood adjourned until 10:00 am, Friday, 27 February 2026.]

**BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT
27 FEBRUARY 2026
10:05 AM**

Sitting Number 25 of the 2025/2026 Session

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

The Speaker: Good morning, Members.

An Hon. Member: Good morning.

The Speaker: I trust that everyone had a good week.
Nice rainy day today—

An Hon. Member: That's right.

The Speaker: —to get us started. Good.
Thank you, Sergeant.
Members, Mr. Somner, the Clerk, will now lead
us in prayer.

PRAYERS

[Prayers read by Mr. Clark Somner, Clerk]

The Speaker: Thank you, Mr. Clerk.

[Gavel]

The Speaker: Members, the House is now in session.

CONFIRMATION OF MINUTES

[Minutes of 20 February 2026]

The Speaker: Confirmation of Minutes of the 20th of
February have been circulated.

Are there any amendments required?

There are none.

The Minutes will be confirmed as printed.

[Minutes of 20 February 2026 confirmed]

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Speaker: The following Members have indicated
their absence today: Minister Lightbourne, MP Fa-
mous, MP Dwayne Robinson.

And I should acknowledge also that the Prem-
ier will be in later this afternoon. He is in transit today,

trying to get back before the session ends. I am not cer-
tain what time, but he will be back later on today. Okay?

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: There is one, one paper from the Minis-
ter of Public Works. Yes.
Minister.

**MARINE RESOURCES
ENFORCEMENT STRATEGY**

Hon. Jache Adams: Mr. Speaker, I have the honour to
attach and submit for the information of this Honourable
House of Assembly the Marine Resources Enforce-
ment Strategy.

The Speaker: Thank you.
Petitions. There are two petitions this morning.

[Pause]

The Speaker: We are going to move on.

[Inaudible interjection]

The Speaker: We are moving on.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Speaker: There are Statements by Ministers and
Junior Ministers. Members, you will see on the Order
Paper that there is quite a large list of Statements this
morning, but through conversations that have taken
place today, we have shortened that list because of
[there] being a Reply today.

So, the first Statement this morning will be in
the name of the Minister of Housing and Muni . . . Mu-
nici . . . Municipalities. Boy, I'm struggling this morning.

[Laughter]

The Speaker: Minister, it's yours. Okay.

**BERMUDA HOUSING TRUST—AUDITED
FINANCIAL STATEMENTS 2024/25 AND
OUTLOOK FOR 2026/27**

Hon. Zane J. S. De Silva: Let's see if I can get that tongue-twister sorted myself, Mr. Speaker.

Mr. Speaker, I rise today to provide this Honourable House and the public with an update on the Bermuda Housing Trust [BHT]. I am pleased to inform this Honourable House that the Trust has achieved yet another successive, clean and unqualified audit for the financial year 2024/25. The audit was once again conducted by the Office of the Auditor General, and the Trustees are justifiably proud of this outcome.

It is all the more impressive, Mr. Speaker, when Members take into account the challenges the Trust has had to face and is continuing to face. One of those challenges is readily apparent by a close review of the financial statements, and that is, Mr. Speaker, the growing gap between income and expenses.

This is chiefly the result of the Trust's long-standing commitment not to raise rents on sitting tenants, which has been maintained in the face of increased and increasing costs of maintenance of the five properties the Trust manages for seniors.

I pause here, Mr. Speaker, to remind Members that the Trust was established by legislation, now some 60 years ago, namely, the Bermuda Housing Trust Act 1965, with a statutory remit, or statutory mission, if you prefer, of providing homes for seniors in need at the most affordable rents possible. Here is what the Act states: "The function of the Trust shall be to initiate and administer one or more schemes for the relief of poverty, suffering and misfortune among elderly persons in Bermuda by the provision of accommodation for such persons on favourable terms."

Over the years, this has seen the Trust grow to the point where it manages five properties spread throughout the Island: Elizabeth Hills, next to Fort Hamilton; Purvis Park, off Middle Road in Paget; Heydon Trust, in Somerset, opposite Willowbank; Dr. Cann Park, not far from the Rockaway ferry stop; and Ferguson Park, at Southside. These properties total 185 rental units, which provide homes for the same number of seniors.

While commendable, Mr. Speaker, this number is not enough to meet a growing demand in Bermuda. As Members will know and appreciate, seniors in Bermuda are living longer and the number is growing rapidly to the point that it is projected that by 2035, one in three Bermudians will be aged 65 years or older.

The Trust therefore has a key and important role to play as the Government develops a housing strategy that meets the needs of all Bermudians, particularly our seniors. To this end, the Trust has already shared its views and proposals regarding the draft Bermuda Affordable Housing Strategy 2025–2035, including support for the construction of new BHC [Bermuda Housing Corporation] senior housing adjacent to Cann

Park, identified in the draft Strategy as a critical priority. That will produce another 110 homes, Mr. Speaker. And I repeat, 110 new homes.

Mr. Speaker, it is fair to say that the trustees are acutely aware of the challenges we face in meeting the housing needs of our seniors and that they are determined to meet those needs. This may well necessitate an overhaul of the Trust's statutory mission in the future. With that in mind, the Trustees will this year seek to broaden their fundraising capacity by pursuing registration under the Charities Act. This has not previously been necessary, as the Trust was granted charitable status upon its establishment under the 1965 Act of incorporation. Registration would create an opportunity for the private sector to participate while enabling the Government to deliver more homes.

But, and in the meantime, Mr. Speaker, the Trust is actively looking at ways by which they can deliver the most effective service possible. Here I am pleased to report that the trustees are working actively with the Ministry to see what can be achieved through collaboration and cooperation with the Bermuda Housing Corporation. The two organisations are, after all, in the same business, providing seniors in need. More importantly though, Mr. Speaker, for the Housing Trust, working more closely together may well result in operational efficiencies that will lead to a reduction in expenses, particularly when and where issues of maintenance arise.

This is especially true for the Housing Trust and its ageing housing stock, along with the type of construction that was employed at Dr. Cann Park. As Members may know, Dr. Cann Park is currently undergoing extensive much-needed renovations which were unfortunately set back when the Trust had to end its contract with one contractor and reemploy another after once again soliciting bids through the RFP [Request for Proposal] process.

The Trust is pleased to report, Mr. Speaker, through me, that substantial progress towards completion has been made. This is important as Dr. Cann Park provides accommodation for up to 100 seniors and represents a significant revenue stream for the Trust. I am also pleased to note that this is a project on which the Trust availed itself of the supervisory assistance of the Bermuda Housing Corporation and is showing the value of the two organisations working together.

In 2026/27, the Bermuda Housing Trust will undertake the complete renovation of 16 units at Dr. Cann Park, utilising the Bermuda Housing Corporation's Private Sector Refurbishment Programme. This represents an investment of \$125,000 per unit. Delivered in partnership, the initiative will directly benefit eight BHC tenants aged 65 and over, as well as eight Bermuda Housing Trust clients. Another 16 units available to our people.

For the Trust, trimming expenses and keeping down costs is the first goal. The Trustees would prefer it if they could maintain their policy of not raising rents

on sitting tenants. Here, Mr. Speaker, it is worth noting that rents on the five properties, for what are mostly one-bedroom units, range from a low of \$875 to a high of \$1,100, depending on when the senior entered a property. Of course, the median rent is around \$1,000 per unit.

I am certain, Mr. Speaker, that Members do not need me to point out how favourably these rents compare to market rents and thus what a help they are to seniors on fixed incomes. So it is that we in the Ministry of Housing and Municipalities commit to doing all we can to assist the Bermuda Housing Trust and its trustees in continuing to provide our seniors with rental accommodation at the most affordable rents possible.

Before I close, Mr. Speaker, I would like to acknowledge and thank those who served as trustees for the past year: The Hon. John Barritt, who is the Chairman; Rochelle Simons, who is the Deputy Chair; Anthony Mouchette; Daniel Robinson; Juan Smith; Marco Bortoli; Alexander Abbott; Robert Trew; and Craig Simmons.

Mr. Smith will be stepping down after 12 years of service as a trustee and I would like to warmly thank him for his dedication and service.

At this time, I would also, Mr. Speaker, like to welcome Mr. David Green and Charlene Webb to the Trust Board.

[Desk thumping]

Hon. Zane J. S. De Silva: And I understand they had their first meeting yesterday.

I must also take this opportunity to acknowledge and express my deepest gratitude to Mr. Barritt, Mr. Speaker, as you know, a former Member of this Honourable House, who has served the Trust as Chairman since leaving Parliament 15 years ago and who has decided to step down at the end of this year.

[Desk thumping]

Hon. Zane J. S. De Silva: Mr. Speaker, John Barritt's service has been nothing short of phenomenal. After 18 years as a Member of Parliament, during which he held several ministerial portfolios, he transitioned directly into the chairmanship of the Bermuda Housing Trust. I hope he is listening from the comfort of his rocking chair in the UK, where he is enjoying some well-earned time with his family, Mr. Speaker. I would also like to thank his wife for her steadfast support, which has enabled him to serve Bermuda so faithfully over the past 33 years.

Thank you, John Barritt!

[Desk thumping]

Hon. Zane J. S. De Silva: Mr. Alexander Abbott has graciously agreed to assume the role of Chairman, and we warmly welcome him to this position of leadership.

We look forward to his stewardship and wish him every success as he guides the Trust into its next chapter.

I am also pleased to note that Mr. Barritt has kindly agreed to remain on as a Trustee for his final year, ensuring a smooth and seamless transition. We extend our sincere appreciation to him for his continued support and dedication during this period and offer our very best wishes to both gentlemen in their respective roles.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITORS

The Speaker: Members, before I acknowledge the next Statement, I would just like to acknowledge in the Gallery the two former Senators who are visiting us this morning, [Mr.] [Maurice] Foley and [Mr.] [Marcus] Jones.

[Desk thumping]

[Statements by Ministers and Junior Ministers, continuing]

The Speaker: The next Statement this morning is in the name of the Acting Minister of Education, Minister Furbert.

Hon. Tinee Furbert: Good morning, Mr. Speaker—

The Speaker: Good morning.

Hon. Tinee Furbert: —and colleagues.

MINISTRY OF EDUCATION 2026 SCHOLARSHIPS AND AWARDS PROGRAMME

Hon. Tinee Furbert: I rise this morning to inform Honourable Members and the listening public that the application period for the 2026 Ministry of Education Scholarships and Awards Programme is now officially open.

Mr. Speaker, each year, the Ministry of Education provides scholarships and awards to Bermudian students pursuing post-secondary education. These awards reflect this Government's continued commitment to expanding access to higher education, promoting equity, and strategically investing in Bermuda's national workforce priorities.

The Government of Bermuda firmly believes that post-secondary education funding must be allocated thoughtfully and in alignment with our core values. Since 2018, this Government has increased funding for scholarships and awards, recognising that access to higher education must remain a cornerstone of

Bermuda's social and economic resilience. This year's budget reflects an increase over the previous year of \$420,125 bringing the total to \$2.2 million for post-secondary education, allowing greater access to financial support and opportunities to pursue tertiary education and training.

Mr. Speaker, in 2025, over 70 Bermudian students benefited from the Ministry scholarships and awards. In 2026, through this comprehensive suite of scholarships and awards, we aim to ensure that Bermudian students—regardless of background, pathway, or stage of life—have access to the financial support necessary to pursue their academic and professional aspirations, whether locally or overseas.

The 2026 Ministry of Education Scholarships and Awards are as follows:

The Minister's Achievement Scholarship, which supports high-achieving graduating students from a Bermuda public senior school who plan to attend overseas post-secondary institutions.

The Minister's Exceptional Student Award, designed for graduating students or school leavers with disabilities who are pursuing local or overseas post-secondary study. Persons with disabilities up to the age of 25 who may be working, volunteering, or already attending college or university are also eligible to apply.

The Minister's Technical and Vocational Award, which provides funding for public school graduates pursuing post-secondary study in technical or vocational fields, either locally or overseas.

The Minister's Applied Science Scholarship, available to graduating public senior school students who participated in the Applied Technology Dual Enrolment Diploma Programme with Bermuda College and who plan to continue toward an associate's degree or certificate.

The Further Education Award, which supports students who have completed at least one year at an accredited college or university and are continuing their studies. This award also extends to those pursuing or currently enrolled in post-graduate programmes.

The Non-Traditional Student Award, for persons aged 25 and over who are pursuing post-secondary education.

The Teacher Education Scholarship, offered to current college or university students studying selected subjects and/or teaching areas that are identified as priorities within the Bermuda public school system. Recipients must graduate from a recognised institution, complete their teaching practicum, and obtain a BEC licence [Bermuda Educators Council] within three years of receiving the award.

The Teacher Sabbatical Award, which provides support to experienced educators within the Bermuda Public School System who wish to pursue approved study to gain additional qualifications or develop new skills that will enhance classroom instruction and student outcomes.

The Bermuda Government Scholarship, awarded to well-rounded graduating senior school, college, or university students up to the age of 25 who demonstrate outstanding academic achievement.

The Caribbean Schools Award, which provides funding for up to three years for undergraduate or post-graduate students attending accredited institutions in the Caribbean region.

The College Promise Programme, which provides public high school graduates with a GPA of 2.5 or higher the opportunity to attend Bermuda College tuition free.

And finally, the Bermuda College Book Award, which provides funding for textbooks for Bermuda College students who demonstrate financial need.

Mr. Speaker, together, these awards represent a strategic investment in Bermuda's future. They support academic excellence, technical and vocational training, teacher development, and lifelong learning. They also reflect our understanding that education is not limited to one pathway or one stage of life.

The Ministry continues to engage in outreach to ensure that students and families are fully informed of these opportunities. We strongly encourage recent graduates, current college and university students, postgraduate students, and mature learners to review the eligibility criteria carefully and begin the application process early. Submitting a complete and thorough application before the deadline is critical.

Mr. Speaker, the 2026 Scholarships and Awards Programme reflects our unwavering belief that education transforms lives. These awards are not simply financial instruments; they are an investment in our people, our workforce, and our national development.

In closing, I encourage all [eligible] Bermudians to take advantage of these opportunities and to pursue their academic and professional goals with confidence. For further information, applicants may email scholarships@moed.bm or visit www.bermudascholarships.com to begin the application process.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement is also in the name of the Minister, but it's not in her acting role but in her substantial role.

Minister, would you like to present your next Statement?

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

DEPARTMENT OF FINANCIAL ASSISTANCE 2024-2025 ANNUAL REPORT

Hon. Tinee Furbert: Mr. Speaker, I rise today to present the Department of Financial Assistance's (DFA) Annual Report for 2024-2025 to this Honourable House. In compliance with section 3(4) of the Financial

Assistance Act 2001, the report has been made publicly accessible for viewing.

Mr. Speaker, the Annual Report highlights several meaningful results achieved during this reporting period, which include:

1. A decrease of 1 per cent in the number of persons receiving financial assistance.
2. An increase in the number of child day care allowance recipients as a result of financial assistance reform measures enacted in prior years.
3. The introduction of the Short-Term Relief Benefit Programme, specifically designed to provide temporary assistance to eligible individuals facing sudden and unforeseen financial hardships.
4. Enhanced monitoring and control of Department of Financial Assistance's expenditure.
5. Improved governance and client case management practices.
6. Continued advancement of financial assistance reform initiatives including provision of a personal care allowance for clients residing in licensed nursing and residential care homes.

Mr. Speaker, the report illustrates a one-year performance trend for the Department of Financial Assistance. Consistent with prior years, the categories of recipients from the highest to the lowest participants, remain pensioners, persons with disabilities, persons with low earnings, and abled-bodied unemployed persons. For the fiscal year 2024/25 the average number of recipients of financial assistance services was 1,977. This represents a decrease from the average of 1,991 recipients registered in the prior fiscal year. The recipient categories are: 1,043 pensioners and seniors; 728 persons with disabilities; 132 persons with low earnings; and 74 abled-bodied unemployed persons.

Mr. Speaker, the monthly average number of children eligible for the Child Day Care Allowance Programme in 2024/25 was 260, compared to 158 in the prior reporting period. This represents an increase of 65 per cent and is attributable to the financial assistance reform measures enacted in prior periods.

Mr. Speaker, actual programme expenditure for grants directly supporting financial assistance and child day care allowance recipients totalled \$51.74 million. The highest financial [assistance] expenditures were rent, nursing and rest home fees, food, and health insurance for HIP and FutureCare.

Mr. Speaker, work continues in earnest to improve governance and oversight. The Department of Financial Assistance conducts monthly compliance activities, with specific focus on the use of data analytics to ensure compliance with Financial Instructions, the Financial Assistance Act 2001, Financial Assistance Regulations 2004, the Child Day [Care] Allowance Regulations 2008, and the Financial Assistance (Short-Term Relief Benefit) Act 2024. These [measures] enable the Department of Financial Assistance to

demonstrate compliance with legislation, improve service delivery to meet client needs and minimise financial and operational risks.

During the period 2024/25, transaction monitoring was performed on 78,023 clients, line transactions with no non-compliance issues identified.

Mr. Speaker, the Department of Financial Assistance team continues to make strides on transforming service delivery to ensure that clients experience professional and high-quality assistance. During this reporting period the team continued to apply the Government of Bermuda's "Service Standards" to further improve service delivery to clients.

Mr. Speaker, the report provides information that demonstrates ongoing work being performed to maintain fiscal responsibility by strengthening expenditure monitoring and reducing the risk of fraud.

Stringent procedures are constantly being reviewed to ensure that the investigative officers utilise and apply the established compliance guidelines. Additionally, the Department of Financial Assistance works closely with the Attorney General's Chambers to recover overpayments made to clients as a result of fraud and abuse of the financial assistance system.

Mr. Speaker, the Ministry of Youth, Social Development and Seniors extends sincere appreciation to the staff of the Department of Financial Assistance and to all partners who collaborated to support the work that is being carried out. These efforts ensure that Bermudians in need are able to access essential services that support a respectable minimum standard of living.

Mr. Speaker, it remains the goal of this Ministry to not only provide assistance, but also to position Bermudians for gainful, and sustainable employment opportunities. The Ministry will continue to work closely with the Department of Workforce Development to ensure individuals are better equipped with the skills, training and support necessary to access employment opportunities within the labour market and to increase their participation in Bermuda's workforce. This benefits the clients as well as Bermuda.

The Financial Assistance Annual Report is online at gov.bm now, and hard copies are available next week at the Ministry of Youth, Social Development and Seniors Headquarters located at Veritas Place, 6th Floor, 65 Court Street, Hamilton, and the Department of Financial Assistance, Global House, 1st Floor, 43 Church Street, Hamilton.

Mr. Speaker, I believe we have made some copies available for the House here today if Members are interested.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

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

Minister.

Hon. Kim N. Wilson: Good morning, Mr. Speaker.

The Speaker: Good morning.

ENSURING FAIR COMPETITION AND PREVENTING MARKET CONCENTRATION IN BERMUDA

Hon. Kim N. Wilson: Mr. Speaker, this Government has made clear, both in the 2025 Throne Speech and in our 2025 Election Platform, that we intend to introduce modern anti-trust and competition legislation in Bermuda. The purpose of this legislation is straightforward and principled: To ensure that no commercial arrangement in health care or in any sector of our economy results in a de facto monopoly, restricts fair competition, or disadvantages smaller providers who play a vital role in serving our community.

In a small-island economy such as Bermuda's, markets are naturally concentrated. Without appropriate legislative safeguards, consolidation can occur quickly and with system-wide consequences. Competition law is not about punishing success; it is about protecting the public interest. It ensures that innovation thrives, that consumer choice is preserved, and that market power is not exercised in ways that undermine affordability, fairness, or access.

Mr. Speaker, this proposed legislation will not target any single entity. Rather, it will establish clear, fair, and transparent rules that promote a level playing field across all sectors. Its purpose is to protect Bermudian consumers, preserve innovation, support small and medium-sized enterprises, and ensure that economic efficiency does not come at the expense of fairness or access.

Mr. Speaker, it is within this broader policy framework that we consider the recent public discussion surrounding Allshores' proposed preferred pharmacy network, which has brought into sharp focus serious concerns raised by Bermudians and policymakers alike about patient choice, affordability, safety, and the long-term structure of Bermuda's pharmaceutical market. Mr. Speaker, these concerns are neither abstract nor theoretical. They speak directly to how our people access essential medicines, how care is coordinated, and how we can ensure that no single entity can dominate a market as small and interconnected as ours.

Mr. Speaker, in jurisdictions like Bermuda, where our health care ecosystem is compact and highly interdependent, even one corporate decision can have system-wide consequences. The creation of Allshores through the merger of BF&M Limited and Argus Group, a transaction widely reported in the press as a significant consolidation of market share, has fundamentally reshaped the insurance landscape. That merger, and the vertical integration now extending into pharmacy networks, underscores why Bermuda must modernise its competition framework.

Mr. Speaker, while the establishment of a preferred pharmacy network may be presented as an internal business decision, pharmacies are not simply

retail outlets. They are an integral part of the health care continuum. They ensure continuity of care, provide patient counselling, support medication adherence, and serve as accessible points of contact, particularly for seniors and vulnerable residents. Any change that materially alters how patients access their medications must therefore be examined not only through a commercial lens, but through a public interest lens.

Mr. Speaker, that is why, as the Minister of Health, on Tuesday, February 24, I directed the Bermuda Health Council to formally request that Allshores implement a 60-day deferral of its pharmacy network policy to 1 May. This pause is essential to allow comprehensive review, data analysis, and structured dialogue. Decisions of this magnitude must be guided by evidence and public accountability.

Mr. Speaker, the Health Council has previously warned of the structural implications of vertical and horizontal integration in Bermuda's health system. Our pharmaceutical sector is characterised by a small and saturated domestic market, limited upstream competition, reliance on high-cost importation channels, and escalating pressures from specialty and advanced therapeutics. In such an environment, further concentration of market power—whether through mergers or contracting prices—can reduce competition, limit consumer choice, and create conditions for price escalation.

Bermuda currently lacks modern, dedicated anti-trust legislation governing business combinations and market dominance. This legislative gap leaves our economy vulnerable to excessive concentration and anti-competitive practices.

Consistent with the priorities laid out in the PLP 2025 Platform and reinforced by the commitments made in the 2025 Throne Speech, the Government is moving forward with the introduction of strong anti-monopoly and competition laws. The focus is on preventing any business arrangement from creating an effective monopoly, stifling competition, or placing smaller health care providers at a disadvantage within the community.

Strengthening competition requires proactive oversight of mergers and acquisitions, scrutiny of dominant market positions, and the authority to prevent anti-competitive conduct before harm occurs. We must have legislative tools to investigate and, where necessary, prevent mergers or contracting structures that consolidate excessive market power. Fair markets are not self-executing in small jurisdictions; they require thoughtful regulation to protect consumers and innovation alike.

Mr. Speaker, competition reform must also work hand in hand with pharmaceutical pricing reform. That is why the Government has been advancing solutions such as pricing reforms and policies such as the implementation of the national drug formulary in collaboration with importers and retailers.

The formulary, Mr. Speaker, introduces clearer pricing discipline, strengthens transparency and reduces unnecessary price variation across pharmacies. It supports evidence-based prescribing, protects consumers from inflated costs, and ensures that Bermudians are not paying more than necessary for essential medications, no matter which pharmacy they purchase from.

This service reform builds on Phase 1 of health system reform that was launched in January of this year, which expanded prescription drug coverage, and on the forthcoming rollout of core benefits designed to guarantee universal access to necessary care. A strengthened formulary, combined with more accessible essential benefits, combined with a fairer system with modern anti-trust legislation, will ensure that affordability is achieved through fair competition and smart regulation, not through market dominance.

Mr. Speaker, health reform in Bermuda must be transparent, balanced, and sustainable. We cannot allow excessive consolidation to undermine patient access or erode public confidence. Nor can we ignore the economic realities facing families who struggle with the high cost of living and high medication prices.

This Government is therefore committed to two parallel and complementary actions

1. introducing strong anti-monopoly legislation to safeguard competition and prevent harmful market concentration; and
2. advancing pharmaceutical pricing reform through enhancing the existing national drug formulary to both reduce and expand transparency in cost and improve transparency.

Together, these measures will ensure that Bermuda's pharmaceutical market remains competitive, fair, and centered on patients, not dominance.

The Government remains, Mr. Speaker, committed to its duty to protect consumers, support health care professionals, and ensure that every component of our health system operates in the best interests of the people of Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Economy and Labour.
Minister.

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

The Speaker: Good morning.

YOUTH EMPLOYMENT STRATEGY UPDATE

Hon. Jason Hayward: Mr. Speaker, I rise this morning to provide this Honourable House with a comprehensive update on the implementation and advancement of Bermuda's Youth Employment Strategy.

This strategy remains a central pillar of the Government's commitment to building a resilient, future-ready workforce by ensuring that young Bermudians are equipped with the skills, experience, and support necessary to transition successfully into meaningful employment.

The Youth Employment Strategy is designed to expand access to training, strengthen career readiness, increase internship and apprenticeship pathways, and provide [structured] support for vulnerable youth. In 2025, the Department of Workforce Development continued to advance these objectives through measurable and coordinated action.

Mr. Speaker, during 2025, more than 320 young Bermudians engaged in Youth Employment Strategy programming, including internships, apprenticeships, job readiness training, and individualised career services. Through the Summer Internship Programme [SIP] and the Summer Employment Programme [SEP], a total of 172 students were placed across both public and private sector employers.

- [There were] 72 high school students [who] participated in the Summer Internship Programme.
- [Additionally,] 100 college and university students participated in the Summer Employment Programme.

These placements were secured through partnerships with 32 employers across a diverse range of sectors such as international business, hospitality, retail, and aviation, as well as government departments.

Employers consistently report[ed] strong performance, professionalism, and initiative among student participants. Student feedback was equally positive.

- Ninety-six per cent of respondents indicated satisfaction with the programme.
- One hundred per cent reported a better understanding of how to present themselves professionally in the workplace.

Mr. Speaker, these outcomes demonstrate that the Youth Employment Strategy is not merely facilitating temporary placements, it is strengthening professional identity, workplace readiness, and career direction.

Bridge to Work

Hon. Jason Hayward: In 2025, the department launched the Bridge to Work Programme, a pilot initiative designed to support young people transitioning from training into employment.

Fourteen participants engaged in structured, paid short-term placements with twelve local employers; 75 per cent of participants met or exceeded employer expectations; and eight participants received job offers following completion of their placement.

Bridge to Work was specifically designed to close the gap between certification and full-time

employment, offering mentorship, soft skills development, and structured exposure to [workplace] standards.

This initiative represents an important evolution of the Youth Employment Strategy, moving from access to opportunity, toward structured transition into sustainable employment.

Learning Through Experience and Sector-Specific Pathways

Hon. Jason Hayward: Mr. Speaker, the strategy also expanded sector-specific programming through the Learning Through Experience (LTE)–Hospitality Programme.

Seven participants engaged in structured hospitality placements, with three securing full-time employment as a direct result of their participation.

Additionally, collaboration with the Gang Violence Reduction Team supported at-risk youth through individualised employment planning and trauma-informed coaching. One participant secured employment, while another is progressing toward certification in the HVAC sector.

These targeted interventions reflect the strategy's commitment to inclusive access and wraparound support for vulnerable youth.

[Strengthening Governance and Programme Integrity]

Hon. Jason Hayward: Mr. Speaker, while progress has been significant, responsible stewardship requires [continuous] improvement.

During the 2025 cycle, the department undertook a comprehensive review of programme administration and compliance processes. As a result, the following enhancements have been implemented:

- introduction of a structured three-tiered documentation timeline to improve onboarding efficiency;
- strengthened enforcement of academic eligibility requirements for college placements;
- enhanced digital application and timesheet systems to improve processing and accountability;
- earlier employer engagement and interview cycles to reduce onboarding delays;
- clearer communication of programme expectations to students and parents.

These refinements ensure that programme delivery remains compliant, equitable, and aligned with best practice.

Alignment with Strategic Goals

Hon. Jason Hayward: Mr. Speaker, the Youth Employment Strategy continues to advance its core objectives:

- increasing local training opportunities and promoting pathways to employment;
- expanding career support services from high school through early employment;
- strengthening apprenticeships and internship opportunities;
- improving access to the labour market information; and
- promoting structured support for vulnerable youth.

Career Development Officers embedded labour market trends into coaching sessions, and 182 youth completed structured job readiness workshops in resume development, mock interviews, and professional communication.

Importantly, 67 per cent of participants were employed within three months of programme completion. These are tangible, outcome-driven results.

Looking Ahead[—2026 Priorities]

Hon. Jason Hayward: Mr. Speaker, building on the momentum of 2025, the department will prioritise

- expanding Bridge to Work into a year-round programme with tiered placements;
- strengthening pathways into trades, hospitality, and digital literacy;
- expanding graduate apprenticeship opportunities; and
- deepening employer onboarding and mentorship frameworks to improve retention and long-term hiring outcomes.

The Youth Employment Strategy will continue to evolve to meet the needs of both young Bermudians and the industries that power our economy.

Mr. Speaker, the work of the Department of Workforce Development under the Youth Employment Strategy reflects strategic partnerships, disciplined policy implementation, and measurable outcomes.

This Government remains committed to ensuring that every young Bermudian has access to opportunity, preparation, and structured pathways into meaningful employment.

I commend the staff of the Department of Workforce Development for their commitment and dedication, and I thank our employer partners who have demonstrated confidence in Bermuda's youth.

Together, we are not only preparing young people for work, but we are also building a workforce prepared for the future.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement is also in the name of the same Minister.

Minister, would like to do your second Statement?

EMPLOYMENT AMENDMENT ACT 2026, TABLING OF

Hon. Jason Hayward: Mr. Speaker [and] honourable colleagues, I am pleased to table in this Honourable House the Employment Amendment Act 2026, a Bill that recognises the important truth: parenthood does not begin only at birth.

This legislation introduces parental leave for employees who welcome a child into their household through adoption or legal guardianship, where the child is under the age of twenty-four months.

Mr. Speaker, the Employment Act 2000 already provides for maternity and paternity leave, and rightly so. But the Government of Bermuda also understands that families are formed in many ways. There are parents who open their hearts and homes through adoption or guardianship, often after long, uncertain journeys. These parents shoulder the same responsibilities, make the same sacrifices, and offer the same unconditional love as any other parent—[and] they deserve the same protections and support.

Mr. Speaker, in the 2025 Throne Speech, this Government made a clear commitment to strengthen our leave framework so that it better reflects the realities of modern families. This Bill honours that commitment. It ensures that adoptive parents and legal guardians are given the flexibility and support they need during one of the most important periods in a child's life.

The first two years of a child's life are [foundational]. Science tells us that this is when brains develop quickly, bonds are formed, and a sense of safety and belonging takes root. What matters most is not biology, but the steady presence of a caring adult; someone who is there day after day to nurture, protect, and love.

Mr. Speaker, adoption and guardianship processes can be complex, long, and unpredictable. A twenty-four-month window for parental leave recognises these realities. It is compassionate, practical, and responsive to the lived experiences of families who are simply trying to do what is best for their children.

This Bill also provides something every working family needs: security. Eligible adoptive parents and legal guardians will benefit from job protection and financial support. This allows them to focus on settling their child into a stable and loving home without fear or uncertainty.

At its heart, Mr. Speaker, this legislation is grounded in fairness, child welfare, and respect for family life. It strengthens employee protections, promotes healthy family units, and ensures that adoptive parents and legal guardians are treated equitably when it comes to leave entitlements.

Mr. Speaker, the Bill mirrors the existing provisions in the principal Act. Mothers will be entitled to thirteen weeks of leave—paid, where they have been employed for more than one year at the time of placement, and unpaid otherwise. Fathers will be entitled to five consecutive days of leave, paid or unpaid on the same

basis. In doing so, we are extending existing rights in a way that is balanced, consistent, and just.

Mr. Speaker, parental leave is not simply a workplace benefit. It is a statement about the kind of society we want to be. And we are a society that values families, supports [caregivers], and puts the well-being of children at the centre of our decisions. By investing in families today, we are investing in stronger communities and a more resilient Bermuda tomorrow.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITORS

The Speaker: Members, before I acknowledge the next Statement, while it's getting set up I would just like to acknowledge in the Gallery we have two members to acknowledge. The current Senator Smith from the current Senate and former Senator and Attorney General, Mr. Phil Perinchief.

[Desk thumping]

The Speaker: We welcome you this morning. Mr. Dion Smith, I was struggling on your first name that time, Senator. Good.

[Statements from Ministers and Junior Ministers, continuing]

The Speaker: And the next Statement now is in the name of the Minister of Works.

Minister.

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

MARINE RESOURCES ENFORCEMENT STRATEGY, INTRODUCTION

Hon. Jache Adams: Mr. Speaker, earlier today I tabled the Marine Resources Enforcement Strategy, a document that represents a major step forward in how Bermuda protects one of our greatest national assets: our ocean.

Mr. Speaker, Bermuda may be just 21 square miles of land, but our maritime domain stretches nearly 180,000 square miles. This means that over 99 per cent of Bermuda is ocean. Our waters feed us. They protect us from storms. They support our tourism industry. They provide recreation, livelihoods, and opportunity. And they are central to our identity as a people.

But, Mr. Speaker, protecting 180,000 square miles of ocean is no small task. And for too long, marine enforcement has been constrained by outdated legislation, limited tools, and fragmented coordination. This Strategy changes that.

Mr. Speaker, the vast majority of Bermudians who use the ocean, such as our commercial fishermen, weekend anglers, divers, and boaters follow the rules. They respect closed seasons. They respect size limits. They respect protected areas. But when illegal activity goes unchecked, when fish are sold without licences, when protected areas are ignored, when penalties are inconsistent, it undermines fairness. It hurts those who play by the rules. And it damages public confidence in enforcement.

This Strategy is about restoring that balance. It is about fairness. It is about credibility. And it is about protecting the long-term value of our marine resources.

Mr. Speaker, this Strategy moves Bermuda from a reactive and sometimes fragmented enforcement model to one that is modern, coordinated, and intelligence led.

So, what does that mean in simple terms? It means using better data to identify high-risk areas, improving coordination between agencies, modernising laws so officers are not required to “catch someone in the act” in order to prosecute, investing in the right tools and training, ensuring that when violations occur, they are followed through properly. In short, it means making sure that enforcement leads to real consequences when necessary, and real deterrence overall. Because enforcement that is inconsistent is enforcement that is ineffective.

Mr. Speaker, the Strategy is built around five clear priorities:

First, strengthening the legal and policy framework as some of our marine legislation dates back decades and does not reflect modern realities. That will change.

Second, building a capable and professional workforce as our enforcement officers must have the training, tools, and legal backing to do their jobs confidently and effectively.

Third, modernising surveillance and technology. From better vessel tracking systems to improved data analysis, enforcement must be informed by intelligence, not guesswork.

Fourth, strengthening partnerships. No single agency can manage Bermuda's maritime space alone. This Strategy enhances coordination across government and with regional partners like the United States Coast Guard and CARICOM.

And fifth, promoting voluntary compliance through education and engagement. Because, Mr. Speaker, the best enforcement system is one where most people comply because they understand the rules and believe in them.

Mr. Speaker, the Strategy also addresses something that has been acknowledged openly, and that is the fact that historically, marine violations have not always resulted in meaningful follow-through. Too often, cases did not reach what experts call “legal finish.” This Strategy supports a cultural shift. When serious violations occur, there must be credible

consequences. Not to punish for punishment's sake but to maintain deterrence and protect fairness.

At the same time, proportional tools, including administrative penalties where appropriate, will allow enforcement to be efficient and practical. This is about balance.

Mr. Speaker, our Blue Economy depends on healthy ecosystems and strong governance. Tourism depends on clean water and thriving reefs. Fishing livelihoods depend on sustainable fish stocks. Future economic opportunities, from marine research to emerging ocean industries, depend on credible regulation.

Mr. Speaker, the Strategy also acknowledges emerging threats, such as illegal, unreported, and unregulated fishing, transnational maritime crime, pollution, climate change, and cybersecurity risks to our maritime systems.

These are modern realities, and enforcement must evolve accordingly. This document adopts an adaptive approach, meaning it can respond to changing risks and new information over time.

Mr. Speaker, this Strategy was not developed in isolation. Fishers, enforcement officers, environmental groups, and members of the public contributed through consultation last fall. Their feedback strengthened the document. Transparency and accountability are core principles of this Strategy.

We will monitor performance. We will evaluate outcomes. And we will adjust where necessary. Because good governance requires both action and accountability.

Mr. Speaker, to those who follow the rules, this Strategy supports you. To those who rely on marine resources responsibly, this Strategy protects your livelihoods. To those who care about Bermuda's environmental legacy, this Strategy strengthens it. And to those who choose to ignore the rules, enforcement will be coordinated, more informed, and more consistent.

Mr. Speaker, this Strategy does not promise overnight transformation. Implementation will be phased and practical. Some measures can begin immediately, such as improved coordination, legal review, and enhanced training, while more resource-intensive initiatives will follow as funding and capacity allow.

But the direction is clear. Bermuda will employ the right tools, in the right place, at the right time. We will protect our waters not only for today, but for future generations. Because our ocean is not just a resource. It is our heritage. It is our shield. It is our opportunity. And it deserves modern, credible, and effective protection.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Tourism and Transport, Culture and Sport.

Minister.

Hon. Owen Darrell: Thank you, Mr. Speaker.

MOTOR CAR ACT 1951 MODERNISATION

Hon. Owen Darrell: It is with both purpose and responsibility that I rise today to table in this Honourable House the Motor Car (Ridesharing) Amendment Act 2026.

This legislation provides for the introduction of a regulated ridesharing service [designed] to augment and complement Bermuda's existing taxi industry. It seeks to improve Island-wide accessibility, reduce passenger waiting times, and strengthen the reliability of our transportation network across 21 square miles. This measured modernisation is not disruption.

Bermuda must continue evolving its transportation framework to meet the expectations of today's residents and today's visitors. One of the commitments outlined in the 2022 Throne Speech was the modernisation and harmonisation of the public service vehicle industry. That commitment was not aspirational; it was responsive. Transportation availability and reliability remain the single greatest area of concern within our visitor experience.

Mr. Speaker, the evidence is clear. The 2019 Transport Green Paper represented one of the most extensive consultation exercises ever undertaken in this sector. Between November 2017 and December 2018, Mr. Speaker, 21,567 participants contributed to the process. This included 2,402 residents who completed the Public [Transport] Survey, generating over 533 pages of written feedback; 2,705 middle and senior school students; 15,468 air visitors; and 837 cruise passengers who provided transport-specific input through the Bermuda Tourism Authority surveys. The Ministry also conducted interviews with 137 key managers representing 76 organisations, including public authorities, business stakeholders, and members of the taxi and broader public service vehicle industry.

The feedback was consistent; the feedback was clear. And it included the following, Mr. Speaker:

- unreliable bus service due to an ageing fleet;
- taxi availability challenges, particularly outside of Hamilton during peak periods;
- outdated cash-based fare systems vulnerable to fraud; and
- limited evening and weekend service.

The 2019 Green Paper was unequivocal. It stated that for visitors, transportation service was a primary area of concern in terms of reliability, and it went so far, Mr. Speaker, as to describe Bermuda as having a crisis in transportation availability and reliability. This, Mr. Speaker, was data.

Gap analysis data from 2024 and 2025 confirms that the transportation reliability and availability remain the largest [service] gap in our tourism product. In 2024, the availability and reliability gap measured 26.6 per cent, and in 2025 it remained elevated at 25.2 per cent. Quarterly figures show that the gap has

consistently hovered between 21.0 per cent and 30.0 per cent, rising during peak summer months.

For clarity, a "gap score" reflects the percentage of visitors who consider a factor critically important but are not completely satisfied with it. The higher the gap, the more we are not meeting their expectations. Mr. Speaker, 48 per cent of visitors identify transportation reliability and availability as critically important. Mr. Speaker, 25 per cent of visitors said variety of transportation options is critically important. Of the 31 factors measured in Bermuda's visitor experience, transportation reliability and availability ranks as the highest gap by a significant margin, with a variety of transportation options ranking third.

While 86 per cent of visitors reported being satisfied overall in 2025, transportation remains the most persistent friction point in an otherwise exceptional visitor experience. Mr. Speaker, if we are serious about protecting Bermuda's brand, strengthening repeat visitation, and safeguarding the livelihoods that depend on tourism, we must act where the gap is greatest.

Mr. Speaker, taxi service continues to be the most widely used mode of transport, utilised by 83 per cent of visitors in 2021, [by] 87 per cent in 2022, [by] 84 per cent in 2023, [by] 89 per cent in 2024, and [by] 87 per cent again in 2025. Year after year, taxis "touch" nearly nine out of ten air visitors. That reality, Mr. Speaker, is not changing.

However, complete satisfaction levels hover around the 50.0 per cent mark, sitting at 51 per cent in 2025. Visitors consistently report difficulty securing transportation outside Hamilton and major hotel zones, particularly during peak demand and cruise ship arrivals. Introducing ridesharing, Mr. Speaker, provides complementary lift during high-demand periods and in underserved areas. I will say that again. It provides complementary lift during high-demand periods and in underserved areas. It strengthens capacity without dismantling the existing taxi framework.

Mr. Speaker, transformation is already underway. The Department of Marine and Ports [Services] delivered two new 550-passenger fast ferries; the *JL Cecil Smith and Warbaby Fox*, on schedule and on budget. Phase II of the Shorelink programme introduced real-time passenger information for buses and ferries. Twenty new buses are being procured to replace ageing diesel units that contributed to cancellations and are expected to arrive in 2026.

We are strengthening the existing system, Mr. Speaker. Now we must responsibly expand the options within it.

This Act introduces a regulated, cashless ridesharing model through approved digital dispatch platforms. It is important to clarify that:

- Taxis will receive first preference within the approved dispatching application when a ridesharing service is requested.
- Only those licensed to operate a public service vehicle may apply.

- There will be no street hailing, and all trips must be digitally dispatched.
- Vehicles must undergo enhanced inspections by the Transport Control Department.
- Approved vehicles must display identification plates and decals.
- Operators must have a public service vehicle badge which is to be displayed in a prominent location within the vehicle.
- Operators must connect to an approved digital dispatch network.
- The Public Service Vehicles Licensing Board will serve as the oversight authority.

Passenger safety, accountability, and traceability remain paramount.

Mr. Speaker, this legislation is not about replacing taxis. It is about reducing waiting times, improving reliability, strengthening economic competitiveness, and responding to sustained, measurable data.

The Ministry of Tourism and Transport, Culture and Sport is acting not on anecdote, but on evidence collected over years of consultation and analysis.

Bermuda cannot, Mr. Speaker, afford stagnation. We must evolve in step with the global standards while protecting the integrity of our local industries.

The data is clear, Mr. Speaker. The need is clear, Mr. Speaker. This Government will continue to listen and it will act accordingly.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement, which is the final Statement for this morning, is also in the name of Minister . . . Yes. The final Statement for this morning is [by] Minister Darrell, your second Statement. You have no Statements?

Hon. Owen Darrell: Thank you, Mr. Speaker.

CARIBBEAN TOURISM ORGANIZATION (CTO) EVENT IN BERMUDA, UPDATE

Hon. Owen Darrell: Mr. Speaker, it is my distinct pleasure to rise in this Honourable House to report on the successful hosting of the Caribbean Tourism Organisation Board Meeting, Minister's Council Meeting, and the 2026 CTO Air Connectivity Summit held here in Bermuda from February 23 to 24, 2026.

Ninety persons from the following 24 countries flew to our shores to attend the event: Anguilla, Antigua and Barbuda, Aruba, The Bahamas, Barbados, Belize, the British Virgin Islands, Canada, the Cayman Islands, Chile, Grenada, Ireland, Jamaica, Malta, Panama, St. Lucia, St. Martin, St. Vincent and the Grenadines, St. Kitts and Nevis, the U.S. Virgin Islands, Trinidad and Tobago, the United Kingdom, and the US Virgin Islands. The countries represented 19 CTO members and 9 non-CTO members.

Mr. Speaker, on February 23, Bermuda proudly hosted the CTO Board and Ministers Council Meeting, followed by a Ministers' Dinner that evening. That dinner was more than a formal engagement, it created meaningful space for visiting Ministers and CEOs to connect directly with the Bermuda Cabinet Ministers, local tourism stakeholders, and senior airline and airport executives. It was an evening of strategic relationship-building, positioning Bermuda not only as a host, but as a regional leader in tourism and air connectivity dialogue.

On February 24, Bermuda welcomed regional leaders to the 2026 [CTO] Air Connectivity Summit, a critical forum focused on one of the Caribbean's most pressing issues: airlift. In simple terms, if we cannot move people efficiently and affordably throughout our region, we cannot grow tourism [sustainably]. The summit centred on expanding international and intra-regional routes, positioning aviation strategy with tourism growth, and using data to drive smarter decisions about connectivity.

Discussions were dynamic and solutions were focused. Leaders spoke candidly about the need to strengthen regional air links, reduce travel costs, and pursue bold partnerships that improve access across the Caribbean. A key highlight was the presentation of a comprehensive air connectivity study conducted by ASM, [Airport Strategy & Marketing] providing data-driven insights to guide route development and long-term planning. Importantly, the summit brought together governments and major airlines: including Jet-Blue, American Airlines, Virgin Atlantic, BermudAir, and several regional carriers to discuss practical pathways for expanding routes and improving infrastructure.

Panels explored the theme "From Runway to Resort," emphasising that aviation and tourism cannot operate in silos. Air access is the gateway to economic opportunity connecting visitors not only to airports, but to hotels, restaurants, attractions, and small businesses. Conversations also addressed strengthening intra-Caribbean travel, modernising digital identity systems, and navigating high operating costs that affect both airlines and travellers. These were practical discussions about improving the visitor experience and boosting local economies.

Mr. Speaker, the summit achieved tangible outcomes. A significant milestone was the signing of a memorandum of understanding between the Caribbean Tourism Organization and Airports Council International—Latin America and the Caribbean [ACI-LAC], formalising strategic cooperation to strengthen regional air access.

Under the MOU, the CTO and ACI-LAC may collaborate in the following non-exclusive areas:

1. Joint events including conferences, summits, roundtables, workshops, and forums related to air connectivity.
2. Training and capacity-building initiatives, such as education, technical training, webinars,

certification programmes, and professional development opportunities for tourism and airport stakeholders.

3. Thought leadership activities, including co-authored White Papers, policy briefs, research reports, keynote sessions, panels, and other knowledge products.
4. Joint research and studies on air connectivity, airport development, tourism impacts, and regional competitiveness.
5. Collaboration on advocacy and policy engagement at regional and international forums.
6. Exchange of non-confidential data, insights, and industry intelligence, subject to applicable laws and internal policies.
7. Development of pilot projects or demonstration initiatives aligned with shared strategic priorities.
8. Mutual promotion of relevant initiatives, events, and programs undertaken by either organisation.

Mr. Speaker, the event also served as a powerful platform for collaboration, bringing together senior airline executives, airport authorities, and government Ministers [to] advance workable solutions. The dialogue helped shape the regional tourism policy.

In terms of participation, the event welcomed visiting Ministers, senior airline executives, airport representatives, local stakeholders, and six Tourism Signature School students. The total number of attendees was 166.

Mr. Speaker, I must also share that throughout the events Bermuda consistently received glowing feedback from attendees. Delegates spoke highly of the warmth of our people, the professionalism of our teams, and the seamless organisation of the events. Many commented on the beauty of our Island from the cleanliness [to] the charm of our surroundings. Those remarks, Mr. Speaker, were not taken lightly. They reflect the pride, dedication, and hospitality that define Bermuda. As Minister, hearing those comments firsthand made me immensely proud: proud of our team, proud of our partners, and proud of Bermuda.

Mr. Speaker, this summit reinforced Bermuda's role as a serious voice in regional aviation and tourism strategy. We did not simply host a meeting, we hosted momentum. Air connectivity is economic connectivity. When we strengthen our [air] routes, we strengthen jobs, we strengthen investment, and we strengthen opportunity for our people.

Mr. Speaker, before I take my seat, it would be remiss of me if I did not extend sincere and heartfelt thanks to those who made this summit possible—not only possible, but exceptional.

I wish to acknowledge the Secretary General of the Caribbean Tourism Organization and her dedicated team. Their professionalism, coordination, and commitment to regional advancement ensured that

every session, every engagement, and every detail reflected the highest standard of excellence.

I also extend my sincere gratitude to the Bermuda Tourism Authority for their tremendous organisation effects and for proudly showcasing our Island's rich heritage through the curated historical tours, that reminded our regional partners that Bermuda offers not only strategy and infrastructure but culture, a story, and soul. Good job to the BTA!

To the Hamilton Princess Hotel and Beach Club, thank you for delivering world-class hospitality. The service, presentation, and attention to detail reinforced why Bermuda continues to stand confidently among premier destinations.

Finally, I must recognise the outstanding efforts of the Ministry team, the Department of Communications, and the Cabinet Office's Protocol Team. From logistics to media coordination to diplomatic protocol, your tireless work behind the scenes ensured that Bermuda was presented with precision, dignity, and excellence.

Mr. Speaker, events of this magnitude do not happen by chance. They happen because of collaboration, and they happen because of pride in country. To everyone who played a role, thank you for helping Bermuda shine. Bermuda continues to lead not only with hospitality, but with vision.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

[We now continue with] the next item on the Order Paper.

REPORTS OF COMMITTEES

The Speaker: There are none.

Members, before I go to the Question Period, I am going to seek your indulgence in that earlier we skipped over the Petitions. The Member is here in the chair now, and Member, would you like to seek the proper indulgence?

Ms. Lovitta F. Foggo: Yes, I would, Mr. Speaker.

SUSPENSION OF STANDING ORDER 14

Ms. Lovitta F. Foggo: Mr. Speaker, I move to suspend Standing Order 14 to allow me to present two petitions.

The Speaker: Any objections?

There are none.

Continue, Member

[Motion carried: Standing Order 14 suspended.]

PETITIONS

ANTHEA INSURANCE LIMITED

Ms. Lovitta F. Foggo: Thank you. Thank you.

Mr. Speaker, I move to leave to introduce the following petition. The petition by Appleby Bermuda Limited, presenting the draft Bill to provide flexibility in certain respects when structuring Anthea Insurance Limited's long-term insurance policies, as set out in the [draft] Bill entitled the Anthea Insurance Limited Act 2026, which accompanies this Petition.

Mr. Speaker, I ask that the said Petition be referred to the Joint Select Committee on Private Bills for consideration and report.

HODLIFE INSURANCE COMPANY LTD.

Ms. Lovitta F. Foggo: Mr. Speaker, I move for leave to introduce the following Petition. The Petition by Appleby Bermuda Limited, presenting the draft Bill to provide flexibility in certain respects when structuring HODLife Insurance Company Limited's long-term insurance policies, as set out in the Bill entitled the HODLife Insurance Company Act 2026, which accompanies this Petition.

Mr. Speaker, I ask that the said Petition be referred to the Joint Select Committee on Private Bills for consideration and report.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Members, [we now] move on this morning.

QUESTION PERIOD

The Speaker: Let me note at the beginning there are some written questions [for which] the Members responsible for responding to are off Island at the moment, and we are having them carried over until the next sitting, which will be on Monday.

Hon. L. Craig Cannonier: Sorry, Mr. Speaker, with your indulgence.

The Speaker: Sure, go ahead.

Hon. L. Craig Cannonier: The Honourable Members are not here, and the questions are written questions. I do not understand why they could not have been provided. There is no opportunity to ask questions. We are not looking to ask questions. And the answers are supplied by the civil servants so the work could have been done.

The Speaker: Your point is noted, and there is a conversation that I have had with the Clerk that we will follow up on.

As the Member has just indicated, written questions do not require a response . . . a written answer does not require a response as far as a debate under the Question Period this morning. So, a written

[answer] could have been forwarded today, even if a Member is off the Island.

Questions that require an oral response, naturally we would expect those to be carried until the Member is present. I am stating that so that in the future we can have a different process on how this is handled so that the written [answers] are forwarded either way because there is no opportunity for it to be dealt with in the absence of the Minister. It's different if the Minister was . . . if there was an opportunity to be spoken to, you will want the Minister in the room. But the Minister not being in the room does not delay or hamper the Minister in any way because there is not an opportunity to be spoken to at this moment. So, we trust in the future that written responses will still be submitted. With that said, we will move on.

We will start the Question Period, and one of the written questions can be addressed today because the Minister is in the chair. And the questions are from MP Linda Smith to the Minister of Works and they require oral response. There are three questions.

MP Smith, would you like to put your question?

QUESTION 1: ASPHALT PLANT, STATUS UPDATE OF NEW PLANT

Ms. Linda Smith: Thank you, Mr. Speaker.

Will the Honourable Minister please provide this Honourable House with a comprehensive update on the status of the new asphalt plant at the government quarry, including the current stage of installation, total capital cost to date, and whether commissioning has commenced?

The Speaker: Thank you, Minister.

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

I thank the Honourable Member for her question. The Government approved the acquisition of a new asphalt plant at a total capital cost of \$5.2 million, covering both the plant and shipping. The plant has already been paid for in full. It is currently located in Chattanooga, Tennessee, and is expected to be shipped to Bermuda shortly. Installation will begin upon arrival. Commissioning has not yet commenced, as this can only occur following installation. The remaining costs relate solely to the installation and the decommissioning of the existing plant.

Thank you, Mr. Speaker.

The Speaker: Supplementary?

QUESTION 2: ASPHALT PLANT, ANTICIPATED START OF PRODUCTION

Ms. Linda Smith: Yes, Mr. Speaker. Thank you.

When is it anticipated . . . Well, it's a second question, actually. When is it anticipated that the new

plant at the government quarry (and it will be at the government quarry) will begin production?

The Speaker: You read your question two?

Ms. Linda Smith: Yes, I did.

The Speaker: All right, question two.

Hon. Jache Adams: Again, I thank the Honourable Member for her question. Mr. Speaker, while we are hopeful that the plant will be operational at some point this year, I cannot provide a precise production date at this time. Shipping timelines, installation logistics, and commissioning requirements must first be completed. And once those processes are finalised, the House will be updated accordingly.

Thank you.

The Speaker: Supplementary or your third question?

Ms. Linda Smith: Supplementary.

The Speaker: Yes.

SUPPLEMENTARIES

Ms. Linda Smith: It was originally anticipated that the plant would be up and running by the first quarter of this year. We have a few weeks left in that. What specifically has caused the delay?

The Speaker: Minister.

Hon. Jache Adams: Mr. Speaker, I said in my statements there are shipping timelines, installation logistics, and commissioning requirements that first must be completed before we begin the process of shipping.

The Speaker: Supplementary or third question?

Ms. Linda Smith: Yes, I do have a supplementary. Thank you very much.

Can the Minister confirm that the new asphalt plant will be installed at the government quarry property as planned?

The Speaker: Minister.

Hon. Jache Adams: Mr. Speaker, details of where and when have already been published in the public domain.

The Speaker: No change to schedule, basically. Okay. Your third question?

QUESTION 3: ASPHALT PLANT, EXPECTED MEASURABLE ROAD IMPROVEMENTS

Ms. Linda Smith: Yes, thank you.

Once it is installed, what is the expectation in terms of the results of the plant becoming operational and the measurable improvements that we can expect with respect to the road restructuring, and over what period of time?

The Speaker: And just one minute.

Hon. Jache Adams: Sure.

The Speaker: That's the third question?

Okay. In future, just read it as it is printed. Thank you.

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

Mr. Speaker, once operational we intend to begin production at approximately 100 tonnes of asphalt per day (which is roughly what we are doing currently), with the capacity to triple that output over time as efficiencies are realised.

The key improvement in the first 12 months will be greater consistency and increased output. You see, the existing plant is prone to breakdowns, which disrupt paving schedules. The new plant will significantly reduce downtime and allow us to accurately . . . or, sorry, allow us to accelerate resurfacing in a sustained way.

This means more reliable paving schedules, faster rehabilitation of major corridors, and smoother, more durable roads for the public.

Thank you.

The Speaker: Thank you.
Supplementary?

Ms. Linda Smith: No supplementary. Thank you.

The Speaker: Thank you.

Members, that brings us to the end of responses to written questions. We will now move on to the Statements that were given this morning.

There are questions this morning on the first Statement given by the Minister of Housing. MP King would like to put a question to you.

MP [King].

QUESTION 1: BERMUDA HOUSING TRUST— AUDITED FINANCIAL STATEMENTS 2024/25 AND OUTLOOK FOR 2026/27

Mr. Robert King: Good morning, Mr. Speaker, Members of this Honourable House, and the listening public.

This question relates to the Bermuda Housing Trust. Regarding the 16 units that are going to be renovated at Dr. Cann Park, what is the scheduled date for completion of those units?

The Speaker: Minister.

Hon. Zane J. S. De Silva: Not soon enough for me, Mr. Speaker. But certainly, within the next few months they will be . . . and I will be glad to bring that information to the House.

The Speaker: Second supplementary or a new question? I mean, supplementary, your first supplementary, or a second question?

Mr. Robert King: Second question, sir.

The Speaker: Second question, okay.

**QUESTION 2: BERMUDA HOUSING TRUST—
AUDITED FINANCIAL STATEMENTS 2024/25 AND
OUTLOOK FOR 2026/27**

Mr. Robert King: Do you have a list of the numbers of how many seniors are currently on the waiting list for housing?

The Speaker: Minister.

Hon. Zane J. S. De Silva: Well, he said housing, Mr. Speaker. If he means Housing Trust, that list is 30.

The Speaker: Mm-hmm.

Hon. Zane J. S. De Silva: And that's what the Statement was on, Housing Trust.

The Speaker: The Statement was on the Housing Trust, so your response would be related to the Housing Trust.

Hon. Zane J. S. De Silva: Yes. They are currently at 30, Mr. Speaker.

The Speaker: Thirty, all right. Okay.
Supplementary or third question?

**QUESTION 3: BERMUDA HOUSING TRUST—
AUDITED FINANCIAL STATEMENTS 2024/25 AND
OUTLOOK FOR 2026/27**

Mr. Robert King: Third question and final, sir.

Understanding that the senior population by 2035 is anticipated to be roughly 30 per cent of the population, has the Bermuda Housing Trust taken that into consideration in its modelling as it relates to projections for housing needs? And what number will be required to meet those needs from 2026 going forward?

Thank you.

The Speaker: Minister.

Hon. Zane J. S. De Silva: The answer to the first question is yes. The answer to the second question is . . .

I'm good, Mr. Speaker, but I'm not that good. I can't predict how many seniors we will have in 2035. But—

[Laughter and crosstalk]

Hon. Zane J. S. De Silva: —we will do our best based on the experience that we currently have in our pocket, and we will make plans accordingly.

The Speaker: Supplementary?

SUPPLEMENTARIES

Mr. Robert King: Yes, Mr. Speaker.

Understanding that the projections for population growth are from government statistics, it would suggest that the government has numbers projected, and would take that into consideration when making housing stock available for seniors, understanding that it's a critical need.

The Speaker: Question?

Mr. Robert King: Yes. So, the question is, How many are you going to build per year to make sure that you can meet the need as of this year and beyond to meet the target for 2035? Thank you.

Hon. Zane J. S. De Silva: Again, the Honourable Member's talking about housing in general, Mr. Speaker. Housing Trust [and housing] are two different—

Mr. Robert King: Housing Trust, Mr. Speaker.

Hon. Zane J. S. De Silva: The Housing Trust do not plan to build any units in the foreseeable future. But we know what we are going to do with housing in general.

The Speaker: Okay.
Second supplementary?

Mr. Robert King: Second supplementary.

Understanding that the Housing Trust will not, as the Minister has thoughtfully clarified, does not build, how are they going . . . what is the plan for the Ministry to make units available, current units, remodelling or otherwise, so that the seniors, currently 30, projected to increase, will be suitably housed? Thank you.

The Speaker: I appreciate your question. However, it is outside of the Statement because the Statement was directed to the Housing Trust. So, he would not be able to respond outside of that. Okay? Thank you.

Thank you, Minister. Thank you, Member.

The next Statement that a Member wishes to [ask] questions on is the Statement by the Minister of Health.

Minister, MP Cannonier would like to put a question to you.

MP.

**QUESTION 1: ENSURING FAIR COMPETITION
AND PREVENTING MARKET CONCENTRATION
IN BERMUDA**

Hon. L. Craig Cannonier: Yes, thank you, Mr. Speaker. And to all colleagues, good morning.

Just two questions. The first one is, When was the Ministry informed of this change that Allshores was putting in place to high-cost prescriptions?

The Speaker: Okay.
Minister.

Hon. Kim N. Wilson: Mr. Speaker, I believe it was on Tuesday of this week when we were advised about that, and I immediately, as I said in the Statement, wrote to the Health Council to ask for the 60-day stay. If not Monday night, it was Tuesday. It was this week.

The Speaker: Thank you.
Supplementary or new question?

Hon. L. Craig Cannonier: Yes, I am going to have to do a supplemental now.

The Speaker: Supplemental.

SUPPLEMENTARY

Hon. L. Craig Cannonier: Yes, considering that, is that the normal behaviour for insurance companies when making major changes that affect Island-wide to announce something basically a day before they are actually going to implement something? I mean, it's rather odd.

Hon. Kim N. Wilson: Mr. Speaker, I don't want to speak specifically to the rules insofar as that, because that is somewhat of a tangential question to what I spoke about.

Hon. L. Craig Cannonier: Yes.

Hon. Kim N. Wilson: I am obviously not in a position to speak to the commercial arrangements or how insurance companies operate with respect to that. I can't answer that.

Hon. L. Craig Cannonier: That's fine.

The Speaker: Supplementary or second—

Hon. L. Craig Cannonier: No, second question.

The Speaker: Okay.

**QUESTION 2: ENSURING FAIR COMPETITION
AND PREVENTING MARKET CONCENTRATION
IN BERMUDA**

Hon. L. Craig Cannonier: On page four [of the Statement], the Minister says, "the Health Council has previously warned of the structural implications of vertical and horizontal integration in Bermuda's health system." Can the Minister recall exactly how long ago the Government actually made such type of statement?

If she wants me to clarify . . . Okay, so let me . . . the Health Council has previously warned of the structural implications of vertical and horizontal integration in Bermuda's health system. In other words, the consolidation of insurance companies and its implications. The Government already recognised that this was happening. They could see it. They warned of this. When was the warning by the Health Council given of this?

The Speaker: Basically, the statement is that . . . the Statement referred that there was a warning given previously.

Hon. L. Craig Cannonier: Yes.

The Speaker: And you are asking, When was it given?

Hon. L. Craig Cannonier: Yes.

The Speaker: Minister.

Hon. Kim N. Wilson: Yes, Mr. Speaker.

I do not remember the exact date, but there were discussions that took place maybe over a year ago when there were announcements as it related to preferred networks as it relates to the medical facilities. I think that was around 2020. I stand to be corrected.

But if I can just answer that insofar as that the merger, obviously between Argus Group of companies and BF&M, was reviewed under the Bermuda established laws, which include the review of the Bermuda Monetary Authority, and that is an independent quango who are charged with applying the statutory tests that are set here by the Parliament. It is not the role of the Government to arbitrarily block a private transaction that appears on clear legal grounds.

And, in fact, to have acted outside of the legal framework would have been absent of clear statutory grounds which could have exposed this country to legal challenges, undermined investor confidence, and compromised the very rule of law which underpins Bermuda's international reputation.

With that said, Mr. Speaker, as I had indicated in the Ministerial Statement, and in particular as is in the Throne Speech, the Government remains committed to ensuring that the community's concerns that have been expressed are addressed, and the Throne Speech does indicate what Government's next steps

are as it relates to legislation to ensure that we are having better oversight with respect to competition and the laws associated thereto.

Thank you.

The Speaker: Thank you.

Supplementary or third question?

SUPPLEMENTARY

Hon. L. Craig Cannonier: No. Supplemental, Mr. Speaker.

I am not sure if the Minister is assuming that we feel like they would be breaking the law and doing something. We weren't intimating that at all. And that was not my question at all. She is making another statement. We all know that these companies can do and merge as they wish. That is a known fact.

But what I would like to ask is, Is the Minister aware that in the 2024 Throne Speech by this Government, that they addressed this issue and said the very things that she is saying [that] the Health Council said?

I have [a] quote here . . . and the Premier said *¹I sincerely hope that Members will be supporting the legislation that is coming in 2024*, to this very matter that we are talking about. So, imagine the shock for me to hear that the Health Council just said something a year ago, but yet the Premier said this three years ago. Is she aware?

The Speaker: I was trying to find a question there. The questions is—

Hon. L. Craig Cannonier: Yes, but I said that first. I said, is she aware that the Premier made this statement in 2024 in the Throne Speech?

[Crosstalk]

The Speaker: Is she aware of the statement that was made by the Premier to address this matter? Is that what you're asking?

Hon. L. Craig Cannonier: Yes.

The Speaker: Okay.

Hon. Kim N. Wilson: Mr. Speaker, if the Honourable Member has the Throne Speech comments in his possession from 2024, then I can only presume that he's quoting the statement of the Premier and that those were comments that were said. I cannot remember what happened. I cannot remember what happened last week.

[Laughter]

Hon. Kim N. Wilson: But in any event, if he has the comments . . . if the Honourable Member says it was said, and he is reading the Throne Speech, I have to accept that as truth. Thank you.

The Speaker: Okay. All right. Okay.

No further questions? Okay.

Members, the next Statement that has questions this morning was the Statement by the Minister of Economy and Labour on the Youth Employment Strategy.

And MP King would like to put questions to you.

QUESTION 1: YOUTH EMPLOYMENT STRATEGY UPDATE

Mr. Robert King: Again, regarding the Youth Employment Strategy, is there consideration for combining that with the Department of Corrections, Department of Child and Family Services [DCFS]? Understanding that youth between the age of . . . I guess youth would be 15 to 25, 30. That's the age group for youth?

So, I am wondering, are you going to have a programme in the Department of Corrections and [Department of Child and] Family Services to ensure that that at-risk group receives the necessary education and vocational support services?

Thank you.

Hon. Jason Hayward: Mr. Speaker, am I first clarifying age of youth?

The Speaker: Yes. I was trying to see how that was broken down.

Your question . . . the way you stated your question sort of left two areas of conversation. Did you want him to clarify the age, or do you just want him to respond to the amalgamation that you suggested? My word, *amalgamation*.

Mr. Robert King: Actually, let's just go with youth, the youth programme. In terms of the age . . . that will naturally come out anyway, right? So, thank you.

The Speaker: So, I think the question is, based on your Strategy, does the Strategy look to combine the youth employment under any other of youth services?

Hon. Jason Hayward: Thank you, Mr. Speaker.

There is a goal in the Strategy that talks about vulnerable youth, and the youth that we deal with are those individuals over the age of 16 years old. What we have done specifically for this programme, though, is, number one, we have been into the schools to deal with high school students.

¹ See the [Official Hansard Report](#), 6 December 2024, on the motion to adjourn, page 293.

We have also partnered with the Gang [Violence] Reduction Team for individuals who they flagged to be at risk. There are also individuals in the prison who are seeking probation, and they need employment in order to obtain that probation. So we also work with those individuals as well. And those would be the three groups we work with.

I am not clear that we have had any direct conversation with DCFS regarding any of their programmes.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARIES

Mr. Robert King: Understanding that currently at the Department of Corrections there are no vocational programmes, and we understand that when persons are being released into the community having access to risk reduction programmes, specifically, and vocational programmes that provide them with the necessary skills to secure employment as a requirement of parole, under current conditions it is three months. Probation.

Is there going to be a systematic approach to providing a curriculum for persons at Westgate, youth and others, to be able to take advantage of Workforce Development courses, and also Bermuda College courses, in a seamless curriculum? Thank you.

The Speaker: Minister.

Hon. Jason Hayward: Mr. Speaker, first, I would like to go back to the previous question. The Minister responsible for DCFS has informed me that there are programmes that happen with the transitional learning, individuals in those programmes, and so Workforce Development does work with those individuals.

Number two, the education specific to prisoners falls under the Department of Corrections, and not the Department of Workforce Development, notwithstanding we are happy to create a bridge so that people can take advantage of greater levels of employment opportunities moving forward.

The Speaker: Supplementary or new question?

Mr. Robert King: No, supplementary.

The Speaker: Okay.

Mr. Robert King: So, understanding that there is no bridge currently for that, for vocational services and classes for that group, will the Department of Workforce Development inform this Honourable House in the next month or so in terms of what progress has been made towards building that bridge? Because it's definitely an area of need.

If you have read the reports in the newspaper, if you have heard what persons have said who have been recently released, they are all saying the same thing. There is a crisis at the Department of Corrections for those persons requiring those services.

Thank you. That's the end.

Hon. Jason Hayward: Mr. Speaker, I am not sure if the Honourable Member just gave me a directive or asked a question. And so, I am really unsure where to go with it. I understand that he would desire something to take place, but I cannot report on something that simply does not exist at this moment.

The Speaker: Basically . . . I'm trying to put it in a different context.

[Crosstalk]

The Speaker: It's not in their framework to do right now. And so, he cannot report on it if it is not in his framework to do right now, basically. Okay?

All right. Any further questions?

None?

Okay. Thank you, Members. Thank you for participating in the question-and-answer period. That brings us to an end of that. We will move on.

The next item on the Order Paper this morning is the congratulatory and obituary—

Hon. Michael Fahy: Sorry, Mr. Speaker. I believe I had questions . . . Well, I do have questions on Minister Darrell's Statement, I believe—

The Speaker: Minister Darrell's Statement?

Hon. Michael Fahy: —the Whip had advised you, Mr. Speaker.

The Speaker: Okay. Yes, he was . . . I overlooked that one. Sorry.

Minister Darrell, MP Fahy did have a question for you (my oversight, sorry) in reference to your Statement on the taxi . . . Yes. You know what? It's on the other page. There it is. Okay.

MP, you can put your question.

QUESTION 1: MOTOR CAR ACT 1951 MODERNISATION OF

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

Mr. Speaker, the Minister made clear in his Statement that much data had been received from 2017 to 2018, which appears to be the data that is being used for the purposes of creating this new Bill that will come before the House.

Does the Minister believe that that data has changed significantly and it is appropriate to rely on data that is now eight years old when presenting a Bill?

The Speaker: Minister.

Hon. Owen Darrell: Mr. Speaker, I would reply that absolutely that data is useful data because what the Honourable Member from the other side may not realise is that many of the issues that we have had regarding not being able to get transportation, especially with locals, goes back far longer than eight years, Mr. Speaker.

And finally, many people, I am sure the individuals that he may represent, are very excited that they are going to be able to get transportation. I know the individuals that I represent cannot get from areas like Glebe Road into Hamilton to work, Mr. Speaker. And that has been a problem that has been going on long past eight years.

So absolutely, data that we have from eight years and more recently will be very helpful and has been very helpful for us designing this rideshare plan.

Thank you, Mr. Speaker.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARIES

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

The Minister has said that that data is very helpful, but he has also said that in terms of obtaining transportation with this new rideshare programme, that it will enhance the ability for people to get transportation. How will the Minister ensure that this rideshare availability will, in fact, make sure that those underserved areas are serviced? If we cannot get the taxis to do it, how is the Minister going to make sure that these other vehicles do serve those underserved areas?

The Speaker: Minister.

Hon. Owen Darrell: And going back, and I will tie a little bit of where I answered last time to this one as well. You know, what we are counting on with this rideshare is that it will increase the supply. And when it increases the supply, Mr. Speaker, the supply will go where the demand is.

Currently, if you go to certain areas on Front Street, there's not much demand. There's plenty of supply there and everyone is taken care of. But if you go in proverbial Back o' Town areas, Mr. Speaker, there is not much supply there. So, the data that we have shown, and speaking to stakeholders and getting out into the community, you will realise that there may be some illegal operations that are servicing that part of the public now. And what we are trying to do is regulate that so that we have effective ways to transport our people, especially the ones that I serve, Mr. Speaker.

The Speaker: Supplementary?

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

Again, it's one thing to say supply and demand, but how—

The Speaker: Supplementary or—

Hon. Michael Fahy: This is supplementary, Mr. Speaker—

The Speaker: Okay.

Hon. Michael Fahy: —in relation to the answer that was given.

The Speaker: Yes.

Hon. Michael Fahy: How, again, will it be ensured that those underserved areas are serviced? You cannot just say it is supply and demand. That is the issue we have right now. So how will it happen in practice?

The Speaker: Minister.

Hon. Owen Darrell: It will simply happen by the individual who signs up to be a rideshare provider will go where the work is. That is how it will happen.

Thank you, Mr. Speaker.

The Speaker: Second question or . . . You had your two supplementaries on the first one. Second question?

Hon. Michael Fahy: Thank you. Second question.

The Speaker: Mm-hmm.

QUESTION 2: MOTOR CAR ACT 1951 MODERNISATION OF

Hon. Michael Fahy: Has the Minister considered putting proper enforcement of the current regulations for taxis, that taxis should be on the road for 16 hours a day? That would help surely . . . make sure that there is proper supply for the demand. Has the Minister considered doing that prior to introducing the rideshare programme?

The Speaker: Minister.

Hon. Owen Darrell: Absolutely, Mr. Speaker. I have been in this position for about a year. And in that year, we have made significant efforts to enforce many of the laws that are on the books in the Motor Car Act. One example that I would give you is that on October 1, Mr. Speaker, I asked for checks to be done as to how many vehicles were not registered on the road after the deadline of September 30. And it was significantly over 100. So, we have enforced that. Traffic officers have gone out. They have culled individuals. They have brought them in and asked them the reasons why. Some were

parts, some were financial reasons, and that number to where we are now has been significantly reduced. Significantly reduced. So, we are increasing our enforcement efforts.

There are renewed efforts with the Public Service Vehicle Licensing [Board], and you will hear, and you will see that there will be individuals who will be brought in before the Public Service Vehicle Licensing Board if it is found that they are not operating their taxi or their public service vehicle standards to the level that is expected in legislation, and that includes the hours of which the Honourable Member on the other side is speaking of.

The Speaker: Thank you.

Supplementary to that question or third question?

Hon. Michael Fahy: Supplementary.

The Speaker: Supplementary.

Hon. Michael Fahy: Thank you.

SUPPLEMENTARIES

Hon. Michael Fahy: So, what I have heard then, and I think the rest of this House has heard, is that the 16-hour rule will be enforced. And if that is the case and there are some 400 taxis that will all be operating at 16 hours a day in accordance with the legislation that is to be enforced pursuant to what the Minister just said, then surely the rideshare programme will not necessarily be required because there will be enough supply to meet the very demand that the Minister is making reference to. Isn't that correct?

The Speaker: Your question is, Is it correct?

Hon. Michael Fahy: My question is, If the Minister is going to ensure that there is enforcement of the 16-hour rule, then would he not accept there will be enough supply to meet the demand?

The Speaker: All right.
Minister.

Hon. Owen Darrell: Well, Mr. Speaker, the Honourable Member would also know that there are 24 hours in a day, and if he looked at the rideshare legislation, it will cover those times that most of the taxis are not working after their 16 hours. So, that's just a simple math problem, Mr. Speaker. So, I will answer the first question that way.

And as I answered in my previous question, Mr. Speaker, we are increasing the enforcement. And once the enforcement gets to the levels where it can be, and that includes additional staffing, that includes additional education and the like, Mr. Speaker, if we do get to that

point where we are trying to get to, then, Mr. Speaker, we would have gotten to a successful place with transportation in this country.

Thank you, Mr. Speaker.

The Speaker: Supplementary or new question?

Hon. Michael Fahy: Supplementary.

The Speaker: Okay, your second supplementary. Go ahead.

Hon. Michael Fahy: So, I am now not really understanding what is trying to be achieved. It would certainly, I would submit, make sense, and I hope the Minister will agree, that you try every option available in your current legislative package before you add yet another layer of bureaucracy, et cetera, and potential enforcements against the rideshare participants first.

Would the Minister not accept that it would be sensible to do the enforcement pursuant to current legislation before introducing the rideshare programme so we can then see if there is enough supply to meet demand?

The Speaker: Minister.

Hon. Owen Darrell: Mr. Speaker, I know that a majority, and everyone . . . I would say everyone in this House was elected to serve. And, Mr. Speaker, in serving, and I read out many stats, Mr. Speaker, when it comes to tourists coming to this Island and not being able to get transportation. I have spoken of individuals in areas that I serve that cannot even get to work in the morning, Mr. Speaker, and make an honest living.

So, Mr. Speaker, what I would like to say is if the Honourable Member and his team would like to wait another 40 years to fix transportation in this country, that is not service, Mr. Speaker, and that is not leadership, in my opinion. So, Mr. Speaker, while I have acknowledged that there may be some gaps in enforcement, and I also have acknowledged, Mr. Speaker, that we are taking specific steps to increase that enforcement, what I also heard from the other side, Mr. Speaker, is that the Honourable Member is willing to allow the transportation industry to stay where it is without trying to take necessary steps to fix it. That's what I heard, Mr. Speaker.

Hon. Michael Fahy: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Michael Fahy: The Member is misleading the House. Not in any way did I—

An Hon. Member: Honourable Member.

Hon. Michael Fahy: The Honourable Member, I accept that.

—in any way made any inference to that whatsoever. I have simply asked questions, Mr. Speaker, in respect of time and supply and demand, based on the Minister's own statements in this House.

Hon. Owen Darrell: Thank you, Mr. Speaker.

My answer to the question remains. This Government will continue to listen to the people. This Government will continue to increase service possibilities and options so that people, whether it be working-class individuals or visitors who are coming to experience our beautiful Island, can move around this Island effectively and timely.

Thank you, Mr. Speaker.

The Speaker: Any further questions?

Hon. Michael Fahy: I think it's the third question now, Mr. Speaker.

The Speaker: Third question.

QUESTION 3: MOTOR CAR ACT 1951 MODERNISATION OF

Hon. Michael Fahy: Mr. Speaker, the Minister did make reference to the two new ferries servicing Dockyard-Hamilton route. Can he advise this Honourable House when, in fact, they will be put into service? Because, as yet, I believe they are not in service.

Hon. Owen Darrell: Mr. Speaker, the ferries are in service, but they are not carrying passengers at this time.

[Inaudible interjections]

Hon. Owen Darrell: Listen to me. Listen—

[Inaudible interjections]

Hon. Owen Darrell: Mr. Speaker, I will get . . . Mr. Speaker, may I answer the question?

The Speaker: Go ahead. Speak to the Chair. Speak to the Chair. I'm listening.

Hon. Owen Darrell: May I answer the question?

The Speaker: I'm listening. Go right ahead.

[Inaudible interjections]

The Speaker: Speak to me. Ignore that and speak to me.

Hon. Owen Darrell: When you have ferries that have come from Singapore to Bermuda, it is prudent of the Government, as well as everyone who operates those ferries, to make sure that they are properly up to speed with their operating capabilities. So, what you will see is those ferries are up and down, and they have the workers on them, and they are going through all of their safety protocols. They will enter carrying passengers on April 6.

There is a draft schedule that is out that we are going to make sure that the levels of lift are sufficient for members of the eastern end of the Island. When there are cruise ships in . . . I think there are more cruise ships coming on the weekend. So, April 6, you will see that these ferries will start carrying passengers.

However, the Honourable Member would know that they have been in service since I christened them in November.

Thank you, Mr. Speaker.

The Speaker: Thank you.
Supplementary?

Hon. Michael Fahy: No, thank you, Mr. Speaker.

[Laughter]

The Speaker: Thank you.

The Minister was putting up his hand like he was anticipating another run.

[Inaudible interjections and laughter]

The Speaker: All right.

Members, that now brings us to a close of the Question Period on the Statements that were given this morning. And we will now move on.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Let me just readjust.

Does any Member wish to speak to that?

One adjustment required; here we go.

Any Member?

MP Lister, are you standing up for that? Okay, MP Lister, you have got your three minutes.

Mr. Dennis Lister III: Good morning, Mr. Speaker. Good morning, fellow colleagues, listening audience.

As I stand today, Mr. Speaker, to give condolences to a number of names, some I was made aware of as I read *The Royal Gazette*, and I was shocked and surprised to see that these persons have passed, Mr. Speaker. And some I knew more than others, but it's always sad to hear of someone that has passed and gone and understand the loss that those families have.

So, Mr. Speaker, I would first like to give condolences to the family of Mr. Ellsworth Smith, a

constituent of mine from 9 Allspice Gardens. And I will associate Minister Rabain.

I would say that he and his wife have been one of my most ardent supporters in my time. And I was shocked he had passed when I was off Island, and I was shocked to have found out that he had passed. So that one really struck me, Mr. Speaker. So, I'd like to send condolences to the Smith family.

Also next to another constituent of mine that passed was Mr. Douglas Gibbons of 1 Warwickshire Road. I would also like to send condolences to his family.

And Mr. Kenneth Pitcher, who you would know so well, Mr. Speaker, as he attended Warwick Seventh-day Adventist Church with us. And again, I was shocked to see that he had passed. And his son, who I know very well.

[Inaudible interjection]

Mr. Dennis Lister III: His son is Mr. Troy Pitcher. I'd like to associate MP Scott Simmons. So, I would like to send condolences to the family of Mr. Kenny Pitcher.

And lastly, to the family of Mr. Danvers Seymour. I would know him more affectionately as Coach Seymour. I would like to associate MP Neville Tyrrell.

[Inaudible interjection]

Mr. Dennis Lister III: And I associate the House.

The Speaker: The House, yes.

Mr. Dennis Lister III: The whole House.

As I said, more affectionately as Coach Seymour during my time playing with Somerset Trojans. He was one of the coaches that came around now and then, but I always remember him for his stern leadership and [as a] disciplinarian. One day you knew that when Coach Seymour came, he was going to put you through your paces. And so, you had to do what he said or, you know, feel the consequence. So, I'd like to send condolences to his family, his son, Coach Seymour, and his daughter, and the rest of the family.

On a lighter note, Mr. Speaker, I'd like to send congratulations. This one I will declare my interest. A young cousin of mine, T'syi Showers, who this week, he won the Panther Scholar Award from Sandys [Secondary] Middle School. To qualify, you have to have five or more classes with an 80 per cent grade or higher. And he had seven classes with that grade or higher. So, I'd like to send congratulations to my cousin.

And as always, Mr. Speaker, I would like to try and recognise some of the athletic achievements of Bermudians. And while my time is short, I will race. Mr. Jonathan Trott and Aaron Lugo finished first and second in the Brooklyn Grappling Industries event this recently.

[Timer chimes]

Mr. Dennis Lister III: And Mr. Scott Barnes first in karting.

The Speaker: Thank you, Member.

Minister, would you like your three minutes?

Hon. Diallo V. S. Rabain: Yes, thank you, Mr. Speaker. And thank you, MP Lister, I do want to be associated with the condolences for Ellsworth Smith. [He] is a relative of mine from the Smith clan from Devil's Hole.

Mr. Speaker, I do get to my feet with a very sad announcement. And that is condolences to the family of a young man that I grew up with, very good friends with my brother, one of, you would say, Devil's Hole royalty, and that is Mr. Wilton [Woolridge] Jr., who unfortunately died from a motorcycle accident that actually happened on January [31], one late night. And he succumbed to his injuries. I believe it was just last week. Mr. Speaker, it's always difficult when you lose childhood friends and persons that you did grow up with. Wilton was only two years younger than me. As I said, he was friends with my brother. And their birthdays were only one day apart. So, they were really very close.

I have definitely been moved by some of the emotional condolences that have been posted in social media and the like, especially from the Devil's Hole family. For those who follow the dance hall genre, Wilton was one of the founding members of the Rude Boy International that did start in Devil's Hole with David Cunningham, Andre Smith, myself a little bit before I went off to school, of course my brother, and various others.

Wilton leaves behind his one son, and he certainly will be sorely missed, especially amongst the Devil's Hole crew, Mr. Speaker.

Thank you.

The Speaker: Thank you.

Does any other Member . . . Minister Furbert.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

Mr. Speaker, it's been a while since we have been in the House, and I would just like to acknowledge condolences for a couple of my constituents. I would also just like to be associated with the comments for Wilton as well.

But I would like to send condolences to the family of the late Ms. Cathy Bassett.

The Speaker: Mm-hmm.

An Hon. Member: Associate.

Hon. Tinee Furbert: [I] associate Members of this House with those condolences.

We would know Ms. Bassett, former educator, Girl Guide, her involvement with the Brownies, KBB, the Rotary, very involved in the community, and it was very sad to hear that we lost such a soldier and community person lately, and just condolences to her family, Eric, her husband, her son Malik, and Erica, her daughter.

[I] also wanted to share condolences to the family, the Dill family, for the loss of their son, Ruby and Stephen Dill, for the loss of their son, Jahmel Mallory.

And I would also like to acknowledge, of course, our very favourite and well-known drummer of the H&H Gombey crew, Mr. Zaniko Hendrickson, sending condolences to the Hendrickson family for the loss—

[Inaudible interjections]

Hon. Tinee Furbert: —[I] associate Minister Owen Darrell with these condolences. We would be very familiar with Zaniko and the joy and artistic talent that he brought to the Gombey drumming world. He will be a huge miss.

I would like to take this opportunity, Mr. Speaker, to acknowledge the schools, Paget Primary, as well as Elliott [Primary] . . . associating Minister Divallo [Rabain] . . . the whole House, in regard to the Black History Exhibits that were put on for—

[Inaudible interjection]

Hon. Tinee Furbert: Yes, I said Elliott—put on for viewing to our community and our public. If you have the opportunity to visit, or you had the opportunity to visit the work that was put in into the acknowledgement of our Black Bermudians and honourees, it was very exciting to see. Particularly exciting to see how much our children were consumed and were excited to share the information that they have learned. And so, Elliott had its first inaugural Legacy of Excellence: A Black Bermudian Gallery. I just want to acknowledge the Social Studies Team—

[Timer chimes]

The Speaker: Thank you, Member.

Hon. Tinee Furbert: —and educators who helped to put these exhibits on. Thank you.

The Speaker: Thank you, Minister.

Does any other Member wish to make a . . . MP Swan? Would you like your three minutes?

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

The Speaker: Go right ahead, sir.

Mr. Hubert (Kim) E. Swan: Mr. Speaker, I would like condolences sent to the family of Mr. Kenneth Fray from Wellington Back Road in St. George's. Mr. Kenny Fray, as a young fellow growing up, for me, was one of those iconic wicket keepers who . . . there were so many good cricketers in Bermuda that not everybody got the opportunity to play Cup Match. He was one of those persons who was a stalwart with a great Southampton Rangers team. He was good friends with my uncle, the late "Squab" Anderson, and they played a lot together. And he also played for the Pond Hill Stars, and he was very proud. As a young teenager, he toured with Pond Hill Stars.

My father also played for Pond Hill Stars. And Mr. Fray was a proud member and supporter of the Progressive Labour Party. And when I got elected in 2017, he presented me with a model car that he had made commemorating the Progressive Labour Party's ascension to Government, and I was very proud to have that model car in my possession.

A great St. Georgian, Mr. [Sidney] "Bernie" Oatley . . . and I would associate MP Ming in her absence, has gone on to his reward. A family man from St. George's, and I have known his family for all my St. George's life, and condolences to the Oatley family.

And also, the family of Ms. Agatha Thomas from the Jamaican Grill family. I spent a lot of time in [the] Jamaican Grill over the years and always marvelled at Ms. Thomas' work ethic and how she got her children involved in their family business.

And on a happier note, I would like congratulations to [be sent to] young Oliver Betschart and Jevon Roberts, a cousin of mine from that Anderson clan. I'm sure Minister Jache Adams will be associated with that, and MP Tyrrell, and Minister Zane De Silva, and also Minister, and golfer, Michael Weeks.

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: Yes, yes. With those congratulations to Oliver and Jevon winning the Bermuda 4-Ball Championship, having been many times runner-up, they finally ascended to that. And Oliver represented Bermuda well and was the top Bermudian in the Butterfield Bermuda Junior Championship, finishing third on the podium as he goes to serve as a freshman at Colorado State University this summer.

Thank you.

[Timer chimes]

The Speaker: [Microphone off]

Hon. Ben Smith: Thank you, and good morning, Mr. Speaker.

Mr. Speaker, I would like to give congratulations to the [Bermuda] Lawn Tennis Association for the historic result by our Davis Cup team beating Georgia. I think I will associate the entire House with that result.

It continues to show the level that sports in Bermuda as they continue to elevate. I know that Mike Wolfe is my next-door neighbour, and he's the president of the [Bermuda] Lawn Tennis Association. And I know that they are really proud of the progress that they have made, and we are looking forward to seeing what the Tennis Association will continue to do.

Thank you.

The Speaker: [Microphone off]

Rev. Dr. Emilygail A. Dill: Thank you. Thank you, Mr. Speaker, and good morning, everyone.

I would like to offer condolences, first of all, to the family of the venerable Archdeacon Arnold Hollis. As we all know, and I will associate all of the MPs in—

The Speaker: Do the entire House, yes.

Rev. Dr. Emilygail A. Dill: —the entire House, and in particular the MPs of the Sandys Parish.

The Speaker: Yes.

[Inaudible interjections]

The Speaker: She said the whole House. She said the whole House.

Rev. Dr. Emilygail A. Dill: I said the whole House, sir.

[Inaudible interjection]

Rev. Dr. Emilygail A. Dill: But Archdeacon Hollis, he will be a deep miss. He was indeed a trailblazer. He was the first Bermudian to be educated for the priesthood. And even though it took many years before he was assigned a parish here in Bermuda because of the racial climate at that time, he served for many years, and he will be deeply missed. He was a social activist in his day, and he has contributed much to this community. And we certainly offer our sincere condolences to his family.

We would also like to offer condolences to the family of Hutson Eugene Carter from Sandys Parish. He was an entrepreneur, a gardener, a very, very positive gentleman who brought much to our community, and he will be deeply, deeply missed.

On a lighter note, I would like to, first of all, offer congratulations to our Premier, the Honourable David Burt, who was awarded in February . . . He was awarded by the First Episcopal District of the AME Church the inaugural Bishop Richard Allen Leadership Award, which was extended to outstanding laypersons from throughout the First Episcopal District. So, we congratulate our Premier on this accomplishment.

I would also like to congratulate the men of Allen Temple AME Church for their 100 Men's Breakfast, which they held in January, which was outstanding.

They had over 100 men in attendance, and it was really, really great to see their numbers come back up again and to see men coming together positively in an environment where they were able to share together and positively inspire one another. I would also like to congratulate Allen Temple and the other AME churches for their Men's Season, which is in process—

[Timer chimes]

Rev. Dr. Emilygail A. Dill: —and all of the different services that have been held.

Thank you.

The Speaker: [Microphone off]

[Laughter]

Dr. Douglas DeCouto: Thank you, Mr. Speaker. Much appreciated.

First of all, many people may know that one of Bermuda's international cyclists, Kaden Hopkins, suffered an accident overseas where he is based and competes, so I want to send him a speedy recovery so that he may get back—

[Inaudible interjections]

Dr. Douglas DeCouto: Yes, and associate the whole House with, Mr. Speaker.

I would also like to congratulate Dr. Shangri-La Durham-Thompson on the release of her new book. Renowned author and educator, Dr. Durham-Thompson, on the release of her new book, *Live to Make a Difference*, about Reverend Lloyd E. Dees. And I'm sure the previous speaker could probably provide us a lot of education about his role in the AME Church here in Bermuda, so you can find information about that book online.

I also want to send condolences to the family of John Nicholls, especially to his sister, Liz. John was a well-known fixture in Bermuda's sailing community. He has sailed around the world. He is a long-time skipper of the Bermuda fitted dinghy, *Elizabeth*. He is a staunch, staunch participant in the Bermuda fitted dinghy scene, and he is the immediate past commodore of the Royal Hamilton Amateur Dinghy Club. So, I send my condolences to him, to the club, and to his family.

Thank you, Mr. Speaker.

The Speaker: [Microphone off]

[Inaudible interjections and laughter]

Ms. Lovitta F. Foggo: No, you are getting on my nerves.

[Laughter]

Mr. Jamahl S. Simmons: Congratulations to my workout plan, right?

[Laughter]

Mr. Jamahl S. Simmons: Good morning, everyone.

[Inaudible interjection]

Mr. Jamahl S. Simmons: That's it.

I rise today to join in the condolences for Archdeacon Arnold Hollis, a trailblazer, a champion for social justice, and a person who overcame a lot just to be able to serve his God. And so, I'm thankful to him and his family, long-term residents of constituency 33.

I would also like to pay tribute to another constituent of mine, but also a former educator of mine, Mr. Danvers Seymour and former PLP candidate. Now, everyone has talked about Mr. Seymour, and I would like everybody from the House who would like to be associated, be associated. Many have talked about his football prowess. Many have talked about his accomplishments on the field and his coaching expertise. My experience was different because I was probably the worst football player he had ever seen.

[Inaudible interjections]

Mr. Jamahl S. Simmons: And he was . . . No, I was terrible. I was worse he had ever seen. Right?

But despite that, he instilled in me and many others the mind-set of winning, sportsmanship, of never giving up. And so, I will always be grateful and thankful to him because it took something that was an unpleasant period for me. Playing football every day. I hated it because I just wasn't good at it. And he made it something to actually strive for, to get better at. And so, I will always be thankful to him. And I pray that his family is comforted during this time.

And finally, a person very near and dear to me and to many in the community has passed. Ceola Wilson.

[Inaudible interjections]

Mr. Jamahl S. Simmons: And I am sure the whole House would like to be associated with her.

I first met Ceola when I returned to Bermuda as a journalist and I worked alongside her. And Ceola had a great way of mentoring, which involved, I guess I could say, unparliamentary language. But she was always straight. She was always firm. If you were doing a bad job, she would tell you. If you were doing a good job, she would tell you.

She was somebody who shaped a lot of the way I operate as a journalist and even in life going on, because she nagged me to give up smoking cigarettes and I gave up because I just did not want to hear her mouth anymore. But I think that we all we all respected

her because of her insightful mind and the very tough questions. And she showed no fear or favour to anyone. And I am particularly thankful because the last time I talked to her . . . somebody had said something attacking me on the radio or something. And Ceola called up and yelled at the host for about 20 minutes defending us. Right? And I said, *Ceola, you don't have to do that.* And she said, *No, I'm not going to let the lie stand.*

And so, the last conversation I had with her was months ago. But I was so grateful because she never, ever hesitated to speak up for others and to take care of things when right was right. So, with that, Mr. Speaker, I take my seat.

The Speaker: [Microphone off]

[Crosstalk and laughter]

Ms. Lovitta F. Foggo: Thank you, Mr. Speaker, and thank you, Minister, for being a gentleman. Yes.

Mr. Speaker, I would like condolences to go out to the family of Cathy Bassett, a well-known educator from—

[Inaudible interjection]

Ms. Lovitta F. Foggo: Associate. I associate myself . . . around an educator for many, many years.

And I . . . and I guess one who always lent herself freely in terms of volunteering her services and the like.

Mr. Speaker, I would like to be associated with the remarks for Burton *[sic]* Oatley, who is my neighbour.

[Inaudible interjection]

Ms. Lovitta F. Foggo: Yes, Bernard Oatley, who is my neighbour. And his wife was my Sunday School teacher. Yes. And for those who are going to say something, yes, I used to have to go to Sunday School. I did.

[Inaudible interjection and laughter]

Ms. Lovitta F. Foggo: Yes. I would like to associate [Member] Scott Simmons as well.

Mr. Speaker, I would like to make condolences remarks for Mr. Burton Cox, who is a long-time employee in the aviation industry, his whole life. I do this on behalf of the Bermuda Airport Authority [BAA] and its members. So, [Members] Scott Simmons, Lawrence Scott, [and] the Minister. I also want to associate Minister Weeks, who probably came from the same area, and Minister Tinee Furbert.

Burton dedicated his whole life in that industry. He is the husband to Terry Cox, who I think many people know, who has been in education for many, many years as well. And he, in many ways, was the bedrock

to his family. And he is going to be a great loss in that family. And he is . . . he was not able to work at the BAA for some time because of his illness. But he is a great loss to that entity because very seldom do you see someone who dedicates their whole life to a career. And brought excellence to his work. So, his work ethic was quite outstanding. And so, we . . . I would like to call ourselves his second family, mourn his loss as well.

And finally, Mr. Speaker, I would just like to give brief congratulations to Ms. Daley, who once again has acquitted herself extremely well in the sport of swimming. And I want to associate the Opposition Leader—

[Inaudible interjection]

Ms. Lovitta F. Foggo: And her brother, sorry.

[Timer chimes]

Ms. Lovitta F. Foggo: Yes, I want to associate the Opposition Leader with those comments. Thank you.

The Speaker: Thank you.

Minister Weeks, being you are such a gentleman to give it to your classmate, I'll call on you now.

Hon. Michael A. Weeks: Thank you so much, Mr. Speaker. You are so kind.

Mr. Speaker, I would like to start off with associating myself with remarks for Burton Cox. He was known in the neighbourhood to be coming up as "Keechy." He was a member of Dandy Town's "Youth Explosion." And my heart goes out to his family and his friends on [this] loss.

I also would like to associate myself with the loss of Ms. Cathy Bassett.

The Speaker: Mm-hmm.

Hon. Michael A. Weeks: You know, she was a Howard [University] Alumni, so I have known her for quite some time. You know, she went to the Mecca and that set her on the path of being a great educator.

[Inaudible interjections]

Hon. Michael A. Weeks: I would like also—

The Speaker: On the Daily Talk [Show], Dalton Tucker.

Hon. Michael A. Weeks: Yes, yes, yes, yes. But okay. Moving on, Mr. Speaker.

[Laughter]

Hon. Michael A. Weeks: I would also like to associate the remarks for Mr. Zaniko Hendrickson. He was a young man gone too soon, Mr. Speaker.

The Speaker: Yes.

Hon. Michael A. Weeks: And he was definitely a cultural force as a youngster in the Gombey community. So, my heart and condolences go out to his family.

I would also like to associate the remarks for Ceola Wilson, *Bermuda Real*, you know, from the time I set foot in this House, and I got to know her. I didn't know her before.

[Inaudible interjection]

Hon. Michael A. Weeks: Yes.

The Speaker: We have done that. We have done that already

Hon. Michael A. Weeks: Yes. Okay, yes. The House has been associated.

The Speaker: Yes.

Hon. Michael A. Weeks: And I say *Bermuda Real* because, like I said, I only met her when I came here. And my memory of her, Mr. Speaker, is that she was sharp. She was fearless. She was authentic. You know, when I first met her, I said, *Who is this woman talking to me like this?* But she was really, you know, she was really something. She asked questions that others were sometimes afraid to ask. And she did so with intelligence and wit and integrity. So, she most definitely kept it real, Mr. Speaker. So, I send my condolences to her family.

I would also like to be associated with the remarks for Ms. Siena Frankson, a young lady who lost her life down at—

An Hon. Member: Kindley Field Road.

Hon. Michael A. Weeks: Kindley Field Road.

Mr. Speaker, I knew her family well and I have been to visit them and you never know what to say in those kinds of instances.

The Speaker: Mm-hmm.

Hon. Michael A. Weeks: So, my heart goes out to her mom, her brother, and the rest of her family.

And before my time is up, Mr. Speaker, I want to end on a positive note. I just returned from Jamaica seeing our young soldiers down in Jamaica helping with the hurricane effort. These young men did not have to go, but they did go and they are acquitting themselves well. And all of us as Bermudians—

[Timer chimes]

Hon. Michael A. Weeks: —should be proud of them, Mr. Speaker.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: And we will associate the entire House with that.

Deputy [Premier], are you on your feet for condolences? Go right ahead.

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

Mr. Speaker, I rise and ask the House to send congratulations to Equitable Holdings Limited, and also Equitable Financial Bermuda Re Limited. Mr. Speaker, these companies are headed up by Mr. Mark Pearson, who is the President and CEO. And Equitable Holdings manage \$1 trillion of assets under their management and administration, Mr. Speaker, and have recently set up an office in Bermuda.

And I had the luxury and honour of meeting the CEO, Mark Pearson, Mr. Speaker, and I would just like to thank them for having the confidence in Bermuda to come here and set up shop. You will know that we have had over 385 foreign companies register in Bermuda in the last year, and this company in particular, I just thought that they deserved a mention. They are a big company. They have a ton of confidence in Bermuda, and when I met with him and his team, they stressed to me how friendly Bermuda is and how professional the financial state of the country is in.

Their interaction with the Bermuda Monetary Authority, they said, was second to none, and they had nothing but praise for Bermuda and the way in which we deal with our financial companies around the world. So, I thought that I would give them a special mention, Mr. Speaker, and welcome them to Bermuda, and long may they stay, and long may they continue to talk good about Bermuda and encourage other businesses to join them.

Now, Mr. Speaker, before I take my seat, I would like to also associate myself with the condolences for the great Ceola Wilson. Just a couple of weeks before passing, Mr. Speaker, she called me and said, *Now, Zane, look, it's that time again for a little sponsorship*. Mr. Speaker, she was one of those that . . . and she and I have traded blows over the years and certainly had our differences over that period. But I remained a supporter of her and what she continued to do. And as Honourable Member stated, she was fearless. She did not care, you know, who you were, what you were, what political affiliation you were. If she had a question, she would fire it, and that's just how she was. So, she will be sorely missed, and my prayers go out to the family.

The Speaker: Mr. Whip, would you like your three minutes now?

Mr. Neville S. Tyrrell: Good afternoon, colleagues, and thank you, Mr. Speaker, for recognising me at the back here.

Mr. Speaker, I would like for condolences to be sent to a couple of families in my constituency. The first one, the family of the late Ervin Grant of Pearman's Hill. Some people may remember Mr. Grant from his boutique store in Hamilton—

The Speaker: Yes.

Mr. Neville S. Tyrrell: —where he provided finery for the well-dressed men and sometimes women as well, I believe. And I would certainly like condolences to go to his wife, Deborah, his sons Irvin and Evan.

[Inaudible interjections]

Mr. Neville S. Tyrrell: London Town [Boutique], yes, you are correct. You are old too.

Mr. Speaker, I also ask that condolences be sent to the family of Brent Burgess, his family lives in Pearman's Hill as well, certainly to his sister, Wanda, and her husband, Heinz, and his brother, Butch, a long family from the Point area, Spanish Point area, but moved into Warwick. He certainly will be missed. He was a very, very nice young man he was, and in fact, I should also say that he is a cousin to my wife, so by marriage anyway.

Mr. Speaker, I would need to get up. I know it was already expressed, included to House, the association, but for Cathy Bassett. I need to say something. Cathy is, like myself . . . was, like myself, a former president of the Hamilton Rotary Club. We got on quite well together. She was the teacher-type person when I was president as well. But she will be sadly missed, and I ask that condolences be sent to her husband and family as well.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Members, I am looking at the clock, and I think . . . that is what I'm trying to gauge now. How many more Members wish to give condolences? We've got—

[Crosstalk]

The Speaker: Well, I was going to say we have got lunchtime. We are at that moment where we could break. I would like to break and get us back to start, if you don't mind.

And is that all right with everyone, rather than just continue on? Okay. And we will come back, and we can go right on with the other business so we can get into the debate.

Thank you. And with that, I will just say that there are many condolences and comments that were given this morning that I would have associated myself with, but in light of what I have just said—

[Laughter]

The Speaker: —I will not speak to them at this point. We will break at this time, Members, so that we can come back on time to continue.

[Timer chimes]

[Crosstalk and laughter]

The Speaker: Deputy, would you like to move us to . . .

Hon. Zane J. S. De Silva: Hey, Mr. Speaker, I was taking your lead. I just . . . we wouldn't want to interfere, but I ask that we now do adjourn for lunch and return at two o'clock.

The Speaker: Any objections to that?

There are none.

Members, the House now stands 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: Thank you, Sarge.

Good afternoon, Members. I trust everyone enjoyed their moment away from here. Now we are about to do the afternoon session and lead us into the main purpose that we are here for today.

I will just take care of the preliminaries before we get to that.

[Gavel]

The Speaker: The House is now in session.

Members, when we broke for lunch, we had just concluded the congratulatory and/or obituary speeches.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

NOTICE OF MOTIONS FOR THE ADJOURNMENT OF THE HOUSE

ON MATTERS OF URGENT PUBLIC IMPORTANCE

The Speaker: There are none.

INTRODUCTION OF BILLS

GOVERNMENT BILLS

The Speaker: There are three Bills to be introduced this morning. And the . . .

[Crosstalk]

The Speaker: The first [Bill] is to be introduced is in the name of the Deputy Premier, Minister of Housing [and Municipalities].

Minister of Cabinet [Office and Digital Innovation], will you introduce it for him?

BILLS

FIRST READING

MUNICIPALITIES REFORM ACT 2026

Hon. Diallo V. S. Rabain: Sure. Mr. Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting: the Municipalities Reform Act 2026.

Thank you, Mr. Speaker.

The Speaker: Thank you.

The next item is in the name of the Minister of Tourism and Transport, Culture [and Sport]. Minister.

BILL

FIRST READING

MOTOR CAR (RIDESHARING) AMENDMENT ACT 2026

Hon. Owen Darrell: Mr. Speaker, I am introducing the following Bill for the first reading so that it may be placed on the Order Paper for the next day of meeting: the Motor Car (Ridesharing) Amendment Act 2026.

The Speaker: Thank you.

The third item is in the name of the Minister of Economy and Labour. Minister.

BILL

FIRST READING

EMPLOYMENT AMENDMENT ACT 2026

Hon. Jason Hayward: Mr. Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting: the Employment Amendment Act 2026.

The Speaker: Thank you.

OPPOSITION BILLS

The Speaker: There are none.

PRIVATE MEMBERS' BILLS

The Speaker: There are none.

NOTICE OF MOTIONS

The Speaker: There are none.

ORDERS OF THE DAY

The Speaker: The item for today is the Reply to the Budget Speech from the Opposition. And we are going to be led into that by the Junior Minister of Finance.
Junior Minister.

MOTION

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27 BE APPROVED

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

Mr. Speaker, I move that the Estimates of Revenue and Expenditure for the year 2026/2027 be approved.

The Speaker: [Are there] any objections?

There are none.

We will call on the Shadow Minister of Finance to begin his presentation.
Member.

OPPOSITION'S REPLY TO THE BUDGET STATEMENT 2026/27

THE NUMBERS TELL THE REAL STORY

Dr. Douglas DeCouto: Good afternoon, Mr. Speaker.

The Speaker: Good afternoon.

Dr. Douglas DeCouto: Good afternoon, listening audience.

Mr. Speaker, we are here today to address the Budget, Bermuda's economy, and dollars and cents. But we cannot forget that behind every dollar are Bermudians, and this Budget must answer one question: What does it mean for them?

Consider the challenges of the middle-class Smith family, Mr. Speaker. They have two children in a public primary school, and an ageing parent with a chronic illness. They are the sandwich generation, stretched in every direction. The Smiths face tough choices. They want the best possible future for their children, but they no longer trust public schools. They are thinking about a private school.

Grandpa Smith needs regular care and is forgetful, but the Smiths can't afford full-time care for him after paying the mortgage and are considering moving him in with them. When the kids are older, they will likely want to stop sharing a room. Should they try to add a room or an apartment? Find a bigger house? How to pay for it? Maybe they should move to the UK, like some of the families they've heard of. After all, it would cost them less, with access to good schools and better and more affordable care for Grandpa. But their children will grow up outside of Bermuda and may never return.

How do we ensure the Smith family can stay in Bermuda and enjoy the quality of life they deserve?

Then there's Ms. Jones, who lives alone in a small cottage she owns, but with little to no income. She can't work due to a leg injury. She has no health insurance to cover the doctor's visits and physiotherapy, since the retail shop she worked at closed down. There is also no money to keep the roof painted and fix leaks after a hurricane.

Ms. Jones takes care of her young granddaughter while her daughter is at work. At times, there isn't enough money for the phone or internet, so simple things like paying bills regularly are difficult. Unable to walk far distances, and without a car, Ms. Jones relies on her daughter to bring groceries and supplies. But her daughter works demanding hours in a restaurant. How can Ms. Jones and her daughter receive the support they need to live with dignity and a quality of life they deserve?

Mr. Speaker, the individuals named are avatars of the many Bermudians who share similar struggles. They represent the challenges of countless Bermudian families from Sandys to St. David's and every parish in between. During this Budget debate, we will hold the PLP Government accountable to answer the following questions: How does their Budget help these Bermudians, not just for today, but tomorrow, and the day after? Is the PLP Government giving them handouts that will run out? Is the Government meaningfully improving their lives by addressing the underlying causes of their issues?

Mr. Speaker, today Bermuda stands at a critical crossroads, a narrow window to confront our challenges honestly. After years of financial strain under the

PLP Government, years marked by rising debt, mounting pressures on families, and declining trust, the introduction of the Corporate Income Tax (CIT) allows Bermuda to course-correct, to stabilise Bermuda's financial foundations, and support Bermudians in need. The CIT presents the chance to stimulate real growth in our economy, and to finally create new opportunities for Bermudians to enjoy the quality of life they desire and deserve.

But, Mr. Speaker, opportunity does not equal execution. The success of the PLP Government Budget must be measured by results delivered for our people, not just abstract numbers. Because for many Bermudians, their struggles have not eased, despite the years of headlines and promises. Payroll tax reductions, electricity relief, and other measures provide temporary relief but do not create a sustainable economy.

This means having an honest assessment of where Bermuda is today, including the realities of the CIT.

While canvassing across the Island, we hear the same refrain: Bermudians are overwhelmed by the rising costs of housing and energy. They are desperate for their children to receive the education they need to compete locally and globally. They are scrambling to receive affordable health care, and they are sharpening their pencils to see if they can afford to retire in Bermuda. Bermudian businesses and entrepreneurs are also struggling in a stalled economy, which is jammed up by government red tape.

Mr. Speaker, the One Bermuda Alliance recognises what Bermuda is going through because we live here too, and many of us share those same challenges. Today, I will outline the OBA's plan to improve the quality of life for Bermuda and Bermudians. We have heard repeatedly from the Government about the success of their policies, the progress they claim to have made, and how they have improved "fairness" for Bermudians. But as noted, this PLP rhetoric rings hollow for many Bermudians. Government claims do not match the lived reality of many.

Mr. Speaker, the facts indicate that Bermudians are suffering from the Government's failure to deliver meaningful education reform, from their failure to address health care costs, and from their failure to develop our local economy.

While the Government continues to pat itself on the back, Bermudians continue to struggle. They feel unheard, overburdened, and disrespected. They have lost trust in the Government. In the meantime, the Government pretends that the success of International Business is its own. Yes, this PLP Government has adopted IB's good economic performance to mask its own lack of progress for the lacklustre local economy.

Mr. Speaker, the Progressive Labour Party Government has developed an unprecedented reliance on international business to fund our country. And based on their track record, without the arrival of the Corporate Income Tax, the PLP Government's

performance would have driven us into a massive fiscal crisis, once again.

So yes, we are fortunate that the CIT is now in place, due to the action of the OECD, other countries, and from the international businesses here in Bermuda. It has now been widely acknowledged, including by this Government, that the CIT is no magic cure-all, and that it comes with many risks. At a high level, we know the CIT revenue may fluctuate from year to year. Global tax rules may evolve, and there are legitimate questions about how long this revenue stream may last.

The One Bermuda Alliance believes that the CIT must be carefully and thoughtfully managed, so that Bermuda and Bermudians get the most benefit from it in the medium and the long term. If we are prudent in how we handle CIT today, the upside will be that Bermuda will have more money to work with, for the long-term benefit of Bermudians.

If we are reckless with the CIT money and it falls short, Bermuda will once again face a fiscal crisis. And next time, Mr. Speaker, there will be no lifeline.

History has shown us that there will always be some sort of crisis. In the past 20 years alone, Bermuda has faced the Great Recession, a global pandemic, and a severe cost-of-living crisis. Therefore, the main question before us today is this: Has this Government demonstrated the discipline, foresight, and execution required to manage this unique opportunity, so that Bermuda will be ready for the next crisis? Because improved revenue does not automatically mean improved governance and results from this Government.

While this Budget benefits from new revenue, it cannot erase years of underperformance in education, health care, economic development, and public trust. Budgets are not judged by promises; they are judged by the results delivered for Bermudians.

This is Premier David Burt's swan song Budget, but after his nine years in the seat, Bermudians must ask themselves, does this fairy tale reflect my reality?

Economic Review

Dr. Douglas DeCouto: Mr. Speaker, a review of the latest economic statistics shows that Bermudians continue to face economic pressures, despite the successes of the international business sector. Regrettably, this story remains the same year after year.

The revenue increase in the Premier's budget come from CIT windfalls, inflation-driven gains, and IB payroll contributions, not real Government-led reform.

Under the PLP Government, the economy shrank and then flatlined. It gives me no pleasure to say, Mr. Speaker, that since the last Budget, very little progress has been made. In fact, most Bermudians have heard very little of what the Premier has referred to as "quiet, but meaningful progress." Whatever progress that may be, it is too little, too late. Bermudians need real change, and real progress.

Gross Domestic Product

Dr. Douglas DeCouto: We have seven years of Gross Domestic Product (GDP) data to measure the performance of Bermuda's local economy under the PLP Government from 2017 to 2024. Focusing on the lived experiences of Bermudians, setting aside the results of international business, and looking at "real" GDP adjusted for inflation, the numbers are stark.

Mr. Speaker, under the PLP, local GDP remained flat until COVID in 2019 and has barely recovered since. Local GDP has grown only 4.1 per cent since 2017, an average of 0.6 per cent per year. Payroll tax reductions, electricity relief, and other measures provide temporary relief but do not create a sustainable economy. In contrast, Mr. Speaker, international business has grown 30 per cent over the same period, or 3.8 per cent per year—over six and a half times as much! That means, since 2017 Bermuda's total GDP growth has been almost entirely driven by international business, at 9.9 per cent since 2017, or 1.4 per cent per year.

Blanket payroll tax reductions, BELCO tax reductions, and vehicle tax reductions are not equitable. Relief should be strategic, to help those who need it most, like seniors, caregivers, low and middle-income workers, and families.

Mr. Speaker, digging into more detail, the GDP from electricity, water, and waste management has grown a whopping 41 per cent since 2017. This pocket of growth, unfortunately, reflects the increasing cost of energy for Bermudians today. Alarming, according to the Caribbean Energy Price Index, Bermuda has the highest electricity prices in the Caribbean. Bermuda's electricity prices are 89 per cent above the regional average and more than three times the global average. Let me repeat that: Bermudians pay more for power than anywhere in the Caribbean. This is not the kind of reputation we want, nor the kind of growth we should celebrate. This is not economic strength. This is economic strain.

Later in this Budget Reply, we will outline practical steps to reduce these costs and relieve pressures on Bermudian households.

Mr. Speaker, agriculture, forestry, and fishing have fallen 28 per cent since 2017. This is alarming, especially at a time when Bermuda should be producing more food locally. Yet the Government recently indicated it will continue to pour money into overseas companies for pie-in-the-sky vertical farming projects.

Wholesale and retail trade GDP are down 12 per cent, while the accommodation and food service GDP has fallen 13 per cent since 2017. These shrinking statistics come as no surprise to Bermudians who see the empty lots and vacant storefronts in Hamilton every day. They reflect the ongoing decline in retail sales and local jobs.

Finally, GDP from real estate sales has grown 17 per cent since 2017, a statistic which the

Government often highlights. However, this growth is a double-edged sword, as it is largely driven by rising property prices, which squeeze Bermudians out of the local housing market as overseas buyers purchase homes.

Mr. Speaker, this is what stagnation looks like.

Retail Sales

Dr. Douglas DeCouto: Turning to retail sales, despite occasional small shoots of growth, the Retail Sales Index [RSI] has been essentially flat following the steep drop after COVID-19. After stabilising in 2023, the Retail Sales Index has seen no material growth over the two years to 2025. Bermudians already see this in empty storefronts in Hamilton. They see it in reduced hours, fewer hires, and limited opportunities.

The food component of the Retail Sales Index fell nearly 8 per cent from 2022 to 2023 and has yet to recover. This reflects an economy where Bermudians have not regained their purchasing power since the pandemic. Rising food prices, flat wages outside of IB and public service jobs, and the impact of residents leaving continue to weigh heavily on households.

Other disturbing trends include apparel and other store types declining over the past three years, while liquor sales have fallen 13 per cent from 2022 to 2025. While some lifestyle changes are natural, the magnitude of these decreases points to fewer people living and spending in Bermuda.

Mr. Speaker, the shrinking population is the true legacy of the PLP Government.

Shipping

Dr. Douglas DeCouto: Shipping volumes remain one of the clearest real-time indicators of domestic economic activity. In real terms, you can't sell what you don't import.

According to data from Stevedoring Services Limited, container volumes remain significantly below pre-COVID-19 levels. The five-year average of container volumes from 2021 to 2025 is 7.5 per cent lower than the three-year pre-COVID-19 average from 2018 to 2020. Break-bulk, or loose cargo and construction materials, is down an even more concerning 20 per cent over the same comparison period.

Mr. Speaker, as previously stated, fewer people with less disposable income are purchasing less. This is the true economic reality behind the numbers and the quantifiable impact of this PLP Government.

Salaries and Cost of Living

Dr. Douglas DeCouto: Inflation has stabilised and is hovering around 2 per cent post-COVID-19, which is welcome, but stabilisation does not mean affordability. Prices remain elevated and continue to rise from a much higher base.

Since 2018, cumulative inflation has reached 14.1 per cent.

Median incomes have increased only 10.8 per cent since 2017, largely in managerial and professional roles. Yet many other kinds of jobs have seen far lower growth over that time:

- Service workers only 7.7 per cent.
- Agriculture and fishery workers, an incredibly low 1.4 per cent.
- Craft and trade workers, including construction workers, only 2.8 per cent.
- Elementary occupations, including cleaners, only at 4.9 per cent.

For most working-class Bermudians, wage growth has been far lower than inflation, sharply reducing purchasing power, especially for those already struggling at the lower end of the income scale.

Mr. Speaker, according to the Numbeo Global Cost of Living Index, Bermuda is the most expensive country to live in, with an index of 135.8. This compares to New York and Honolulu at 100, and London at 91.2. This is why Bermudians cannot and do not experience what the Premier calls “quiet progress.”

Jobs, Population, and Structural Decline

Dr. Douglas DeCouto: Economic performance cannot be measured solely by revenue. It must be measured by whether people are staying, working, and building their futures here. More people living and working in Bermuda means more economic activity, creating higher demand for goods and services. This in turn leads to greater consumer demand, stronger local business activity and a broader tax base.

This creates an economic flywheel, generating opportunities for Bermuda and fuelling sustainable growth. A larger, healthier, younger working population provides critical income to support health insurance and public pension systems, spreading costs more widely and reducing the per-person burden. But when the population declines, the opposite happens.

Mr. Speaker, fewer workers mean higher costs, fewer opportunities, and a shrinking economy. Many Bermudians leave for better jobs, lower living costs, and access to affordable health care. Even worse, too many young Bermudians do not return after their education. This brain drain of our local talent further reduces the attractiveness of our Island as a destination—not just for newcomers, but for our own people too!

Youth employment is being ignored. Blanket tax breaks do little to help. The OBA has long advocated for targeted youth support and hiring incentives to give young Bermudians real opportunities in the workforce.

Unfortunately, this PLP Government has stood by in denial while Bermuda has entered an accelerating demographic and economic decline. The Government has avoided any meaningful discussion on the issue

despite its own report on our ageing population released over three years ago. Instead, the Government points to low unemployment figures as proof of success. But that statistic is misleading. Unemployment is low because there are fewer people here to fill the jobs!

When the workforce is shrinking because people are leaving, that is not an economic strength; that is an economic decline.

According to the latest Employment Briefs data, through the end of 2024:

- There are 208 fewer jobs than in 2017.
- There are 1,436 fewer jobs for Bermudians and their spouses than in 2017, a decline of 5.67 per cent.
- And, while jobs in international business have grown by 1,040 since 2017, there has been a loss of 1,248 non-IB jobs.

Mr. Speaker, what does that mean for Bermudians who aren't on the IB train? Fewer opportunities, fewer pathways, and a diminishing role in their own economy.

The pattern is unmistakable.

The PLP Government is betting big on international business.

Mr. Speaker, the One Bermuda Alliance applauds and welcomes IB's success, but Bermuda cannot be sustained by one sector alone. The Government must no longer sit by as spectators to the IB economy, content to skim the cream off the top, while the rest of the economy stagnates.

What about the rest of Bermuda? What about the children in our public education system, where reform has bitten the dust? How will these Bermudian children be prepared to access these high-skilled IB jobs? What about Bermudians whose skills lie outside of an office building? Don't all Bermudians deserve opportunities to put their skills to work?

This Government has failed to protect or create Bermudian jobs. Failed, Mr. Speaker. With limited opportunities, many have stopped looking for work, or they leave the Island. The Government points to projects such as the Fairmont Southampton as proof of progress. But when the immigration rules were adjusted, and hundreds of Cuban workers were flown in to work on that project, how did that help Bermudians in the long term? We need structural solutions, not showcase projects.

Tourism

Dr. Douglas DeCouto: Given our over-reliance on international business, we must diversify where we can, including regrowing tourism.

Mr. Speaker, the tourism data raises serious concerns. In 2025:

- Total vacation and business visitors remain 17 per cent below 2019 levels and 11 per cent below 2024—last year.

- Total air arrivals remain 30 per cent below 2019 and 3.4 per cent below 2024.
- Airline load factors, or the number of seats filled is only at 68 per cent of 535,400 seats, versus 75 per cent of 580,000 seats in 2019. We used to have more planes with more passengers.

Mr. Speaker, hotel bed nights for the first three quarters are slightly up from last year, 511,000 versus 502,000 or plus 1.8 per cent. However, they remain 230,000, or 31 per cent, short of 2019. And less than half of this shortage, or about 45 per cent, can be attributed to the closure of the Fairmont Southampton. Even removing that, Bermuda's hotel recovery since COVID-19 is way off the pace. We hope that this is not the new normal.

Mr. Speaker, when we compare these statistics to our regional competitors, Turks and Caicos has grown air visitors 50 per cent since 2019. The Tourism Analytics industry news site reports 12 new developments in TCI over the next two years, and another six between 2028 and 2030. The Cayman Islands has increased its air arrivals from 2024 to 2025, and The Bahamas is only down 2 per cent from its pre-COVID-19 levels. Why is Bermuda down 30 per cent?

Under this PLP Government, tourism has flat-lined with far lower numbers than before COVID-19. We are hopeful that the Fairmont Southampton will eventually reopen and look forward to the new Loren at Elbow Beach. But these projects are largely driven by investors already in Bermuda, some of whom came here under the OBA. What is the PLP doing to bring new investors to our shores? In over eight years, this PLP Government has failed to bring any new hotel investors to our shores.

This is not diversification. This is stagnation, Mr. Speaker.

Review Summary

Dr. Douglas DeCouto: Mr. Speaker, if that preceding list of facts and statistics seems repetitive and relentless, that is because the pattern is consistent.

This is not an isolated weakness. It's not just one cherry-picked statistic to make a point. It's a wide range of economic, demographic, fiscal, and sectoral government indicators that together graphically illustrate Bermuda's decline under this Government and the PLP leadership.

Mr. Speaker, when multiple indicators point in the same direction, that is not "doom and gloom." That is a diagnosis. Don't blame the doctor.

If we fail to diagnose honestly, Bermuda may never course correct. That is why this Budget must be examined not as a celebration of new revenue, but as a test of whether this Government has demonstrated the competence, discipline, and transparency to manage it.

Government Performance

Dr. Douglas DeCouto: The PLP Government's failure to make meaningful progress in many critical areas has externalised and pushed the costs and consequences onto Bermudians. Government failures have squeezed Bermudians' wallets and disturbed their peace of mind. This is not a question of funding; it is a question of execution and delivery. Simply put, this Government has not, and cannot, get it done.

Education

Dr. Douglas DeCouto: Mr. Speaker, the Government's failed education reform, unfortunately and sadly, stands out as a glaring example of failure. Funding is not the primary issue. Bermuda's public education system already spends more per student than private schools. The underlying problems are leadership, execution, and accountability. Who will be held responsible for these failures?

Corporate Income Tax revenue cannot fix the lack of accountability. Bermudian parents are voting with their dollars. Parents are scrimping, saving, and spending their hard-earned money to send their children to private schools, after already paying taxes for public education! That's why the Smith family previously mentioned is considering private schools or moving abroad.

The education failures have a knock-on effect on the economy. Locals underprepared for jobs means more overseas hiring. Young Bermudians who are left out of our economy leave and don't return, and social service costs rise while income inequity widens. This PLP Government is exporting its failures.

Mr. Speaker, as you know, the OBA proposes an independent, accountable Education Authority, professionally governed, performance-driven, and insulated from political interference. Its mandate would be clear: Raise literacy and numeracy, improve attendance, reduce disciplinary disruptions, and prepare our students for their future, whether in skilled trades or university. This Education Authority would be accountable to the public at every stage.

We agree that youth and students also need increased mental health and social support, so we were glad to hear the Government's plans to reinstate counselling and mental health services, which never should have been removed.

Health Care

Dr. Douglas DeCouto: Mr. Speaker, health care reform is stalled. The promised Universal Health Care is always "advancing," but never appears closer on the horizon, while digital health care progress means nothing to Bermudians stuck in hospital corridors.

The PLP Government's failures means many Bermudians still struggle with preventable health

issues. Thousands still lack adequate health insurance. For those who are underinsured, costs remain, because preventable issues turn into long-term, chronic, and expensive problems.

The Budget Statement promises that all residents will have access to health care by October, but without details of what that really means, we will reserve our judgment. Expanding benefits for those who already have HIP and FutureCare is useful, but it doesn't help those without health insurance today.

Mr. Speaker, how would this Budget help the Smith family take care of Grandpa? They're not looking for senior day care. They already struggle to shuffle their children around every day. How can they get more help in their home? And as for Ms. Jones, will she get access to a family doctor, and how will she get there?

The Government's promises of more hospital beds, step-down facilities, and expanded community care echo what the OBA has been recommending for some years. We hope the PLP Government finally delivers.

So far, little has been done to address the underlying drivers of health care costs. Instead, the Government will be increasing the underlying premiums paid by everyone. While short-term relief is necessary, we echo the Tax Reform Commission's call for fundamental reforms to reduce the actual cost base of the health care system.

Mr. Speaker, the three main drivers for health care costs are

- hospital overutilisation,
- a population with chronic health issues, and
- overseas health care that could have been avoided.

The hospital is the most expensive place to provide care. That's why the OBA has long advocated step-down facilities, to move seniors and others with less acute conditions out of the hospital into more efficient and comfortable care. We would give all Bermudians regular access to a primary care provider, or family doctor, so they don't need to go to the emergency room for basic care. Regular primary care visits will also prevent chronic conditions from escalating.

Mr. Speaker, overseas health care which could have been avoided increases everyone's insurance premiums. The PLP's hospital block grant operating model forces the hospital to keep operating rooms and other facilities closed, as the hospital cannot recover those costs. As a result, Bermudians are forced to go overseas for procedures that could have been performed locally, more affordably, and with greater convenience.

The new hospital wing was built in partnership with private investors, who benefit from a Government guarantee. As of this year, the hospital owes these investors \$446 million, \$21 million of which must be paid this year. The hospital will continue to pay these private investors up to 2044, using money that comes from every Bermudian's health insurance premium. In

addition, the PLP Government holds a \$664 million guarantee for these payments.

That structural burden, embedded in the system by the PLP, will weigh on Bermuda's health care system for two more decades.

Infrastructure

Dr. Douglas DeCouto: Mr. Speaker, all vehicle owners understand in their bones, literally, the costs of vehicle ownership. This is due to the Government's neglect of the roads and the potholes. This ongoing neglect also makes us less attractive to visitors, reducing Bermudians' income from Tourism. The Government has once again only allocated \$5 million for road replacement this year, calling it an "aggressive" repaving program. We call it too slow.

Promises to replace bridges sound good, but we want to see shovels in the ground.

An Hon. Member: It's coming.

Dr. Douglas DeCouto: Mr. Speaker—yes, it is coming. It is always coming, Mr. Speaker. It is always on the horizon. Let us see it come a little closer.

[Inaudible interjections]

Seniors

Dr. Douglas DeCouto: Mr. Speaker, perhaps most tragically, there is the impact on seniors due to decades of financial mismanagement by successive PLP Governments. The debts accumulated over the years left inadequate resources for senior health care. Our seniors have lost decades of support they deserve.

We are surprised that the Government did not mention a specific resource for the 2024 National Seniors Strategy. Is this strategy really being truly implemented, or has it been sidelined?

While the Corporate Income Tax has been effectively mandated by the OECD and implemented under pressure from international business, let's not pretend that this Government would have done this without pressure from the OECD. Right now, the Government is playing catch-up on their social obligations. This care should have been provided years ago. And still, part of the Government's solution for seniors is to raise the retirement age, so seniors may be forced to keep working just to support themselves.

Pensions

Dr. Douglas DeCouto: Mr. Speaker, the One Bermuda Alliance supported the Government's Public Service pension reform. However, reform of the Contributory Pension Fund, or Social Insurance, seriously lags behind. According to the 2023 actuarial review, by 2042, Social Insurance will run out of money to support its full

payment commitments, unless the Government chips in more cash.

And because we know more people will receive social insurance payments over time, and there will be fewer working people paying into the fund, the structural imbalance is accelerating. Social Insurance will run out even before 2042 without serious reform. Plainly stated, if the Government does not act, many people working today should not count on Social Insurance being there when they retire.

Mr. Speaker, on a strict legal basis, the Government is not directly liable for a shortfall of Social Insurance funds. But on a moral, social, and economic basis, it is the responsible and right thing to do for the Government to support Social Insurance. Based on the actuarial report, there is approximately a \$2 billion unfunded liability that effectively belongs to this Government.

The One Bermuda Alliance would prioritise using CIT income to pay down Bermuda's debt, which includes this Social Insurance liability. We would support a one-time payment of CIT funds into Social Insurance to soften the impact of any changes on Bermudians, such as increasing contributions or raising the retirement age, ensuring that Bermudians are protected while the system is stabilised.

Safety

Dr. Douglas DeCouto: Mr. Speaker, Bermudians are increasingly concerned for their safety and worried about crime. The Police Service is woefully understaffed, and there are critical safety and security issues in our prison. These are long-standing problems, yet the Government has failed to make progress. Safety is not optional. We need safety for investors and business confidence; we need safety for tourism; and we need safety for the quality of life for all Bermudians.

We welcome increased funding for the Ministry of National Security for staffing and hope that the PLP Government can indeed fill the vacant posts.

But safety is not just about enforcement and incarceration; it's about rehabilitation. How are we equipping our young men leaving prison to rejoin society when they are released from prison? Where are the Government plans for training and reintegration?

International Business

Dr. Douglas DeCouto: Mr. Speaker, Bermuda's dependence on IB and the Corporate Income Tax requires transparency and conservative planning. We must understand the dynamics of IB and the details of the Corporate Income Tax. Yet, despite repeated requests for information, the PLP Government has refused to provide even the most basic information about who will be paying CIT.

Will revenue come from a large number of payers, or just a handful? Which industries are paying?

These details matter if we are to create the right policies that sustain growth and protect Bermudians.

Mr. Speaker, the One Bermuda Alliance believes that most of the CIT revenue will come from a relatively small number of companies, concentrated in the insurance and reinsurance industries. When combined with payroll tax contributions from IB, primarily insurance companies, it's clear that the Government's revenue and ability to carry out its plans are highly sensitive to the conditions of the international insurance market.

Recent years have been favourable for international insurance companies in Bermuda, thanks to relatively low natural catastrophe losses (that's hurricanes, earthquakes, and so forth) producing high profits. The Government has enjoyed rising tax revenues. High industry profits produced good initial CIT revenue, and employee bonuses and raises have flowed into the payroll tax coffers.

But now, Mr. Speaker, according to BMA data and industry reports, insurers are just coming off a year or two of peak profitability. Already, the January renewals have shown double-digit rate decreases in lines of business such as property catastrophe reinsurance, a core Bermuda specialty. These lower insurance rates, plus anticipated reductions in interest rates, mean both the underwriting and investment drivers of industry profit are reducing at the same time.

Additionally, insurance industry losses from natural catastrophes in 2025 were at their lowest level in six years and second-lowest level in nine years, according to industry reports. Put another way, Mr. Speaker, since the industry is at a peak of its cycle, we should expect lower profits and results going forward, along with less payroll tax from smaller IB bonuses. In addition, we should also plan for higher natural catastrophe losses than we have experienced for most of the past decade. Combined with CIT payers getting more tax credits over the next few years, we must plan conservatively and expect less CIT revenue in the near term, the medium term, and the long term.

[Inaudible interjections]

Dr. Douglas DeCouto: Some things are worth repeating, Mr. Speaker. We must plan conservatively and expect less CIT revenue in the near term, the medium term, and the long term.

Hopefully that message is getting through.

Corporate Income Tax and Fiscal Management

Dr. Douglas DeCouto: Mr. Speaker, the Government's Budget and the success of its plans depend solely on the Corporate Income Tax. The \$600 million CIT revenue pencilled in for 2026/27 represents one-third of total revenue.

We must plan realistically and conservatively so that any surprises become good surprises, not bad ones. The key questions are:

- What are realistic plans for handling the Corporate Income Tax revenue?
- How can we ensure accountability so that it is spent in Bermuda's best interest?

Mr. Speaker, Bermuda faces \$1.7 billion of debt repayments over the next four years, which means putting away \$432 million per year. Yet the Government's three-year plan already falls short by almost a quarter of a billion dollars. Meanwhile, expenses before interest are 24 per cent higher than two years ago, and spending on consultants has almost doubled, to \$99 million. We have seen how this plays out before, Mr. Speaker.

Risks

Dr. Douglas DeCouto: In addition to the risks to international business profits that will reduce the CIT income from IB, there are also risks arising from the evolving Global Minimum Tax framework, and from Bermuda companies' responses to the CIT and Bermuda Government policies.

Mr. Speaker, the reality is that the world is just beginning the Global Minimum Tax regime, or GMT, which caused Bermuda to create the CIT. The OECD rules are under regular revision, as countries adopt their own tax policies in response to the OECD. There has already been one major adjustment, the new "side by side" rules that mean the United States gets to keep its own tax rules, which are separate from the OECD rules. Will we see large countries like China or India push for their own special treatment, and what opportunities or challenges will this create for Bermuda?

And, Mr. Speaker, the cold truth is that the OECD rules are less fixed regulations and more evolving interpretations, designed to limit our options. The GMT regime aims to remove the ability of countries like Bermuda to compete on tax policy, placing small, resource-limited jurisdictions like ours in the same boat as much larger economies. We cannot expect favourable treatment under GMT going forward.

Mr. Speaker, locally, we should expect that companies will minimise their tax payments, as all corporations do in all tax jurisdictions. The CIT taxpayers will inevitably have access to the best tax advice money can buy. Bermuda's Corporate Income Tax Authority will have far fewer resources. Companies will adjust their structures, where they place functions and staff, and otherwise identify all opportunities to reduce their tax bills.

Some companies may even leave Bermuda. Without a tax advantage, our Island risks losing its appeal. The challenge for Bermuda's next Government is to ensure that Bermuda remains an attractive jurisdiction in which to do business.

Mr. Speaker, the good news is that many of IB's concerns are the same as ours. IB employers want to attract and retain good professionals in Bermuda. In today's globally competitive hiring environment, where companies can hire in New York or London, Bermuda or Dubai, this means they want good schools for their employees' children, quality housing at a reasonable price for their families, access to health care, safety and security, a reasonable cost of living, and a good quality of life.

And, Mr. Speaker, like local businesses, IB employers are looking for a reasonable and fair immigration policy that employers can navigate with certainty. Long turnaround times and arbitrary decision-making that make it difficult for IB companies to bring the talent they need to the Island must be eliminated. Otherwise, these companies may leave, taking the well-paying Bermudian jobs with them.

Mr. Speaker, the bad news is that, given the PLP Government's poor track record, we should not take for granted that the PLP will deliver what companies are looking for. How many companies will stay in Bermuda? How many people will they hire here? If companies pay the same tax, but everything else costs more, why will they stay? Bermuda must offer a compelling value to these essential taxpayers. Next year, Corporate Income Tax is projected to make up 59 per cent of all other government revenue combined. This is a stark reminder of how reliant Bermuda has become on a single source of income. We cannot afford IB departures.

Fiscal Rules and Guardrails

Dr. Douglas DeCouto: The scale and complexity of CIT revenue places Bermuda into a new phase of managing our country's finances. This is especially true given the country's constrained fiscal position prior to the CIT, and the PLP Government's poor track record of accountability. The OBA recommends that the country implement a set of strong and binding guardrails into law.

Mr. Speaker, our first recommendation is that the Premier should not also be allowed to be the Minister of Finance. This is for both practical and political reasons.

[Inaudible interjections and desk thumping]

An Hon. Member: You have support across the aisle.

Dr. Douglas DeCouto: Yes, perhaps we have some agreement, Mr. Speaker.

Once, sharing these roles may have been feasible, but this is no longer true. Bermuda's more complicated fiscal landscape, the dominance of sophisticated international business in our economy, and the complexity of the new global tax regimes need and

deserve a full-time Finance Minister to take care of Bermuda's intricate finance portfolio.

Institutional separation strengthens accountability. A dedicated Finance Minister must be empowered to challenge assumptions, enforce fiscal accountability, and provide Cabinet-level scrutiny.

Mr. Speaker, this is exactly why the Constitution does not allow the Premier to appoint a finance minister from the Senate.

This is sound governance—not politics.

Stability Fund

Dr. Douglas DeCouto: Mr. Speaker, the One Bermuda Alliance originally proposed an amendment to the original CIT Bill to guarantee that the funds are used for debt repayment and critical infrastructure—to guarantee, Mr. Speaker. The PLP Government rejected it.

An Hon. Member: Correct.

Dr. Douglas DeCouto: We are generally supportive of most of the Fiscal Responsibility Panel's (FRP) recommendations, but with some critical caveats. The introduction of a stability fund to manage volatility in CIT receipts is a good idea.

We would create legislation to adequately fill this fund from CIT, before other uses of CIT revenue. We would also ensure tight legislation that prevents off-balance sheet spending. Recognising the \$605 million of debt due in 2027, we support delaying this fund until that tranche is paid.

Debt and Assets Rule

Dr. Douglas DeCouto: Mr. Speaker, we also support the Fiscal Responsibility Panel's (FRP) recommendation, adopted by the Government, that 70 per cent of net CIT revenues are used to pay debt interest, reduce net debt, or accumulate net financial assets. The Government continues to mention a Sovereign Wealth Fund but should not become distracted. With \$600 million of debt due next year and then another \$1.1 billion due in four years, the PLP Government must keep its eye on the ball.

Deficit Rule

Dr. Douglas DeCouto: The FRP proposed, and the Government says they are adopting, a rule that the current budget remains in balance or surplus, excluding net CIT revenues, capital spending, and interest payments. The OBA proposes a tighter version of this rule where interest payments should not be funded by the CIT over the medium and long term. In fact, the version of the rule in the previous year's FRP report did not include interest payments. But Bermuda's multi-billion-dollar debt requires \$128 million of the taxpayers' money to be spent on interest right now.

We propose a transitional version of the rule, Mr. Speaker, that would allow interest spending to be funded by CIT for three to five years, but not after that. This rule would provide a natural brake on overborrowing, which is how prior PLP Governments got Bermuda into its fiscal dead-end in the first place. This rule also prevents Bermuda's national budget from relying too much on the CIT.

[Inaudible interjections]

Spending Rules

Dr. Douglas DeCouto: Mr. Speaker, it's almost a scientific law that politicians like to spend money, particularly taxpayers' money. The Premier has floated the trial balloon of implementing an income tax in Bermuda. This reflects the reality that, given our debt and spending pressures, even with the CIT, this Budget only works over the next few years. The Premier is already looking for more ways to raise taxes.

The \$124 million of so-called "strategic investment" in the Budget is really mostly current spending: \$107 million of health and benefit payments, and payments to the hospital. Considering that, this Government has increased current spending by \$182 million since last year, or over 17 per cent, and total expenses before interest have grown 24 per cent over two years.

[Inaudible interjection]

Dr. Douglas DeCouto: The PLP Government has almost doubled spending on consultants over the past two years to \$99 million, as we have mentioned. Perhaps that is what they mean when they say *taking care of their people*, Mr. Speaker.

[Inaudible interjection]

Dr. Douglas DeCouto: Mr. Speaker, \$99 million on consultants—doubled, Mr. Speaker.

To control overspending and limit tax increases on Bermudians, the OBA would strongly consider a spending rule. This rule would cap increases in current spending based on a combination of GDP growth and year-on-year expense and revenue growth, over a multi-year period.

The OBA would also implement a rule for maintenance funds connected to capital spending. Any new capital projects or major refurbishments must have adequate maintenance to avoid the PLP's legacy of a dilapidated incinerator and bridges in critical disrepair.

Accountability

Dr. Douglas DeCouto: Mr. Speaker, Bermudians want and deserve accountability in how their money is spent, particularly the CIT funds. This means laws and transparent reporting. The PLP has provided too many

examples of poor decision-making on spending, veiled financial reporting, and avoiding accountability, particularly to this Parliament.

Mr. Speaker, the OBA would prevent moving money between funds without parliamentary approval, except for specific uses named in law. Experience has shown that moving money from the Sinking Fund has been abused by the current Government who spend without accountability.

For example, in the 2023/24 budget year, the Government spent \$58 million of borrowed money from the Sinking Fund, resulting in a real deficit of almost \$88 million. And in 2024/25, they spent \$50 million of borrowed money from the Sinking Fund, for a real deficit of approximately \$21 million. That's \$109 million of deficit spending over two years, without accountability to Parliament or the people.

Hon. Zane J. S. De Silva: Half of Morgan's Point.

Dr. Douglas DeCouto: Meanwhile, the Government continues to mislead the public with incorrect claims of a surplus in 2024/25.

An Hon. Member: What?

Dr. Douglas DeCouto: The current budget already includes a \$14 million slush fund, with no specific projects allocated to it. Bermudians need to know who will decide where those dollars go. We also note a \$14.5 million increase in consultants' costs for the Ministry of Finance. The One Bermuda Alliance will hold this Government accountable to answer these questions.

Mr. Speaker, here are some other examples of poor decision-making by this Government that have resulted in poor outcomes for the taxpayers' money:

- Premier David Burt and his cabinet provided an \$800,000 loan to the Savvy Entertainment scammer, which ultimately entailed PLP Deputy Leader Zane DeSilva having to return funds.
- Premier David Burt provided a \$2.5 million guarantee to InnoFund and BPMS for work with the Government, which duplicated existing contracts, and never came to fruition. This has left taxpayers to pay the \$2.5 million guarantee.
- Granting the \$3.2 million [National Sports Centre] (NSC) solar contract to a prior PLP Party Chair's firm, despite the NSC Board's reservations, and then the Government having to ultimately secure financing for the project.
- The secret contract for the new Hospital wing, which pays a private firm \$20 million a year for 30 years—

An Hon. Member: How much?

Dr. Douglas DeCouto: Twenty million dollars a year—but still leaves Bermudians waiting in the hallways for a lack of beds.

Mr. Speaker, I could go on, but the point is clear: With all the new CIT money in the system, will this Government deliver for the people of Bermuda? I believe it was Einstein who said, "insanity is doing the same thing over and over again and expecting different results."

That's why Bermudians need a change in how this Government manages the public purse, especially the CIT funds, and that's why Bermuda needs a change in Government.

[Laughter]

An Hon. Member: They had that opportunity a year ago.

Plans For the Future

Dr. Douglas DeCouto: Mr. Speaker, the OBA plans address Bermuda's changing demographics. We would support seniors while creating opportunity and hope for our youth, acknowledging their distinct issues and priorities. The current Government has focused mainly on our seniors, and where those Government plans make sense, the OBA has supported them. But our young Bermudians have been left out by this Government. The PLP has stalled absentee voting for students. The PLP has failed to attract Bermudians back home or create conditions for young Bermudians to be successful in their own home.

The OBA's plans focus on concrete items to deliver meaningful improvement in realistic timeframes. We contrast that with the Government's empty promises, no accountability, and lack of results.

Housing

Dr. Douglas DeCouto: Mr. Speaker, Bermuda's housing crisis requires immediate action to get people off the streets, to provide emergency shelter, and to create the supply across a range of housing types. We would immediately build and run emergency housing using existing government land and properties, such as unused school buildings. While not attractive to some, it is important to note that these units would be for short-term use until residents can move to a more long-term and stable solution.

We are disappointed that the government did not mention any support for critical third-sector programs such as the Plan to End Homelessness. These programs provide foundational support to help Bermudians step up into more stable lives.

Mr. Speaker, the Government's plans to seize land and derelict properties from Bermudians are fraught with practical and moral difficulties. And given that the Government hasn't even maintained its own

properties, their plans seem hypocritical. This Government must use its own land and properties before taking property away from Bermudians.

However, we are glad that the Government followed our advice and is now looking at using the Bermudiana Beach Resort to house Bermudians.

Mr. Speaker, we would also subsidise private social housing development. The OBA would do this with construction incentives similar to those granted to tourism development, like duty and payroll tax breaks, and rent support. The reality is that housing in Bermuda is expensive to build and maintain. Private investors can't create projects that are affordable for those who earn below median pay, while also making a return on investment. These projects and subsidies would fall under the critical infrastructure investments use we proposed for the CIT, alongside debt repayment.

Mr. Speaker, we would work with the construction and design industries to identify innovative and modern ways to reduce construction costs in Bermuda, retaining the comfort and safety we have today. We love our traditional Bermuda building techniques, but recognise that techniques have also evolved, from stone walls to reinforced concrete, from slate roofs to SKB. Cuts to foreign currency purchase tax will also help reduce the cost of construction supplies.

Mr. Speaker, we would create Planning rules to enable more efficient use of existing buildings and land. Fast-track planning processes with looser setback and site coverage requirements, among others, can enable owners to add small cottages or apartments to existing houses. This is similar to what other jurisdictions call Accessory Dwelling Units, or ADUs.

An Hon. Member: You know that already exists, right?

Dr. Douglas DeCouto: Mr. Speaker, the OBA would reform landlord-tenant laws to work for everyday Bermudians, not lawyers, providing more certainty over outcomes and timelines. While the Government has started this process, current proposals are too complex and confusing.

The Government's proposed rental registry seems like bureaucratic overreach, and we doubt Bermudians would welcome the PLP Government nosing into their affairs. Pending the Government's consultation, we recommend looking to successful models like those in New Zealand, with a tenancy tribunal independent from government, transparent appointments, and mandatory, but free structured mediation.

Ultimately, landlord-tenant relations require accountability from both sides. Bermudians deserve to earn a fair return on their investments, and rental properties can provide critical income for Bermudian families. Every renter deserves to live in dignity in a safe, clean, and well-functioning home.

Finally, Mr. Speaker, we would introduce a Housing Incentive Act to encourage new apartments in the City of Hamilton. We must build higher and

encourage development that offers a mix of housing for various income levels. The Government's current incentives are a start, but more needs to be done.

Mr. Speaker, the Budget statement referred to a 2025 draft housing strategy, but it has not yet been released. This will make it difficult to assess the Government's performance with \$33 million of budgeted capital spending, plus an additional \$90 million of off-balance sheet spending guaranteed by the Government.

Health Care

Dr. Douglas DeCouto: Mr. Speaker, Bermudians struggle with health care due to our shrinking and ageing population and the costs of health insurance. Some don't even have access to health care. Serious operational issues at the hospital only make it worse. While improving health care in Bermuda is a difficult problem, the OBA's diagnosis points to two main issues: receiving care in the wrong place, including overseas, or not getting the right care at all.

We've discussed the OBA's solutions, including step-down facilities, community care, and access to primary care for all without using the hospital.

To reduce the need for expensive overseas treatments and improve the hospital's operating position, we would eliminate the block grant and consider moving back to a fee-for-service model. The original thinking was that the block grant would incentivise the hospital to control costs. But harsh experience has shown that the unintended consequences are worse than the original problem. We need a blended model so that the hospital can charge for additional services and make the best use of its resources for the community. This would be coupled with accountability and control for those costs, such as a negotiated fee schedule.

Importantly, Mr. Speaker, we would partner constructively with the private sector on these reforms, including medical professionals, pharmacists, insurers, and other health providers. Despite its issues, our system can and does provide good care to many (if not all), and we should not throw the baby out with the bathwater.

Energy

Dr. Douglas DeCouto: Mr. Speaker, as we know, Bermudians face some of the highest energy prices globally. The One Bermuda Alliance Plan for energy costs has three main parts.

First, give the regulator more teeth to ensure costs passed to consumers are fairly considered and accurately tracked. For example, the regulator should ensure that all tax breaks and discounts directly benefit customers, while shareholders, not customers, bear the risk for bad management and capital investment decisions. We are encouraged to see the Government

taking steps to strengthen the regulator, a move the OBA proposed long ago.

Second, we would provide BELCO fuel tax breaks, but quite differently from the Government. We do not support the blanket tax breaks, which are essentially regressive. Under the PLP proposals well-off people with large houses who consume a lot of energy will get the biggest benefit. Yet families who earn the least and are already scrimping and saving to reduce their electricity usage will see the smallest benefit. The OBA would provide a progressive approach linked to payroll tax bands or usage. Remember, BELCO already manages tiered usage rates and multiple kinds of billing.

Third, Mr. Speaker, we would expand efforts to make it easier for consumers to install and benefit from solar, such as solar [installer] self-certifications. Currently, renters can't easily install their own systems. But portable systems, unfolded in a backyard during hot summer months or during the day, could be a good idea.

Mr. Speaker, Bermudians currently pay through the nose to buy and ship overseas fuel to Bermuda to generate electricity. Like other island nations, we must expand our use of renewables to reduce our reliance on these expensive imported fuels. Yes, there are valid concerns about fairness around the use of shared resources such as transmission, distribution, and standby capacity at BELCO. We are confident these can be resolved alongside renewables.

Some claim Liquefied Natural Gas (LNG) is a cheaper source of energy for Bermuda. The question for the regulator is what will provide Bermudians with the most cost-effective energy over the short and medium term right now, including the costs of new infrastructure like tanks and pipelines, which ultimately Bermudian customers will pay for.

Small Business

Dr. Douglas DeCouto: Mr. Speaker, small businesses might not be the headline drivers of Bermuda's economic statistics, yet they are critical to our community and the day-to-day economy of most Bermudians. Small businesses create a variety of jobs for Bermudians, providing a vibrant backdrop for our Island. Retail and restaurants are a vital part of our tourism product. Statistics show they are struggling. The Government likes to talk about "new business registrations," but what the PLP does not mention is businesses that are closing, or barely limping along.

Small businesses live and die on cash flow, Mr. Speaker, and their ability to hire and retain staff. The OBA would support small businesses by reducing the burden of customs duty, making payroll tax adjustments, and removing red tape.

We would consider moving customs duty payments to the point of sale, so that businesses need less cash up front to import goods. This would also reduce the cost burden of unsold and returned goods. We

would remove the foreign currency purchase tax for imported goods, as this is another cost burden on everything imported and sold in Bermuda.

Mr. Speaker, the OBA would continue the new-hire relief set to expire this year for companies not otherwise eligible for the new tax credits. We want our local businesses to be encouraged [to hire], putting them on an equal footing with companies eligible for the new tax credits for hiring. We would also encourage youth employment by waiving payroll tax for Bermudians under the age of 30.

Payroll Tax

Dr. Douglas DeCouto: Mr. Speaker, we do not support the Government's blanket payroll tax break for employers. The reality is that many large firms and international businesses can support the higher tax rates, and those payments provide critical revenue that Bermuda needs right now. Plus, many large taxpayers, including IB and local insurers, will be getting tax credits already based on employment.

The OBA would change the employer payroll tax to a tiered marginal system, as is the case for employee portion of the payroll tax. This will make it easier to give smaller companies payroll tax breaks. It will also remove the artificial barriers that prevent companies from hiring or giving raises to avoid falling into the next, higher payroll tax bracket. This tiered system should also adjust with inflation, along with employee payroll tax bands. Cost-of-living increases shouldn't penalise employers and employees with higher tax rates.

Mr. Speaker, the OBA would also treat seasonal businesses fairly. At times, busy quarters can produce payroll that gets taxed at a higher rate, even though the overall annual pay should get a lower rate. We would update legislation and guidance so that employers (and employees) can get credits or rebates when they have overpaid tax in prior busy quarters.

We'd streamline interactions with government departments, cutting red tape and paperwork that unfairly burden small businesses. A one-stop shop for payroll tax, social insurance, HIP, FutureCare and government departments, like Works and Engineering, is essential. While the Government has announced various digital projects to help small businesses, we would go further by providing an in-person concierge for those needing extra support. After all, it is in everyone's interest that all paperwork and payments are correct.

Families

Dr. Douglas DeCouto: Mr. Speaker, Bermudian families, especially young families, continue to struggle with health care, energy, housing, child care, and education; they all stretch family budgets. Despite giving some blanket tax giveaways, the Government Budget statement did not mention any specific uplifts for hardship

support, rental assistance, or food aid to match the reality of Bermudians' day-to-day struggles.

Mr. Speaker, remember that it was the One Bermuda Alliance that first put in place the progressive payroll tax system. And if you call that making things more complicated, I say *think harder*.

As evidenced by this Reply we continue to identify ways to help Bermudians.

While addressing food prices is difficult, axing the PLP's failed sugar tax is easy, and the Government would do it right away—the OBA would do it right away, excuse me. We wish the Government would do it right away!

[Inaudible interjections]

Dr. Douglas DeCouto: Experience has shown that the sugar tax was not implemented correctly, was never targeted at making people healthier, and has been a widespread extra cost on many grocery store items. For example, Mr. Speaker, does it make sense that a sugar-free soda costs the same as one with sugar? The PLP Government ought to correct this obvious mistake.

Mr. Speaker, there have been interesting ideas in the public recently about setting aside funds for new-borns or young Bermudians for use in the future. The OBA thinks these ideas are worthy of consideration. However, families need help today, and we believe resources should be focused on immediate needs. This kind of 'future fund' can be considered once the country's multi-billion-dollar debt is paid down to a manageable level.

Mr. Speaker, the OBA would supply free breakfasts in all public schools. Free school breakfasts have improved educational outcomes in other jurisdictions and ease the stress on busy families. Local efforts by charities such as Bermuda is Love, the Coalition for the Protection of Children, and the Salvation Army have demonstrated the need exists. This important support should be made available to all of our students.

Mr. Speaker, reliable and affordable care for young children is harder and harder for families to find. Many nursery operators are struggling under the weight of rising costs. Staff-to-child ratio regulations were well-intentioned, but day care providers have been clear that most parents cannot handle the financial burden of meeting these requirements. Child safety must always come first, but it can be protected with a more flexible, cost-effective regulatory framework that reduces unnecessary red tape and streamlines Health Department requirements for operating a day care facility. By modernising the rules and introducing targeted tax relief for nursery school businesses, we can ease the financial pressure on nursery operators, help stabilise rising operational costs, and ensure that high-quality early childhood care remains accessible and affordable for Bermuda's families.

And, Mr. Speaker, when it comes to children, education can be the biggest stressor for families. The

Government's widely-acknowledged failed education reform is unfair to all Bermudian families. Parents have voted with their feet and their wallets to put their children in private school. As mentioned, the OBA would create an independent Education Authority, with performance-based accountability. This Authority would be tasked to deliver the quality education that every Bermudian family deserves and is already paying for.

Insurance

Dr. Douglas DeCouto: Mr. Speaker, we would tackle home and vehicle insurance costs, which are high and growing. Bermudians pay a 3.5 per cent financial services tax on their insurance policies. The OBA would make this a progressive tax so that it has less impact on those with smaller vehicles and properties.

Bermudians are keenly aware that our local insurance market is now less competitive. The OBA would ensure that local insurance rate changes are reviewed and approved by an independent regulator, such as the BMA. Regulation prevents insurers from increasing premiums without transparency and accountability, and is common in many jurisdictions, including the United States. Although regulating rates doesn't always mean insurance costs go down, it does mean customers can be confident that they are being treated fairly by insurers.

This regulation should also consider if it is appropriate for insurers to own medical practices and mandate pharmacy suppliers. Is that in the best interest of consumers? So, while we were glad to hear some initial progress by the Government today, we are not sure why it has taken them so long to get started.

Tourism, Transport, and Culture

Dr. Douglas DeCouto: Mr. Speaker, tourism needs more investment. It supports many jobs and small businesses, provides amenities for business visitors, and diversifies our economy. The Bermuda Tourism Authority was a good idea. Yet under this current Government, it succumbed to political influence, leaving most Bermudians disappointed and feeling like their money was wasted. The OBA would reboot the BTA as a truly non-political, independent agency. Its staff and leadership would be given clear objectives, with compensation tied to concrete, measurable results. Results, such as the number of tourists, their length of stay, and visitor spending.

The OBA would bring in new investors to develop additional venues for meetings and conferences, using existing brownfield sites. Even after the Fairmont Southampton opens, Bermuda must diversify its options to create resiliency in the tourism sector and create additional visitor traffic. Although this Government has not attracted any new investors, the prior OBA Government showed that it is possible, with successes like The Loren, St. Regis, and Azura.

[Desk thumping and inaudible interjection]

Dr. Douglas DeCouto: The OBA will support our local artists and culture in a non-political way. Both because it's the right thing to do, and also because it supports our tourism industry. This could entail a stipend for local artists and performers, such as Ireland's Basic Income for the Arts. Key aspects of this scheme are that it is for up to three years, providing stability for recipients, but also based on an anonymous random selection process, acknowledging that not every qualified applicant can receive funding right away.

In addition, the OBA would create new dedicated performance venues to support events for visitors and locals alike. Perhaps an outside amphitheatre in Hamilton or St. George's, so artists aren't competing with sports teams for venues.

For transport, we would increase TCD's enforcement capabilities and fund more traffic officers. Bermuda's roads have been unsafe for too long. We must reset road users' expectations for acceptable behaviour.

Mr. Speaker, we would also ensure a robust and adequate ferry service across Bermuda—and by service, Mr. Speaker, I mean a service that actually has passengers running on it.

[Inaudible interjections]

An Hon. Member: Oh!

Dr. Douglas DeCouto: This service, Mr. Speaker—with passengers running on it—should cover both the East and West ends, as well as the central Paget and Warwick routes. These ferries serve as critical transport links for a wide range of residents, businesses, and tourism visitors alike. This means funding new boats where required and ensuring they are properly maintained over time. The Government's continued lack of support for one of Bermuda's iconic modes of transport is inexplicable, with no new ferries funded in the Budget.

Increasing Accountability

Dr. Douglas DeCouto: Of course, Mr. Speaker, with the increase in revenue and spending under the Government's Budget, as well as our own OBA plans, there must be strong accountability. We have seen how this and previous PLP Governments have spent lavishly, with a lack of transparency and accountability. They have produced bad results and have left Bermuda with massive deficits and a debt hangover.

Mr. Speaker, the OBA would ensure that all government departments, quangos, and affiliated organisations have transparent, up-to-date accounts. We would work closely with these groups and the Auditor General to provide resources so that all accounts are prepared, submitted, and audited on time. In that way,

we would deliver a truly consolidated and transparent view of how the people's money is being spent.

We would ensure the Department of Statistics was properly funded, so economic data can be reported consistently and on schedule—an essential input for decision-making. Beyond funding the legally required census, this Government's plans show little commitment to include any other increased support for this function.

Mr. Speaker, we would ensure the judicial system is properly funded, with independent control of spending. A fair and efficient judiciary is an important part of society. We would also introduce scaled fees for commercial cases, to enable revenue from our commercial courts to support our family courts as well as much-needed attention to probate applications. Mr. Speaker, good courts are an asset for a business jurisdiction, and businesses are willing to pay for them.

Finally, Mr. Speaker, we support a more independent Parliament. This includes giving Parliament control over funds to provide appropriate working spaces for staff and legislators, and support for scrutiny committees such as the Public Accounts Committee and the Oversight Committee. Ultimately Bermuda's historical Parliament ought to be restored to its proper place on the hill, fully equipped to carry out the business of the people. The PLP Government has starved Parliament for resources, with only a \$1.7 million allocation towards restoring the people's House.

How to Get It Done

Dr. Douglas DeCouto: Mr. Speaker, how to get it done.

Bermuda's people have many needs right now, and we've presented a wide range of initiatives to meet those needs. We have outlined why the CIT revenue is not the magic bullet the current Government hopes for, and explained why we must provide targeted support, while maintaining a focus on paying down our debt. A natural question then is, how will an OBA Government fund its proposals?

An Hon. Member: Yes.

Dr. Douglas DeCouto: Mr. Speaker, the short answer is: By not wasting money. By targeting tax breaks for those who need them most. By being more efficient and effective, and above all by paying attention to Bermudians. And many of our commonsense proposals don't need much, if any, spending.

Fixing education is not a cost issue—it is a performance issue. Our proposals to improve health outcomes will require some initial spending, but ultimately, it will cost less. Bringing investors to Bermuda for new projects does not cost money, and giving tax breaks on projects that would not otherwise happen also costs nothing.

Mr. Speaker, it's not hard to identify PLP spending that never should have happened. Everyone is familiar with the money given away to Savvy, the vertical farming boondoggle, and the millions wasted on the Gaming Commission. And we've already mentioned the \$2.5 million failed guarantee for BPMS and InnoFund. A look through the contracts list will identify things like \$300,000 on "research" for IDT. And the Government is still paying through the nose for a Middle East consultant.

Mr. Speaker, while we are discussing the Middle East, I challenge the PLP Government to explain to Bermudians what concrete benefits have come from all these Ministerial visits and conferences. How many new jobs will they create for Bermudians? How much new investment? Remember, money isn't the only resource that can be wasted. Our leaders are accountable to the people for how they spend the public purse and for how they spend their time. If they do not produce tangible results for Bermuda, they are wasting both.

Mr. Speaker, the Premier is passionate about FinTech, but in reality, it is at best likely to be a niche business in Bermuda's portfolio. In fact, the crypto markets have recently taken a huge fall, and it is unclear if they will return to the previous hype-driven heights.

Mr. Speaker, FinTech and crypto will not fix education, they will not reduce health care costs, and they will not build more housing. So, while the Premier makes numerous visits to the Middle East and crypto conferences to "make connections", he is neglecting what's important for Bermuda and Bermudians and the everyday challenges they face.

A similar argument could be made about Caricom. The Government has yet to identify concrete benefits to Bermudians commensurate with the time and energy being spent. Bermudians have real problems that need to be solved today, and overseas Ministerial photo-ops are not cutting it.

Finally, Mr. Speaker, we have given specific examples on how the OBA will differ from the current PLP Government in how to provide much needed relief to Bermudians.

As another example, further percentage cuts for vehicle licences make no sense. Why should well-off people with big cars get a larger benefit than families already struggling to afford a little car? The OBA would connect tax relief to things like the size of the car or the owner's payroll tax band. Again, it is not about grabbing the headlines and another photo-op. It's about giving more to those who actually need it most.

Conclusion

Dr. Douglas DeCouto: To conclude, Mr. Speaker, this budget debate is not about spreadsheets or political talking points. It's about leadership, about choices, and the future of Bermuda.

We have laid out the facts and have taken a detailed look at the poor performance of this PLP Government and the risks in their fiscal approach—performance that has, unfortunately for the people of Bermuda, fallen short by multiple measures and statistics. We've dug deep into the opportunities and risks of the Corporate Income Tax. We have put forward practical steps to manage these funds responsibly to secure Bermuda's future, while improving the lives of everyday Bermudians.

Mr. Speaker, the difference is clear.

The One Bermuda Alliance focuses on fixing the underlying issues facing Bermuda, not on temporary band-aids for short-term political wins.

We would target support where it is most needed, protect our revenue base, create growth and opportunities, and build long-term stability instead of chasing short-term political applause.

As we began our response to this Budget with the stories of the Smith family and Ms. Jones, let us remember what those stories represent—the quiet pressures facing working families. The anxiety of seniors living on the edge, and the very real questions about whether opportunities exist for our young people.

Their experiences reflect the lived reality of Bermudians who work hard, play by the rules, and still wonder whether this country is working for them.

Mr. Speaker, budgets are about more than numbers. They are about whether families can build a life here, whether seniors can age with dignity. Whether young Bermudians see real opportunity, or more empty promises.

It is time for transparency. It is time for responsibility, and it's time for this PLP Government to be accountable to all Bermudians.

On this 21-square-mile Island, we need an economy that finally works for our people—one that is stable enough to inspire confidence, fair enough to protect the vulnerable, and strong enough to secure our future. This is the Bermuda that the One Bermuda Alliance is committed to creating—not just for today, but for generations to come.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Shadow Minister. We will just give the . . . oh, give him a moment to adjust the camera, fix the recording. He is done? Okay.

The first speaker up on behalf of the Government is Minister Hayward. You have the floor and the clock will start when you are ready.

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

The Speaker: Good afternoon.

DEBATE ON THE BUDGET STATEMENT AND REPLY TO THE BUDGET

Hon. Jason Hayward: Mr. Speaker, thank you for providing me an opportunity to give intervention in today's economic debate.

As we have transitioned from the Budget Reply, we now enter the economic debate. But there is one thing I did this morning before I got into this House and listened to the Budget Debate, I said I am going to do a different approach. And so, what I did is I adjusted my expectations. Oftentimes I have expectations that they are going to provide something that is meaningful, something exciting, something that we can grasp. And they fell short.

So, what I have done is adjusted my expectations to not expect much—

An Hon. Member: There you go.

Hon. Jason Hayward: And they have still failed.

An Hon. Member: Yes.

Hon. Jason Hayward: —still failed to provide a Budget Reply that is meaningful.

They have provided a Budget Reply with everything that they were going to do and not discuss how much those items would actually cost and how they would actually be funded.

An Hon. Member: Ah!

Hon. Jason Hayward: Mr. Speaker, there is one other thing that is important. How can you talk about the plight of Mr. and Mrs. Smith, of our seniors, of our young people, of workers in this country, and then consider when the Government is providing funding to these groups, coin it, “handouts”? See, there is a disconnect between the two.

An Hon. Member: Yes.

Hon. Jason Hayward: How can you tell persons who are in need of assistance and receiving assistance, that they are actually receiving handouts? Why wouldn't words [such as] “support,” “social protections,” “investment,” “empowerment,” “opportunity” be used? See, you cannot come across empathetic and then use words like “handouts” for persons in our community who may need assistance.

And so, Mr. Speaker, I am not going to go and dissect what was articulated from the Honourable Member DeCouto. It is clear he shares a different perspective from that of the Progressive Labour Party. You see, it is very difficult for him to view the world from the lens of the Government because he has never been in Government.

An Hon. Member: Never been.

Hon. Jason Hayward: See, it is hard for him to view from the lens of the labour movement because he has never been part of the labour movement.

[Inaudible interjections]

Hon. Jason Hayward: It is hard for him to view from the lens of marginalised, oppressed, or the working-class people because he is not from that ilk.

The Speaker: Let me just remind folks not to go down the road that is going to start personal comments back and forth, please. Okay?

Thank you.

Hon. Jason Hayward: Mr. Speaker, I am simply painting a picture here that the words which were used that lack empathy are because one cannot relate to the world from the lens of those individuals.

You see, even when we talked about giving tax cuts Members from his side of the House joked, *What? You're going to give Doug a tax cut?* And this is important because what it does . . . on one hand we are providing relief to people across the entire Island. We are told that everybody is suffering from the high cost of living. But when you refer to a Member on that side receiving a tax cut, and one can laugh, it ultimately means that there are ones in our society that are not feeling the pain the same way others are. But those persons are never talked about in his Reply.

The persons that are doing well in our society, the businesses that are doing well in our society . . . it is fine for them to joke about. But it is not fine for them to speak about.

An Hon. Member: Oh!

[Inaudible interjections]

Hon. Jason Hayward: You know what? It is almost like they speak with horse blinders on.

An Hon. Member: Yes.

[Inaudible interjections]

Hon. Jason Hayward: Maybe it is because individuals are blinded by their own ambition.

You see, when one wants to become Government . . . when one wants to become Government the only thing they can do is bring down the people who are in power. They cannot give credit where credit is due.

Mr. Speaker, when one desires to be the Minister of Finance, he is blinded by his ambition so he cannot give credit to the hard work and the excellent execution of fiscal policy in Bermuda.

[Inaudible interjections]

Hon. Jason Hayward: You see, you heard coin words thrown out in what is actually being articulated—“structured and strategic relief,” rather than “universal relief.” But what is being missed is we are in position to provide relief to everyone. We are actually in position to provide relief to everyone.

Everyone lives in Bermuda. Everyone is impacted by the cost of living. Everyone is impacted by the cost of housing. And so, it is fair when the taxpayers of this country require relief and the Government is providing it, that it should not be criticised.

They talk about the Government as spending, spending, spending, spending, spending. How many times was the word “investment” used? *Investment* in education; *investment* in health care; *investment* in infrastructure; *investment* in housing. Why were those words never used? You see, everything is looked at as a balance sheet item. But you must invest in your economy and then let us collectively reap the benefit of those investments.

I heard a lot of numbers thrown out and it paints an economic reality of doom and gloom. The words actually used were a “stalled economy.” By what measure Mr. Speaker? A “lacklustre economy.” By what measure?

Mr. Speaker one can have a perception; one can have an opinion. But it is important that we discuss the facts. And the facts actually are that in the third quarter of 2025 our economy expanded by 9.9 per cent. That is the largest level of expansion since 2021. Our economy is expanding. Our economy is growing. We have greater levels of economic development. There are increased jobs in our economy. Mr. Speaker, those facts are not open for debate.

You know in high school there was a basic equation. GDP equals $C + I + G + (X - M)$. And when we look at those components C equals consumption, G equals government spending, I is investment and X minus M is our net imports.

Mr. Speaker when I last checked, consumer spending was up. Government spending was up. Investment in construction was up. Investment in machinery and equipment was up. Exports are up, and we have a strong trade balance. Thus, our GDP is up. Those are the facts. The components and the factors of GDP are moving in the right direction and our economy is progressing. Where does this notion of stalled economy come from?

Our last annual GDP figures (which would have been in 2024) showed that our economy increased by 1.9 per cent in real terms. We had growth in 11 out of 19 of our industrial sectors. Not one—11 out of 19 of our industrial sectors. Construction and quarrying increased. Transport and storage increased. Accommodations and food service increased. Information and communication increased. Real estate activities grew. Professional, scientific and technical

activities increased. Administrative and support services increased. Human health and social work increased. Arts, recreation and entertainment grew. Other service activities grew. International business activity grew. And activities of households as employers grew. Mr. Speaker, diversified growth.

The Ministry of Finance is projecting that in 2025 our economy will expand between 2.5 per cent and 3.0 per cent. This will be outpacing the majority of our peers worldwide. Our total GDP, now at a nominal level, sits at \$9.2 billion. This is substantially above the \$6.9 billion recorded in 2020. I think it is important to know that the level of growth in our economy is actually real. And the numbers actually prove that it is real. It is real economic expansion. It is real economic growth. It is reflective of sound economic strategy. It is reflective of consumer confidence. It is reflective of business confidence.

Mr. Speaker, someone, or the OBA in particular, will want the public to believe that economic growth has nothing to do with the Government. They want the public to believe that Government does not make laws that support economic activity in Bermuda, that Government does not implement a taxation system that supports economic growth, that there is no support given to our entrepreneurs, that we provide no investment in workforce development, that we do not provide scholarships to our young people.

They want the public to believe that we do nothing to attract foreign direct investment. They want the public to believe that our Business Development Agency does not work. They want the public to believe—

Mr. Jarion Richardson: Point of order, Mr. Speaker.

The Speaker: Point of order?

POINT OF ORDER

[Misleading]

Mr. Jarion Richardson: Yes, I believe the speaker is misleading the House. I would appreciate it if he could refer to, or cite where the OBA has made those statements, because it certainly was not in our Budget Reply.

Hon. Jason Hayward: Mr. Speaker, the statement was that the only sector in the economy that is growing is international business and Government has nothing to do with the international business sector. It would imply that the Government does nothing to support economic activity in Bermuda. And I am making it abundantly clear that, notwithstanding what they want the public to believe, the facts are that we are actively involved in economic growth and development in Bermuda.

The Government plays a critical role. Without a functioning Government, we do not have laws that support economic growth and development. We do not . . .

Mr. Speaker, the Government prides itself with having a strong relationship with industry, a strong relationship with our regulator. We have that relationship to ensure we have a thriving economy, that we have a business ecosystem that allows businesses to thrive. You cannot remove Government from the equation of economic growth and development. And it needs to stop being said.

We invest in local infrastructure. That local infrastructure supports local business. Those are facts.

Somehow individuals will want the world to believe that the progress in Bermuda is a matter of luck. That we have done nothing since 1998 to contribute to the positive economic performance in Bermuda. And this is why I am saying we have to have honest dialogue. We have to give credit where credit is actually due.

The OBA often says that if IB was not successful, we would not have a successful Bermuda and that our economy would be stagnant. But when you look at the numbers from 2020 to 2024, we have had significant growth. But the growth of what we will consider to be our domestic economy grew by \$1.6 billion, while IB grew by \$700 million. Where do you get this fallacy that IB is solely growing the economy? The numbers simply do not support it.

And we have to stop going down that road because we have many Bermudian businesses that work extremely hard. We have local entrepreneurs who work extremely hard. We do have local businesses opening up on a monthly basis. We have expansion of local businesses. I give an economic update every quarter. I speak to the progress that we are making.

When we look at the GDP numbers, it is clear that other sectors are actually improving in our economy. And these strong economic numbers then support job growth. We have had job growth year over year for the last four years. So much so that our unemployment rate is now at 1.4 per cent. After the pandemic our unemployment rate was just under 10.0 per cent. Now it is down to 1.4 per cent. That is statistical full employment.

Our youth unemployment rate was at 33.0 per cent. That is down now under 4.0 per cent. Why is that not coined "progress"? Even if the OBA were the Government, one of the metrics they would like to see is a low unemployment rate. Why is that simply not celebrated?

We put out the job numbers year after year. We know our demographic challenges. We know that we have an ageing population. We put a report out. But it is false to say that nothing has been done since that report has been put out.

We put out our entire second [Position] Paper titled *Retaining Our Local Workforce*. And we have been working through those items in that [Position] Paper. So much so, in this Budget you see tax relief for seniors over the age of 65. We were removing the employer's portion of payroll tax. Mr. Speaker, I ask you,

where did that come from? It came from a [Position] Paper that sought to address the problem that we identified. But yet, they would tell us we have done nothing. That we saw a problem, we have sat back and we have done absolutely nothing. That is incorrect.

Mr. Speaker, the preliminary data from the 2025 Employment Survey indicates that the total number of jobs increased by 279 jobs. Year over year we have seen job growth. Our economy continues to expand. This marks the fourth consecutive year of strong job performance.

Mr. Speaker, the public administration sector added 134 jobs. International business jobs grew by 72. Construction jobs grew by 50. Other sectors that experienced job growth include electricity, water supply and waste management, wholesale and retail trade, transportation and storage, accommodation and food services, professional, scientific and technical activities, administrative and support services, education, human health and social work, and other activities.

Each one of those areas experienced an expansion of jobs. The expansion of jobs translates into an expansion of workers. The expansion of workers then translates into more payers into our tax system. It also translates into more indirect and induced economic activity in Bermuda.

Mr. Speaker, we can all have our opinions on how well the economy is doing, but when we analyse the data, when we look at the numbers, when we look at the reports, they reflect that our economy is growing, that we are increasing opportunities, we are increasing jobs. We continuously revise our budget numbers because the economic performance provides for greater tax revenue. That is why we are able to come mid-year and provide greater levels of investment, support, and relief to the people of Bermuda.

When we look at the realities of this budget, I thought that there would have been some level of acknowledgement regarding Bermuda's strong fiscal position. I thought there would have been some level of acknowledgement for a historic budget surplus of \$472.7 million. I thought that there would have been some acknowledgement that for the first time in history, the government revenues will exceed \$2 billion. I thought there would have been some public acknowledgement that this Government was able to successfully implement a Corporate Income Tax regime.

None of that came today. The question must be asked, why? If you are doing an honest assessment of the budget, you must acknowledge record revenue. You must acknowledge a record budget surplus. You must acknowledge that this Government has done extremely well with the execution of the administrative duties to collect Corporate Income Tax.

See, Mr. Speaker, they talk about Corporate Income Tax like, somehow, we just tripped over a bag of money on the side of the road.

[Laughter]

Hon. Jason Hayward: Like it came from a stroke of luck. Like we did not have to consult. As if we did not have to create a legal framework to collect the taxes.

We get criticised for taking trips. But this required us to go to Europe and have conversations as to what this means for Bermuda. Mr. Speaker, we had to establish an Authority to administer the programme. Then fund the Authority. Then staff the Authority. We had to consult more. We came back to this House and brought more legislation and made amendments to the legislation that we put on the floor of the House.

And now, Mr. Speaker, we are set up where we are receiving the revenue. Kudos must be given to all those individuals who were part of this process. They said that we were not going to be ready to collect the funds. They said that they could not trust us with setting up the regime. But now the country is collectively reaping the benefit. Not the Government. The country now sees a record surplus. Record revenues. So that we can do what with it? Eradicate our debt. Provide greater levels of social relief. And invest in our infrastructure.

That is what the people of Bermuda expect. They see more money. They want us to be responsible with it. And they say, *Hey, we want to see debt reduction. We want to see more support to Mr. and Mrs. Smith*, as were mentioned in the Opposition's Budget Reply.

An Hon. Member: And the Jones'.

Hon. Jason Hayward: And the Jones' as well. Even though for most of our lives we have been trying to keep up with them.

[Laughter and inaudible interjection]

Hon. Jason Hayward: And they want to see investment in our infrastructure.

Mr. Speaker, we are in a position where we will repay \$605 million of debt in January 2025 *[sic]*.

An Hon. Member: Wow.

Another Hon. Member: Whoa.

Hon. Jason Hayward: Mr. Speaker, we are in a position where we will pay down \$605 million of debt in 2025 *[sic]*.

[Desk thumping]

An Hon. Member: In 2027.

Hon. Jason Hayward: In 2027. Mr. Speaker, for some reason "25" was in my head. But that's the \$25 million of savings we will save our taxpayers on an annual basis year after year.

[Desk thumping]

Hon. Jason Hayward: That's where that 25 comes from.

But then people say, *What does that mean?* It means we are reducing the debt burden on our seniors. It means we are reducing the debt burden on our workers. It means we are reducing the debt burden on our youth. We will reduce that burden by \$25 million annually but make a significant dent in our debt.

And then you hear thoughts come from the other side to say, *Why would you pay all \$605 million, so much money, at one point in time?*

[Inaudible interjections]

Hon. Jason Hayward: But, Mr. Speaker, while \$605 million is deemed to be a lot of money, it pales in comparison to the \$800 million that the OBA borrowed and increased our debt by in 2013.

An Hon. Member: Uh-oh!

[Inaudible interjections]

Hon. Jason Hayward: And so, we are being responsible on backs of individuals that took a gamble and lost. The former Minister of Finance took a gamble with the markets and he lost.

[Inaudible interjections]

Hon. Jason Hayward: Mr. Speaker, the relief we are providing to the working-class persons in Bermuda will be well received. Workers making \$48,000 or less will now pay 95 per cent less in payroll tax than they did under the previous administration.

[Desk thumping]

Hon. Jason Hayward: That's a fact.

But don't let me just single out one income band, because those making \$36,000 have seen their taxes reduced by \$9,900 over that same period. Those making \$48,000 have seen their taxes reduced by \$13,200 over that same period. Those making \$60,000 have seen their taxes reduced by \$10,470. Those making \$72,000 have seen their taxes reduced by \$7,748. And those making \$84,000 have seen their taxes reduced by \$2,280.

This reflects commitment to the people of Bermuda. Mr. Speaker, this is not a handout. This is relief. This is support. This is an increase in one's purchasing power. This is us saying that we care. This is us creating economic dignity. This is real and practical relief.

You ask people what they want and they will tell you, more money in their pockets. And these tax cuts are doing just that. Placing more money in persons' pockets.

And the relief does not stop there, Mr. Speaker. We have eliminated the remaining 20 per cent of

customs duty on fuel and electricity. Every household, every business will feel that.

We are also decreasing vehicle licensing fees. Everyone on our roads with a vehicle will feel that. And we have targeted support for our seniors to encourage individuals continuing in the workplace after [the age of] 65. We have made the bold and responsible decision to remove the employer's portion of payroll tax for Bermudian employees aged 65-plus for the first \$96,000 of their earnings. This goes hand in hand with a policy paper that the Ministry of Economy and Labour has put out to support seniors remaining in the workplace after [the age of] 65.

Mr. Speaker, this Government simply does not support the notion that once one turns the age of 65, they simply expire from the workplace. We want to see more options for our more mature individuals within the workplace. They bring value to the workplace. They have institutional knowledge. Young employees can learn from more mature employees. They are deemed to be reliable within the workplace. And their skill sets simply do not expire at the age of 65. And so, coupled with age discrimination work that the Human Rights Commission is doing, with the work that we see the Ministry of Economy and Labour doing, this will create a better environment for the continuation of work for our more mature workers. We are also increasing public sector pensions by 10 per cent and expanding FutureCare subsidies by \$15 million.

Mr. Speaker, this is us telling our seniors we care. The same Mr. and Mrs. Smith that were referred to will benefit from what we are doing today. So, when they ask, *What is the Government doing for me?*, we can clearly highlight that we are providing more support and more relief on top of the support and relief that we have been providing for years. Because every year since we have been in Government, we have been able to say how we support our youth, how we support our workers, how we support our seniors. And time does not permit me to go down that long list, but oftentimes we have to remind persons of the work that has been done.

Mr. Speaker, when we have relief for our seniors, this is us telling our seniors that we care. This is us telling our seniors thank you for your hard work and contribution to our labour force. This is actually part of the social contract we signed with our seniors when we won the election. They have an expectation that we will provide additional benefits for them. And we will continue to do so. And [for] our seniors on Financial Assistance, we have reformed Financial Assistance so they receive additional benefits. We continue to subsidise the public health insurance plans. We are providing more benefits, and the oldest amongst us in society will actually see cuts in the rates in which they pay.

I wonder sometimes, Mr. Speaker, why are those efforts not applauded or acknowledged? Why do we see [Budget] Replies that simply act like the hard work, the relief, does not exist; telling us we need to do

more without acknowledging what we have done? Telling us we need to do more without acknowledging what we have done.

We are rebuilding the foundation of Bermuda through increased investment. We have \$182 million set aside for capital investment, Mr. Speaker. That goes back into the infrastructure of Bermuda that supports the people of Bermuda. That is no handout. That is no hand up. That is an investment into our community. We all benefit from that capital investment.

Mr. Speaker, \$26.9 million to the Bermuda Housing Corporation to build and renovate affordable units. Almost \$27 million set aside in this Budget to go to housing, and that is not even the total allocated funds towards housing. That is an increase.

Mr. Speaker, we often hear that there is a housing shortage. It is accepted. We know that housing is not as accessible and affordable as we would like. We know it is causing hardship on families. But you cannot stand there and paint the picture as if we are doing nothing about it.

The Premier made a deliberate action after the election. He appointed a Minister responsible for Housing. That is how much we have prioritised it. Now we have put capital in place to assist, on top of initiatives that we have already had in place to encourage private sector development in housing.

We also put up a \$90 million guarantee—

Hon. Zane J. S. De Silva: Ninety—nine-zero.

Hon. Jason Hayward: —to support housing initiatives.

Hon. Zane J. S. De Silva: Nine-zero.

Hon. Jason Hayward: We have programmes in place to support young homeowners.

An Hon. Member: Yes.

Another Hon. Member: That is right.

Hon. Jason Hayward: We want to assist persons with renovating their units and getting them back on the market. We have to all work collectively together: the public and private sector. We understand some of the conditions that prevent persons from renting out their houses. And through legislation we will try to make it better.

We understand the problem. We are actively working on the solution. But there is no acknowledgement of the work that is actually being done, Mr. Speaker. And I wonder why.

There is not one line in the Budget Reply that says they have allocated \$182 million in capital and that is not enough.

[Inaudible interjections]

Hon. Jason Hayward: I don't know if they want to see more or less. It wasn't mentioned.

An Hon. Member: No.

Hon. Jason Hayward: Is the money we are spending and investing in our community too much or too little, Honourable Member DeCouto?

Mr. Speaker, \$14 million for public school upgrades and the Bermuda College seems like investment in education to me. Do we accept and acknowledge that much more needs to be done? Yes. Do we have a collective desire that we have the best outcomes for our kids? The answer is yes.

But do the numbers reflect a mass exodus of kids leaving public school for private school?

An Hon. Member: No.

Another Hon. Member: Yes.

[Inaudible interjection]

Hon. Jason Hayward: No, because private schools have a maximum capacity.

An Hon. Member: Correct.

[Inaudible interjections]

Hon. Jason Hayward: And so, I put out the *Digest of Statistics* and I took interest. There is declining enrolment in public schools.

An Hon. Member: Mm-hmm.

Hon. Jason Hayward: It has more to do with demographics—

An Hon. Member: Correct.

Hon. Jason Hayward: —our low birth rates, than with anything else. Persons currently chirp about people leaving with no numbers.

[Inaudible interjections]

Hon. Jason Hayward: As in no numbers—

[Inaudible interjection]

Hon. Jason Hayward: —as to how many have left. And so, I am interested in individuals saying, *Well, how will you collect it?* Because May 20, 2026, is Census Day. And on that day, we will collect the population and housing data that we require. And I hope every single one participates so we can get the accurate numbers and close the gaps, so, we have to no longer listen to false assumptions made—

[Inaudible interjections and laughter]

Hon. Jason Hayward: —by those that sit on that side of the House.

An Hon. Member: I associate the whole House on that.

[Inaudible interjections and laughter]

Hon. Jason Hayward: Mr. Speaker, at some point we have to accept from a fiscal standpoint that the Government has done a good job. The way in which we have been able to turn around the fiscal position of the Bermuda Government is something that should actually be applauded. The way in which we have put ourselves on a trajectory to succeed should be acknowledged. The hard work of the Minister of Finance and his Ministry team should actually be applauded.

An Hon. Member: Yes.

Hon. Jason Hayward: There was no acknowledgement regarding the capability, the competency, and the hard work that has put us in such a good position.

But because I understand people are blinded by their own ambitions, when we look at independent verification, the Fiscal Responsibility Panel has stated Bermuda's finances are at their strongest point in decades.

An Hon. Member: CIT.

Hon. Jason Hayward: Let me repeat that.

Independently, Mr. Speaker, somebody has looked at the work that the Bermuda Government has done, and they have come to an independent conclusion that Bermuda's finances are at their strongest point in decades.

An Hon. Member: Decades!

Hon. Jason Hayward: This is the Fiscal Responsibility Panel that was set up by the One Bermuda Alliance Government.

An Hon. Member: Correct.

Hon. Jason Hayward: This is not our hand-picked group of individuals.

[Inaudible interjections]

Hon. Jason Hayward: And so, I wonder how somebody can come from overseas and tell us that Bermuda's finances are at their strongest point in decades, but those here who will benefit from the relief that we are providing simply cannot say so.

[Crosstalk and laughter]

Hon. Jason Hayward: Mr. Speaker, the S&P ratings have affirmed our position. If you looked at any of the analysis done by the accounting firms, we got glowing remarks for our Budget.

[Inaudible interjection and laughter]

Hon. Jason Hayward: Interesting.

[Desk thumping]

Hon. Jason Hayward: We went to the Chamber of Commerce Budget Breakfast, and there was a different mood and atmosphere.

An Hon. Member: Yes.

Hon. Jason Hayward: The President of the Chamber spoke how much he actually appreciated this budget.

An Hon. Member: Uh-oh!

Hon. Jason Hayward: We are not just providing relief to well-off Members of Parliament, Mr. Speaker, we are also providing relief to businesses. We are providing relief to businesses to create a better business ecosystem, a better environment to help them to grow as well.

This should be coined as “broad-based relief.” We are in a position where everybody benefits. There are people who are our people—everybody benefits, Mr. Speaker.

[Laughter]

Hon. Jason Hayward: Mr. Speaker, I have a responsibility in this Government, that is being the Minister of Economy and Labour. My responsibility is to ensure there is economic growth, economic development, and the expansion of jobs. When I look into the numbers, we have been achieving economic growth, economic development, and the expansion of jobs. That is through the hard work of all in the business ecosystem to get us to a place where we need to be.

But the budget, in particular for the Ministry of Economy and Labour, advances our mandate across six strategic pillars:

- Investment attraction and economic diversification.
- Local business growth and entrepreneurship.
- Workforce development and labour market stability.
- Data-driven policy and national statistics.
- Regulatory modernisation.
- Institutional strengthening and immigration services.

Mr. Speaker, I spoke about the work we are doing with our youth this morning. Notwithstanding that, a Member can rise on the floor and state that we are doing nothing towards supporting youth employment. It is

absolutely bizarre when one can speak to the initiatives, when one can see a decline in youth unemployment but will not give acknowledgement to the work that is actually being done.

So, we will, in this Budget, increase support for training, increase support for scholarships. We will target specific industries like health services, skills trades as well as digital technology. We will do further promotion of our apprenticeship schemes. We will ensure that we focus on skills trades.

Mr. Speaker, AI will have an impact on the world of work in the future. To what extent it would have an impact on the jobs in Bermuda, we do not know. But what we do know is that AI will not be able to displace workers in the skills trades. We will still need plumbers, electricians, carpenters, tilers. And that is where we will focus our energy.

You see, Mr. Speaker, when we transferred the National Training Board to the National Certification and Apprenticeship Board, it was with the vision that we expand the work that we are doing in those vocational areas. We will also be looking to implement a digital economy strategy. We want to have better private sector enablement. We want to ensure that we have a digital government, one that can provide services in a more efficient and effective manner.

We need to make sure that we have the appropriate digital infrastructure. And then also we need to ensure that we invest in the human capital, that we have individuals that are able to cope in the current and future world of work, but also integrate with the technological advances that will take place within our society as well. And so, the Department of Workforce Development will also be increasing digital literacy training.

Mr. Speaker, the BEDC and the Ministry of Economy and Labour are working on a National Entrepreneurship Strategy. We will continue to focus on our small and medium-sized enterprises. Those businesses that make Bermuda uniquely Bermudian. Those businesses where we see typical Bermudian ownership. We will ensure that we work to close funding gaps. We will increase incubator and accelerator programmes because we understand that the more support you provide a business in the early years of its startup, the better outcomes we actually receive in the long run. And so, the Opposition spoke about what they think that we should be doing. But we would have a full robust strategy in place and execute on that strategy.

Mr. Speaker, in the Registry General Department. We will be bringing intellectual property (IP) legislation to the floor of this House. We want to increase our intellectual property capabilities. We already have new systems that we are putting in place for trade marks and patents. We want to ensure that when we welcome businesses to innovate and start up in Bermuda, that we have a system that actually protects their intellectual capital. We also want to attract more luxury retail back to our shores. In order for us to do that, we need to ensure that we are protecting the Island against

counterfeit goods. All of these things we are doing to battle support our business ecosystem in Bermuda.

But there is one thing that I am proud that we are moving forward with to support the people of Bermuda, and that is pay transparency legislation that we will be bringing to the floor of this House. First, we will do public consultation. But for far too long we have seen inequalities in pay between men and women, Black and White, Bermudian and non-Bermudian.

Mr. Speaker, I spoke to a group of females in IB, and they acknowledged that their male counterparts made significantly more than they did, working in the same positions. And I was asking the females why they believed that is the case. And they indicated to me that they had resigned to the fact that men are prepared to push the envelope in a job negotiation farther than they would actually push it. And, as a result, they get better outcomes.

Mr. Speaker, that is not fair. It should be equal value for equal work. Now that is built within our Human Rights Act. But the challenge with it placed in our Human Rights Act is that now those women have to prove that they were discriminated against because they were Black, because they were women, or because they were Bermudian. We want to change that. Often times one goes on a job interview and the interviewer asks, *What was your previous salary?*

Mr. Speaker, you tell me. What is the relevance of my previous salary? [How] do you value that job in your establishment that I am actually coming for? What do you pay everybody else who works in the same job in your workplace? And so, job ads would have to have bands. And one can request the data pertaining to salaries within the workplace. Mr. Speaker, we seek to legislate that. We also seek to put enforcement mechanisms in place similar to the minimum wage legislation so that a labour inspector, once [they have] received a complaint, can go into the workplace and actually investigate it.

When we talk about reducing inequalities, these are the things that matter. We can talk about providing relief as it pertains to payroll tax, but real relief will come when we have parity in the workplace.

An Hon. Member: Mm-hmm.

Hon. Jason Hayward: Real relief will come when men and women make the same in the workplace. Real relief will come when Blacks and Whites make the same in the workplace. Real relief will come when Bermudians and non-Bermudians make the same in the workplace, Mr. Speaker.

An Hon. Member: Yes.

Hon. Jason Hayward: That is the work that we are doing on behalf of the people of Bermuda.

This budget funds a Department of Labour that we created in law that then funds positions and has

resources so that we can put such legislation in place, and not just put it in place, but actually enforce it.

You see, this will not just impact the current generation of Bermudians. This would impact every generation of Bermudians thereafter. This would impact every woman that comes in the workplace thereafter. This will support every Black person that comes in the workplace thereafter. And I named those three categories, Bermudians, women, and Black, because when we look at the numbers, those are the marginalised groups.

We would have hoped by now, through diversity and inclusion campaigns, the culture within the workplace would shift on its own. But that is not the case.

[Inaudible interjection]

[Desk thumping]

An Hon. Member: Give it teeth.

Hon. Jason Hayward: You see, when we make these serious matters, the only thing one can do is look and try to pat one's self on the back, rather than realising that this is a serious situation, and be proud that it is actually being addressed.

An Hon. Member: We brought legislation about eight years ago—

Hon. Jason Hayward: You see who is talking? The most privileged in our society, based off of demographics, is now trying to empathise with the marginalised.

[Inaudible interjections]

Hon. Jason Hayward: Mr. Speaker, these are the things that would have real impact on the lives of the people of Bermuda.

When the story is told, it needs to be told that the Progressive Labour Party Government has worked extremely hard for the people of Bermuda. And when we look at this budget, let everybody know that it achieves three things: Debt eradication, social relief, and infrastructure investment, all for the benefit of the people of Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITORS

The Speaker: Before I recognise the next speaker, I note in the Gallery we have Senator Simmons, Senator Smith, and I saw former Senator Hodgson. She may

have just stepped out. Just acknowledging your presence.

[Desk thumping]

The Speaker: And now the remaining speakers will have 30 minutes on the clock.

Mr. Jarion Richardson: Yes.

The Speaker: So, we are just adjusting the clock for that.

Opposition Member Richardson, you have the floor now.

Mr. Jarion Richardson: Thank you, Mr. Speaker, and I thank the honourable previous speakers for their contributions this evening. Yes, indeed, this is a topic of seriousness, and as such we should be treated.

Now the previous Honourable Member who spoke started his contribution with an opening salvo, and I probably . . . I don't think I'll reply to it. I think what I'll do is try something a little different.

I think that I will remind the honourable speaker and the Government that I went out for dinner the other night, Mr. Speaker, and I got a nice meal, and I quite enjoyed it. And then the check came and I paid it. But you know what the waitress did not do was pat me on the back for paying my bill. But I will also add that this Government seems to be constantly pining for the approval of the Opposition. So let me pass on my thanks for doing your job.

And another reason why we might not always be running to pat the Government on the back so much is because they are pretty good at doing it themselves. And that doesn't leave a lot of space for us. So, I will start with that. No, I will leave it. And I am actually quite looking forward to the reply to that from the Honourable Member for constituency . . . where are you from? Constituency—

An Hon. Member: [Constituency] 19.

Mr. Jarion Richardson: Constituency 19.

An Hon. Member: Here he comes.

[Laughter]

Mr. Jarion Richardson: No, but, Mr. Speaker, I think that what we have to deal with in this budget debate or in this budget is this once-in-a-lifetime opportunity to deal with the areas of reform that are needed in Bermuda. And because this is an opportunity that, like others, can be wasted, I would thank the Government to take the opportunity to correct the structural issues in Bermuda rather than the surface-level issues. In fact, attack the disease instead of the symptoms.

I would also thank the Government to . . . I have right here, Mr. Speaker, the Opposition's Reply delivered by the Honourable Member, Dr. DeCouto. And it has got some 38 pages of text. There is no need for the Government to infer anything about Dr. DeCouto's contribution to this debate. It is more than enough words. And I would encourage the Government to stop repeating their inferences and start repeating our words, because our words are accurate, timely, and informed.

Speaking of accurate, timely, and informed, Mr. Speaker, this is a year of some fiscal strength. And there are a number of people who are excited about that. The Government is visibly excited about this surge in cash. And why? Well, it is quite obvious. I do not think we need to repeat it, but I will do so for the purposes of this debate so that we at least get on the record that the Opposition did say what is obvious to everybody. Revenue is high. CIT is large. The debt repayment is welcomed, and the surplus is projected. So yes, two and two do make four. There, we said it.

Now, I am not here to talk about arithmetic with the Government, though, Mr. Speaker. I am here to measure outcomes. Because there is still the Two Bermudas. And even though it has been put forward that, for some reason I am not allowed to be empathetic to one or the other, or perhaps I do not belong to one or the other, or whatever variations of lowbrow commentary has taken place, the simple fact is there are Two Bermudas. There is the balance-sheet Bermuda versus the bus-stop Bermuda, the conference-room Bermuda versus the hallway-medicine Bermuda, the insurance-profits Bermuda, and the lack-of-housing Bermuda. And there are those who read the Budget Statement, and then there are those who live with it. And right away, what we need to address isn't the situation that we find ourselves in, but what we can do with that.

You see, Mr. Speaker, we now face a crucial test as this Parliament. Because even the Government itself admits that macro progress does not always reach the kitchen table. And the kitchen table is where it matters.

Mr. Speaker, I am always quite interested to hear how we keep hearing more and more about the lack of reform. And there is always an explanation. In the police we call it an excuse; but I will call it an explanation here. I had this wonderful supervisor when I was in the police who used to broker no excuses . . . I'm sorry, explanations. He would make it quite intentional.

I was assigned to a group of static positions, and there were no computers at those static positions. You cannot interview witnesses, et cetera. You are really just standing there in the cold rain and just guarding whoever. I think I was guarding the Premier at the time, Dame Jennifer. And I went back to the station, and my police supervisor said to me, *Where is the criminal investigation relating to blah blah and blah matters?*

I said, *Well Sarge, you assigned me to statics, and I can't interview witnesses while I'm guarding the*

Premier. I can't fill in the paperwork. I can't have access to a computer.

And he looked at me so deadpan and calm and he just said, *PC Richardson that sounds personal.*

He did not care about the explanation. He did not care about the circumstances. He did not care that I had a good intention. He only cared about the outcome. And I carried that with me into the rest of my career.

You see, Bermuda is reliant on outcomes. We are in fact entirely dependent on outcomes; not on intentions. We need good outcomes in our health reform. We need good outcomes in our education reform. We need good outcomes in our housing reform and our crime strategies. But perhaps most importantly to this Honourable House in this particular moment we need good outcomes to our parliamentary reform. Because this is actually the people's House, and it is in this House that the Government comes and asks for the people's money. And it is this House, and this House alone, that can grant them the permission to spend that money, and on what. And it would be good if we could return to our proper place in the Sessions House. A place where we have the space and resources to do our work.

Now, Mr. Speaker, why is the reform a priority now? Because the current revenue, as the Government has admitted, is not going to be consistent. It is going to be brief, howsoever significant. But like the tide, it will eventually go out. And when the tide goes out, you can see who is not wearing swim shorts. Mr. Speaker, before the tide goes out on this opportunity it would be good if we got our House in order.

Let me reiterate something that the Honourable Dr. DeCouto has made clear. The CIT is an OECD-driven reform that was brought to our shores. We did not go out and seek it. And we had to deal with the consequences of it.

Now, I am pretty sure I heard Dr. DeCouto mention the good work of the Tax . . . what's that group called?

An Hon. Member: Tax Reform.

Mr. Jarion Richardson: Tax Reform, the ones who put in the CIT. Yes, that working group has obviously done a good job. And I think that during the CIT debate, we mentioned how much we appreciate their work and the work of anyone who contributed, including members of this Government. That was undoubtedly not easy. And it required a degree of professionalism, informed approach and discernment that has allowed the circumstances that we live in today, the ones that we are debating today.

Now, what also has been made clear is that insurance profitability will vary. The OECD may change the rules, as they are well known to do. And if it is not them, it is going to be the UK. Somebody, somewhere,

is going to rock up to our shores and try to have a go at us. So, whilst the tide is in, let's get our House in order.

Mr. Speaker, I would just add that we have further to go on the tax credit negotiations and that will also impact our revenue. So, it is important that we act with some degree of not only urgency but permanence.

Mr. Speaker, what we are seeing right now in this Budget Statement and in these Estimates is a broad increase of an expenditure across multiple ministries. We are seeing an increase in base operating expenditures and we are seeing the beginnings of political temptations in unallocated funds in, as yet unnamed projects, such as strategic interest projects and constituency-based projects.

Now, my concern, Mr. Speaker, is that we have to optimise this opportunity before it leaves our shores. I note, Mr. Speaker . . . in fact, I actually bought a [copy of *The*] *Royal Gazette*, a rare occasion for me these days because . . .

[Inaudible interjection]

Mr. Jarion Richardson: Yes, maybe I'll wait for the motion to adjourn to talk about *The Royal Gazette*.

[Laughter]

Mr. Jarion Richardson: But on the bottom of the front page, Mr. Speaker, if I beg your indulgence, *Plans afoot to dislodge bed blockers in hospitals*. And I thought I had gone back in time because I'm pretty sure I read that story before. In fact, every year that I have been in Parliament, I have heard some version of a plan to stop all the beds from blocking the corridors in the hospital.

I was recently in the hospital myself and I made a point to actually walk around and look. I saw a good friend of mine sitting in a chair because he couldn't get a bed, and then he also couldn't go home so he sat in that chair for six hours. I saw an older cousin, a cousin of my father, lying in a bed. I saw numerous elderly in vulnerable positions.

It broke my heart, Mr. Speaker, because it's the same reason it would break anybody's heart. We hold ourselves out to be sophisticated, wealthy-ish as a country. We hold ourselves out to be organised. We hold ourselves out to prioritise one another. We hold ourselves out to be loving and considerate to one another. I did not see evidence of that.

And so, I see increased spending in health, an additional 23 per cent in fact. And I am extremely interested in hearing the health debate because if we spend another year on the merry-go-round that is hospital beds in the hallways and lack of beds in the rooms, we will definitely have lost this once-in-a-lifetime opportunity.

Mr. Speaker, what I am going to do now is speak to our housing situation, because our housing situation is yet another once-in-a-lifetime opportunity.

Mr. Speaker, our problem seems to be getting addressed with standalone projects that are not interconnected or related. We seem to be able to identify the core issues relating, but we do not seem to be able to address them structurally. Housing is a great example of multiple factors over time adding up into a crisis, not just in terms of local workforce growth, not just from overseas.

We have another law, again that was impressed upon us from overseas, the Economic Substance [Act]. And that means that certain aspects of businesses must be co-located in Bermuda. That means that we are typically bringing in key and core people who are competing for housing, blocking the housing ladder, as it were. We have more single-parent households. We have reduced intergenerational family housing. We have less shared rentals. We have more smaller households looking for more space, really a hangover from COVID-19, because once you get locked inside your house for the better part of a couple months, you all of a sudden realise that maybe a garden would be a nice thing. And certainly, for those of us who are lucky enough to be sent home to work from home, that maybe we need to sit somewhere where our kids can't get to us.

Now, Mr. Speaker, I find the housing issue to be quite, quite, quite mystifying, because we are all well aware that our population has decreased. And I know that the Honourable Member mentioned that we will be having a census. Again, I feel like *déjà vu*, because we have been talking about this every year I have been in the House. So maybe this year we will get around to it, And if we do, yay.

So, we know anecdotally that our population is going down, because the family barbecues are getting smaller, and one doesn't need to take attendance.

So, my question was, *Well, if the population is going down, and the housing crisis is increasing, are they taking the buildings with them?* I couldn't quite figure that out. I mean, did they pack up the buildings?

And what it comes down to is a number of issues that relate to the structure of Bermuda's housing environment. And I am welcoming the work of the housing minister, because these core issues need to be resolved. Housing reform needs to be undertaken; not housing problem-solving, not housing Band-Aids, but housing reform.

[We are] talking about zoning rigidity. We are talking about the Planning delays. And we have heard again, year on year, *Oh, we're going to improve Planning*. Yet again, *deja vu*. I have heard that every year that I have been in this House, that we are going to improve Planning. So yay, here we go again. Maybe it will happen this time.

Rent control disincentives. The simple fact of the matter is the price of construction is so much that a person does not want to put that kind of money back into the house if they cannot get it back out. And that, by the way, also relates to conflict resolutions, which in

a housing context is both complicated, lengthy, and expensive. A person's house and that rental property that they have is typically the only vehicle they have for wealth preservation. And we are asking for them, rightly so, to house our population. Well, then we should provide the mechanisms for them to protect their assets.

The simple fact of the matter is right now a housing conflict goes through a lengthy, arduous and expensive court process that disincentivizes the persons from putting their houses on the market at the very time we need them on the market. We have a structural problem and no more Band-Aids. Okay? This is not about . . . we keep talking about housing stock, housing stock, housing stock. What about housing permission? We need to give people the right and the ability and the permission to offer their houses to house our population.

Dr. DeCouto, or the Honourable Dr. DeCouto, has spoken to some solutions on fast-track Planning, incentives, landlord-tenant reform tribunal, and there are other ideas such as changing laws around corporate investments into housing and things like that. And that is outlined in our plan.

Mr. Speaker, I note that we have the exact same problem in terms of structural issues on our cost of living. The Government has gone through some tremendous effort to pat itself on the back for the payroll tax changes and the electricity duty reduction, essential goods reductions and rebates. So much so that public messaging is now a self-congratulatory exercise. So again, thank you for doing your jobs, if it is needed from us in the Opposition.

The household reality is different than that, though. You see, Mr. Speaker, the Honourable Dr. DeCouto has already pointed out that electricity remains amongst the highest in the region. Our food imports are still vulnerable to as much as a bad winter gale, [to] mortgage pressure through banking fees, and rent escalation. And even though we are reporting on wage growth, that wage growth is entirely uneven, which means that the benefits are not being shared across equally.

Mr. Speaker, we are looking at structural weaknesses in our housing, our cost-of-living environment. The regulator, which we have spoken about before, the RA [Regulatory Authority], needs new powers. The energy market structure remains unchanged. And this, Mr. Speaker, I would like to speak to because I did not know this until I joined politics. And then having learned this, it is actually quite shocking and shows just how dangerously . . . how vulnerable our energy situation is.

Mr. Speaker, we obviously have a baseload that [is] legislated and has to be maintained on our grid. Mr. Speaker, every time someone comes off the grid because of renewable energy, that increases the price for those who remain on the grid. And the only people who can come off the grid are those who can afford it. So now we are driving up the cost of those who remain on the grid.

Well, if we keep doing this, at some point we are going to break that. This model is going to break, and we have got to figure this out. That is why the RA needs to be empowered to do some very hard and deep thinking about our energy markets. As we encourage more renewable energy we are effectively [making] our energy grid that much more vulnerable and that much more expensive.

Mr. Speaker, I will just take this opportunity or break to remind ourselves of the Two Bermudas that we have been talking about. The Bermuda of capital is doing very well, but the Bermuda of households is under increasing pressure. The Bermuda of global confidence is stable, but the Bermuda of local confidence is fragile. The Bermuda of macro indicators is strong, but the Bermuda of lived experience is strained. And I object to anyone who says I do not have permission to empathise with my people whom I have served twice in the uniformed service.

[Desk thumping]

Mr. Jarion Richardson: The budget sounds stronger than Bermuda feels.

Mr. Speaker, we are going to move on to education. Again, a structural opportunity here.

We have the funding increase coming in, and again, *deja vu*. We have seen this before. We are talking about capital works expansion. I am not sure which one we are talking about because I just heard the cost-of-living Minister, or the Minister of Home Affairs, speaking about a number that was astronomical. It sounded like she said \$20 million per school needs to be put in. And I . . . I cannot imagine \$10 [million] to \$20 million per school. And I think we still have to figure out which school that is because we have closed some and others are—

[Inaudible interjection]

Mr. Jarion Richardson: Yes. I'm not sure which one we're closing anymore.

The simple fact of the matter is that we are having a crisis of confidence in our education system. Parents are uncertain. Teachers are getting frustrated. Every teacher I speak to. Execution matters. Administration confusion matters.

As it stands, Dr. DeCouto, the Honourable Dr. DeCouto, emphasised our position that an independent Education Authority, which the previous Education Minister did speak to in another debate ([which] I can't remember, so I look forward to hearing that again) reinstating counselling services. But really what we are talking about is accountability. We are talking about accountability across multiple spectrums in our reform, in the reform that is needed in Bermuda. And we are looking forward to seeing how that is navigated because, again, we have a once-in-a-lifetime opportunity. The

tide will go out. What will we have done with this money?

Mr. Speaker, I want to talk to security in the courts, most especially security. Because without it, there is simply no Bermuda. There is no version of Bermuda where anarchy reigns, where gangs can be allowed to openly assassinate civilians. There is no version of Bermuda that can tolerate such blatant disregard for human life, and I have no tolerance for it whatsoever.

Our courts are backlogged. Traffic offences are openly visible. I could walk downstairs right now and count. Witnesses are reluctant to come forward. We have repeat offenders coming in and out of Corrections in a cyclical nature. Our social . . . we literally have anti-social conduct on the streets so frequent that you do not have to look for it. You can just walk a block.

The timeliness of justice is not an option. Our people will only have faith in the criminal justice system if we give it the resources to do its job. And its job must be the enforcement of our laws and bringing to justice those who breach them.

Our recruitment challenges have to be dealt with, not as a matter of social engineering but as reality. We need police officers. So, let's get on top of getting police officers. And I have to stop there because what I do not want to do is ignore the work that is being done in that space right now. We need police officers, and this Opposition will support the Ministry in getting more cops on our streets.

[Desk thumping]

Mr. Jarion Richardson: We need to [come] to grips with the security of our country. This is no time . . . and so what I would definitely say is that what we need now is increased criminal intelligence, increased criminal interdiction.

The internal mechanisms of policing themselves need to be reformed. We are spending so much time finding new ways of blaming police officers for every possible infraction that we can conceive of that we are running out of cops—cops with experience, cops who know how this works. We need to make sure that our police officers are properly equipped. They are still issuing tickets by handwriting in triplicate, and inputting it into the computer by hand. I mean, come on. Is it 2026 or 1985? It's time to equip our cops!

My brothers and sisters—our brothers and sisters—are out there protecting us. And they deserve our protection in return. We need to equip them with computerised technologies that are sufficient for the job. And that is not an easy thing. It will require some work. But let's get on with it, because the tide will go out.

Mr. Speaker, I would like to talk about the accountability of this Government. This Government is accountable to this Honourable House, full stop. And this Honourable House needs to return to our home in Sessions House. Not as a point of curiosity, not as a

point of hemming and hawing and planning, [but] as a point of priority. And I mean now, Mr. Speaker.

We need . . . I am glad . . . I see right now, Mr. Speaker. Mr. Speaker, look at page 29 of the Budget Statement. With your permission, may I read?

"Capital Projects Over \$1 million FY 2026/27." There are 24 projects *before* the Parliament Building. The home of accountability and transparency is 26th on the list and has the same priority as "Park Improvement."

An Hon. Member: It starts next month.

Mr. Jarion Richardson: Well, thank God it starts next month. [It] should have started two years ago.

Mr. Speaker, this Government is now going to be in possession of \$2 billion in revenue. This Honourable House, this Parliament, this instrument of our Constitution, and our constitutional officers must be equipped to oversee \$2 billion.

That means we have to ensure that our Auditor General is properly equipped. We have to make sure that our oversight committees are properly equipped. We have to make sure that our secretariat in this building is properly equipped. We are going to need researchers. We are going to need people with legal expertise. This Honourable House is not an appendage to the Government. This Honourable House stands on its own. It always has. It always will. And thank God for it.

Thank God for Bermuda, and I pray that this Government uses the opportunity and does not waste it while the tide is in.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Honourable Member.

MP Simmons, I see you on your feet. Are you looking to participate at this stage?

Mr. Jamahl S. Simmons: Yes, Mr. Speaker, and thank you.

The Speaker: MP Simmons, you have the clock.

Mr. Jamahl S. Simmons: I would like to begin by thanking God for all the blessings that He has given me and my family. I want to thank my family for all their support, and I want to thank the people of constituency 33 for giving me the honour to speak on their behalf in this Chamber.

Now, today is of some historical importance as the last Friday in Black History Month. And when we look around our history, a person like me was not supposed to be sitting in this Chamber. A person like me was not supposed to be finance minister. And so, I want to take a moment to give thanks to all of the Black finance ministers throughout our history, beginning with Dr. Clarence James, of the United Bermuda Party,

moving on to [Mr.] C. Eugene Cox, [Ms.] Paula Cox, then we go to [Mr.] E. T. (Bob) Richards, [MP] Curtis Dickinson, and the Honourable Premier.

I think it is important because they helped to break down the notion that Black people cannot be trusted with money. They helped to break down the notion that Black people are corrupt when it comes to money. And every time a Black finance minister stands up and puts up a budget that does what this budget does, it gives lie to the liars who say that Black people cannot manage money. Let's be clear.

[Inaudible interjection]

Mr. Jamahl S. Simmons: Oh, well, you know. I know the story of what they did to Clarence. Am I being used?

Now, Mr. Speaker, reviewing and listening to the Opposition's Reply, I was reminded of an experience I had a number of years ago working on a doomed election campaign. Everybody on the campaign knew the election was doomed. And the night before the election the party leader of this party said to me, *You know, when we win . . . you have done a great job. I am going to make sure that we put you in a nice position because you have done a good job.*

And I thought to myself: *You might as well have promised you are going to make me the next lead singer of New Edition because it ain't happening. And you are either deluded, or you feel that, you know: 'I'll make a promise. It won't matter because I won't get to keep it.'*

And Mr. Speaker, as I listened to the Opposition's Reply, I had to ask: Are they deluded or making promises that they know that they will never have to fulfil?

There has been an odd approach, almost like this Reply was jigsaw-puzzled together by a bunch of different voices, and it created almost a sort of schizophrenic approach. And what I mean by that, Mr. Speaker, [is] on the one hand you say that you want to spend all this money in housing, but we should put more money towards the debt. You say we should put more towards our seniors, but we should spend more money on the debt. You say we should build more schools and put more money in education, but we should put money on the debt.

And we can run through all the lists of things that they think fit in this mystical fantasy world of an OBA Government that they would do. And the question arises: How will you pay for this as you speed up the decrease of the debt? And the answers were fascinating.

I mean, to me as a layman, it sounded a lot like: *Trust me, bro. Trust me, bro.* No, no, seriously because look, look, I get it, right?

Opposition has to—particularly Oppositions that are fiscally conservative have to—play the game of being socially conscious. Every budget, they have to come and they have to pretend that their heart has

grown four sizes bigger like the Grinch. And they have suddenly learned the meaning of Christmas and that: *Oh, no, the seniors! And oh, no, the housing! And oh, no, this and that.* But listen to what else is said. Listen to what else is said. Okay?

The most passionate response that we heard, one of the most passionate responses was for us MPs to get back into our building. That was one of the most passionate responses. We felt the fire then, getting them in a building or getting us back in a building. Okay?

Now, this budget . . . I believe, the budget—

[Inaudible interjection]

Mr. Jamahl S. Simmons: I'm sorry, Honourable Member. Dr. Doom wants to say something?

[Laughter]

Mr. Jamahl S. Simmons: Understood, Mr. Speaker.

Mr. Speaker, look, this budget delineates the clear difference between those who will make promises they do not believe they will ever have to keep and those who have to live with the consequences—

[Crosstalk]

Mr. Jamahl S. Simmons: —live with the consequences.

I am sorry. I am sorry, Dr. DeCouto, I cannot hear you.

Dr. Douglas DeCouto: [INAUDIBLE]

Mr. Jamahl S. Simmons: Well, well, Dr. DeCouto, you say the Premier will not be here. But I have no confidence that you will be there the way you change leaders. I have zero confidence in that. It could be the Honourable Member, um . . . Honourable Member King, are you ready to be the Shadow Finance Minister? Because you could be up.

So please, I would encourage you. You guys understand I got 30 minutes. The more you talk, the more I talk. Now—

[Inaudible interjection]

Mr. Jamahl S. Simmons: Oh no, no, no. I would rather bleed from every pore in my body than be the leader of any political party. Thank you. Others are better suited to that.

But let us say this. This budget . . . Returning to my point, this budget delineates some of the clear difference between us and them. We slashed the debt; they doubled it. They criticised us for foreign investment but never mentioned the airport and their shenanigans with foreign investment.

[Crosstalk]

Mr. Jamahl S. Simmons: They, they—

[Crosstalk]

Mr. Jamahl S. Simmons: I will tell you I will not be distracted, Mr. Speaker, because they are not my audience. It is the people that I represent that are my audience because I am going to disagree with something the Honourable Member who just took his seat said. You do not hold us accountable; the people do.

You do not hold us accountable; the people do. So, understand. You criticise and you talk about [how] we should spend more on education, but you cut it when you had the chance. You complain about youth unemployment, which is something that was factually inaccurate in your response, but you slashed the programmes to benefit our youth.

[Crosstalk]

Mr. Jamahl S. Simmons: Run through the list. We built houses. How many did you build? Less than one by a bunch. So, let's . . . Let's be clear here. There is a reason why . . . There is a reason why there continues to be a lack of faith and lack of trust in the Opposition because you cannot have it both ways. You cannot be pro reducing the debt when you doubled it. You cannot be pro our youth.

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: Point of order, Mr. Speaker. I am afraid the Honourable Member, perhaps unintentionally, has twice stated, incorrectly and falsely, as you can see from the Budget Book, that the OBA doubled the debt. They did not. I believe he has probably picked that up from MP De Silva, who used to also say that false statement.

Mr. Jamahl S. Simmons: I am sorry. I do not . . . I have no idea what . . . I do not understand that point of order.

[Crosstalk]

Mr. Jamahl S. Simmons: But let us continue, Mr. Speaker. You will note, Mr. Speaker, they did not correct me on the housing. They did not correct me on youth. They cannot correct me on seniors because while we increased pensions every year and invested in our seniors more this year. They said, *Money does not grow on trees*. So, understand there is a difference. And you cannot have it both ways. You cannot make these promises that you will not keep, and at the same time claim that you want to reduce the debt. It is insane. It is utterly insane.

Now, Mr. Speaker, [regarding] the approach. We understand something very simple. When we go into our constituencies the people do not ask us, *What [are] you all doing about the debt?* They ask us: *What [are] you going to do about our light bills? What [are] you going to do about our finding an apartment?* What are we going to do about that? And that is why we could not, because being . . . You coming here and telling stories about people's pain . . . They are not stories to us. They are not political points to score for us. We live it and deal with it every day. And we deal with it with family members. Some of us in this Chamber have dealt with it personally. So, we have a higher commitment—a higher commitment—to make sure that our seniors are taken care of, our youth are taken care of, that we get it right.

And we have not gotten everything right. Nobody can possibly stand here and say that every single Member of this Chamber has gotten everything right in life. And we have not gotten everything right. But I will tell you this. When we have made mistakes, we have adjusted. We do not attack anybody about mistakes—

[Laughter]

Mr. Jamahl S. Simmons: —about mistakes that we have made. So, I find it funny when you have an Opposition who wants to talk about foreign investment and has never apologised, never acknowledged, or never dealt with the fallout of their investment shenanigans. That is the problem, and that is why people do not trust them. You cannot have it both ways.

Mr. Speaker, when I look at the investments we are making, I say that (you know) I am very glad at this moment in time the Premier is Minister of Finance because me, frankly, I would have given him more money. Okay? The debt would have been paid a little slower. So, we are lucky we have a responsible person who is actually balancing the needs of our people with the needs of our debt management. And it is important because we have seen what happens when you do not balance the needs of our people with the balance sheet.

Now, I am going to differ from my colleague, the Honourable Mr. Hayward, and I will say that I do not expect praise from the One Bermuda Alliance. I do not expect it. I would be shocked to hear it. And the day I hear it, I will assume we have done something terrible, and we need to change course immediately.

But what we have to look at as we talked in our Budget Book about nation building . . . And that really spurred my interest because nation building may have a different context for me as someone who grew up believing in independence. But the point of trying to address the structural issues that allow us to say we can house our people, we can feed our people, we can educate our people, that is a fundamental underpinning. And it is a change of mindset that I think is long overdue.

The capacity to begin thinking about how we can progress beyond problems of the moment and to address them permanently, that is big. That is big. And when the Minister talks about the reforms in labour laws, I get excited because those are things that people like me have been fighting for for 20 years. And to see that this is on the horizon . . . Equality-pay legislation is huge. And these are the types of things that happen when you have a Government that is connected with the people—not to get a story for a talking point, but to actually transform and improve people's lives. That is something that will transform and improve people's lives. And I am very grateful that we are looking at how we can even further transform and improve our people's lives.

Now, Mr. Speaker, the Premier has indicated—and I believe him—that this will be his final budget and his final year as the Premier of Bermuda. The Premier and I have been through four elections together. More than anybody else. We have battled. We have debated. We have agreed. We have worked together. And I am glad to stand and say that I wish him well in his career outside of the Premier's office and the Finance Ministry's office. We have been served more well than badly by him, and I appreciate his sacrifice for the office.

And finally, Mr. Speaker, the budget would not be complete without my appeal as a backbencher for my constituency. Over almost a decade or so ago, Somerset Bridge Recreation Club was demolished. We as a Government at that time promised that we would restore it and rebuild it, and we have yet to fulfil that promise. I recognise the reasons why. But we have to find a way to fulfil the promise that we made.

Mr. Speaker, I conclude by saying this. We have a budget that I am very proud to take to my constituents. When they ask me, *What are you doing for me?* I am able to say to my seniors, *We are investing in you and making life better for you.* I am able to say to our youth, *You should begin to have some hope because we are investing in you and making sure that you have an opportunity in your own country.* When we talk to our people in the professional sector, we are able to say, *The concerns you have raised with us, we are addressing and looking to move forward.* And we also can say that we know that as good as the economy is doing on paper, it must do better for you.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP.

Is there any other Member?

MP Campbell, you have the floor.

Mr. Vance Campbell: Thank you, Mr. Speaker.

Mr. Speaker, I would like to, as I normally do, try and find the positives when I stand up and speak about the work of the Government. And I learned that from a former Senator that I had the privilege of serving under. He was an independent Senator. He would start

from the position of, *I do not support this*, and find a reason to support it.

But again, there are positives in this budget presented by the Government, and I will talk about some of those positives, as I have, whenever I have gotten up and spoken about a piece of legislation that the Government has presented.

[Inaudible interjection]

Mr. Vance Campbell: I live in Devonshire.

Repayment in full of the \$605 million Senior Notes maturing in January 2027—that is an extreme positive. I will not dwell on it too much because it has already been spoken about. And I really did not hear anybody mention this one, but I really believe it is a positive—the plan for the Ministry of Finance to re-empanel the Debt Management Committee this year to guide the next phase of debt reduction. I think that is very positive. They will be advising the best way to ensure continued reduction of Bermuda's debt. That is a very crippling commitment that the Government, any Government, would have, a debt the size that we have.

[There are] positives that have been spoken about already—reductions in employer payroll tax rates. That will help. As someone who . . . I do not own a business, but I run a business. And those quarterly payroll tax bills are hefty. So that will be appreciated by all businesses, all businesses in Bermuda, local and international business [IB].

An Hon. Member: You are welcome.

Mr. Vance Campbell: You know, and as—

[Inaudible interjection]

Mr. Vance Campbell: You know, it could always be a little more.

No. Given the fact that our workforce is ageing, and having just become a senior myself (so I am going to declare my interests), I was pleased to see that the employer portion of payroll tax rates is to be exempted on the first \$96,000 of remuneration for Bermudian employees age 65 and over who want to remain in the workforce—again, on the payroll tax reduction in the employee payroll tax rates for bands one and two.

Lower electricity rates, or overall costs with the elimination of the final four cents per litre, essential goods reduction designed to reduce the cost of grocery products—these are positives, Mr. Speaker. I cannot stand to my feet and not say they are. Ten per cent reduction in private car licensing fees. [In] Bermuda, if you have travelled our roads, a lot of vehicles on our roads. So, a lot of people will benefit from that.

[Inaudible interjection]

Mr. Vance Campbell: Well, you know there is always a hook, right? There is a hook, and that hook is coming.

Further customs duty changes to plug the gaps in some of the parts for motor vehicles and also construction. And I declare my interest. The company I work for is in the construction supply industry.

[Inaudible interjection]

Mr. Vance Campbell: And, yes, I was consulted.

Fourteen million dollars for [the] Health Insurance Department to fund the expansion of health services under Health Insurance Plan [HIP] and FutureCare—that is really great, because that, again, benefits our seniors to a large extent, and others. And that is the expansion. We will see free annual health examinations, expanded prescription drug coverage, expanded preventative access, and \$15 million toward FutureCare premium subsidies. Again, one of the biggest costs facing seniors is that health insurance premium that they have to pay. And sometimes they are making decisions: *Do I use my health coverage and buy medicine, or do I buy food? If I pay for the medicine, I might be stuck having a peanut butter sandwich, no jam. [I] cannot afford the jam.*

And again, government employees, they deserve an improvement in their health plan as well. And \$12 million has been allocated to that to ensure its sustainability. [There is] nothing like going to the doctor. You receive the service and then you are told you have got to come up with the cash because it did not go through your plan or your plan does not cover it.

And [with] this one I am really pleased. And I hope there was not much detail, or I may have missed it—reinstating and phased integration of counselling services, including youth counselling. And I hope that the plan is to insert that counselling right into the schools because that is where I think it is most needed. And that touches . . . that hits home for me.

Mr. Speaker, I will reserve comments on any investment in progressing universal health care. Government has been at this for many years. We are still working towards bringing it to a reality, and I am a little bit sceptical as to whether it will be affordable. But I will be gladly proven wrong on that, Mr. Speaker.

Now to my friend, the Deputy Premier. He has a very, very ambitious and aggressive plan for the development of new affordable housing. Our time will tell if you are able to deliver. But because it is something for the people of Bermuda, if I can assist, whether it is through my knowledge, again as the general manager of the Bermuda Housing Corporation, or in my current position as one of the premier suppliers to the industry of construction on the Island, then I am prepared to help.

But as we know, execution . . . I think my colleague who spoke before me on this side talked about execution. Execution is critical. I know about execution.

So, the housing situation is not only affecting Bermudians. It is also affecting the ability of businesses to recruit from overseas as well. If you do not have anywhere for your overseas recruit to stay, they are going to go to another jurisdiction, accept a job somewhere else. So, it is two-fold, that housing.

Now, I am not a big fan of the plans for derelict housing, and I am going to tell you why. This is where my experience as GM of the Bermuda Housing Corporation comes into play. We had a similar programme when I was there, and it just did not prove to be cost effective. The payback periods were extremely long, and most people in the family who owned the property would not see the return of that property to them before the payback period. So, I am a little sceptical, and I do not really support that. And as someone said, Government has so many of its own buildings that can be repurposed and money put into that for the very same reason.

Now, I want to talk about what I call superlatives. There are a few superlatives in the budget, and here is where the hook comes, Mr. Speaker.

[Inaudible interjection]

Mr. Vance Campbell: Still am, still am. I am just bawling the googly now.

"This Budget delivers the largest reduction in national debt in Bermuda's history . . ." In 1998, if I am correct, the budget deficit . . . or, not the deficit, the debt, national debt, was somewhere between \$130 million and \$140 million. And there is no way that the PLP Government can excuse itself from the role that it played in reaching the massive debt that we have today. [The] majority of the share went with the PLP.

[Inaudible interjections]

Mr. Vance Campbell: Now, Mr. Speaker, they want to claim credit for paying back the debt that they incurred. I want to call it the largest payment, but, yes, relative to what the payments had to be before, it is the largest.

[Inaudible interjections]

Mr. Vance Campbell: It is called drunken sailors and spending money like—

[Crosstalk]

Mr. Vance Campbell: Two. Unemployment is at . . . Unemployment is at historic rates.

[Crosstalk]

Mr. Vance Campbell: Unemployment is at historic rates.

"One of the clearest signs that our economic policies are working is what we see in the labour market

with unemployment at record lows." Now, I am not going to stand here and say jobs were not created. But I also am not going to stand here and not mention the fact that through emigration large numbers of unemployed or underemployed people left this country and thereby helped the Government reflect a much better unemployment rate because they did not factor into the equation anymore. Record emigration under the PLP. In a way, I guess it was their economic policies that led to those people leaving and therefore lower unemployment rates.

Another superlative, "This Budget therefore provides for the largest capital programme since 2008/2009 . . ."

Hopefully we still are friends. It is not personal. It is not personal.

How can you claim the largest capital programme when you have not properly maintained your buildings, you have not properly maintained the roads, the bridges, the plant and equipment such as Tynes Bay? And you are now forced to replace those things because you did not maintain them. And now you want to get a superlative in and pat yourself on the back for the largest capital programme since 2008/2009?

[Inaudible interjection]

Mr. Vance Campbell: It is a fact, yes, because of your delinquent maintenance programmes. You failed to maintain anything to the extent that it was required, thereby shortening the lifespan of the asset.

Now, with your indulgence, Mr. Speaker, I will take a look at the theme. The theme of this Budget [Statement] is: "Responsible choices—Lasting benefits for Bermudians." I think the previous phrase that the PLP used was to make Bermuda fairer and better for Bermudians.

Mr. Speaker, on July 18th last year, during the motion to adjourn, I gave my reflection on the widening gap between the story that this Government tells and the reality that Bermudians live every single day. And during my reflection, I made reference to the then recently tabled factors driving emigration in Bermuda. I believe that was a January 2025 document. That report lays bare, Mr. Speaker, the truth that Bermudians are leaving because they cannot afford to live here. They are leaving because they cannot afford to retire here. They are leaving because they do not see a future here for them. And we are talking about record numbers of people emigrating.

The study interviewed 20 Bermudians who have emigrated. They were interviewed in depth. Their reasons for emigrating [were] the high cost of living, lack of affordability, ability to live beyond retirement, how seniors are cared for, more employment opportunities where they were heading, and for educational reasons. The same 20 were more satisfied with their life overseas because of the lower cost of living, the

better health care, better employment opportunities, better education opportunities, and better quality of life.

In that same study, 105 Bermudians who have emigrated were surveyed. Their reasons for emigrating [were] cost of food and groceries, cost of housing and utilities, cost of health care and insurance, lack of career opportunities, difficulty of retiring in Bermuda and mismanagement of the economy. That is their reality—the widening gap between the story that this Government is telling and the realities that Bermudians are experiencing. They are our friends. They are our families. They were, they *were* . . . they *were* our neighbours.

I have a question, Mr. Speaker. It is rhetorical: With the positives in the budget that I highlighted earlier, does this budget that we are debating here today do enough to cause those who have emigrated to return or at least think about returning? Another question [is]: Does this budget do enough to change the lives and circumstances of Bermudians who remain here? And Mr. Speaker, although there are positives, I do not think they do enough to materially change the lives of Bermudians that are here or to encourage those who have emigrated to want to return.

The Association of Bermuda Insurers and Re-insurers [ABIR], after the budget was delivered last week, [was] quoted as saying more needs to be done to reduce the cost of doing business. Health care was specifically mentioned. And they indicated that it was critical to the retention and creation of Bermudian jobs.

ABIR may have mentioned it, but the same is true for small- and medium-sized local business. Although it is a recommendation of the Tax Reform Commission [TRC], when it comes to income tax, ABIR, in spite of the fact that the Premier and Minister of Finance has said no decision has been made, ABIR is warning against this . . . or the Association of Bermuda International Companies [ABIC] is warning against this. And I trust and hope that this Government will take heed.

I do want to commend the Minister of Economy and Labour for swiftly addressing the concerns as it related to closed categories and restricted categories as it relates to the hospitality industry.

[Crosstalk]

Mr. Vance Campbell: No, you just had one of your guys stand up and say that we did not talk about anything good in the budget. So, we are talking about something that is good in the budget and complimenting a Minister for doing his job—

[Crosstalk]

Mr. Vance Campbell: And complimenting a Minister for doing his job in a swift manner, something . . . something—

[General uproar]

[Gavel]

Mr. Vance Campbell:—something that you would need, Minister Hayward, to teach your colleagues about—speed and response.

[Crosstalk]

Mr. Vance Campbell: There were recent concerns, and this is just a warning. That's all. This is something that we need to pay attention to as a country. Everyone in this Chamber. There was a recent downgrading of Bermuda's reinsurance industry outlook from positive to stable. And this hints towards the volatility, the potential volatility in corporate income tax receipts.

I am going to take a pause, if I can, Mr. Speaker, right now. And I pause, Mr. Speaker, because of the state of education in this country. We normally take a pause—a moment of silence, if you [will]—for something or someone that has passed. But today, that moment of silence was for the death of public education in this country.

[Crosstalk, desk thumping]

Mr. Vance Campbell: Failed education reform.

I do give the current Minister kudos for pulling the handbrake up and parking the reform bus while they decided what to do . . . \$8.4 million spent on failed education reform. A moment of silence for the death of the dreams of a generation of kids and their parents because the mess called education in Bermuda is failing them, is failing to prepare them for the job market. [There has been] untold damage to these individuals, and two of them are my kids! Not likely to be able to get that good paying job in a 21st century economy.

The Government does not know what to do with education. It is making it up as it goes. Eight million four hundred thousand dollars tells me you do not know what you are doing with education.

The Minister of Education thought it would be a good thing to put it to international business or to the business community about adopting a school. Not too long ago we asked the private sector to help us look after and fix up botanical gardens. Adopt a school. Maybe next [it] will be adopt a ministry. And then perhaps adopt the Government.

[Laughter]

Mr. Vance Campbell: Does this budget improve the lives and the well-being of the people who are struggling to live day to day, the people who are struggling to enjoy a quality of life after years of working? They cannot afford to retire. They cannot afford to enjoy life, cannot afford the basics.

Ratings do not buy groceries. They do not buy medicine. Statistics do not pay for rent. They do not pay the mortgage. Ratings do not improve the lives of

Bermudians. Does this budget improve the lives of Bermudians to the extent required to change their trajectory from where it is now in a Bermuda that is not fairer, not better, in spite of what the Government would tell you; in a Bermuda that is not creating lasting benefits for Bermudians?

Thank you, Mr. Speaker.

The Speaker: Thank you, Honourable Member.

Does any other Honourable Member . . . Minister Wilson, I see you on your feet. Would you like your 30 minutes?

Go right ahead, Minister.

Hon. Kim N. Wilson: Thank you, Mr. Speaker—

[Crosstalk]

The Speaker: [Microphone off]

Hon. Kim N. Wilson: —and I certainly will not take 30 minutes. Pardon me?

The Speaker: No, you are fine.

Hon. Kim N. Wilson: Okay. Yes.

Mr. Speaker, sometimes the clearest way to understand a national budget is to compare it to something that every Bermudian household also can relate to and understand, and that is managing their own family finances.

So, let's take, for example, a family of four, and I will call them the Simmons family. We have two parents that are both gainfully employed. We have two children who are young adults who make no financial contributions to the household because they are both overseas in school. So, with those incomes, our family must balance tuition fees, daily living expenses, long-term savings, and other goals that we may have for our retirement. We must carefully track what is earned versus what is spent, ensuring that there is enough for essentials such as food, housing, the occasional trip, transportation, whilst also planning ahead for the unexpected costs, such as medical emergencies or home repairs.

Mr. Speaker, responsible financial planning means prioritising needs, discussing wants, and making joint decisions to secure our family's future. And if you did not know, the Simmons family is my family.

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

Hon. Kim N. Wilson: So Mr. Speaker, just as our family would set aside money for our children's education (excuse me, Madam Deputy Speaker), home repairs, our retirement, and other savings for emergency matters that may come up, a nation, too, must also budget for growth, stability, and the well-being of its people.

Madam Deputy Speaker, a responsible household looks at five key things. One, how much money is coming in, and that could be through income stream, salary, rental income, bonuses, interest, et cetera. Second, they look at how much debt they carry, and that could be loans, credit card bills, mortgages, et cetera. Third, they look at what they must invest in to maintain their major asset, which could be a property, a house. And four, they also look at how are they going to manage rising day-to-day cost of living expenses. And five, how they will protect their family's health and their elders' and their future.

Madam Deputy, the 2026/2027 national budget reflects the same disciplined approach. Number one, how much money is coming in? Madam Deputy Speaker, as a household works to increase its salary as well as earn bonuses, the country also works to grow revenue, as well as to foster economic expansion and fair taxation. Now the Honourable Member, the Minister of Economy and Labour, has already highlighted a number of the initiatives that are contained in this budget, Madam Deputy Speaker, that speak specifically to the economic expansion. And they were not repetition. We have seen local businesses have grown, which creates further job growth. We are at—

[Laughter]

Hon. Kim N. Wilson: Are you serious? Are you really serious? My biggest fan.

[Laughter]

Hon. Kim N. Wilson: Thank you. Goodness, now I have completely lost my . . . Okay, so, yes, okay.

We have seen, Madam Deputy Speaker, the unemployment rate is 1.4 per cent, which, as the Honourable Member indicated, statistically represents full employment. And we have a GDP for 2025 between 2.5 per cent and 3.0 per cent. So, I submit that those are perfect examples of the economic expansion that this Government has created and the atmosphere that it has created to help with that item number one that I spoke about insofar as growing your revenue.

Number two, debt reduction. Again, when a family earns more, the first sign of maturity is paying down its debt. Reducing the high interest obligation strengthens long-term financial stability and frees up future income. And again, like I said, using my example, like many families who are blessed enough to own a home, the bank owns it because we have a mortgage. And what my husband regularly does is he looks at the mortgage, the information on the screen, and he looks at how it is amortised. And he knows that if we make a lump sum balloon payment here, then we are going to be able to have a reduction in the interest over there. So, he spends a lot of time studying this. And I am glad he does because I am not actually the one that is doing that. But what I am seeing is that our principal is coming

down, and our interest is going down, which allows us to use that extra interest savings on other things like educating my children, paying for food and other expenses.

But likewise, this budget also continues the responsible reduction of Bermuda's national debt. And we have heard about that with the repayment of \$605 million in the Senior Notes, which are due to mature in January of 2027. And that represents the single largest debt reduction in the history of Bermuda. And lower debt today means lowering interest payments tomorrow, similar to what I spoke about insofar as the example of our mortgage. And it frees up resources for things like healthcare, education, social investments for social network processes and benefits, as well as servicing past borrowing.

And number three, as I mentioned, Madam Deputy Speaker, is infrastructure. Again, [for] many persons that have the benefit of owning a home, that is probably their primary asset that needs to be maintained. My husband and I live in a property that is over 200 years old. So, we know what it is like to have to put into the property, whether it is rewiring, repairs to the roof, painting it, et cetera, et cetera. We have to continue to maintain it because, of course, of its age. If the roof starts to leak then we have to fix it or, alternatively, it is going to cause bigger problems down the line.

So, as a family, in maintaining our property we are investing in improving our home because we know [with] neglect [what] will happen. And if we do not deal with it now it is going to be a higher expense later. And likewise, this budget also invests in infrastructure, strengthening public facilities. We see \$9.4 million is going towards the Swing Bridge, \$18.8 million towards Tynes Bay expansion, \$26.9 million for the Bermuda Housing Corporation, and \$14 million for public school upgrades in the Bermuda College.

Monies will also be used for other infrastructure upgrades and needs and development that are seeking to be modernised, like health care spaces, which I will speak about in a few moments, improving long-term care capacity (again, I will come back to that), as well as maintaining roads, wall repairs, and purchases of buses. So, infrastructure spending is not reckless spending. It is preventative maintenance for the country.

Turning to number four, Madam Deputy Speaker, managing the rising day-to-day living cost. Families carefully adjust their budgets when food prices rise and utilities increase. And they look for ways to reduce the pressures of our household expenses. We may not go out to eat as much. We may shop for sales. We may buy in bulk. Things like this to help to stretch the dollar, so to speak.

And this budget also includes a lot of cost-of-living relief for Mr. and Mrs. Simmons. Tax adjustments, such as payroll tax, which affect all workers, lower electricity cost. We are reducing the duty on essential goods and [providing] a further 10 per cent cut in [the]

vehicle licensing fee. All of these are designed to ease the burden and reduce the cost of living that each and every one of us faces. And these are targeted relief measures that provide cost of living support to Bermudians. Lowering the burden on working families and seniors protects the purchasing power and subsidises household finances across the country.

And fifth, Madam Deputy Speaker, how do we protect our families' health and our elders? In every responsible household budget there is a priority placed on health, medical care, and caring for elderly parents and grandparents. And we all know about the sandwich generation where we have individuals that are caring for young children as well as their older relatives. And families know that ignoring health care costs leads to greater hardships later.

This budget reflects that same principle, Madam Deputy Speaker. Eighty-seven million dollars has been allocated to the Bermuda Hospitals Board [BHB], to the Health Insurance Department [HID], and the expansion of universal health coverage [UHC] phase one, as well as the continuation of the UHC implementation. And I am going to just break that down if you can bear with me. An additional \$15 million has been provided in health care support for low-income seniors, particularly through enhanced FutureCare subsidies. And this will provide meaningful financial relief to those living on fixed incomes. That support is not only compassionate; it is economically responsible. Seniors who are not overwhelmed by health care premiums are better able to maintain financial independence and stability, reducing the downstream social and fiscal pressures.

Madam Deputy Speaker, this budget also provides additional initiatives that are aimed at enhancing access and supporting our seniors—Health Insurance Plan [HIP] expansion and phase one of UHC [Universal Health Coverage]. We have removed the 12-month waiting period for personal home care benefits for persons that are on HIP and FutureCare so that they can have their loved ones age in place. This reform will allow eligible individuals to access the personal home care services immediately when the need arises.

This also supports ageing in place, Madam Deputy Speaker, and it allows seniors to remain in their homes surrounded by their community, their family, and things that are familiar to them, which also obviously will help with their recovery and recuperation. Ageing in place is not only aligned with patient preference. It is economically sound. Homebased care reduces institutionalisation. It lowers hospital utilisation, which we know is a challenge, which I will speak about in a few moments. And it supports the family caregivers who might otherwise leave the workforce to provide fulltime care at home.

Madam Deputy Speaker, another initiative supporting ageing in place that has been announced in the budget is the remote home monitoring. So, we will be utilising technological systems to provide for remote

home monitoring. That, of course, supports ageing in place.

We have increased prescription drug benefits, Madam Deputy Speaker, for HIP patients from \$1,000 to \$3,000 per year, and for FutureCare from \$3,000 to \$5,000 a year. We have also introduced a preventative measure by the provision of an annual physical exam free for HIP and FutureCare clients. We know that prevention is cheaper than a cure. And if diagnosed early because of a preventative medical examination, then that can save in the long term insofar as expenses, medical expenses, loss of any type of disability or the like simply because they have been able to be diagnosed early. So, we are providing free annual physicals for HIP and FutureCare to tie in with this Government's commitment of prevention.

Madam Deputy Speaker, this budget also will provide additional financial support to the BHB as it relates to the challenge that we are all very familiar with, which is the medically-fit-for-discharge patients. Madam Deputy Speaker, we know that all of us have been aware or have observed for ourselves the challenges that we see in the emergency department with respect to extended admissions. That has a knock-on effect because if persons cannot get admitted to the Acute Care Wing [ACW], which is upstairs, because those beds are being blocked, then the emergency room is what we have seen. We also recognise that sometimes persons have elective surgeries that have had to be cancelled because there is no place in the ACW for them to recover.

Madam Speaker, this by no means is a simple fix. It is a very complicated, complex issue. It involves financial, social, and familial factors. We know that there are, on average, persons that are in the ACW for 46 days. This is meant to be an acute care hospital. You get your treatment and you leave. But we understand there are other circumstances that are creating this bed blocking. And again, it is a very complex situation. I will not stand here and try to minimise it. We know that we require more long-term care facility beds in the community, which I will speak about in a moment.

We also have to recognise that family members need to also be responsible as well, insofar as taking their loved ones home when they are medically fit for discharge. They cannot continue to allow the hospital, particularly the ACW, to just be (I have to watch my words) a place because they are tired and they do not want . . . It is not a hospice. They do not want to deal with their families. They do not want to deal with the responsibility. So, they say, *Well, I will just leave them at the hospital*. I mean, I have heard we have episodes of individuals that when they are ready to be discharged the family members are saying: *Well, you know what? I've got other things I have to do. I'm travelling, et cetera*. And they leave the loved one there. That person is occupying a bed that otherwise someone in the emergency department could be utilising, or alternatively someone that is scheduled for elective surgery

can be utilising it so that they can have their surgery to eradicate that—

[Inaudible interjection]

Hon. Kim N. Wilson: —issue. Exactly. Thank you.

So again, it is complex. I am not going to stand here and pretend that it is not. However, I do want to implore family members who are able to take their medically-fit-for-discharge patients home—loved ones home—to please do so because the knock-on effect of the bed blocking and what we have seen in the emergency department should not be occurring in 2026 in a country such as Bermuda.

On that note, though, Madam Deputy Speaker, we have . . . Due to this budget, like I said, the Bermuda Hospitals Board will be receiving further monies. And one of the primary initiatives with respect to that money is the ability to renovate two of the floors in the Mid-Atlantic Wellness Institute [MWI] so that 30 beds will be renovated and available for persons that are currently in the acute care ward. They will be transferred over to the MWI, which will, of course, free up space so that those persons that are in emergency that need to go upstairs for admission can do so. So that is something that I am extremely pleased about that the budget will allow. The expansion of long-term care beds will help to relieve pressures in the hospital services, Madam Deputy Speaker.

This is a strategic system reform. By strengthening the long-term care capacity, patients who no longer require acute hospital treatment can move to the appropriate level of care. Again, those are the persons that are medically fit for discharge. And the acute care beds will be freed up for those persons who genuinely require hospitalisation. It will remove the pressures on the emergency department, the clinical flow will improve, and the system cost will decline because long-term care beds are less resource intensive than acute care beds.

Other examples, Madam Deputy Speaker, on how the budget will strengthen the long-term care capacity are as follows. We will have investment in the Lefroy House. You recognise that we had a competition, so we have already got the drawings, the location, et cetera. And we will continue to invest and progress the redevelopment of a brand-new Lefroy House.

We are also looking . . . And this is something that you would probably be pleased [about] with respect to your end of the Island. The Sylvia Richardson Care Facility will also be strengthened with respect to residential care infrastructure, and we will be adding more beds to that facility as well. These investments in the redevelopment of Lefroy House and the expansion of the Sylvia Richardson Care Facility will reinforce our national long-term care infrastructure.

Madam Deputy Speaker, these facilities will ensure that seniors who require residential support will receive the care in a dignified, appropriate

environment, rather than occupying hospital beds that are designed for acute treatment.

The budget will also provide for . . . We will boost public health services in the community so that people can seek non-emergency treatment in the appropriate setting, and by that, I mean offering further services. And perhaps we are exploring extension of opening times for the urgent care centre, the Hamilton clinic, and of course the Mangrove Bay Health Clinic, which will be due to be open in May. You heard it from the Public Works Minister. It is coming, it is coming.

[Crosstalk]

Hon. Kim N. Wilson: Soon come.

So, we will also continue our advancement towards Universal Health Coverage, which will ensure access without financial hardship. And I am very, very eager to be able in the coming months to provide further details to this Honourable House insofar as the progress that we are making, and we are still on target for our Q3-26 implementation date.

Madam Deputy Speaker, just as a household plans for parents to age with dignity, this budget plans for Bermudian seniors with foresight and compassion. Madam Speaker, a reckless household spends its bonuses immediately and ignores its debt. But a prudent household reduces debt, invests in its home, protects its elders, manages daily expenses, and saves for the future. And Madam Deputy Speaker, this budget follows the prudent path. It reduces national debt. It invests in infrastructure. It provides cost-of-living relief. It strengthens health care. It protects seniors. It balances immediate needs with long-term sustainability, just as any responsible family would do.

Economic policy does not have to feel abstract. It is, at its core, about managing the nation's household wisely. And this budget demonstrates careful planning, strategic allocation, and a clear understanding that national prosperity, like household stability, depends on discipline, compassion, and forward thinking.

Thank you, Madam Speaker.

[Desk thumping]

The Deputy Speaker: Thank you, Member.

Are there any other persons who wish to speak in the economic debate?

I recognise the Member from constituency 20.

The Deputy Speaker: Member, you have 30 minutes.

Hon. Michael Fahy: Thank you, Madam Deputy Speaker.

You know, the Minister of Finance and Premier had a tough time, I would imagine, with such a bonanza of monies coming in and the decisions that he would have had to make to allocate those monies with so many competing interests. Especially is he going to

want to make sure that it is very impressive because, the way that I understood it, this is likely to be his last Budget Statement in addition to stepping down from being Premier. So, it is his swan-song budget.

The theme, as we already know, but I will repeat it, is on the front, "Responsible Choices—Lasting benefits for Bermudians." But is that actually accurate, Madam Deputy Speaker? There are lots of promises, some of which, of course, cannot be kept. Some will be kept, some of which we can support. And of course, we have already heard today some of which we certainly cannot.

The question that I had, given the changes on the other side, is: Will these promises be kept by the next Minister of Finance? And it seems to me, certainly in my understanding and listening as a keen observer over many years without being in the House or the Senate, I think this is one of the first times that we are aware that about halfway through the budget which the Premier and Minister of Finance has produced, he will not be the Premier or Minister of Finance. So, he will not be overseeing the very budget that he has, in fact, put together.

So, again, I am sure that perhaps maybe the incoming Premier . . . We have heard from him already today. Right? Maybe he will give us an undertaking that come November there will not be any supplementals or any changes or reallocation of funds. But maybe we do not know who that Minister of Finance will be because, after all, if the recommendations are followed, they should be different people.

Again, I am sad because I do not see [Junior Minister] Furbert here, but he was given great thanks. Again, I hope that he can be relied on, again, to give the support that the Premier gave, or certainly gave recognition for, the amount of time that he has put in.

Now, I made mention of competing interests. And Madam Deputy Speaker, it seems to me . . . And we have heard from some Members of this side already about education. And before the Minister of Finance's breath was even cold, we heard that we needed \$10 million to \$20 million per school to get things up to scratch. So, I thought, *Well, it does not sound like the Minister of Education is very pleased, despite what we have heard about investment and all of these things.* That investment has just not happened for so long. We are now so far behind the eight ball that it is very difficult to catch up.

It was not lost on me either that from what I understand, at the budget breakfast (and I was not in attendance), before attendees had even finished their breakfast, the Minister of Education was making mention of this adopt-a-school programme, almost going cap in hand to the very entities that are paying, as we have heard, up to three quarter of a billion dollars in due course. Again, that does not seem like a very good idea and, in fact, is actually a recycled programme from years ago, which from my recollection was not particularly successful—as successful, one might say—as

Bermuda's recycling programme. And maybe Minister Adams can opine on that when he gives his further statements during the Heads of debate.

But Madam Deputy Speaker, I am the Shadow Minister of Housing and Municipalities, so I am going to touch a bit more on housing. And I am glad to see that—

ANNOUNCEMENT BY THE DEPUTY SPEAKER

HOUSE VISITOR

The Deputy Speaker: I am going to take two seconds to recognise our current Attorney General and Senator for the Ministry of Justice, I believe it is.

[Desk thumping]

[Debate on the Budget Statement and Opposition's Reply continuing]

Hon. Michael Fahy: Thank you.

So, the Deputy Premier, and I suppose the incoming Deputy Premier, from what we have seen has been . . . His Ministry has been a major beneficiary under this budget. So, I commend him for his advocacy because he is out-advocated others for quite a significant injection of funds for housing, which I do not think that anybody is going to be dissatisfied about in terms of what is necessary to make sure that we get people housed.

Now, the Minister has said publicly that he wants his feet held to the fire. I think that is what I heard in one of his press conferences. Now, he said that to the public and the media. He has not invited us to do that, but I will take the opportunity anyway. Okay?

Hon. Zane J. S. De Silva: I confirm you can hold the feet.

Hon. Michael Fahy: Excellent. Excellent. To the fire—

Hon. Zane J. S. De Silva: To the fire.

Hon. Michael Fahy: To the fire. Not just hold the feet. To the fire. Okay.

But let's . . . But let's . . . Let's have a discussion, though, today—

[Crosstalk]

An Hon. Member: Do you guys need a moment?

[Laughter]

Hon. Michael Fahy: But let's have a discussion today about what is disappointing about this housing.

It seems to me that things are being done backwards. And why do I say that? What we have been promised on a number of occasions in both the press and this place is a national housing plan from 2025 to 2035. It is now the end of February 2026. And I have not seen the plan. It has not been tabled in this place. Now we understand it is in draft, and it is circulating around the country. And it is circulating to different agencies within government. But let's think about this for a moment. What we have is a budget for tens of millions of dollars for housing based on drip-fed information that we are aware of simply because maybe we happen to catch the BBC news or we listen to a self-indulgent podcast about what is coming. Right?

[Crosstalk]

Hon. Michael Fahy: That is all I know because the thing is the plan itself, the plan has not been presented. Now before Christmas, before we were here before Christmas, I did say and ask the Minister if he would table that report prior to Christmas. He said: *Oh, I will think. It may come. It may come.* [It is the] end of February and we still have not seen it.

[Inaudible interjection]

Hon. Michael Fahy: So . . . No. So, we are waiting to see that report. And again, we are being asked to approve a budget essentially without understanding exactly how that money is to be spent.

Now this is a bonanza of money that is coming after years of neglect and underinvestment by this very Government. So, we are being asked to say, *Okay, this is fantastic.* But if they had actually spent the money and done the investment, it would not be such a problem now.

But who actually approves plans or approves a budget without a plan? If I was taking a plan to [a] board of directors, or if I was presenting something to the shareholders of a company and saying, *I want to do this*, they would say, *Well, where is the plan?* We do not have it. And the shareholders, who are the people of Bermuda, do not know what the plan is. We have been left guessing again from various statements.

So, when we think about the housing, I am going to guess what is in that plan. We figured at one point we knew that there were going to be some precast homes because that was originally drip fed to us by the chairman of the BHC in a ZBM interview. And I was asked about it by the reporter, Mr. Gary Foster Skelton—whether we would agree with modular homes. Again, we believe it is coming because that is what we have been told without the plan. So again, we can give support to these things if they are done in an efficient, cost-effective manner. But again, we do not know. We are told, and I quote this from the Budget Book, that these homes are high quality homes built to Bermuda's

standards and designed, quote, “to stand the test of time.” That is on page 17. Okay.

So, then you have the questions that come with that, Madam Deputy Speaker: Have Planning applications been drafted before submission? Have they been put forward? Has Planning given some indication that these homes will be approved prior to purchase? Have the contractors already been preselected? These are the things, again, that enquiring minds have the right to know given the amount of money that we are being asked to approve as a Parliament.

Now, we do not have the numbers, but equally, this budget is being presented for approval for the people of Bermuda. Now, it may be that these are fantastic homes. And I welcome . . . Again, the Minister has sent invites before to press conferences. I am happy to come if I get the microphone at the end.

[Laughter]

Hon. Michael Fahy: But the point is that it may just be a simple matter of helping speed up processes for new builds and the like. But we cannot ignore the processes that are in place for these new builds.

Now, no one likes process. I know the Minister does not like to be held up by process, and for that matter, neither do I. But processes can be sped up for the sake of making sure that Bermudians are housed in a responsible manner.

I do note—and this is what I have understood in talking to various Members in different agencies—that the plan will not include a bonanza of container homes. Now, that was the original phraseology that was used by the Minister.

An Hon. Member: No, it was not.

Hon. Michael Fahy: It was. It was actually. I have it. I have it in a written response document.

Hon. Zane J. S. De Silva: Point of order. I am stopping him. Point of order.

Hon. Michael Fahy: I have it in a question . . . Yes.

Hon. Zane J. S. De Silva: Point of order. I never said such a thing.

The Deputy Speaker: Your point of order?

POINT OF ORDER

[Misleading]

Hon. Zane J. S. De Silva: The Honourable Member is . . . I am going to say he is—I am going to give him a break—unintentionally misleading the House.

The Deputy Speaker: Thank you.

Hon. Zane J. S. De Silva: I never, ever said that in this honourable place or anywhere else for that matter.

Get it right, Mike.

The Deputy Speaker: Thank you.

Hon. Michael Fahy: I will happily—

The Deputy Speaker: Continue.

Hon. Michael Fahy: I will happily—

[Inaudible interjection]

Hon. Michael Fahy: I will happily produce again the very written responses that came from the Minister's Ministry when I asked questions about those container homes and those answers were done. Okay?

[Crosstalk]

Hon. Michael Fahy: He did not say no to it.

Either way, it is. Either way, it does not appear that those . . . Okay. We will not call them container homes. What can we call them?

[Inaudible interjection]

An Hon. Member: Capsule homes.

Hon. Michael Fahy: The capsule homes are not going to form the whole point. But what I will say is this. I . . . I do think the Minister is prepared to listen from time to time. And I say that because I look in this Budget Book and it would appear . . . And again, I am sure the Minister will take every opportunity to explain exactly what this means later when he gets to his feet. Is—

[Crosstalk]

Hon. Michael Fahy: That is not true.

It says that they have “begun structured exploration of options for the future of the Bermudiana Beach Resort and Grand Atlantic site, with the clear objective of returning this public asset to productive use for Bermudians over time.”

Great. That is what we have been saying for the whole time. We have said it many, many times. So maybe we will see that appear again in terms of making sure that Bermudians are housed in that particular development.

In terms of some of the other ideas that we put forward repeatedly . . . And again, I have mentioned it to the Minister. And again, we had some debate across the floor about whether it would be appropriate. And that is using disused school buildings.

Now maybe this changes because we know that school kind of reform has been put on pause. So maybe there will not be as many schools empty as we

thought. But it seems to me that if you have 1,100 plus people that are homeless or facing homelessness—I accept from numbers from last year that have never been disputed by the Government—that people would be very pleased to have somewhere safe to rest their head. And I suspect that the amount of money that would have to be invested for programmes like that would be equally as inexpensive as the Minister seems to believe that his modular homes will be.

The Shadow Minister of Finance has already made mention, I believe, of the compulsory acquisition powers that are in the Act. Now I have talked about this myself from time to time. Is it possible to find some way to bring these derelict homes into the housing stock for the use of Bermudians? The difficulty here, of course—and it has been said, and I have to repeat it—[is] that I find it very difficult to accept that that is something that is going to end up being cost effective in any way. It would take time to bring in legislation, compulsorily acquire homes. One has to assume it would be done at a reasonable market rate. And perhaps when we hear the budget Head debate, we will get an understanding if money has been put aside for these compulsory acquisitions, which presumably would be Bermudian homes. So, we are taking potential Bermudian homes to give to someone else. Let's get some more details. But it will have to be at a fair market value. We know the cost of land itself in Bermuda; forget the building that may already be on it.

We have heard my friend, MP Campbell, already talk about his experience in whether these types of arrangements are cost effective. How will they be funded, et cetera. And how will the price be measured on these types of acquisitions? I personally do not see that it can be done, especially when we talk about probate, for example, and the length of time on probate matters. [It takes] a few years in many instances to get money out that is rightfully yours, never mind doing compulsory purchase or actions on private property.

So again, before we go and run off and potentially acquire Bermudian land to give to another Bermudian, again, it seems sensible to concentrate on buildings that are already owned by government that are derelict or falling into disrepair to convert for housing.

There are ways in which perhaps we could explore and incentivise in the private sector. It may be helpful to explore a tourism incentive-style Act in which we can give major discounts and opportunities for builders to build higher in Hamilton. When we had the debate on the [City of] Hamilton Plan last year, there was great cross-party support for the removal of the floor limit on buildings in Hamilton with the right parameters that would be put in place by Planning. And we also talked about the use of derelict lots. Well, I seem to remember in last year's debate I spoke about just at least doing something to beautify the city in terms of some of the empty lots. And I see that nothing has been done. In fact, in the last lot I looked at there is now a

washing machine that has been thrown into that lot in prime real estate in Bermuda.

So, I encourage the Minister, especially since he will have a lot more power given the Act that was tabled (without trying to stifle that debate), that if that Act passes the Government will have full authority over the Corporation of Hamilton. So, he has the power to do it because he will appoint no doubt the people that he wishes to have in the mayoral seats. So, it is not so pie in the sky. There is opportunity.

The Shadow Minister of Finance has also spoken about giving tax breaks by ending (well, not a tax break) the foreign currency purchase tax, which I believe was recommended by the Fiscal Responsibility Panel. And that, too, would help reduce the importation of costs for building. So, there are ways in which we can incentivise the private sector. It never works when it is Government doing the building. It really comes down to incentivising the private sector, which in turn creates Bermudian jobs, et cetera.

It also means, Madam Deputy Speaker, that we have to get on with the Landlord and Tenant Act 2025, which is stalled. We have not heard anything more about it since it was really put out there for public discussion. It seems to have been lost somewhere out there. And I would hope that that will be put back out for consultation, taking into account the many changes that have been proposed.

Now, as part of the shadow portfolio of Home Affairs, Madam Deputy Speaker, is the issue of the cost of living. And I do not believe that the Government has achieved its goal of reducing the cost of living for every day Bermudians on a grand scale. It is all well and good. And we have heard the Minister of Economy and Labour say how wonderful it is that everybody has gotten a break. Yes, it is. I am happy for the break. Okay.

But I will accept that there are people out there that need these breaks a lot more than I. And I do not see why that should be something anyone would dispute and can be concerned about. You say: *How can we use the funds that we have?* Instead of giving a break to everybody, give it to those who need it the most.

And when my colleague [MP] Pearman makes mention of it, he is accused of false empathy or whatever phraseology was used, when these are actually tangible and good ideas, because you are then taking the monies that you have used to give it to the people who need it the most. How could anybody actually argue that legitimately? That is what I do not understand. These are good ideas, not to be dismissed.

I do not think either that this basket of goods that the Minister brought great fanfare about in concert with many of the grocery stores . . . And look. Great! It is better than nothing. We did 10 per cent on Wednesdays. That was better, right? And again, you go in these grocery stores. Let's be fair. Let's be absolutely real about it. It is actually sometimes very difficult to find all the goods that are actually in that basket of goods that

week. Now, I accept people will have to do the work to lower their costs, but it just does not seem like we are doing enough.

And I will remind this Honourable House yet again that it was the OBA Government that introduced progressive payroll tax. And the Shadow Minister of Finance has already indicated that.

Now, Madam Deputy Speaker, page 19 of the Budget Statement says this: "The Government has built the conditions for local production, competition, and supply resilience." I do not buy that because they just have not. We have seen a consolidation of the food industry, which inherently reduces competition. We have seen a practical monopoly now in the pharmaceutical world in concert with the consolidation of insurance companies, and practical monopolies are coming as a result with doctors' offices and other health care providers. That is not in any way helping Bermuda small business or medium-sized businesses be successful.

Now, we heard a statement today (grateful for that) about competition law, but the Member to my right has already pointed out that that was brought forward and discussed—or at least mentioned, I should say—by the Premier two years ago. And here we are talking about fairness and responsible choices. The choices have not been responsible. That is why we are struggling today, and that is why suddenly money is being poured into construction of things because the investment has not been made when it should have been made.

So, when I look at the section on making food and shipping more affordable, it says this word that is just . . . It is a weasel word. It says we are going to *explore* additional shipping and logistical pathways. That tells me nothing. I can explore it. I can do that. I will throw in the word CARICOM, and maybe that gives something about CARICOM to make it sound legitimate. It is nothing. It is an absolutely nothing statement. And when we get down to the Heads we are challenging the Minister and others on these statements that sound good but deliver nothing. And that is the problem with this.

I was going to talk about ministerial reform, but we have seen already a Bill [has] been laid. And it is not reform; it is a takeover. I will leave that there. Okay?

In terms of CARICOM, I do not see anything in the budget about money for a Green Paper or a White Paper. I do not see anything in there about fees in terms of full membership, and again, we will get into that debate. But again, I am not seeing the information that should be forthcoming from the Government in respect of that and the benefits to Bermudians in joining CARICOM. That is what we are looking for, and how it is going to benefit Bermudians in the long term.

And again, I will make this statement as clearly as I can because I do not want there to be any doubt. If the case can be made that CARICOM will benefit Bermudians in the long term and short term, and it is a true beneficial relationship, I do not think it can be disputed.

But to date, that has not happened. We have had lots of little discussions. We have heard that, you know, there are potential opportunities, and again, the word *explore*—it gets us nowhere.

So, what does this budget do? I will tell you. There are short . . . Before I tell you what it has done, I will tell you what it has not done. There are still roads that are a mess. Seniors, as we have heard, are being left to their own devices at the hospital. Now we hear that we have to open up beds at MWI [Mid-Atlantic Wellness Institute]. Crime continues to plague us. Parks are in need of work. Let's rename the park from Botanical Gardens, by the way, to Paget Park because it is not Botanical Gardens anymore. I can tell you that. There are broken ferries. And we have also heard today [about] ferries that have been purchased and yet unused, but they are in service; crumbling prisons; underfunded pensions; and debt obligations that will continue, notwithstanding where we are.

Now—

[Inaudible interjection]

Hon. Michael Fahy: You are more than welcome. You are absolutely more than welcome.

Now look, it is absolutely difficult to fix your own mistakes. It is not impossible. But what is saving this Minister of Finance is not the alleged brilliance of the Minister, it is absolutely pure luck.

[Crosstalk and laughter]

Hon. Michael Fahy: Okay? It is happenstance—

[Crosstalk]

Hon. Michael Fahy: It is happenstance, as we well know. It is happenstance, as we well know, that CIT was imposed on us by the OECD [Organisation for Economic Co-operation and Development]. And if we did nothing about it, we would not have this. Now I am not going to take away . . . I am not going to take away from the good work that has been done to try and implement it as effectively and as fairly as possible. But it is a luck and stroke of luck in timing. Nothing more.

[Crosstalk]

Hon. Michael Fahy: Now . . . Well, if we are relying on luck, then that is a problem in itself. Okay? It is absolutely unacceptable that it is just pure luck because that is exactly what it is.

[Crosstalk]

Hon. Michael Fahy: So, this does not mean that businesses will suddenly thrive. It does not mean that tourism is all of a sudden going to increase. It does not mean that there will be lots more jobs for Bermudians.

In fact, we have seen that it doubles consultancy spending.

We know that to grow the economy we need thousands more workers. And the Minister of Economy and Labour has to come to grips with that, and all of the attendant issues that arise from that, from housing, et cetera, given what we have already talked about. It still means an economy that is sluggish. It still means monopolies. It still means a sugar tax that does not work. It still means overgrown roads. It still means a Landlord and Tenant Act [2025] that is unworkable. And as I said, it continues to cover for poor decision-making and that continued celebration of mediocrity of which I have spoken before.

So, in conclusion, what I will say is this. The Premier and Minister of Finance, in my opinion, has been playing Russian roulette for far too long, and the only reason that he has come up trumps is by pure luck.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak in the economic debate?

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

The Deputy Speaker: I recognise the Member from constituency two. Member, you have the floor.

Mr. Hubert (Kim) E. Swan: Madam Deputy Speaker, I listened with great interest to the final segment of that Honourable Member Fahy's speech when he said, "Pure luck, pure luck." And in my trade, in my field—we all come to this place in trades and fields—the benchmark of my trade was a man named Ben Hogan. Many people copied his saying. Ben Hogan said, *The harder I work, the luckier I get, because it is what people perceive of you when you put in work, when nobody else is seeing you out there working.*

When the Junior Minister who I am going to single out, the Honourable Wayne Furbert, and the Premier and the team from Finance were working diligently over many years, (right?) you see the results. And persons will come here and be so disingenuous and disrespectful by calling the hard work of this Government luck.

But I am going to just . . . And you know . . . And they had in their Budget Reply, what were the numbers? The numbers, what? What is it? The numbers do not . . .

An Hon. Member: Let me find it, Madam Deputy Speaker.

Mr. Hubert (Kim) E. Swan: The numbers tell the real story. Well, I am going to go back to some numbers, and I am going to declare my interest. This is my 21st budget over a 28-year period. And I declare my interest that in another life, I represented the United Bermuda

Party. And I want to tell you that there were persons. There were persons who were United Bermuda Party that always said when they left Government, it was a balanced budget. (yes?) and no debt (yes?). Well, let me just go back and give you the numbers.

Here is my Budget Book from 2000. And the actual . . . everything . . . Everything is in the context. It is easy for people to get up and espouse things and be disingenuous and impugn improper motives on a Government. But I am going to put it in context.

In 1998/1999, the actual budget for 1998/1999 had a \$355,165,000 deficit by the United Bermuda Party.

[Crosstalk]

An Hon. Member: You were part of it.

Mr. Hubert (Kim) E. Swan: Oh, I accept that I was a part of the United Bermuda Party. And I can tell you why. But I am not going to use up my time talking about how they broke every constitution to become the OBA. [They] did the same thing that they did to my good man, Mr. King. They do not know how to follow rules. They did not follow rules to form.

[General uproar]

Mr. Hubert (Kim) E. Swan: Now, so this is the Budget Book. And I will table this to say that in 1998/1999 . . . actually, it was a \$355 million deficit. Why? Because it was an election. And they went into deficit spending.

[Crosstalk]

Mr. Hubert (Kim) E. Swan: But, but, but—

[Crosstalk]

Mr. Hubert (Kim) E. Swan: Well, billion with a B. Well, I actually went to AI. I said, *AI, tell me, what does \$355 million in 1998 equate to in 2026?*

Some Hon. Members: Ooh!

[Gavel]

Mr. Hubert (Kim) E. Swan: And the amount is so close to a billion dollars, you would shake your stick. It is right there. Google it for yourself. Okay.

[General uproar]

The Deputy Speaker: Excuse me! I need to have better decorum in the House. Thank you.

Mr. Hubert (Kim) E. Swan: Are the numbers right?

The Deputy Speaker: I am not talking to you, Member.

Mr. Hubert (Kim) E. Swan: Thank you.

The Deputy Speaker: I am talking to the entire House, not to use—

Mr. Hubert (Kim) E. Swan: The numbers are not lying.

The Deputy Speaker: I expect better decorum in this House.

Mr. Hubert (Kim) E. Swan: The numbers are not lying. And now they are squawking at the truth. The truth is in front of them in the context. They would have everybody in Bermuda believing that the Government that I represented in 1998/1999 came to this House with a balanced budget, which they did. They had [a] \$15,000 surplus, right?

But guess what? The Government today has something similar.

An Hon. Member: Ooh!

Mr. Hubert (Kim) E. Swan: The Government today has a bottom line in the top eight categories of the Budget Book. The PLP Government is operating where revenue is exceeding expenditure.

Now, why did that happen? Because the PLP Government set a course from when we became . . . And I ran for the PLP and was successful in 2017. The mindset . . . And the Honourable Member, Mr. Dickinson, was the Finance [Minister], had us on course for balanced budgets. And a Member said earlier . . . I think a Member interpolated the budget . . . the OBA did not increase the debt. They did! It is here. I will table this too. I am not going to waste my time refuting.

Mr. Scott Pearman: Point of order, Madam Deputy Speaker.

Mr. Hubert (Kim) E. Swan: There is no point of order.

The Deputy Speaker: Your point of order, Member?

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: The Honourable Member is misleading the House in two respects. First of all, he says that AI translates \$300 million in debt in 1998 to a billion dollars today. I just tried it. It is actually just \$500 [million]. There! Nice try.

Secondly, I did not say that we did not increase the debt. I denied the consistent assertion that comes from the Honourable Member across the way that we somehow doubled the debt. We did not. It is untrue.

Mr. Hubert (Kim) E. Swan: Well, it is not untrue—

The Deputy Speaker: Just a minute.

Mr. Scott Pearman: And if one would like to look at the debt since 2017, if one would like to see the debt that has [been] incurred by this Government since 2017, it is \$800 million. It is in the Budget Book.

The Deputy Speaker: Okay.
Member, you have the floor.

Mr. Hubert (Kim) E. Swan: Member, for transparency, I will be happy to table every number I am talking about. But I am not going to waste my time trying to quibble over things because in the context, they will have you think that there was no debt incurred prior to 2000. So, the PLP Government had to come in with a budget that was operating in deficit spending.

But let me just go forward with these numbers because in 2017, with a budget that had gone to over \$2 billion in debt—in debt, right?—the PLP set a course. And it has been stated many times. I will encourage anybody who wants to know to corroborate it, to go back and look that we would be fiscally prudent and operate towards a balanced budget. To do what? Reduce the debt. That was established.

So, you cannot do it in one fell swoop, right? You cannot do it like that. You have to set a course. We could have gone and spent all the money on a boat race for over \$100 million, which benefited . . . We could have gone and built Cross Island, like somebody else did, right? We could have invested in Morgan's Point and left the incoming Government with a quarter of a billion dollars . . . not a quarter of a billion dollars in debt, but a quarter of . . . no, a quarter of a billion [dollars] in debt. The same Government that had to come to the rescue of the Bank of Butterfield for a quarter of a billion [dollars] during the recession.

Some Hon. Members: Ooh!

Mr. Hubert (Kim) E. Swan: And let me say this in the context, because I heard the Shadow Finance Minister talk a lot today about . . . he mentioned, *conservative* a lot. And I think there is fiscal prudence that the PLP Government has demonstrated because when the debt was incurred (right?), persons were humming and hollering about all this debt. But in the context—everything is in context—what caused the debt?

Well, that is still there. Between 2003 and 2007—this is fact—Bermuda enjoyed the greatest economic boom period in its history. Now, Mr. C. Eugene Cox did have a fund in place. And if I was to be critical of then, [it] is that that fund should have been fully funded for during that boom period, which it was not. It was starting to be built up for what took place in 2008, the recession.

Now, I have lived long enough. Times like this, I remember the late Mr. Robert True, Sr. and our many talks by Padgett Stop Lights up there when he was building in the early 1990s during that recession. Mind-set. Context. What did . . . What happened with the

Government, the United Bermuda Party Government? And most people say, *I ain't proud of United Bermuda Party*, but you are happy to inherit what the United Bermuda Party did. There are many children and grandchildren of UBP right across the way.

And so, what I want to say is, the mindset during the 1990 to 1995 period when the recession came was to send who home and packing? The same group of people who looked towards the PLP in 1998. Portuguese workers were sent home in masses during that period. Massive. It was criminal. In fact, there was an organisation that was founded out of that through the Portuguese community.

I declare my interest there. I have lived and grown up in many Portuguese households in Southampton where I come from. And I am very grateful for the first Portuguese man elected to this House, [the] Honourable Ralph Owen Marshall in 1963, along with Dame Lois [Browne-Evans] and Jack [Sir John] Sharpe, who I also knew—all three of them now. Okay?

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: No, but up in Southampton, we are all intertwined. We grew up in the homes of the Morris' and Marshall's and the like in Southampton. And I am here to say . . . But when it came . . . And Scalachi up there, you know, grew up with the *byes*.

But what I am here to say is that in the concept, in the mindset to be able to go there, they did it by sending people home.

When the Progressive Labour Party became Government, came [the] Permanent Resident's Certificate [PRC], some caring legislation that gave protections for persons that people are benefiting from today.

When the boom period came, and business people . . . And I will never forget Dame Pamela [Gordon] saying to me . . . We were in London with that petition of 8,500 people that I had taken over to London. She said to me: *Let me tell you this much. Businesses do not support parties; they support Governments. [Do not] forget that. Businesses support Governments.* Right? So, you know, some of those folk there, they will go and curry favour over there.

But let's look what contributed to that debt that took place between 2008 and 2012 when the PLP invested in people. We had fast ferries purchased. The country had the controversial docks. And where would we be without those controversial docks today? Oh, the fodder that was made over the building of those docks. People were called names over those docks. Yes. Yes. And then . . . and then . . . But look where we are today as a consequence.

And look at what happened when the Honourable Member who was our first (in 2017) Finance Minister was on course for balanced budgets. It is right here. I will go and I will just quote from the Budget Book of 2020/2021.

When you hang around long enough and you keep these books you can go back and look at the actuals. But when you are doing a budget today, you are doing [it] all by estimates. I always go back and look at what the actuals actually are. And during that time period we had gotten it down to projecting a \$77 million deficit. That is a far cry. That is inching away. That is inching away. That was what was projected in 2018/19, right? With estimates . . . with estimates for it to be down to \$19 million by 2020/2021.

But what happened in 2020? We had COVID-19. And no one . . . Like in the recession, when people blamed the recession of 2008 on the PLP, and got away with it, no one could deny that there was COVID. That was global. And as a consequence, a responsible Finance Minister invested in our people, once again holding true to Progressive Labour Party origins. Look after your people, all of your people.

An Hon. Member: All of them!

Mr. Hubert (Kim) E. Swan: Look after your people.

And you know, our people are caring people. In the context, during the 2008 recession there were many naysayers that a recession even existed when the PLP had to go into deficit spending during that time and were caught with some significant capital projects that have proved beneficial to the country. And 10 years later, or five years later, no arguing that now, people are complaining, *Why don't you have enough . . . more ferries?* Right? We invested in people once again.

And yes, circumstances being what they were, after that we had the closure of Princess, and we had a new Finance Minister thereabouts. But guess what? The continuance of fiscal prudence continued.

I heard persons get up today and say, you know, *We don't think that the Premier should be the Finance Minister.* The Premier is only going to be the Finance Minister if he is capable. And this Finance Premier has proven capable. Love him or not, he has proven capable. And let me share this. It was okay. Nobody is going back and saying . . . Listen, when Sir David Gibbons became Premier, in somewhat similar fashion that my good cousin from Southampton became Premier, . . . [It was] similar. You know, they went there in a smoke-filled room, and they came out [the] Premier. He continued into his Finance Minister during the five-year tenure that he was Premier.

And what happened during that time, in context? In context, in the early 1980s, you saw Bermuda shift from a tourism economy to one that introduced . . . So, as a young *bye* then when the Condominium Act came, in 1981, right? The Condominium Act was introduced right around that time, and persons felt that, *Listen, we need to go more toward international company business.*

And the same people complaining, *Why don't you have enough hotel beds?* now are living in properties that were hotels once. I listened to them, and I

smiled. And I said: *Yes, yes, you know what? I remember where you are now, right there, that was the Harbour Lounge.* Oh yes, up and down this country we saw hotel beds shift. That is the context. Why? Because people with money moved to where they could make more money.

But in all credit to international business, international business has a very significant hospitality component. And I remember in the early 2000s when the argument was: *Oh, those are not leisure visitors. They are business visitors.* But I remember when business was starting to grow. I often talked fondly about my good friend Jack Moseley, the Chairman and CEO of USF&G, the largest insurance company in the world, the precursor of reinsurance. You can Google him too if you want. I ain't going to waste my time telling you about Jack, but I remember the influence of people like Jack Moseley. They were turned to people in my profession to service their persons. But in today's world, what do underwriters do? They go around doing work that persons in the hospitality industry do. They are showing their people hospitality in Bermuda.

I had a CEO tell me. He said: *Listen Swan. You want to start bringing 2022. You want to bring more people over here. Make sure you take them on the water. Make sure you take them and let them see Bermuda.* Why? Because that is how they close deals.

So, you know, a lot of times we get up here, and we make arguments to make sure we can walk in our constituencies and look good. And I have always said, there is not a person in this House that does not love Bermuda like I do. Everybody in this House comes up here loving Bermuda. But it comes a time when you have to be responsible. And I am here to tell you . . . I am here looking at the numbers. And for a Member to get up here and call the corporate income tax windfall (I will give it that name) luck . . . No!

And as one of my Christian friends would say, *No, Tudor. No. H-E-something-something no. It ain't so.*

Because had this Government just sat on its hands . . . It did not. We rolled up our sleeves, not too dissimilar to former Governments of this country, going back a long way. Where is the opportunity in the difficulty? Why do you think since 1998 the Bermuda Monetary Authority is looked at with great reverence around the world? It is not looked at [with] any less reverence during a PLP Administration. It has been supported, respected, encouraged.

I have often said that we have opportunities to promote Bermuda, that we do not even capitalise on. I would, if I had the discretion, and I do not. But I do have the microphone so I will say it. Stanley Lowe used to say, *You are on the bully pulpit.* I got nine minutes and ten seconds to continue on.

I would make Bermuda educational tourism and involve the youngest of Bermudians in it. In my constituency, I have said it more than once. The greatest example of educational tourism had been in our

midst for over half a century. Byers was a golf resort back in the 1920s and 1930s. During the war, it [transitioned] to a hospital. Now, it is educational tourism associated with Arizona State University. It is the largest employer in the parish. Byers—great example. Not too dissimilar to what St. George's University represents to Grenada.

Great opportunity. Great opportunity to create next generation scientists from overseas that have been coming here for years to allow young, budding scientists to be cultivated from a young age—from a young age. If you got trouble . . . if you got trouble with children in your country . . . Right? If you got problems with children, you do not wait until they are 14 to try to reach them. You get them when they are five and make them into a doctor when they are young. You make them.

And you know what? You tell them like Sam Mabury's mama used to tell me, man. She used to pick me up at Granaway Heights and drive me to Berkeley. She said: *Kim, let me tell you something. If you decide you're going to be a garbage collector, you make up your mind to be the best one that ever stood in Bermuda.* That is what we taught our children!

So, I am here to say that if we are the tops in regulatory, if we are the tops in captive, if we are the tops in reinsurance, why is it that we are not . . . and people . . . And the same people that were telling me five years ago, *You need to bring more people in the Island . . . and Why doesn't the Minister, the Minister of Finance and [of] Economy and Labour, work with Princess?* And guess what? The same people are saying, *What are you going to do?* And what I am saying is come with more solutions that are more than just things that resonate and wind people up.

And just like for 35, for almost 30 plus years, people have been under the illusion that the PLP came in with a clean slate. The facts are right here. It is not so. If we had a library we would be able to go there and find them like I used to find them back in 1998—all those particular speeches that relate to that.

You know, we had a situation that occurred during the 2008 recession that had [a] far reaching impact on Bermuda. And to put it in a single word, it is called predatory lending. It is called bad decisions in boardrooms. And it is called, what narrative are you going to paint the Government with that will cause people to look at them with the greatest amount of suspicion? Because when you hire consultants to advise you, they look at the situation and say: *Listen. If you can go here, you can cause these people to be looking at them with suspicion.* And that has been a tactic that takes place globally. And in a small jurisdiction like Bermuda, it has a devastating effect because people can believe that with photoshopping and all the like you can cause people to believe whatever you want them to believe.

And so, you know, when you can say all the bad things about Government and not say that . . . But you know, the same Government . . .

And I am going to mention this private business again. Because it is, you know, he who feels it knows it. But when a business can rely on a Government that it rarely supported—Butterfield Bank—and the Opposition of the day supported what the Government did to come to the rescue of I think \$200 million to Butterfield Bank. But you know, I listened to Butterfield celebrating hundreds of millions in profits.

But I know workers who worked for Butterfield for over 25 years of their lives, and the only thing that . . . they are now in their 90s [and] have pensions that do not even cover their health insurance. Somewhere, somehow, you should employ some of the compassion that this Government holds on to. Because whether or not it is a PLP Government of 2026 or a PLP Government of 1998, it has to answer to some grassroots people, sensible grassroots people up and down this country who care for Bermuda, just like you do. And when you come here and try to ridicule things in just simplistic ways, I cannot accept it. I will not accept it. People should apologise for saying things like that that simply just are not true.

And I am saying the numbers are here. And yes, the corporate income tax has come up at a time. Hard work after a devastating period of COVID-19 . . . Staying true to the principles that we followed . . .

You know, there is a saying that I am living by in later years. *Incremental is monumental*. Today is day 150 for me walking five miles every day. And after walking that, I thought it was going to be old. Now I [have] got to incorporate some stretching and some turning to work on the midsection. But you have to do it incrementally. It is not going to happen. And that is what this Government has done. That is what it has done incrementally. Because had you got the windfall, without that type of discipline over the years, it would not have had the same beneficial effect. It would not have had the same beneficial impact.

Now my final thing.

An Hon. Member: Take your time.

Mr. Hubert (Kim) E. Swan: I do not have much time now. I have got two minutes and three seconds.

I just want to say something with regard . . . I make no apologies. I grew up on the water before I went to golf. I love sailing. My family are fishermen and sailors. And I am concerned about the amount of deaths on the road. The answer is in the water. I heard people hollering for a pink ferry.

I will declare my interest. I am connected with Newstead Belmont. A pink ferry would not work unless you could convince the people of Old Road, Khyber Pass, and more populated [areas] to buy into that concept. And maybe some minibuses ferrying people, maybe a dock at Spithead might encourage more people to use [it]. But the answer is, while I am talking about the pink ferry, more commuter service from St. George's right along through. Make it beneficial even

tax-wise for people to get on the water and get off the roads.

And finally, let me just use my final minute for this. BermudAir is doing what we need to do wholesale in this country. Believe in yourselves enough to just go out there and connect with the marketplace. And if you start a new business, it is not without challenges. But they have stepped out. And I think in their venture, I see something in them that I would like to see wholesale in our country. Believe in our country enough to do it ourselves. And I will save the rest of that for another speech.

Thank you, Madam.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak in the economic debate?

I recognise the Member from constituency 12. Member, you have the floor.

Hon. L. Craig Cannonier: Thank you, Deputy Speaker.

I actually enjoyed facets of the previous Member, the Honourable Member from constituency 2, and some of what he had to say that progress is not always as swift as we would like it to be. But I will say this . . . I will say that we were lucky to have CIT.

[Crosstalk]

Hon. L. Craig Cannonier: Yes. We were fortunate, lucky, whatever word you want to use. Okay? No one is talking about the work that PLP did, because the timing had nothing to do with them. But it happened. And we are happy that it happened because it helps to benefit Bermudians.

But if the Government is going to get side-tracked because one of our Members called it *luck*, well, one of the best Finance Ministers they have had said the same thing—the exact same thing. He should still be Finance Minister, in my opinion. He said it. But he was told, Deputy Speaker, he cannot get the job done. Yes. He was told that he cannot get the job done. And the PLP can interpolate all they want. The fact is this: While they have had this money . . . you can interpolate all you want. I can say a whole lot about a bunch of you. Okay? That you would be very upset for. But you go, *nah*. There's no need for me to attack you and your family. No need to do it whatsoever at all. We don't do that.

But I can tell you, PLP does it. Okay? I had to experience it myself. So, we are not going to get side-tracked here. What we are going to do is talk about what's going on. And I have said it over and over and over from these Budget moments that the PLP Government, yes, they are doing some good work.

An Hon. Member: Hey!

Hon. L. Craig Cannonier: But they are doing it at—

[Inaudible interjections]

Hon. L. Craig Cannonier: I want to make sure that everybody hears this. I am not going to give you any more accolades. But you are moving at a snail's pace while the rest of the world and the economy is flying past you.

[Inaudible interjection]

Hon. L. Craig Cannonier: We are going to talk about that. We are going to talk about that. I am going to try and stick to health. First time I have ever done this. I am not going to go to a general debate, but I am going to say this here. If you want to understand what has happened over the last few years, all you have got to do is look at the chart that they put out, page 28, and you will understand why Bermuda and the local economy is where it is today. They will understand because in 2016/17, which of course was a budget time that they inherited from us, capital spending was \$76,000 *[sic]*. Okay?

Let's go forward for the next six years—

An Hon. Member: Million.

Hon. L. Craig Cannonier: Million, sorry. \$76 million. Yes, yes, yes. I'm getting excited here. \$76 million.

I'm glad you corrected me. I want to make sure that they know—\$76 million.

Let's see, PLP Government the next year, \$56,000 *[sic]*. . . I mean, \$56 million. PLP Government the next, \$58 million. They still haven't reached 2016/17. Oh, they went up to \$67 million.

Hon. Diallo V. S. Rabain: Point of order, Madam Deputy Speaker.

The Deputy Speaker: Member, your point of order.

POINT OF ORDER

Hon. Diallo V. S. Rabain: If the Member is going to quote from our book, he needs to start at the 2017/18 Budget because that's the last Budget of the OBA, not the 2016/17 budget. And he will note that the budget for capital has gone up every year since the last year of the OBA.

The Deputy Speaker: Thank you, Member.
Continue.

Hon. L. Craig Cannonier: Obviously, he can't read because if you look at the chart, under their Government in 2020/21, \$55 million. So, I'm not sure what he's talking about, but if he wants to squabble over the year that we split in 2017/18, which . . . they became

Government in 2017. Okay? So, if they want to squabble over that, that's fine. But they had responsibility for part of that budget as well.

So, I am going back to when it was our budget in 2016/17. And it does not change until 2023/24 where they then start putting some more money back into capital spending. And if you want to know why our roads are the way they are, if you want to know why people are complaining about the conditions of infrastructure and the likes, it is because they starved the country through austerity measures for six years. Six years! And that's why things are in the condition that they are.

Now, we are fortunate. Do you want me to use "fortunate"?

[Inaudible interjection]

Hon. L. Craig Cannonier: We got CIT now.

An Hon. Member: We've been lucky.

Hon. L. Craig Cannonier: We got CIT . . . Lucky!

[Inaudible interjections]

Hon. L. Craig Cannonier: Lucky.

Yes, I am joining with the Honourable Member here, and I am joining with your former Finance Minister who was told he could not get the job done, that we were lucky to get the CIT. Oh, yes. And I wish we had more Members like that Honourable Member, so we can get some stuff done. We can get some stuff done. Because when we start going back to what is going on just with health, and I am going to go back to health.

[Inaudible interjections]

Hon. L. Craig Cannonier: In the front. *Nah, boss.*

[Laughter]

Hon. L. Craig Cannonier: *Nah, boss.* I've gotten older and wiser. And that is why I am telling you what I am telling you.

[Inaudible interjections]

Hon. L. Craig Cannonier: Responsible choices. Certainly, you're a little older than me, and you just stepped down from wanting to run for it. So, I am not sure what's going on there. But hopefully, the new wannabe Premier who has just come out.

[Inaudible interjection]

Hon. L. Craig Cannonier: Yes, he wants to be the Premier. That's what I'm saying.

[Inaudible interjection]

Hon. L. Craig Cannonier: Well, you know, let's see. Let's see what happens.

But he said, quite frankly, another Finance Minister could not get the job done and told people and Members *I don't need your vote*.

So, I am not sure where we are going with this here, but it will be interesting. I am going to leave them to what they are getting on with, because we got our own issues as well. Right?

[Inaudible interjection]

Hon. L. Craig Cannonier: So, we will move on. But the Budget [Statement] says, "Responsible Choices . . . Lasting Benefits for Bermudians."

Now, I am going to speak specifically from now on to health.

In my opinion, this budget concerning health, talking about the Health Ministry, is nothing but a smokescreen, because horrors are still going to come. And we can spend all the money that we want in health and add more benefits and the likes, but horrors are still coming, because we have not fixed the infrastructure of the Health Ministry and what it is attempting to do. And if you talk to any actuary, he is going to say to you, with the numbers in Bermuda that we do have, guess what? It is a big problem. A big, big problem here in Bermuda.

One of the things that I have learned over these years is that our Government is good at incremental moving, slowly moving along with things. And then when things blow up they go into high gear. Now, we are talking about the Health Ministry. I am just talking about the Health Ministry. When things blow up, they go into high gear.

We are living at a time right now where the ground is literally shifting under the people who work in the Health Ministry . . . sorry, people who work in the health industry. And they do not know what to expect from one minute to the next. And I am talking about middle-class Bermudians, and, if you will, middle-class Black Bermudians, who have invested their time, invested their family, and invested their money to build something substantial. And when those families are screaming in the health industry that [they] are not able to make it we have a serious problem, because these are the very people who are taking care of their friends who are at a low income and shopping with some of the monopolies that are on this Island. They are keeping it afloat.

And what I am seeing in this industry is this, Madam Deputy Speaker. We are putting them at jeopardy. We are putting them at jeopardy. The wealthy continue to receive tax breaks. The wealthy continue to become monopolies, something that we walked away from in 1998, where we were all excited. And I am going to qualify that statement later on.

Yet locals continue to suffer. They continue to lose their businesses. [Just] like the sugar tax killed off businesses in the East End, West End, and in the

middle of the Island. Not just Black businesses, but White businesses too.

[Inaudible interjection]

Hon. L. Craig Cannonier: The sugar tax did. Go talk to Kamilah. Bakery gone. Bakery is—

An Hon. Member: She still bakes.

Hon. L. Craig Cannonier: She bakes on the side.

An Hon. Member: She still bakes.

Hon. L. Craig Cannonier: She bakes on the side.

Unbelievable that Ministers have the nerve to say *she still bakes*. She had to leave because of the sugar tax. Missing the point completely. She's entrepreneurial. That's what Cannoniers are. They are entrepreneurial. And when things got worse . . . she was wise enough to get out.

[Inaudible interjection]

Hon. L. Craig Cannonier: I tell you, you better tell her.

[Inaudible interjection]

Hon. L. Craig Cannonier: She does. You know, you think you're closer to her than family. Well, go ahead. You keep thinking that.

What I am saying is this.

[Inaudible interjection]

Hon. L. Craig Cannonier: The local businesses are dying off, and they are leaving Bermuda. They are leaving Bermuda.

An Hon. Member: Give me three.

Hon. L. Craig Cannonier: Yes, well, you did the study. You got the answers. And I am sure the next report coming out is going to say more people are leaving Bermuda.

So, Madam Deputy Speaker, let me declare my interest. Let me declare my interest.

[Inaudible interjections]

Hon. L. Craig Cannonier: Let me . . . no, no, no, let me . . . listen. Let me declare my interest. They got a lot to say. They had their time to talk. Keep quiet and just listen up to facts. Listen up to facts.

I have declared my interest before. General Manager of People's Pharmacy for about 13 years. My wife is a pharmacist—

An Hon. Member: A good one, too.

Hon. L. Craig Cannonier: —and my daughter is a corporate counsel for the hospital.

So, I am working for having . . . I understand the complexities of what is going on. It is the first time I have had the Health Ministry. But let me just say this here. Under the current climate right now in the health industry, doctors continue to war with the Government. We have seen it over, and over, and over. They were trying to lock them up. Pharmacies continue to war with the Government over policies that have been implemented. Nurses continue to fight with the Government. *When are we going to get paid? Look at the conditions that we are working in.* All while the Health Council attacks prescription fees, while the big insurance companies are making 70 per cent profit and the likes. And I gave those quotes three years ago in 2024, and I spoke about where we are going with the insurance companies.

And for the life of me, in 2024, I pleaded with this Government, *You've got to talk to these insurance companies, because look at where they are going. Read the tea leaves.* And even after CG opened up a pharmacy, which is unethical in my opinion, because if a doctor's office cannot own a pharmacy, why in the world can an insurance company own a pharmacy? And everybody agreed with that.

Now, insurance companies can have . . . my goodness, they can have a whole host—clinics, labs . . . And let me give you a statistic. Interesting. There are 56 GPs on the Island. Fifty-six. How many of those do you think fall under an insurance company—one particular insurance company? Twenty-two. That's almost half.

So, you are telling me that these big insurance companies can own a pharmacy, own a lab, own diagnostic testing, own doctors' offices, own the insurance company, feeding themselves, and it's okay. Because in 2024, I warned that this was happening, and that more was going to come. And I even pleaded with the insurance companies to have a heart when [they] can turn 70 per cent profit, and [they] are not turning some of that back into helping out Bermudians.

And I even gave the Government accolades for the DHI programme. They are making a sacrifice. We are getting benefits for \$500, when the cost of it is probably \$800, because it is an investment in the people. But we are not putting legislation in place to deal with what we see now. And that is, we are going back to monopolies now. That's where we are going.

Look at the food. MarketPlace is buying up everything. Going back to monopolies.

In 1998 . . . I am going to tell you this story. In 1998, People's Pharmacy, we were trying to figure out what was going on. In 1998, every pharmacy on the Island had to purchase their pharmaceuticals from where? The Phoenix. Yes. And so, we realised . . . and I will say, the owner of the pharmacy, People's Pharmacy, went and sat down with the Government at that time. It was a new day, and things were going to

change. And so, we embarked on a journey that led to many of the independent pharmacies at that time, and even now, buying their own pharmaceuticals. Why? For independence from a monopoly.

We have gone full circle. Allshores not only owns doctors' offices, labs, and you name it, but now they are partnering with the same monopoly that we walked away from. And I pleaded with the Government to step in to watch this. Our Government. And I am putting this solely on the Premier right now because of some of the quotes that he made, and I'm going to go to those quotes. The Premier said this . . . sorry, I am going to go back.

Before that, I begged: *Do something.* CG goes and opens up his own pharmacies. *Guys, you got to do something here. You got to do something. These independent pharmacies are at risk.* Then we put regulation on the same industry that we said we want to help entrepreneurs in Bermuda. They are being burdened with so much regulation and tape work, and guess what? BF&M and Argus decide, *You know what? We're going to join forces.*

They own about approximately 70 per cent of the market. They got 22 GPs under their belt out of the 52. Pharmacists and pharmacies are trying to get pharmacists in the Island. We would like to have more locals. We need to promote that. It has taken them more than six months to get pharmacists here and doctors. Fifty-two hardly seems like enough GPs on the Island. Hardly seems enough. There are maybe approximately 52, 53, give or take one or two, but to have one single industry player, 22 of the doctor's offices, that's incredible. Sorry, not doctor's offices . . . doctors, GPs. That's incredible. Where else can you go and one entity owns that much of the market?

They are feeding themselves. And now the earth is shaking underneath the health industry and those independent people who came into play. It is literally moving beneath them because I said, and I warned, and I begged, *please intervene.* What did we get today? We wait until things blow up, and now Allshores is telling you where you are going to get your drugs now. *You cannot go over here to whatever independent pharmacy. You have to come to us for the GLP-1 drugs. You got to come to us.*

We are going back to monopolies.

Now, let me just say this here. I recognise that consolidation has to happen because we ain't got enough people on the Island. And so, they are consolidating. They are reading the tea leaves like nobody else's business. and I said they are moving quickly, so we have to move quickly. We are not moving quickly. We got our pants caught down again.

Allshores comes along and tells us what to do. *This is how it's going to happen.* And then the poor Minister has to rush to put a letter out to say, *Well, can you stay it for a couple of days?* I know you gave the industry, the pharmacies, one month. And this Allshores has the nerve to not even notify the Health Ministry that they

are doing this until they already told all the pharmacies and whatnot a week ago before the Minister. So, I credit the Minister for responding. And she responded swiftly, but it's already blown up.

In 2024, December 6 of 2024, this was the second plea I made to the Government to do something about this here because it was going to happen. We are three years later now, almost three years later, not quite three years, and things blow up. The doctors blow up. The pharmacies blow up. Citizens are blowing up because now we are telling the very same people who had the liberty in 1998 to go where they wanted to go and to own the businesses that they wanted to own, and it is all in jeopardy.

There ain't a pharmacy on this Island that's making 70 per cent profits. Not one! Not even close to that. But we have allowed this to happen. May I read from the [Hansard](#) from December 6, 2024?

[No audible response.]

Hon. L. Craig Cannonier: I will go straight to what the Premier had to say after I made all these pleas. I have already said what I said, and I will table it and give it to the House of Assembly.

After I said what I said, the Premier said this, "And I did say that during this legislative session," 2024, "the Government will commence consultations on amendments to the legislation . . ." and to address "local mergers and acquisitions" that continue to "concentrate significant power."

No legislation in 2024, no legislation in 2025, and we are now in 2026, when we were warned. You do not have to take what I have to say to heart. But at least listen. And now our Ministry . . . they didn't even know that the Premier said that. I asked a question today, well, when . . . *Did you know that the Premier made this announcement in 2024, right after his Throne Speech, December the 6th?*

He said, yes. And then he continued on. Yes, *the Honourable Member is right. I accept that we must move faster in the health insurance sector.* But two-and-a-half years later, we get the announcement by All-shores that they are going to continue to be a bully. And I am calling them a bully for two reasons.

Number one, they had the nerve not to let the Health Minister know what was going on and what was coming, despite the fact that I did say to the Health Ministry, you need to sit down with these guys and talk to them. It's coming.

Number two, and I am going to say his name, Peter Lozier.

An Hon. Member: Uh-oh!

Hon. L. Craig Cannonier: Oh, yeah.

Back in 2024, I called this man. I called his office, spoke to the secretary. She was guarded. *Who are you?*

[I said] I'm just an MP. I just want to get some clarity on some of the things that, you know, you're doing.

Because the Government hadn't come back to say that they had talked to him. I'm taking it upon myself. I am going to call him. I sent messages to him. I ain't heard from him since. And he has the disrespect to not let the Minister know what's going on.

Hmm. That kind of contempt for any government should not be accepted, and I hope that this Government doesn't accept it and does something about it, but it has already blown up. The Minister told us, *what can we do?*

Well, yes, it has blown up. And you can ask them to give you a stay of 60 days, because this is how unfair they have been. They are telling the pharmacies and some doctor's offices, *I'm giving you a month.* Well, you know how much supplies you have to have in order to take care as a pharmacy, to have in stock. And then some of these doctors, pharmaceuticals, \$2,000, \$3,000, more—

An Hon. Member: More than that.

Hon. L. Craig Cannonier: And if that member, citizen, unfortunately passes away, guess who has to eat up the money. And that is why I have been saying, *Guys, you got to move.*

You got to move.

So, I am saying, yes, it was lucky that we got the CIT. Now, let's really do something. Let's really do something. But the reality of today is, these businesses are about to close. And I can guarantee you this, one or two are going to close real soon. They will not survive this at all. They will not survive it. But yet, the Premier had the nerve in this Honourable House, after I spoke, get up and say, *Yes, we got this covered. I got it in the Throne Speech. I'm going to do something about it. Yeah, we're going to get this done.*

Nothing!

Nothing. How dare he put local businesses that support him in jeopardy. How do you think they feel right now? The amount of money that they have invested in this economy, the amount of time that they have put in, sweat and tears, making sure they hire Bermudians. To come to this.

I am just looking at my notes here. Universal Health Care is going to cure everything. But I will tell you this here, consultation ain't happened. But yet, we are going to get this done or some parts of it by October.

Members who are on the consultative team are still waiting to hear from this Government. Unintended consequences are, out of all of the money that we have, businesses are closing their doors with an unemployment rate that we have not seen before. People are leaving Bermuda.

So, you can have all the money in the world, but if you do not deal with the critical issues in this

country . . . and let me say this here. Health premiums are the new mortgage. They are the new mortgage because our seniors, who the Government is helping in different ways, our seniors are suffering. And you can give them a little more here and a little bit more here. We cannot keep up.

There needs to be a massive systemic change in how we do things, because if we say we care then make the systemic change that is necessary to get people above water now. So, we are creeping, but guess what, Madam Deputy Speaker? We are still trying to fight to get to pre-pandemic numbers in tourism.

We got some hard decisions to make. And we need to make them swiftly. And with everybody using this ChatGPT, and I still ain't learned how to use the doggone thing.

An Hon. Member: It's easy!

Hon. L. Craig Cannonier: We can get . . . my Honourable Member who is older than me from constituency 2, he was ChatGPTing. He's got it done. He might have got some of the numbers—

An Hon. Member: AI.

Hon. L. Craig Cannonier: AI, well AI, whatever you want to call it. Whatever you want to call it. The fact is—

Mr. Hubert (Kim) E. Swan: Point of order, Madam Deputy Speaker.

The Deputy Speaker: Your point of order?

POINT OF ORDER
[Misleading]

Mr. Hubert (Kim) E. Swan: I definitely believe the Honourable Member is misleading the House in that I was quoting from the Budget Books, and I had about five of them here. I only referred to ChatGPT because I just, or whatever, Google, just to equate \$355 million to \$800 million in today.

But I was using the Budget Book for my facts.

The Deputy Speaker: Thank you.

Hon. L. Craig Cannonier: I didn't say that.

[Inaudible interjections]

Hon. L. Craig Cannonier: This is the kind of thing that vexes me, right? What an unnecessary point of order. Completely unnecessary. And this is what's going on in this House. Completely unnecessary.

[Inaudible interjections]

Hon. L. Craig Cannonier: So, let me remind Bermuda, since 2024 they were warned, this Government, no legislation; 2025, no legislation. And here we are in 2026, no legislation until things blow up. It's a harsh reality.

We learned some hard lessons when we were Government, that in four years you cannot fix everything. We were trying to. And this, when this Government who was Opposition at that time, *Oh the OBA is going to fix everything. I got to fix it. You got to fix it.* The scrutiny was there. All kinds of scrutiny. From everything to name calling, you name it. Yes, I'm going to fix everything.

But guess what? Here we are in 2026 and the monopolies are coming back during Black History Month—

Several Hon. Members: Ooh!

Hon. L. Craig Cannonier: —when we should have fixed this a long time ago.

Now that is no pun on the Government, per se, or the Opposition, or any which way you want to look at it. The facts are we walked away from those monopolies. We were smart enough to say look we are going to be enterprising and allow Bermuda to get there. And here we are now back to monopolies.

There are only two insurance companies now. Two. CG got the pharmacies and Allshores is feeding itself now. Got a perfect circle just recycling, feeding into themselves. And we are doing nothing about it. And the goal of the Minister, after everything blows up, to come into this House to talk about, *Well we're going to deal with this consolidation*, when they were warned about it years ago.

So, what we going to do about it? We got a Budget that does some things for Bermudians and gets along. But even to their own admittance with the Tax Reform Commission (TRC) they said now you got to give \$30 million to get the seniors where they needed to be. That's right there in the [Budget Statement]. They recommended \$30 million. What do we do?

Rather than restructure and give them the \$30 million, we give them \$15 million. And that's why the suffering continues. Because in order to get out of debt, we're going the slow route when we need to restructure and put money where our mouth is and seriously make the change that is needed.

For me [humph], to say Responsible Choices, Lasting Benefits . . . the only lasting benefits that are coming right now is a horror story. Because these middle-class people who own these businesses are dying off and there's nothing to stop it!

[Timer chimes]

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak in the economic debate?

I recognise the Minister for Cabinet Office and Digital Innovation.

Minister, you have the floor.

Hon. Diallo V. S. Rabain: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, we started quite a while ago and when you look at page 3, the Shadow Minister started off by creating . . . talking about fictional characters, the Smith family and Mr. Jones, and tried to paint a picture of despair. He asked how is this PLP budget helping them?

Well, Madam Deputy Speaker, I will be happy to answer that.

Under this PLP Government, Mrs. Jones will pay less in payroll taxes. Mr. Jones will get free annual health exams to catch medical issues early. The Smith family will save on licensing their car and land tax for their home. They also will save up to \$375 a year because we eliminated the fuel customs duty. That \$375 will go even further at the grocery store due to further reductions on essential item duties.

And then when it comes to Grandpa Smith, he needs care. His family does not have to now wait 12 months for the personal home care benefit under HIP or FutureCare because we have now removed that waiting period and we have also increased the medical allowance on the HIP and FutureCare.

Madam Deputy Speaker, Grandpa Smith might also be a retired public servant. So, what does that mean? He will benefit from the 10 per cent increase that the Superannuation Pension will get for the first time since they were frozen in 2014 by the One Bermuda Alliance. So, Madam Deputy Speaker, the Opposition invents characters to complain about. We pass policies for people who actually exist—

An Hon. Member: Ah!

Hon. Diallo V. S. Rabain: —and that is not something that is done by luck or creation of fantasy families.

[Desk thumping and inaudible interjections]

Hon. Diallo V. S. Rabain: Madam Deputy Speaker, as politicians there is one trait that most of us in these Chambers can readily recognise. And that is the ability to read the crowd and adjust our prepared remarks to suit.

I say most of us because what I heard today reminds me of listening to pre-written remarks and a failure to read the room. Listening to this Budget Reply felt like it was typed up last year, and at a minimum failed to take into account what our Honourable Premier spoke to last week.

I lost count of the number of times I heard the Honourable Member speak about things the OBA will do that are already being done or that are already in train.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: For this I thank the Honourable Member for co-signing on all of the wonderful things that this Government is actually doing for the people of Bermuda.

However, Madam Deputy Speaker, we have been subjected to this Honourable Member's speeches before, so nothing was said that is a surprise to anyone that is listening. The Shadow Minister cannot bring himself to admit a simple truth. And I thank the Honourable Member from [constituency] 33 for pointing this out. He cannot admit to himself that people who look like me can run a country and they can run it well.

Dr. Douglas DeCouto: Oh, Madam Deputy Speaker I must insist—

The Deputy Speaker: You have a point of order?

Dr. Douglas DeCouto: Point of order, thank you.

The Deputy Speaker: Your point of order.

POINT OF ORDER

[Imputing improper motive]

Dr. Douglas DeCouto: The Honourable Member is imputing improper motive, and I would ask him to withdraw that comment.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Member.

Hon. Diallo V. S. Rabain: I will not withdraw that.

The Deputy Speaker: Okay.

Hon. Diallo V. S. Rabain: It is my opinion.

The Deputy Speaker: Okay. Once it is established that it's an opinion, I cannot.

In his opinion—perhaps he should have said that and then it would have been clearer to you. Yes.

Hon. Diallo V. S. Rabain: Thank you. In my opinion that Honourable Member cannot admit that people who look like me can run a country and run it well.

The Budget Reply, Madam Deputy Speaker, says Bermuda needs a change in Government, one year after the One Bermuda Alliance lost an election for the third time in a row. Again, another example—my opinion—of a tone-deaf politician who cannot read the room.

An Hon. Member: Whoa!

Hon. Diallo V. S. Rabain: The people of Bermuda were asked in 2017. They were asked in 2020, and they were asked in 2025.

Dr. Douglas DeCouto: Madam Deputy Speaker, point of order.

The Deputy Speaker: Your point of order.

POINT OF ORDER
[Standing Order [19](11)(d)]

Dr. Douglas DeCouto: To Standing Order [19](11)(d): *no member shall be insulting other members.*

Now he may speak with all his opinions, but he is making allusions and allegations having to do that my thinking, my thought process and my views have something to do with the colour of people's skin or how they look. And I asked him to withdraw because everything in that Budget Book . . . sorry, everything in that Budget Reply is based on facts and it is based on the experiences and it is based on this Government's continued failures to deliver for the people and it does not matter what colour . . . what colour the Book is, what colour the people's skin is, Madam Deputy Speaker, this Government has not delivered!

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Hon. Diallo V. S. Rabain: Madam Speaker—

The Deputy Speaker: I know that you definitely have great command of the English language.

Hon. Diallo V. S. Rabain: Thank you.

The Deputy Speaker: And so, I would like for you in, in your phrasing—

Hon. Diallo V. S. Rabain: I will move forward, but—

The Deputy Speaker: Thank you.

Hon. Diallo V. S. Rabain: To quote the famous . . . to quote the famous saying, the Member *doth protest too much*.

The Deputy Speaker: Okay.

Mr. Scott Pearman: Point of order. Madam Deputy Speaker.

The Deputy Speaker: Okay—

Mr. Scott Pearman: I am surprised that I need to refer—

The Deputy Speaker: Your point of order.

POINT OF ORDER
[Standing Order 19(11)(f)]

Mr. Scott Pearman: The point of order is that the Honourable Minister is in breach of Standing Order 19(11)(f) which says this—and he knows or should know: “(f) No Member shall impute improper motives to any Member of the House or indulge in personalities, except on a substantive motion moved for that purpose.”

The Deputy Speaker: Thank you.

Mr. Scott Pearman: Therefore, comments as to the motivation of Dr. DeCouto, the Honourable Member, should be withdrawn.

The Deputy Speaker: Thank you, Member.

Hon. Diallo V. S. Rabain: Thank you, Madam Deputy Speaker.

The Deputy Speaker: We will abide by Standing Orders.

Hon. Diallo V. S. Rabain: Seems like I have struck a nerve.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: But as I carry on, Madam Deputy Speaker, the people of Bermuda have been asked in 2017, in 2020 and 2026 *[sic]*, and the One Bermuda Alliance have been weighed, they have been measured and they have been found wanting.

Yet the solution to everything that's wrong with Bermuda is they should be elected to the Government.

An Hon. Member: Yes!

Hon. Diallo V. S. Rabain: What a lack of respect for the electorate of this people and the last three times that they have been called to cast their ballots. But we cannot expect much more.

Madam Deputy Speaker, a debate over billions of dollars can easily lose the attention of Mr. and Mrs. Smith. The everyday man does not live by financial spreadsheets. Think about the man driving a taxi, pulling into the service station at the end of a long night. Think about the mother standing at the checkout checking her phone to see if her cheque has been deposited so she can buy groceries. These are the people we answer to, not fictional characters. They do not care about fancy political talk. They care about whether their lights are on. They care about whether they afford they can afford groceries, whether their children have a fair shot.

In fact, an 83-year-old Bermudian has recently stated that this budget is going in the right direction. It stressed the urgent need to fight debt reduction, the

need for debt reduction and we have heard it. We are delivering exactly that. Not making statements that fail to read the room and sound like out of touch elitists.

Madam Deputy Speaker, when the OBA was voted out in 2017, they left this country in a deep hole. They took our national debt from \$1.55 billion dollars to \$2.68 billion dollars. Notice I did not say double it. They left a projected . . . they left a budget with a projected deficit of \$135 million dollars.

An Hon. Member: I remember that.

Hon. Diallo V. S. Rabain: They saddled the taxpayers with a \$200 million dollar guarantee for Morgan's Point. A project that had been in default a year before they were voted out.

An Hon. Member: A debt we are still paying for.

Hon. Diallo V. S. Rabain: A \$40 million loan for Cross Island and in excess of \$40 million having to be paid to Aecon for guaranteed profits for an airport deal.

An Hon. Member: Award winning.

Hon. Diallo V. S. Rabain: That is their record.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: That is their record, Madam Deputy Speaker.

I recall them hearing about all the perceived missteps of the Progressive Labour Party in their Budget Reply, but nary a word of the fiscal burdens that they left us to navigate from 2017.

Now let's take a look at 2026. Under the Progressive Labour Party, despite a once-in-a-century pandemic and the aforementioned fiscal burdens left by the OBA, we are standing on the strongest financial footing in a generation.

Let's look at some of the facts. We project a budget surplus of \$472 million. For the first time in history government revenues will exceed a billion dollars. We're making the largest single—

An Hon. Member: Two—

Hon. Diallo V. S. Rabain: Two billion dollars.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: We are making the largest single debt repayment in our country's history. We will be paying off \$605 million in January 2027 which will end up being an additional \$25 million in interest savings every single year.

We are delivering the largest tax cut for workers in this country. We have eliminated the 20 per cent

customs duty for fuel generation and we are cutting private licencing fees another 10 per cent.

Madam Deputy Speaker, the Shadow Finance Minister stands here and says this budget is short on vision. He looks at our historic revenues and calls it a windfall. He claims we are only balancing the budgets because of corporate income tax. But, Madam Deputy Speaker, that is pure foolishness. The CIT did not happen by accident or by luck. It took years of hard work strict fiscal discipline and tough choices.

The Opposition claims we are using this windfall money carelessly. But, Madam Deputy Speaker, this is also completely false. We have made it clear that the fiscal rules that we put in place will prevent us from using these receipts to fund everyday costs of running government.

The Shadow Minister also claims that the gross domestic product has barely grown, and only international business is succeeding. He tries to separate the success of international business from the success of Bermuda. But who works in those offices? Bermudians. Who benefits when we freeze fuel duties and cut payroll taxes for local businesses? Bermudians. The One Bermuda Alliance complains about empty storefronts but yet criticises \$182 million in capital investment. This plan funds roadworks, builds affordable housing, upgrades our schools and fixes the Swing Bridge and Tynes Bay. That is real money going into the local economy and creating local jobs.

Madam Deputy Speaker, the narrative on this budget is unified across the Island. The Bermuda Chamber of Commerce commends this budget and welcomes the full repayment in 2027 of the debt.

International business such as organisations like ABIC, ABIR and BILTIR support our efforts to reduce the cost of living and the cost of doing business in Bermuda. When the corporate boardroom and the man on the street agree, we know our policies are resonating.

Madam Deputy Speaker, as I spoke about, paying off this \$605 million in January 2027 will reduce Bermuda's gross debt by 18 per cent permanently saving the taxpayers \$25 million a year. We are taking those savings and we are putting them directly into the pockets of our people. We are eliminating the remaining 20 per cent on fuel duty. This specific action will save our people an average of \$375 per year in energy costs. When you combine the base rate reduction from BELCO, households will see a significant savings per month. The Shadow Minister called the BELCO tax regressive. He claims it gives the biggest benefit to people with large houses.

Madam Deputy Speaker, this shows exactly who the OBA actually does talk to. A \$375 savings might be pocket change to a millionaire, but to a mother checking her bank account to ensure that she can buy groceries, that money can feed her children. It is not regressive to keep the lights on for the working people.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: The Shadow Minister also claims the economy is stagnant and we are leaning entirely on international business. We do not apologise for the success of our international business.

An Hon. Member: No, we do not.

Hon. Diallo V. S. Rabain: We are using that success to fund the working class. While the OBA talks down the local economy, the hard data shows that [unemployment] is down to 1.4 per cent, the lowest level since 1970. The real GDP growth is averaging between 2.5 and 3 per cent. Employment income has climbed to \$3.75 billion. The everyday man is working.

The Shadow Minister also claims the OBA created the progressive payroll tax, but we must remind the taxpayers and the people of this country of the facts.

In 2016 under the leadership of the One Bermuda Alliance, the working Bermudian paid the highest payroll tax they have ever paid in the history of this country. They shifted the burden of tax from the employers to the employees. They believed wealthy owners should profit without paying taxes, while everyday employees carry that weight.

Over the past seven years the Progressive Labour Party has reduced payroll tax.

An Hon. Member: Reduced!

Hon. Diallo V. S. Rabain: Reduced payroll tax to the absolute lowest levels in the history of this country. Today a worker earning \$48,000 a year pays 95 per cent less than they paid under the OBA.

We execute real reductions. The OBA favours the elite. We favour the everyday worker.

Madam Deputy Speaker, the Shadow Minister talks about red tape. He says the One Bermuda Alliance will build a one-stop shop. I actually love that idea. Because the funny thing is it is amazing how he is speaking about things that are already happening.

We are rolling out the one-stop shop portal as we speak. Bermudians and small businesses will be able to apply for their licences, renew permits, and access public records in one place. We are not just talking about red tape, we are actually doing it.

[Inaudible interjection and laughter]

Hon. Diallo V. S. Rabain: Madam Deputy Speaker, I have sat in the chair of the Minister of Education and I know the heavy weight that that office has. Reforming a system that has been entrenched in decades requires hard work. It is personal to every parent. It is personal to every teacher. We may debate the specifics along . . . the specific steps for their journey, but we are united in the destination. Our children deserve the best.

The Shadow Finance Minister stood here today and said the One Bermuda Alliance would fix public education by creating an Education Authority. Now, I have to shake my head again because I worked to lay the groundwork for the Education Authority and the current Minister is advancing that work as we speak. And again, as I have said numerous times in the past, when that legislation comes to here, I fully expect every single one of them on that side to stand up and applaud and talk about how wonderful we are when moving forward with the Education Authority. I do not expect any complaints when we get to that part.

The OBA also complain about how much money we spend per student. They tell us that money will not solve the problem. Madam Deputy Speaker, I will never apologise for investing in Bermuda's children. Our students are not just numbers on a corporate spreadsheet. The budget provides and proves that we are committed to ensuring that our children have a quality education. We are funding upgrades to school buildings. We are funding scholarships. We are giving our young people the modern environment they need to survive and thrive. The Opposition just complains, but we will continue to do the work.

When it comes to housing, the Opposition claims a lack of vision, suggests we should subsidise private developers instead. Sorry, Shadow Minister, we are not handing taxpayer money over to wealthy developers.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: We are building real, permanent homes for Bermudians. The Ministry of Housing is looking to advance more than 200 homes in the next 18 months.

It's 18 months, right?

Hon. Zane J. S. De Silva: Yes, sir.

Hon. Diallo V. S. Rabain: We have active construction right now that will deliver 37 new affordable housing units by mid-2026.

We are also responding to emergency needs by the nine modular units up at Boaz Island for rapid transitional housing whose planning permit is being considered by the Department of Planning as we speak.

[Desk thumping]

Hon. Diallo V. S. Rabain: Madam Deputy Speaker, in health care we are taking massive steps towards universal health coverage. We have completely removed the 12-month waiting period for the personal home care under HIP and under FutureCare. Policy owners now have immediate access to this critical support. Furthermore, we have introduced one free annual health exam for all HIP and FutureCare policy owners. Catching

conditions early, Madam Deputy Speaker, we can prevent severe complications and lower system costs.

Madam Deputy Speaker, the Shadow Minister is stuck in the past and it just stops him from admitting the simple truth that we are good stewards of this country's finances. Governing a country requires hard decisions. The One Bermuda Alliance chose to gamble on the taxpayers' money with a luxury hotel that just did not work.

They chose to place the heaviest burdens on the backs of the working class. And contrary to the Fiscal Responsibility Panel's recommendations that are very explicit, protect CIT through discipline, rules, and carefully prioritised capital, the OBA is treating the CIT as if it's just a pot for subsidies and incentives and other supports.

The Progressive Labour Party has chosen a totally different path, Madam Deputy Speaker. We choose to navigate the global corporate tax and use these funds to secure the future of our Island. We choose to wipe out \$605 million of debt. We choose to keep \$25 million in Bermuda every single year. The choices made today are responsible. The benefits delivered tomorrow will be lasting. This budget is for the ultimate benefit of the people we serve.

Madam Deputy Speaker, the Shadow Minister, as I said before, says Bermuda needs a change in Government. And as I said before, they have been weighed, they have been measured, and found wanting in 2017, in 2020, and 2025. That's not my opinion. That's the opinion of the voters of Bermuda. But when you are tone deaf and fail to recognise the room, you will continue to be subjected to what we have heard from the Shadow Minister today. And it will continue to fail the One Bermuda Alliance aspirations to become the Government.

Madam Deputy Speaker, the difference between 2017 and 2026 is clear. The Opposition managed for a few. The Progressive Labour Party is building for the many. We are clearing the massive debt our children would have had to pay. We are putting real money in the hands of everyday citizens to keep this Island running. We are upgrading how government serves the people. This budget is not about empty promises with vague price tags attached to it. It is about sustainable growth. It is about a safer, smarter, fairer Bermuda. This budget is for the benefit of every Bermudian. And from the back of the taxi to the front of the classroom, we have stayed the course, and we will continue to put people first.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak in the economic debate?

I recognise the Opposition Leader from constituency 8, I believe it is.

Hon. Ben Smith: Yes, thank you, Madam Deputy Speaker.

The Deputy Speaker: Yes, you have the floor.

Hon. Ben Smith: Madam Deputy Speaker, I think that one of the issues that we have in Bermuda is that the change in our economy has created this separation in Bermuda. And the separation is based off of . . . as we have moved more towards international business being the engine that drives this country, and each step we take towards that being the only engine that seems to be driving this country—

[Crosstalk]

Hon. Ben Smith: —there are many within international business that make such a significant amount of wealth that it—

[Gavel]

The Deputy Speaker: All right. Continue.

Hon. Ben Smith: —that it creates this real difference between what the everyday Bermudian is living and what the international business people and part of that community, their space is completely different.

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

Hon. Ben Smith: And that is not to be negative to them, but it is just the reality that we live in.

A lot of the benefits of having international business here and creating jobs and creating opportunity has also created some of the issues that we are having. Because as those people from that industry have the ability to pay higher rents, to buy houses the second that they get a PRC, it means that you are finding more locals that are not able to be at that level. And as that market continues to squeeze, we are seeing the result of that.

So, Mr. Speaker, one of the issues that I think that we as the Opposition have been pointing out is that it seems that the Cabinet of the Government, not all, but many, seem to be wearing a set of glasses that lets them see Bermuda differently from the everyday man. And I did not see anywhere in the budget where they were going to give those same glasses to everybody else so that they could see that same reality. Because the Minister who just took his seat wanted to argue that the Honourable Shadow Finance [Minister] wasn't allowed to talk about the Smiths and the Joneses. But then he gave examples of a taxi driver and examples of other people. He was literally doing the exact same thing.

There was no detail to it. It was not a specific person. Because we are here to talk about all the different parts of our community that we interact with. That

Budget Reply had information that came from all parts of our community. Because we walk in the same community as everybody else in this Chamber. So, the question is, are those Members continuing to wear those Cabinet glasses when they are walking around this community so they do not see the boarded up shops; so they don't see the going out of business advertisements? *Please come and get whatever we have left on the shelf for 50 per cent and 80 per cent.* They are not seeing those same things. Because people are struggling in the country. They know it.

That is why they keep talking about all of these supports that they are giving to the people in this country. But as fast as we can give the supports, people are falling further behind. Rental units—\$3,000 for a studio. Nobody can afford these unless they are making that kind of money. I said it before that the amount of people that are deciding to put their children in private school means that, once again, you are creating this *us and them*. Some people can make it and thrive and others cannot.

So many parents are sacrificing. The phone calls I am getting is [we] have an education reform that's closed certain schools and people are panicked and saying, *Well, I'm going to have to go and pay that \$25,000 to send my child to private school because I do not know if this system is going to work and I cannot have this be an experiment on my child.*

And I say experiment because we have seen all the changes that have been happening, but we haven't seen any data that tells us the results. Just over a year ago, I said that if I was in that position, I would pause the reform and I would audit it to find out what progress has been made up until this point, what is working, what's not working, why we are making the decisions that we're making. And I have said it here because mistakes that were made in the 1990s, we are still paying for today in education.

And when I say political interference, it is not because I am picking out one particular person. I am saying over and over again, that mistake continues to happen. But almost nine years of working towards a reform that was supposed to be how we were going to change public education.

Mr. Speaker, the reform has paused. We have had very little information whether an audit happened. If it did happen, what was learned? What has changed? Instead, messages to parents and teachers and administrators that cause confusion. And then this week, after almost a billion dollars has been spent on public education over the nine-year period, we are pausing the reform. Are we having three-tier or having two-tier? Are we having signature schools? What is the plan?

But not only do we not know what the plan is, do we not know what the progress has been and whether it's working, whether it's not working?

The Minister then says, *Well, maybe we're going to need the sector to adopt schools, to pay for it.* The question would be to pay for what? Because no

one is going to invest in something that they have no idea what it is supposed to be. You have to first identify what is the problem that we are trying to fix. And then you got to put the experts in place because the teachers are frustrated. The parents are frustrated. And what I do not want us to do is stand here and be negative to our students. That is not what this is. This is . . . everybody here wants the end result to be what is best for our young people, because the future of this country depends on it. A more complicated future [than] we had.

Everywhere we look, we are having to bring in people from overseas for expertise. And now we are bringing them in for things that Bermudians were really good at. We built this country. But now [at] most job sites we are the minority. And it is not as simple as saying we are just going to build a technical institute. We have to actually start to build the enthusiasm for our young people to know that those jobs are going to be worthy. We cannot keep making this mistake over and over again.

Eight-years-plus reform, messaging that says we have to get rid of middle schools. First question, Why? Because we actually have some private schools [where] our parents are spending \$27,000 [for their children] to go to that are actually running a three-tier system. So, they are paying taxes for a public education system that is telling them that the system that they are paying extra money for is broken.

Do you see why you actually have to identify what the real problem is? And then you have to put a plan in place, and then you have to be transparent with what the plan is, and step by step take the country along to know why you are making the changes and what the end result should be. But that has not happened.

Clos[ing] schools causes chaos. Now we have stopped closing schools. Can we have an explanation of whether we closed the schools for the right reason? Why [are we] not going to close the new schools? What is that process? There needs to be information that is given to the country so they can start to rebuild trust in the public education. Before you ask the private sector to invest in that, you better have trust in the community. Because I am pretty sure at this point, Mr. Speaker, the statistics will tell you that there are probably more students in private schools than in public schools. And we must be one of the only countries in the world [where] that is the situation.

We had a world-class free education that was being given to our students. And almost everybody that is in this Chamber was a result of that. Thirty-plus years of making promises, coming up with new ideas, spending millions of dollars on consultants to actually make the political statement turn into a reality. And we stand here today, after getting more consultants from way over the other side of the world, while we had people travelling to talk about our great reform. [We] went to the other side of the world to tell other people how great

our reform was going, and the new Minister comes in and pauses it. And then says, we are probably going to need the private sector to adopt our schools.

Yes, we continue to put more of our faith in the one engine that is running this country. International business. I am not going to call it luck, because there was a lot of work that would have to go into making this CIT happen. But let's remember something.

[Inaudible interjections]

Hon. Ben Smith: No, no. But let's remember something here.

One more time, I am going to say [that] for all of the positives, we have to acknowledge what this means for us. The more that we rely on one engine . . . In this country we all know, because in BELCO, if one of the engines goes everybody here is going, *Wait a minute, I want my lights on.* And they have a backup.

So maybe the backup is supposed to be tourism. But the rest of the world has been booming since COVID-19. Remember, that's the message that we are going to hear today. It has been nine years, but within that period we had COVID-19. So did the rest of the islands to the south. And they are booming and building hotels. And more airlift. We have not even reached pre-pandemic. And we were not very good pre-pandemic. Those are the numbers we are actually comparing to.

That's the actual problem. Think about it. We are comparing ourselves to a time that was not actually spectacular. And yes, we have a lot more cruise boat visitors. But without air arrivals, the real number is not growing the way it needs to grow. But as our Shadow Finance Minister said, if you remove the IB portion from our budget, from our economy, what it is, is the rest of the economy actually doing very much? And that is the part where Bermudians are entrepreneurs. That is that group that has built houses off of that entrepreneurial spirit. And the question becomes, is that group really performing? Or are they surviving? Because that is the real answer.

Even in our local insurance companies, they are consolidating and merging, as you have heard my honourable colleague talking about today. These are not good things for the country. And he spent a lot of time talking about the health insurance. But there is another monopoly that's been growing. And that is in the grocery industry. Because if we stay on this trajectory and we do not have any interventions, within the next five years we have got one company running how we get food, and one company deciding how we get health. There used to be a lot of arguments about the 40 thieves in Bermuda, and how there was a small group of people that was controlling the country. But Mr. Speaker, the question is, have we just returned to the same thing? Have we just moved those chairs around, and the same people are still running it? Is that the situation that we are in right now?

Because, as they consolidate, who is going to be able to run the food and health care in our country? Where does it come from? Once again, if you do not have any money, just remember, that is the cupboard you guys left bare. That is what happened.

An Hon. Member: Now, I can talk about the airport this year.

Hon. Ben Smith: And the truth is, I do not actually like to spend that much time talking about all those things. Because they have been in power for almost nine years.

Why don't you talk about your record, what you've been doing? Because guess what? The issue is this.

[Inaudible interjection and general uproar]

An Hon. Member: I'm proud of the record!

Hon. Ben Smith: It's not just the money. It's the accountability. It's the transparency. It's actually getting the things done. Because guess what, Mr. Speaker?

An Hon. Member: What is he saying?

Hon. Ben Smith: If you buy a house, you actually have to make sure that you are painting your house, painting your roof, and doing the maintenance on an ongoing basis. It's not just the purchase of the house. Bermudians have always known that. You have to take care of what it is you have put there.

It is the maintenance that's important. But if you go year after year and you do not put that maintenance in, when you need to fix it, it's big. It's a bigger issue to deal with. And that is what we are sitting on. Crumbling roads, crumbling bridges, House of Assembly, Government House. The list goes on. Look how many things that now need to be fixed because they were not being addressed. It has been 30 plus years, but we are only going to talk about the nine.

Because it is very interesting that the Cabinet likes to point out the four plus years. But I am pretty sure an airport was built; multiple hotels were built in a very short amount of time. The question becomes, in the nine years what are the things that they can hang their hat on that they actually did?

An Hon. Member: Look at the Budget Book.

Hon. Ben Smith: Because trust me, in that Budget Book, it talks about a bunch of things. And we have heard announcements and we have seen hard hats with photo-ops over and over again. But the truth is in what actually happened. Is it an arbitration centre? Or is it a fenced-in junkyard? Because that's what is actually over there. Because the truth of the matter is, this isn't about the money part. It is what are you going to

do to make sure that that money is being spent the right way?

This is not saying that certain people cannot do the job. I reject that. I reject that idea. What I am saying is, make sure that you are holding the people accountable for the job that is supposed to be done. If you put the money in the budget and the thing doesn't happen, then that was a waste.

For many years it was in the budget that we were going to give psychological and social services to the prisoners. And those roles were never actually filled in the budget, year after year. See? That's the problem. The numbers tell you one thing; but the reality . . . that's the part that we actually have to deal with. And that's the problem that we have in Bermuda right now. Because the everyday person is not feeling these numbers.

You can have over \$2 billion in revenue. But if the money that you are making does not allow you to pay for the \$3,000 studio, the \$300 BELCO bill, the \$25,000 fee to send your kid to private school (because you don't want them to be in the experiment), that is the life that they are actually living. And we all know it because we knock on doors. So don't put on the glasses that you must get when you walk into Cabinet that show you a completely different reality to what people in Bermuda are going through. Because the middle class in this country is eroding. Families are stretched past their limit.

It is interesting, because several from my side have talked about the housing. And yes, we agree. There's an emergency part of the housing. And that seems to be what we have heard about. But we had a recommendation that potentially the same way that we have given all these tax concessions and incentives to overseas billionaires so that they can build what I am going to say is housing for more rich people, why would we not try to do that exact same thing to incentivise construction companies in Bermuda to build for Bermudians? That seems like trying to actually help the same people that both sides continue to talk about.

Because the more those houses go off the market, understand that the rental units attached to those houses are now no longer being rented out. So, it is not something that can be easily solved, which means you are going to have to build more. That is why our suggestion is to try to incentivise having that industry get involved to try to build housing at the different levels that are needed in this country.

And we talked about it cannot be that the Government is going to be the only one spending this money because the Government does not have the money. We cannot put ourselves further in debt. We agree. But as you look at balancing a budget and talking about surplus . . . I remember in my first years in the House of Assembly I heard about all the things that the OBA Government had not put money in, had not invested in. That was according to the new Government. But here we are, nearly nine years later. The police

were underfunded. The prisons were falling apart. The roads, the bridges, the House of Assembly. It might almost be that the majority of the people who are now in this Chamber have never actually even been in the real House of Assembly.

So, when you look at the investment you can celebrate what you have done over that period of time. But understand that every one of those choices is going to have an impact somewhere.

So, the accountability bit. This is the part that I think is really important for us to understand. It is not the numbers; it is the accountability of how it is. We heard today about in transport you are going to new legislation. But you actually have not been enforcing the rules and policies that are in place already. So, you do not know how much you are going to need to enforce the rules and policies for the new legislation. Take that across multiple ministries, if you are not going to give the services and then make sure those services are actually happening and getting the data, which is important for you to make the decisions.

We talk about it because the Honourable Minister of Labour is a statistician. So, he knows that data is really how you are going to make the right decisions. And I have asked for it before. You close categories, you restrict categories. I have no issue with that. But give us the data that says there were 100 people who applied for those jobs that now have jobs because you had those categories restricted and closed. And now nobody has an issue. Give the data. Give the information.

An Hon. Member: How is it collected?

Hon. Ben Smith: That's for the Minister to figure out how to collect it, because he's the statistician. He's the one.

[Laughter]

An Hon. Member: No solution!

Hon. Ben Smith: See? The problem we have is. That seems to be the answer to everything. We have to give the solution. We have to give the details of the solution. We have to tell them how to do it. We are the ones who told them that they needed to put the money aside for the CIT. Thank goodness they listened to us.

Some Hon. Members: Aah!

[Laughter]

[Gavel]

Hon. Ben Smith: That's the issue. They never . . . because we have heard it multiple [times]. *You have to give us credit. You have to give us credit.* But they do

not want to give anybody else credit. That is how that works.

An Hon. Member: Yes.

Hon. Ben Smith: One thing, the Cabinet . . . their arms must be tired from patting themselves on the back all day.

An Hon. Member: Yes, yes, yes.

Hon. Ben Smith: Multiple videos and propaganda. They are really good at it.

But the more they put that out, they have to remember something. The people. The people they are supposed to serve.

Just remember, every time you say, *Well, we're going to lower this tax and we're going to lower this because this is how it's going to help you*, understand that the money these people in our country . . . and it's a lot of them. The money that the people in this country make does not meet the demand of living in this country. How do we know that? Because people are making the decision to leave.

This Government likes to say, you know, it's quiet progress. Guess what else has happened quietly? People are booking those tickets to get on the plane and never come back. And parents are spending their hard-earned money to send their children to school and then sending them to university for them to [say], *I'm not coming back, and I won't be the one that's going to help you to survive in your later years*. And they are also the ones that will not be paying into this tax that allows this machine to continue to work.

And that is what we have to remember. Because the more that these businesses in our small city continue to close, that is more taxes that are not coming. And that money is actually how we keep our country moving.

Retail has not been thriving under this PLP Government. No. Because guess what? They like to give more money to people to fly in through the airport instead of thinking of ways to incentivise the retailer to actually be able to compete with the international business, like Amazon. Because all of the money that you spend on Amazon leaves the country. It does not come here and get paid to the retailer and to the insurance company, or for the electric light bill and all the things that happen in this country, because that's what that retail owner is having to pay. And the payroll tax.

Remember, all of that happens in our country. And most importantly, they can only hire Bermudians. So as long as you continue to look at them as the enemy instead of figuring out a way to boost retail, to support retail . . . if you started to do that you would realise how connected that is to our country and the jobs that it creates.

But, Mr. Speaker, as long as the Cabinet continues to wear the glasses [where] they do not see the

reality of this country, Bermuda will continue to suffer. So, make the decision to either put it in your budget so that everybody can have those same glasses as you, or take them off.

[Desk thumping]

The Speaker: Thank you. Thank you, Honourable Member.

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

Minister Adams, would you like to . . . okay. Minister Adams, you have the floor.

Hon. Jache Adams: Mr. Speaker, that was about as doom-and-gloom as I can imagine. Even for a moment there, I even felt I saw the grey cloud that was coming in this room. But nonetheless . . . nonetheless.

Mr. Speaker, to say that I am disappointed in the Opposition's Reply today would be an understatement. It is as if the One Bermuda Alliance still does not understand why they have lost three elections in a row. It is as if they still have not realised that these rehearsed and well-prepared talking points just are not working. It is actually as if they believe that the people of this country have forgotten who they are, that they have forgotten about Morgan's Point, forgotten about the bad airport deal, forgot about the pathways to status.

Mr. Speaker, I came here today energised. I came here expecting a new direction, a new angle. I was hoping that after all of the shenanigans they pulled to get their new Leader, we would at least have some elevated standards. But once again, the OBA has failed to meet the mark.

But you know what? That is enough about them. Because, you see, the reality is we are not even worried about them. Because the reality is we are here today to have a general economic debate. And so, with that, again, I believe it is imperative that at the very least we begin with the facts.

And so, let's start with GDP, short for gross domestic product. It is the total value of the goods and services produced in any country, and it is widely accepted as the measure of economic growth. So typically, where GDP is declining, we say the economy is shrinking. And when GDP is increasing, we say the economy is growing. And so, the natural question is, what is Bermuda's GDP doing?

Well, in 2021, in real terms our GDP was \$6.3 billion. And as of 2024, which is the most recent annual result that we have, our GDP increased by 12.7 per cent to \$7.1 billion. The point I am making is simple. Our economy is absolutely growing and has been steadily doing so since the pandemic.

Now, we heard that the OBA will likely play politics with this. I heard. You see, they will infer that this is all because of IB. The narrative that I believe they wish to push is that this would all be a downward spiral

if it wasn't for IB. But the facts will show that local business activity contributed to two-thirds of that growth. International business contributed to one-third of that growth. Okay?

Now, Mr. Speaker, I am not in any way trying to diminish the value of IB to our economy. I fully recognise the value that they bring. In fact, for any one sector to be responsible for a third of the economic growth is significant. But I am simply highlighting that our local sector is growing as well. And it would be wrong for the Opposition to simply cast that aside.

An Hon. Member: Slow, like this House of Assembly.

Hon. Jache Adams: Next month.

So now, Mr. Speaker, let us now shift gears slightly.

An Hon. Member: Stay focused.

Hon. Jache Adams: And let's focus on our fiscal position. In other words, how are we performing when we measure income versus expenditure, when we are talking deficits and surplus?

See, in the fiscal year ending in 2021—during the peak of the pandemic—our deficit was \$184 million dollars. Just four years later, we delivered the first surplus in over 21 years.

So that the people understand context, Mr. Speaker, so that the people understand the difference, so that they understand why their vote matters, I will remind the public that the two worst fiscal performances in Bermuda's history happened under the OBA. The two worst fiscal performances in Bermuda's history happened under the OBA.

Now, one of the things that I often hear on the doorsteps and when I am out and about, one of the things that I often hear is, *How can the Government talk about balanced budgets and surpluses when they owe so much debt?* I get that question.

And so, my response is to imagine we are on a boat. And the boat has a hole in it. And as a result of that hole the boat is taking on water. Now, in this scenario the hole represents our deficit. And the water represents our debt. Now, what we are saying to the country is that after 21 years of travel, we can proudly say that the hole is now officially closed. The days of deficits are over.

Yes, there is still water in the boat. But I believe most will agree that before you can start to address the water, you must first address the hole.

An Hon. Member: Aah!

Another Hon. Member: Yes!

Hon. Jache Adams: Now, Mr. Speaker, something tells me that the word "legacy" will be thrown around quite often over the next few months. And so, I will say

that to lead this country from a once-in-a-lifetime pandemic and just four years later then get us to a surplus is incredibly high on my list.

[Desk thumping]

Hon. Jache Adams: You see, there are a lot of people from now until then who run, talk, and say a lot of things. But there is one leader that actually executed. There is one leader that guided us to a surplus.

Follow me now.

Mr. Speaker, we are also seeing sustained job growth. Yet another clear sign of a strengthening economy. In 2021, we had 31,300 jobs. And I want everybody to listen to this now. In 2021, we had 31,300 jobs. And in the latest National Economic Report in 2025, we had over 33,700 jobs. This is an increase of over 2,000 jobs. Two thousand jobs.

Two thousand jobs.

Now, isn't it ironic that it was the OBA that promised this country 2,000 jobs? And long before there was any pandemic they actually managed to successfully lose 2,000 jobs.

[Inaudible interjections]

Hon. Jache Adams: Follow me now.

But again, I digress.

And so, I just spoke about economic growth. I just spoke about a confirmed surplus. The data reflects escalating and continued job growth, Mr. Speaker. This is not my opinion. This is not what I believe. This is not how I feel. These are the facts that the Opposition cannot deny.

Mr. Speaker, to help validate these facts, I think it is important that we look to independent, internationally recognised bodies and ask ourselves, what do they have to say about the performance of this Government? You see, in their most recent assessment, the ratings agency Moody's noted Bermuda's strengthening fiscal position and said that as a result, it enhances our capacity to absorb future shocks and support long-term growth. S&P said that they expect the local economy will remain healthy. Understand the emphasis. It will *remain* healthy and support solid government finances. The Fiscal Responsibility Panel said Bermuda's fiscal position looks better now than at any point in the past two decades.

Mr. Speaker, none of this was mentioned in today's Reply. And so, it feels as though if it does not agree with the OBA's narrative somehow it is conveniently left out. And when facts are selectively acknowledged or ignored, it inevitably distorts the public conversation.

You see, Mr. Speaker, when I think of it further, it reminds me of a story. And it seems fitting. It seems apropos for today's debate. I will spare you the lengthy details, but ultimately, it was a story about a scale. Where one side was weighed down by criticism, by

censure, by negativity. And the other side by acknowledgement, by praise and optimism all in the pursuit of trying to find the appropriate balance. You see, the story seems fitting because unfortunately, too often in politics, too often in this Honourable House, we see scales tipped too far in one direction. They are heavy on the criticism, heavy on the negativity. And rather light on the recognition, rather light on the optimism. And I believe it is this imbalance that distorts one's perspective. Mr. Speaker, allow me to now give an example.

I have a constituent of mine who I have come to adore. And she loves to debate politics. Now, in particular, she frequently criticises the Government. In fact, the extent of our relationship is her criticising the Government and me defending it. She asks, *What about this? And what about that? Why would he do this? Why would she say that?*

Mr. Speaker, she would bring up every possible negative thing you could imagine about the Government until one day I asked her a very simple question. I said, since the pandemic, can you give me one positive thing that the Government has done? I said, I am not asking for much. I just want to know if you can say anything positive about the Government.

Now to my surprise, she could not. Not because there weren't any positives, but because she was so fixated on the shortcomings, she was so focused on poking holes, she was so determined to find fault that she could not see the progress. She could not see the opportunities. Her perspective was skewed. Her scale, Mr. Speaker, was imbalanced.

And so, Mr. Speaker, I ask the listening public. I ask them, how many people do you know who are similar to my constituent?

[Inaudible interjection]

Hon. Jache Adams: She did.

Mr. Speaker, Mr. Speaker, it is also apparent to me that if you really look at it, the issue is not about the message at all. They just do not like the messenger.

You see, because if Bob Richards or Jack Sharpe or David Gibbons stood in this House today and spoke about a growing GDP, spoke about lowering unemployment, spoke about reducing taxes, spoke about achieving a surplus, many of our now naysayers would have been showering them with praise.

Come on, cousin.

Some Hon. Members: Yes, yes, yes.

Hon. Jache Adams: We are seeing how this is repeating itself.

Now, Mr. Speaker, if we are going to discuss balance, and I think it is only right that we practise what we preach. So, over the last few years, the Progressive Labour Party has recognised two key points. Number one, that despite our economic recovery, we recognise

it is still not being felt by everyone. And number two, that without question, we recognise there is still more to be done.

The cost of living and the impact it is having on our people still needs to be further addressed. Our people have had to endure the poor conditions of our roads for too long. We understand the frustrations that the people have regarding the Savvy loan and the Bermudian Beach Resort. And I am sure that MP King is going to mention the Gaming Commission because that's his little pet peeve.

[Inaudible interjections]

Hon. Jache Adams: Yes.

Our underfunded pension liability, in my opinion, is something that we still do not talk enough about.

Again, Mr. Speaker, when you look around our socio-economic climate it is clear that there are areas that we could have done better. And it is clear that more must be done. But, Mr. Speaker, balance requires that we tell the full story. And the full story includes the significant progress we have made.

Since the pandemic we have one of the fastest growing economies in the world. Tourism spending is steadily increasing. The Fairmont Southampton is on its way. Our international business sector is thriving so much so that they are employing more Bermudians now than ever before. Dozens and dozens and dozens of Bermudians now earn their first home as a result of the Government's mortgage guarantee programme.

We, the Progressive Labour Party, have done the work. We have engaged with stakeholders. We have met the criteria and now have a tax structure that positions us to see additional revenue and begin repaying down significant levels of debt. So, when we discuss balance, these successes and so many others deserve to be acknowledged as well.

So, Mr. Speaker, I extend an invitation to the Opposition Leader for the next time he speaks. I give him an invitation, because he did a fantastic job of highlighting all of the challenges we face as a country. But can he demonstrate better balance? Can he rise above the fray and actually acknowledge some of the positive things that are going on as well?

Now Mr. Speaker, let's now talk about the upcoming budget. I want to first congratulate the Premier, the Junior Minister, and the entire team in the Ministry of Finance for their hard work. You see, having worked in the Ministry for years, I am quite familiar with how challenging this time of year can be. And once again, they have answered the call.

Now, as Minister of Public Works and Environment, I want to highlight and focus particularly on capital spending. So, first of all what is capital spending?

It is the money that the Government invests or plans to invest in assets that the country expects to use in the years to come. Now this includes money for repairing buildings and schools and roads and our water

and sewage systems, purchasing major equipment and machinery and so forth. Now see, what often happens during difficult periods, difficult financial periods . . . I will remove the partisan in this. What often happens is that the Government of the day typically invests less in buildings and roads to ensure that they can pay salaries, electricity and insurance and so forth. Again, I am taking the partisan out of it. Yes?

Now, you can get away with it for some time, but eventually if you are not properly investing in the critical infrastructure, we then face fundamental issues that become harder, more expensive and take longer to fix. So, I say all of this, Mr. Speaker, because that is precisely why this Government has prioritised strengthening our fiscal position.

With years of declining deficits and now surpluses, the Minister of Finance is in a position to allocate more funding for capital spending. One hundred and eighty-two million dollars. This is a significant amount of money allocated for capital. So, to put it into perspective, this is more than double the average amount we have been spending over the last nine years. A significant amount is budgeted for capital spending.

As Minister, I will say that this year's capital budget reflects our Government's serious commitment to investing in Bermuda's future. So, I will say we will have a new asphalt plant on Island this year. We will be making continued investments in Tynes Bay to prolong its shelf life. Significant investments. In fact, a full refurbishment we will be starting this year.

We will be making continued investments in water tanks and our agricultural services centre because sustainability is one of the buzzwords of the day. And it is critical and important. We will be purchasing new and modern equipment and machinery. We will be progressing forward with the transformation of the former Gilbert Institute site to a senior's daycare facility. The deputy premier will have more capacity to produce and provide more affordable housing. This is the kind of bold and tangible investments that the public deserves. One that our infrastructure supports and proves that we support our working families.

Now, Mr. Speaker, I would like to ever so briefly touch on CIT. But perhaps from a different angle because I often hear comments referring to the Government is banking on or depending on CIT. And it frustrates me because it is simply not true.

To some degree, this regime was forced upon us by the OECD. And I think the Opposition recognises and they have said that earlier. And as a country, we had a decision to make. You see, there are other countries that chose to go and respond differently. But we did the work. We built the regime from scratch. We worked with industry. In fact, industry has been on record publicly commending the Government for its collaborative approach. On record.

So, Mr. Speaker, we are not dependent upon CIT. You see, I will remind the public that we

successfully achieved a surplus before a single dollar of CIT was received. But now that the regime is here and we are beginning to receive this additional revenue, it is then prudent upon the Government to be transparent with the public and speak to how we plan to move forward. Paying down debt. Establishing a sovereign wealth fund. Investing in infrastructure. Healthcare reform. Reducing the cost of living.

Mr. Speaker, we even established a bipartisan Tax Reform Commission to advise and put forth suggestions as to how to proceed forward with CIT. This is not a Government overly dependent on anything. This is just simply good governance.

An Hon. Member: Let's see when you add your supplementaries in the—

Hon. Jache Adams: There are days, Mr. Speaker, where I wish I had more than 30 minutes.

[Laughter]

Hon. Jache Adams: I've only got five left. I've got my whole career.

An Hon. Member: God willing.

Hon. Jache Adams: God willing. God willing. God willing.

So, with my final four minutes, I will finish with this. Mr. Speaker, this country has faced extraordinary challenges over the past several years. And this Government has met them head on. Not with panic. Not with gimmicks. But with discipline, sound judgment, and a clear sense of responsibility.

This budget represents the payoff of that approach. It reflects a country that has stabilised its finances, strengthened its economy, and positioned itself for sustained progress. We made decisions with the long term in mind. Decisions that protected jobs, restored confidence, and rebuilt fiscal credibility.

And now, Mr. Speaker, we are entering a new phase. A new phase. One defined not by recovery, but by opportunity. One where we begin to invest more, deliver more relief, and expand opportunities for more Bermudians. So, yes, we accept that there is more to do. But I am here confident that every Member of the Progressive Labour Party that sits in this House is ready to do it.

The course is now set and the direction is forward. And the people of this country can be confident that better is not just coming, it is currently being built.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Honourable Member.

The Honourable Member . . . No, no. You can stay. I was acknowledging you.

[Inaudible interjection]

The Speaker: No, no, no. We have been going back and forth all night. We'll be going back and forth.

All right.

So, MP Pearman.

Mr. Scott Pearman: Good evening. I have got the last slot there.

Mr. Speaker, I do not know if you are a betting man, but it sounds as if the odds on the next PLP Finance Minister just got a little shorter. The speaker before me spoke of balance, and I will try and give this speech with balance. I am also going to try and take a slightly different approach. Rather than talk about budgets and getting deep and lost in the numbers, I intend this evening to be a little more philosophical and speak at a higher level, or a more philosophical level.

And I will start with this question. Whose money is it? Because I very much hope that all 36 Members of this Chamber know the answer to that question.

Whose money is it?

The answer, the obvious answer is, it is the people's money. It's not our money.

Governments, Mr. Speaker, have no money. The money that governments get is given to them. It's given to them by the taxpayer.

Now, one or two countries have had the foresight to put in a sovereign fund, a sovereign wealth fund generated perhaps by North Sea oil or assets like that. Or if you are in the Middle East, there is a sovereign wealth fund over there. But by and large, the only money governments have is the money that the people give to them. And we should never forget that.

With your leave, Mr. Speaker, I am going to quote from the great Dr. Douglas DeCouto, the Honourable Shadow Finance Minister, who spoke earlier today. And right on page one, right in his opening, and whoever said it on the other side of the aisle, yes, he did write every word. He said this: "But we cannot forget that behind every dollar are Bermudians."

Now, he meant that in one way, but I'll interpret slightly different. Quite literally, behind every dollar are Bermudians because it is their dollar, or your dollar, or my dollar, our dollar. Because the government money is your money.

Again, quoting from the Budget Reply, this time at page 25, if I may, with your leave, Mr. Speaker, where Dr. DeCouto said this, "Mr. Speaker, it's almost a scientific law that politicians like to spend money, particularly taxpayers' money."

Well, it's not for me to differ with Dr. DeCouto, but I would say all money that governments are spending is taxpayers' money. But as to his premise that politicians like to spend money, he is right. Because what better thing to be able to give away money and benefit our people through the allocation of resources? It makes sense.

But again, it's not our money. It is not parliament's money. It is not the government's money. It is not the future Premier's money. And I just pointed in that direction. Maybe I should point *that* direction. And so, with that, what does that place on our shoulders? What is it that we, the 36 in this Chamber, need to remind ourselves? It is, quite simply, that we are stewards of the people's money. And that is a great responsibility indeed. It is not ours; it is theirs.

Still with the same theme, whose money is the corporate income tax? Well, it will not surprise you to learn that I would suggest the corporate income tax is not the government's either. Although you might be forgiven for thinking so from some of the speeches earlier today. It is paid by successful businesses and corporate taxpayers. Well, I am told by the future Premier, the Honourable Minister Hayward, that I am losing him. Well, hopefully I won't lose you with this.

Again, taking a slightly different attack to this debate, I want to say thank you. And on behalf of all of those in this Chamber who wish to be associated with my thank you, I want to express sincere and heartfelt gratitude to international business.

[Desk thumping]

Some Hon. Members: Hear, hear.

Mr. Scott Pearman: Because without them, we would not have this revenue.

And yes, for those who say, *Oh, the Opposition are doom and gloom, the Opposition can't pay a compliment*. I'll pay a compliment. I'll remind the Government that everyone in this Chamber, both sides of this House, all voted for the corporate income tax in December 2023. Including the Opposition. And when we did so, we recognised, and I hate the cliché "at a crossroads," but Bermuda really was at a crossroads. And we were going one way. And a certain jurisdiction to our south, competitor jurisdiction to our south, went another. And so, yes, the decision to implement corporate income tax was a bold decision taken by Bermuda. But it was not without risk then. If we are being honest, it was not without risk then. And if we are being honest, it is not without risk now. Because the danger of getting this huge amount of money, whether it's luck or whether it's hard work on the part of the Government, or whether it's due to the support of the Opposition, who knows? We can argue about that.

But the fact is, we have it now. It's still their corporate income tax that they have placed with us, and of which we are stewards. What are we going to do about it? How are we going to use that money? How are we going to deploy it? Because that's the really relevant argument.

No one really cares about who should have credit for the CIT. What Bermudians who are not in this room tonight, and not part of this debate, care about is how will this money be spent? And what this Opposition

is saying, and I think it is slightly different to what the Government is saying, is that it should be spent in a way that ensures that it carries through for the longest possible period, and benefits those who need it most.

And so, when we stand up and we do criticise the Government on their across-the-board tax cuts, we do it for a philosophical reason, which is this. If you don't give a tax cut to everybody, your tax cut to those who need it most is so much more. And so, when an MP from the other side (and I think it was the Minister Rabain) talked about how important that \$375 was, he was not wrong. He was right. But wouldn't \$700 have been more important too? That's the point. That is the point we are making. You got here. And just a little bit further you are there. And so, that is the number one difference between us.

So, again, back to the thank you. Back to the thank you. And I note for the record, Mr. Speaker, that when I invited the Members of this Chamber to join with me in thanking international business, MPs on both sides of the aisle did so. And I am grateful. Because it is gratitude, because we should be grateful. And I do not know why people on the other side, or certain individuals in this Chamber, are taking exception to the word luck. It's good to be lucky. We shouldn't shun luck. Luck's great. And if we are fortunate enough, as we are today as an Island nation to have this opportunity, we should all be grateful. And we shouldn't squabble about who deserves credit or who deserves blame.

Now, the other problem with budgets and debates between politicians is we are always pressing at fault lines, right? We're pressing at fault lines. And one of those on the other side of the aisle likes to praise labour in Bermuda but often does so with a little quick swipe at business. And I don't think that is necessary, because it is entirely true that there is no business without labour. That is entirely true. But let's also remember that business creates labour by creating jobs.

And so this whole argument between labour, which I know is in the name of your political party, and business, which is the entity that is giving us \$750 million in CIT income, let's maybe think about a more holistic approach where it is not business versus labour, labour versus business, but it is all Bermudians.

Now, it was said that we were being doom and gloom. Not by everyone. And indeed, I very much enjoyed the Honourable Member Jache Adams' speech earlier about balance. But I do think, with the greatest respect to my honourable friend, that he took a little bit of a liberty. Because, let's be real. If we took the CIT income out of this picture and put it over here, this picture doesn't look great. And I think we need to be honest about that.

Now, I hear my honourable friend, Minister Hayward, saying "if, if." Well, we don't have to. Fair point. We don't have to. But I think it's better to be real.

And the reason I think you need to be real is because if or when this gets spent, it does not follow that it will still be there. Right? That is the key point. That is the second of the two key points that Opposition is trying to make tonight.

The first key point out is if you do not give across-the-board tax cuts, you can give more to those who need it most. That's our first point.

And our second point is, let's realise that this wonderful opportunity—luck, skill, hard work, PLP, genius, whatever—may not last. And the reason why . . . and I am so grateful to the Honourable Deputy Premier . . . And do you know what? I said I would be—

[Inaudible interjections]

Mr. Scott Pearman: You too, Deputy Premier.

And I said I would be fair and balanced. So here we are. This is the ²green one. I put the ³red one down. Here's the green one. And again, with your leave, Mr. Speaker. There are two points that I will completely endorse from this green book here. Page 14.

"Mr. Speaker, it would be irresponsible to use volatile Corporate Income Tax receipts to fund the everyday costs of running Government."

I could not agree more. But I wonder and hope how much you mean it. So that's where I am.

Some Hon. Members: Ooh!

[Inaudible interjections]

Mr. Scott Pearman: No, I am all for it. And let me also read from that same page. Again, this is the green book. And balance; I am giving my support here. "These receipts will not be the same every year."

Entirely true.

I am reading from your book. Of course, you already said it. I'm quoting you. I hope you said it if I'm quoting you. I mean, I appreciate this is the former finance minister-to-be, but nonetheless.

So, Mr. Speaker.

[Laughter]

[Inaudible interjection]

Mr. Scott Pearman: I don't think so. I don't think so, sir. That was a nice question from the Honourable Deputy Premier.

Page 7, Mr. Speaker. My last point.

[Inaudible interjection and laughter]

Mr. Scott Pearman: That's the best one all night. Page 7. And again, this is the PLP book.

² [2026/2027 Budget Statement](#)

³ [Opposition's Reply to the 2026/2027 Budget Statement](#)

"But Mr. Speaker, we also have to be honest about what comes with success." And here, success is the CIT. "A growing economy creates demand for more jobs, and one constraint on our continued growth is a lack of available labour."

And again, I completely agree. And that will be the challenge for this Government, whether it is the current incarnation or some other incarnation come October, which we understand is an eventuality because the Premier is no longer going to be the Premier or the Minister of Finance, we're told. This is his last budget, and someone new will have to take the reins. And perhaps we heard that speaker (one before me), I don't know, of the Finance Ministry anyway.

But I think it's important just to emphasise those three points and let you know that the reason we are saying what would the economy look like without the CIT is actually not just political gamesmanship. It is a relevant question because you have to ask, what are we going to do with that? And that is why, by the way, the OBA tends to bang on about the debt.

The reason we want to pay the debt down or pay off the debt at some future point is because each and every year it costs \$127 million to service that debt. And think about how that money could be applied if we were able to use that instead for Bermudians. And again, this isn't doom and gloom, Mr. Speaker. This is just reality. And the reality is of all the other taxes combined on this side, and the CIT on this side, this is 60 per cent (59 per cent, but 60 per cent) of that. That's huge. It's huge. So please tread carefully.

Now, what was very interesting, Mr. Speaker, is when the Honourable Minister of Economy and Labour gave his speech today. He identified three key things that he wants to achieve with the CIT. And they were debt, infrastructure, and relief. Now, that is rather odd, or funny, or ironic, or hopefully important and valuable, because in December 2023 those were exactly the three things that the OBA was trying to encourage by way of an amendment to the CITA, which I like to call the DeCouto Amendment, where we said we should ringfence to pay down our stifling debt, where we said we should ringfence to reduce and restore our crumbling infrastructure, and where we said we should provide targeted relief.

And the word "targeted" is very important with targeted relief. That's not relief across the board. Again, if you are going to give tax cuts, please do not give them to Dr. DeCouto. Give more to those who really, really need it. And unfortunately, the DeCouto Amendment did not make it very far in this Honourable House because it was not needed. But now, those very three same points identified by Dr. DeCouto in December 2023 are the three same touchstones that have been identified by the Minister for Economy and Labour in 2026.

Now, whose debt is it? Well, we have had lots of arguments about whose debt it is. I think the fact is that most of it was borrowed by the PLP. I think that is

self-evident from the debt list in the Book. About \$2.3 million. About \$850 million was borrowed by the OBA. And the balance, is \$3.35 billion at the minute.

An Hon. Member: You're all over the place.

Mr. Scott Pearman: I'm all over the place?

I'm not going to answer the questions. It is in the Budget Book should the Minister care to look. But that's not the point.

I do not want to look backwards. I want to look forwards. And I do want to touch on this \$605 million of loan notes that are due in January 2026. And I want to touch on them because only a few weeks ago, the Honourable Premier and Finance Minister was only going to be paying down \$500 million. Now, in the last week or so, at the budget breakfast and in the budget, we see it is going to be \$605 million. So, it has gone up.

And I see the Junior Minister of Finance is looking at me. Originally, it was \$500 million. We have now gone up to \$605 million. And that is great. I am really pleased about that. And the reason we say that is great, is not because . . . well, a) it is because we are paying off the debt or paying down the debt. But also, let's be real. Again, this is a legal obligation. And we, as a political party, the Opposition over here, believe that Bermuda should honour its international legal obligations, including legal obligations to lenders in other countries who have loaned us this money.

And so, when \$605 million is falling due in loan notes in January 2026, it is a good thing we are repaying them.

An Hon. Member: In 2027.

Mr. Scott Pearman: In 2027, thank you. I am corrected by the Honourable Minister of Works and Engineering. And it is 2027; January 2027. January 2026 had already passed us two months ago, or a month ago. Because we want to meet our international legal obligations as an Island. And so, it is a good thing. But given that it is Bermuda's legal obligation, I am not sure we should stand up and crow about it. Because we are just doing what we have to do. We are just doing our job.

And I am very pleased to see that the Honourable Minister is nodding his head.

Mr. Speaker, with your leave, I will just read another sentence. Again, from the Reply by Dr. DeCouto. This is page 21.

"Mr. Speaker, Bermuda faces a \$1.7 billion in debt repayments over the next four years, which means putting away \$432 million per year. Yet the Government's three-year plan already falls short by almost a quarter of a billion dollars."

So, I am just going to point out what he said. And again, we are looking backwards. Unfortunately, MP De Silva likes to look backwards. I am looking forwards.

[Inaudible interjection]

Mr. Scott Pearman: All I am going to say is, unless Dr. DeCouto's numbers are wrong, and that's a fair argument . . . it is possible; everything's possible. What he is identifying is that in the first two years of this opportunity we need to find \$432 million to set aside per year in order to meet our debt obligations. So, really what we should be looking for is an 860 and not a 605.

[Inaudible interjection]

Mr. Scott Pearman: I got a "ha" from over there. I am not going to answer that one.

[Laughter]

Mr. Scott Pearman: Mr. Speaker, infrastructure. Great. Fix it. The OBA is very supportive.

You know, I know we like to joke about who canvasses more around here, and I know the ministers are very busy. But I think that anyone who has knocked on a doorstep (as all of us have, because we just had an election) will know that when you knock on the door, there are certain things that are more important to the voter than others, right? And my experience, generally, is that rats is number one. I don't know if you find that or not, but it's rats. Extermination of rats.

[Inaudible interjection]

Mr. Scott Pearman: Thank you.

If you look at my victory numbers on the last election, you see I might have knocked on a hell of a lot of doors.

[Inaudible interjection]

Mr. Scott Pearman: Oh, well, well, well. You know, most of them are Azorean Bermudians, MP De Silva.

The Speaker: All right.

Mr. Scott Pearman: Anyway.

So, I can be cheap and say why not fix it sooner, but you know what? Let's leave that one alone. I will. I will. Because we do not want to look backwards. We want to look forwards. And so, we are quite with you. Indeed, we suggested it in December 2023, the DeCouto Amendment. Let's fix the infrastructure.

The third point that Minister Hayward identified was support for those most in need. And again, the word I would add is "targeted." And again, I am not going to look backwards. You have said what you said. You have done what you have done in this budget. But maybe when the Cabinet gets together, with or without the glasses identified by MP Smith, on the next occasion let's ask ourselves, *Do we really need to cut car tax across the board for everybody driving a nice car,*

particularly ones who might have two and might have bought both of them this year? It's a fair point.

You can always give more to those who need it most if you don't give cuts to everybody across the board. And it is not that hard. It is just a further step.

So, the point is that, yes, okay, as a headline-grabbing idea, everyone will feel it. Okay. But let's help those who need it most.

I am now going to go back, again, with your leave, Mr. Speaker, to the Reply.

The Speaker: Yes.

Mr. Scott Pearman: And this one is at [page] 37.

In fact, he makes the point here that I just made. "It's about giving more to those who actually need it most." And I would respectfully suggest that that is a principle that none of us should argue with.

Mr. Speaker, I have already copied my friend, MP Campbell, and given some balance and offered some things in the green book that I thought were positive. There is one last one that I want to touch on, just because I do feel quite strongly on this one. And so, I will commend and give kudos to the Government at page 22 for the proposal that self-employed caregivers would have their payroll taxes eliminated.

I think that is a very, very good thing, particularly when you look at the demographics of our Island and the ageing population, and particularly for those of us in this Chamber. And I am sure there are many, who have had to care for ageing parents and know how difficult that is and know how grateful we are where there are potentially caregivers in the picture. Not everyone can do that. But where they are, I am very grateful for that decision, and I think it is a good one.

Mr. Speaker, in the limited time available to me, I just want to drill down now briefly into my Ministry, Legal Affairs. And obviously on Monday we are going to have a much longer debate about it, so I will keep it short. But again, I will quote from the Shadow Minister of Finance who spoke earlier, and this is page 35. "We would ensure a judicial system is properly funded, with independent control of spending. A fair and efficient judiciary is an important part of society. We would also introduce scaled fees for commercial cases, to enable revenue from our commercial courts to support our family courts as well as much-needed attention to probate applications. Good courts are an asset for a business jurisdiction, and businesses are willing to pay for them."

Mr. Speaker, a few short weeks ago, you and others arranged for a gathering at the Commonwealth Parliamentary Association, and I know that almost every MP in this room took the opportunity to attend for some or indeed all days. And I thought it was incredibly helpful. And I think that it reminds us, or it should remind us, why we are in this. Because I think most of us come to politics because we really want to try and make a difference. We want to make our lives better for our

fellow Bermudian people, where we can. And we may differ about how to get there, but ultimately that is the goal in the beating heart of each of us that motivates us.

And what I thought was very interesting about the conference, if I may just give two quick observations. One is that there were a number of other small jurisdictions that to my perspective seem to have parliaments that function with a much higher degree of collaboration and success than perhaps ours has functioned of late. Now that's my opinion. Not everyone will agree, I appreciate that.

And the second one was how interesting it was to me that members of parliaments in those jurisdictions in some cases fight to get on a ballot to move the particular Bill that's important to them as a private member's Bill, as a backbench MP moving their Bill. And I very much hope that the backbench of any government, whether it be the current Government or the future Government, remind themselves why they got in politics. What's the one point they really want to push for? And can I bring forward a private member's Bill as a backbench MP and see that become law and potentially solve a problem that's important to me? And I say that in the context of the comments that I just read aloud about the courts.

I think it would be a deeply good thing for this Island if we could have a court system where their financial integrity is protected by independence. And so that we could indeed liberate our courts from any (small "g") government control, or at the very least make sure our courts have independent funding so as to fend off any pressures.

And secondly, again just with my shadow portfolio of Legal Affairs, we have litigation conducted in Bermuda of some of the highest quality and calibre and value anywhere in the world. One of the largest cases in the entire world is being conducted here on our shores. And so there is an opportunity for tiered fees, for filing affidavits, filing summonses, tiered fees, depending on the value of the case, where that section of the court can make a profit, can make a revenue and that revenue can support our family courts which are struggling for funding and resources and indeed our probate court which I think for everyone who knocks on doors, that along with rats, it's probate. All right?

So, with those two points on the courts, I would make the same and further point, Mr. Speaker, about our Parliament. And I think it is important that just as our courts should have independent financial accountability, so too should Parliament have independent financial accountability. And so perhaps that's something that those who are on the backbench across the aisle or indeed those who are sitting behind me might want to give further thought.

Mr. Speaker, with a few minutes left, I have a few brief closing remarks. We are a small Island, but we do, like anywhere, have big problems. And what we must be about each and every day is solutions. We

must be about solutions. We must be about delivery. And as my colleague Jarion Richardson, MP, said earlier today, execution matters.

And, again with your leave, Mr. Speaker, Dr. DeCouto, at page 4, said this, "But opportunity does not equal execution."

We all have recognised that the CIT has brought opportunity, and considerable opportunity. And we can debate about who should get credit for that, about whether it is lucky or whether it is not, but I think it would be far better time spent if we looked to execution, if we looked to delivery, if we looked to solutions.

One of the themes that ran through the Opposition's Reply to the Budget is that we as a Parliament, as a Government, as MPs who are elected to serve, should be more about diagnosis and cure rather than treating the symptoms.

To finish, Mr. Speaker, I thank International Business and I am grateful for the contribution that they make to this Island, not only in employing Bermudians, but also in the CIT for which we should be thankful, and I think we are thankful. I thank the good doctor for his roadmap to future economic success. I think that today he has painted an OBA vision of how we hope that all Bermudians can improve their quality of life.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP.

MP Dickinson, would you like to take the floor?

Mr. Curtis L. Dickinson: Thank you, Mr. Speaker.

The Speaker: I should note that we are now past that magical time-spot of seven hours on a single debate, which means the individual time of 30 minutes now goes down to 20 minutes.

You didn't hear that, Minister?

Mr. Curtis L. Dickinson: Thank you, Mr. Speaker.

The Speaker: You look like you're positive on that one.

[Inaudible interjection]

The Speaker: All right.

Mr. Curtis L. Dickinson: I don't need that.

Mr. Speaker, I am not one who believes that the impact of what I have to say is correlated to the amount of time that I take to say it. So, I am going to be brief because I am not feeling well and I thought it was important that I be here this evening and make a contribution. So let me start with my personal observations on the Government's 2026/2027 budget.

My assessment is that this is a responsible budget and it seeks to balance the oftentimes competing demands of fiscal prudence and delivering for the people that we all serve. There is no such thing as a perfect budget. But we all can work towards that ideal.

A reasonable assessment would suggest that this budget represents the realisation of a significant milestone, and also strengthens the Government's fiscal position.

The accomplishment does not mean that the work is all done. We all know that there is much, much more to do and we all have to be focused on doing that work. Mr. Speaker, being one of only two persons in this Chamber who served as a Minister of Finance, I am fully aware of the responsibilities, the awesomeness of those responsibilities in getting this job done. And it is with that background that I feel comfortable making comments previously or now about that budget.

As I said earlier, I'm not feeling well, so I'm not in the mood to be anybody's piñata. I am the son of Sheila Dickinson and Everard Simmons Sr., and for that I am lucky. I am also the young man who was walking up Black Forest Drive just outside of Atlanta going to school when a neighbour offered me a ride. That ride resulted in me becoming an investment banker in New York and being successful and being able to do the work that I do today. For that, I am lucky. And being lucky does not diminish all the work that went into doing what was required to make me who I am. So hopefully, we have put the lucky comment to rest.

I am not going to cover off-and-on things that have been spoken to previously by my colleagues, but I do want to touch on a couple of things that I think are very important, especially to Bermudians who may not always understand the full impact of the things that we discuss here.

I first want to talk about the debt. One of the first things that I did back in 2018 upon becoming Minister of Finance was to refinance some maturing debt. That exercise resulted in a very successful transaction and the Government achieving at that point in time the best execution in its history in terms of rate and spread.

We set out a strategy back then that we were committed to improving the quality of the government's fiscal house. That strategy involved four pillars. The first one was to reduce deficits. The second was to balance the budget. The third was to generate surpluses. And the fourth was to repay the debt. So, the work and the strategy around where we find ourselves today has been in place for a while. And what has been happening over that while is we have been executing. And for that we need to commend all of those folks who were involved in doing that work.

This is no fluke. This is work. And I have seen in the back and forth that happens in this Chamber folks use the word "prudent," and then people get upset about the use of the word "prudent." Let me say this. The proof is in the pudding. We have been prudent. And so, when they say *you should be prudent*, my response is, *we have been*.

Mr. Speaker there was a comment made earlier I believe talking about how ratings do not affect people's lives. I would strenuously disagree with that statement because in my view it is absolutely incorrect. I had

the occasion back in 2020 of addressing public officers when we were discussing with them taking pay cuts to help the Government navigate its way through the pandemic. And I was asked about ratings and why ratings are important. And most folks in the rooms did not understand what a rating was or why it mattered to their life.

Ratings are important because it directly impacts the cost of capital for the Government and many participants in our international business sector. If their cost of capital goes up your mortgage rates go up. Your credit card rates go up. And for international business their costs go up, and Bermuda becomes increasingly less attractive. And if we are less attractive then people don't want to be here anymore. So, I would argue that ratings are very important. And while people may not understand how it impacts their lives on a day-to-day basis, they should know that they do.

Now I am going to shift to the budget. Budgets are not just about numbers. If done correctly, they should reflect the values and the priorities of a Government. A balanced budget and no debt is a destination. It's a stop along the way of a journey for a responsible Government to deliver for its people in ways that are tangible while ensuring the future sustainability of our country for future generations.

I have always resisted the temptation to question the decisions of my predecessors because they say he who feels it knows it. And it is very easy to Monday-morning-quarterback, with the benefit of hindsight, people's decisions. I approach my work this way. When I am in charge, I get 30 days to blame the other guy and then it is on me. So, I would ask everyone to take a critical assessment of the occurrence of debt over the course of the last eight to nine years. And I can assure you that in every instance in which debt was incurred it was to meet a need that the country had to address.

In the first instance it was a \$200-plus million around Morgan's Point that, [had] the Government chose not to honour its obligations, the impacts on the broader Bermuda would have been significant. And I would suspect that no one would challenge the Government's borrowing to fund itself during the course of the pandemic. And so, I sit here and I challenge myself to kind of understand why, when most of us who are here were not here when most of the debt was incurred, yet we feel very comfortable slinging arrows back and forth about the debt.

What is happening now is we are fixing the problem. We are addressing the issue. We're moving the ball up the field.

The recommendations made by the Fiscal Responsibility Panel and the Tax Reform Commission in my view are politically agnostic. They would have been made whether it was an OBA-led administration or PLP administration. They are soundly rooted in good finance, good governance, best practise. And the fact that this Government has embraced those recommendations speaks to its understanding of the responsibility

it has to manage this country financially in a way that is consistent and certainly for the best interest of our people.

So, I am hopeful now that we are on the other side of budget deficits in the land of surpluses, that our conversations can be more focused on how do we go about executing for the people of Bermuda. Because I think we spend a lot of time playing the blame game when none of us were actually here to take on ownership of the things that happened in the past before us.

So, I don't have many recommendations on how the budget can be improved other than a couple of things that I think touch the lives of ordinary people, the people in constituency 21, who I serve. I would like for greater trash collection for people who live in densely populated areas. We've got more money. Let's spend a little bit more ensuring that people's neighbourhoods are clean and safe and free of vermin, the rats.

I would like for more money to be spent on roads because, notwithstanding the work being done, more needs to be done. And it is my hope that folks who aren't getting a tax cut or fee rebate, or fee reduction for their licences, do not have to spend that money fixing tyres or axles on their cars.

And I would also like to see, and this is an across-the-board kind of tax cut that I think we haven't talked about yet, is a repeal of the sugar tax.

[Desk thumping]

Mr. Curtis L. Dickinson: And it is my view . . . I have heard anecdotally that the single item that has been impacted the most by the sugar tax is none other than bottled water. Last time I checked there is no sugar in this.

That certainly will impact our people positively and it is a way that we can show them that we understand that perhaps good policy did not result in the outcome that we would have liked.

Mr. Curtis L. Dickinson: I have spoken many times Mr. Speaker about you know how these debates take on a certain sameness every year. A Statement is delivered, then there is a Reply, and then there is this back and forth that goes on, pointing fingers.

I think it is a little less of that this year than there was last year, and my hope is that next year we can spend more time challenging each other on ideas as opposed to regurgitating who did what before any of us were here.

So, with that Mr. Speaker, I am going to start where I began: I think this is a very responsible budget. There is not much more that I would have done differently. I would say that if you poll five or six Finance Ministers none of them will say that this is a perfect budget, or that they would do the exact same thing. But I think the central tenets here are rooted in good policy, good financial practise. And overall, good job.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, MP Dickerson.

MP Lister, looks like you have the floor to yourself.

[Inaudible interjection]

The Speaker: No one else challenged it. Okay. Twenty minutes.

Mr. Dennis Lister III: I yield to the Minister

The Speaker: Oh, you yield to the Minister. Being a gentleman this evening.

Minister—

[Inaudible interjections and laughter]

The Speaker: Well, you know where he comes from.

Hon. Tinee Furbert: Mr. Speaker, I appreciate the courtesy.

[Inaudible interjections and laughter]

Hon. Tinee Furbert: Mr. Speaker, I do want to just start by . . . just letting my husband know that I expect more flowers, since the duty will be reduced from 25 per cent to 5 per cent.

I am going to start off this debate like many others in regard to the title of our Budget Statement, "Responsible Choices . . . Lasting Benefits for Bermudians." For Bermuda. Well, I will say for Bermudians, because we have made some very responsible choices as it relates to this budget. We just heard MP Dickinson speak about the Fiscal Responsibility Panel and what they had advised us to do and how we did listen to their advice, particularly as it related to how we were spending the funds from the corporate income tax.

But we have heard this evening, Mr. Speaker—and I was really insulted by it—that we did not have the insight, the foresight, the preparation and the intelligence to push forward with the income tax. We called it "luck." What Premier David Burt and the CIT will go down in history [for] is the legacy of the corporate income tax. Whether it is high some years, whether it is low some years. It was the vision, and we have heard tonight, particularly in the Opposition's Budget Reply about execution and delivery. We as a Government have demonstrated execution and delivery. We have demonstrated core performance, Mr. Speaker.

We are not blind to the fact, Mr. Speaker, that our people still experience struggles. We are not blind to the fact that our people need health care, they need quality education, they need quality jobs and quality social supports. I just want to take up this opportunity at this moment to speak about the misinformation that was spread this evening about businesses closing due

to the sugar tax. Because it was this Government, Mr. Speaker, who actually provided a rebate for businesses with increases to their costs as it relates to sugar tax.

[Inaudible interjection]

Hon. Tinee Furbert: But—

[Inaudible interjection]

Hon. Tinee Furbert: Yes, they did.

[Inaudible interjection]

Hon. Tinee Furbert: Actually, I even looked up, Mr. Speaker, how many bakeries still exist in Bermuda.

An Hon. Member: How many?

[Inaudible interjection]

Hon. Tinee Furbert: It is many. It is many.

An Hon. Member: Look it up.

An Hon. Member: Say if it is more or less.

Hon. Tinee Furbert: You look it up. There are many there. There are more. It is more.

[Inaudible interjection]

Hon. Tinee Furbert: It is more.

An Hon. Member: Say it for a fact.

Hon. Tinee Furbert: I am saying it for a fact.

[Inaudible interjection]

Hon. Tinee Furbert: It was not . . . well, the one that you named today, which I will not name again because we should not have put names and businesses out there—

An Hon. Member: That is absolutely correct.

Hon. Tinee Furbert: —told me this evening that that was not the reason why their business closed.

[Inaudible interjections]

Hon. Tinee Furbert: It is on my phone. It is on my phone.

[Inaudible interjections]

The Speaker: Members, Members, just direct your comments here. No need to go back and forth with each other.

Hon. Tinee Furbert: Mr. Speaker, I just want to touch on the issue particularly . . . well, I want to touch on some of the areas of the Budget Statement that we touch on in education.

There was a report from the Coalition on the Protection of Children making a request in regard to what they would like to see this Government doing as it relates to education. And one of those requests was that we would put more funds towards support services for our students in school. That being OT, PT, SLP, behavioural therapists. And the Ministry of Education has actually done that. They have received funds to be able to put more services of those sorts into our schools.

Education, Mr. Speaker, is a hot topic. It is a very emotional one. Our children are very important to us. And there is nothing more that we all want in this room than for our children to have access to quality education. If you study education reform around different countries, Mr. Speaker, it does not happen overnight. It does not happen in nine years, eight years, seven years. Actually, in some countries it takes three decades, four decades.

[Inaudible interjection]

Hon. Tinee Furbert: Right?

[Inaudible interjection]

Hon. Tinee Furbert: Well, including all of government, right?

So, we understand the complexities because education is so complex. Education development is so complex because we have to think about diversity. We have to think about the size. We have to think about perspectives and how children learn. It is constantly evolving, Mr. Speaker. But we are committed, we are committed, Mr. Speaker, to putting education on the right track and to continue with the education reform to get it right for our children.

Mr. Speaker, I want to just speak to housing at this moment. And we have heard already the increase in budget allowance that we have gotten under capital investments, under housing. Because we take housing very seriously. Minister Zane [De Silva] will tell you the amount of calls that he gets, I get, we all get, I am sure, in regard to housing and the need for it. And we understand this, which is why we can say that, you know, we are shooting towards a goal of 200 houses in 18 months.

I want to speak to a programme that this Government put in place. It is a rental support programme. Because the other day I was walking down the street and a lady stopped me and we were chatting and I said

to her, you know, *Oh, you know, how's everything going?*

And she said, *Oh, Ms. Furbert, everything's going good. You know, we were able to start our own business washing cars and, you know, and I heard about this programme through HOME where they are helping people with first month's rent and the deposit, you know. That is real good, that is going to help me out a lot.*

And I said, *Well, you know, that is what this Government is supporting.*

And then she went on to say, *Yeah, I knew, I knew it, I knew this Government would do something like that.*

So, we are putting real programmes in place, Mr. Speaker, that are actually helping people.

I want to take a moment to also clear up how loosely we are using the term "homelessness." Because it is easy to just spit off, you know, *Oh, I believe 2021, there was a statistic of 650. In 2022, there was a statistic of over 800. And then in this statistic of 2024, there was approximately 1100 persons that HOME had identified as homeless.* I want to clear it up, Mr. Speaker, because the Homelessness Advisory Panel has worked very hard in defining the language around homelessness. Because people describe it, or when they say it loosely it appears as though we are just talking about people who are sleeping rough, or they are roofless. But I want people to understand that there is an ethos around homelessness.

There are people who are roofless or sleeping rough. There are people who are houseless, who are maybe couch surfing. There are people who have insecure housing options, where maybe they are staying somewhere without a lease. And there are people who are living in inadequate housing situations, where the housing situation or the infrastructure may be poor, or many people living in a particular place. And we have to be very careful about how we are describing homelessness, because each ethos will have a plan on how to address each ethos, right? Because there are some people who are out there who are rough sleeping, and they do not want shelter.

We go out [during] hurricanes asking people to come in, and some people say no. They want to sleep in the bush. So, this Government is intentional about how we will put affordable housing units back into our inventory, how we plan on addressing the root causes of homelessness, recognising that there are many reasons why people find themselves in homelessness situations. Mr. Speaker, we have to be very sensitive to that.

I want to take the moment to speak to initiatives that this Government is doing for our youth. Let's first start with the Child Daycare Allowance, Mr. Speaker. The Child Daycare Allowance, Mr. Speaker, has now been taken up with families to the tune of 260 children who we are supporting as a subsidy for child daycare. That number has jumped tremendously with the uptake

because our people know that it is a supportive structure, not only to provide opportunities for early intervention education for our children, but also it helps the cost of living and the cost for families who have children. And so more families are taking up the opportunity, should they qualify for the Child Daycare Allowance. And it is helpful, Mr. Speaker. Helpful enough that we now have 260 children utilising that service.

The Ministry of Youth, Social Development and Seniors also has something called a Youth Investment Grant, where our young people can apply to the Ministry if they want to participate in an extracurricular activity, maybe locally or overseas in the areas of STEM, in the areas of oration, the areas of really any skill or area in which they are interested in and they want to be able to improve upon their skill, or have a particular experience. And they can apply and we will provide grant funding for that. And I am only speaking of this, I am reintroducing, talking about it, because we want our people to know that this exists.

The community centres, Mr. Speaker, with funding from this budget will continue with their after-school programmes. We have had the opportunity to increase those services to different primary schools, as well as we have added some before-school programmes. And we have opened up our community centres to allow parents who work shift work or into late evenings to have somewhere for their children to go during the evening that is safe and secure. And the programme is being utilised.

With the Mirrors programme, I cannot . . . the Mirrors programme, Mr. Speaker, I believe, has so much impact that we do not talk about enough. The Peer Forward programme within the Mirrors, the mid-term summer camps where our children have the opportunity to participate locally and off Island. They run a programme called Keys to Parenting, Mr. Speaker. One thing about Mirrors is they do collect data. And the impact of this particular programme is astounding, particularly the Peer Forward programme, which is really set up for students to influence their peers to have post-education experience. And this programme is doing really well.

We have introduced the Independent Living Programme, Mr. Speaker—and we have spoken about this before—where children who age out of the services of the Department of Child and Family Services now have the opportunity to participate in a programme where there is accommodation, where there are life skills. Someone brought up earlier whether or not we have a relationship with Workforce Development in ensuring that our 16- and 17-year-olds, and older, in that particular programme (DCFS programme) have opportunities for job placement. And actually, the majority of the young persons who are in the Independent Living [Programme] are actually working, or are at Bermuda College.

I want to take this opportunity to speak about our seniors, Mr. Speaker, and what this Ministry is

supporting for our seniors. We provide hardship support, particularly for seniors who are having difficulty with their BELCO, their electricity, medical bills, having to navigate cleaning services, Mr. Speaker. There is a hardship support for our seniors. We piloted a dementia care pilot programme, where no senior or person who is living with dementia has to go through this experience alone. And we provide this service at no cost to anyone who is living with dementia.

Under the FA [Financial Assistance], we recently introduced a personal care allowance, where we are providing a subsidy of \$100 to our seniors who are in rest homes and nursing homes so that they can have access to personal care goods or services. And a big one, Mr. Speaker, because one of the Ministry staff called me the other day and said, *Minister, I got a call again. I am getting lots of calls from my seniors who are saying thank you, thank you for changing the excluded income amount*, which we changed from \$500 to \$800, which puts money back into the pockets, particularly of our most vulnerable seniors who are on financial assistance, Mr. Speaker, so that they have access to more. Maybe groceries, maybe more to their electricity, maybe more to their rent, Mr. Speaker. But they are definitely sharing their thanks for those additions.

Mr. Speaker, I want to take the opportunity to reiterate that Financial Assistance has a budget of \$51 million, Mr. Speaker. Fifty-one million dollars that this Government is supporting, financing for our social protection systems. It is not a little amount, Mr. Speaker.

[Inaudible interjection]

Hon. Tinee Furbert: Mr. Speaker, I want to say the benefits . . . we have to talk about leadership and forecasting because this Government definitely demonstrates leadership is not just about responding to today. It is about preparing for our future, Mr. Speaker. Forecasting strengthens our decision-making. We rely on our data, our economic trends, our demographic projections.

Responsible leadership requires vision, Mr. Speaker. Vision requires information, and information, when properly analysed, Mr. Speaker, becomes foresight. We are not just a Government, Mr. Speaker, who is simply managing the present. We are anticipating the future. We are political leaders with clarity, managing crisis with strategy instead of scrambling.

[Gavel]

Hon. Tinee Furbert: Instead of scrambling, without panic, Mr. Speaker.

The Speaker: Thank you.

Hon. Tinee Furbert: Thank you.

The Speaker: Any other Member?

[Desk thumping]

The Speaker: MP Lister, you would like your 20 minutes now?

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

The Speaker: Good evening.

Mr. Dennis Lister III: Good evening to the listening audience. While the hour is late, Mr. Speaker, I will try and keep my contribution brief. But I will preface my comments tonight, Mr. Speaker, by quoting Nelson Mandela. "A nation should not be judged by how it treats its highest citizens, but its lowest ones."

[Inaudible interjections]

Mr. Dennis Lister III: Mr. Speaker, we heard earlier from the Minister of Economy and Immigration earlier that this year had record revenue, record profits, which equal more support for those that need it most. Over the past, Mr. Speaker, we have heard a term, trickle-down economics. But what does that mean? That means that the top gets the most and as it trickles down those at the bottom get what is left over. Well, Mr. Speaker, I would like to introduce a new term, "ripple-effects economics." Let us just picture for a minute, Mr. Speaker, we are on the South Shore, North Shore, Front Street, near the water, and you pick up a rock, and you throw it in the water. What happens? Splash. But then you see the ripples. And they go on as far as they can go.

Well, Mr. Speaker, let us say this budget, this 2026/27 budget, is that stone. And we throw this budget into the Bermuda economy, and you hear, "splash." And then you see the ripples. Well, Mr. Speaker, let's just look at these ripples, let us visualise it.

Ripple number one, this is how it impacts, the ripples are going on. We are here in this budget, and I am going to start off, as I said, we have to be judged by how we treat the lowest in our society, and those that are often overlooked or forgotten. Well, Mr. Speaker, I am going to start with the seniors. In this budget, we see relief measures for seniors. Let us start off with senior employment support. Employer payroll tax exemptions on the first \$96,000 of remuneration for employees age 65 and over. What does this do, Mr. Speaker? One, this encourages or incentivises employers to keep seniors employed longer. And it also benefits the employer, because they have less to pay on the payroll.

But Mr. Speaker, I worked in the private sector for 20 years, and there have many times where I have seen some of my senior colleagues reach that age of 65. And yesterday, they were fit, doing their jobs, they are competent, they had the experience. But you hit that age, and your employer tries to usher you out the door. Well, Mr. Speaker, what does that do? That

means we have fit, able, competent seniors that still have bills to pay, still have other expenses to take care of, but they do not have an income.

So, Mr. Speaker, what is this Government doing? We are putting relief in, not only just for seniors, but as I said, it benefits the employers. So, Mr. Speaker, that is one ripple.

Let us look at another ripple, again for seniors. Future Care and HIP, \$15 million allocated for Future Care premium subsidies. And Mr. Speaker, while there was commentary from the Opposition saying we are giving half, 15 per cent of what could be 30, I think what was overlooked is that this is phase one of the “water-fall” recommendation from the Tax Reform Commission. So, we will look forward to phase two, and so on. So, Mr. Speaker, these are some ripples that this stone, the budget, was thrown to the economy. These are some ripples.

We have heard earlier with seniors, we want seniors to age with dignity. Well, this helps seniors be able to age with dignity, being given the care and the assistance that they need. Mr. Speaker, there was also mention in regard to exams. Seniors can get yearly exams now for free. Again, this goes to helping seniors to age with dignity.

An Hon. Member: The ripple,

Mr. Dennis Lister III: The ripple. The ripple.

[Inaudible interjection]

Mr. Dennis Lister III: Mr. Speaker, that is the seniors.

Let us look at another ripple. We are watching the ripples, you throw the stone, watching the ripples. Community improvement projects. And I want to thank the Minister of Public Works who sits in front of me.

An Hon. Member: And Environment.

Mr. Dennis Lister III: And Environment, cannot forget that.

[Inaudible interjection]

[Laughter]

Mr. Dennis Lister III: We have been allotted \$3 million to address smaller projects at community level. Mr. Speaker, why does this seem so important? Because, yes, while we have a capital budget, which takes care of big projects, Mr. Speaker, all 36 of us in here as MPs know that when we are out canvassing—or not even canvassing, we get calls, people see you, *MP, I have an issue in my neighbourhood*, or something. *I need a mirror put up at my gate*.

I have had instances where you have some neighbourhoods where there is overgrowth, the hedges are overgrown, but when you go and speak to the

landowner, it could be a senior, it could be someone on a fixed budget that does not have the funding to go and get their hedges maintained and cut, and they turn to their MP.

Or Mr. Speaker, with this \$3 million allocation to address smaller projects, while the capital projects impact the Island, these are small projects that could impact constituents and residents personally. So, Mr. Speaker, not just installing mirrors and hedge and grass cutting, but it could also be for, maybe, a beautification project. The MP might want to do something to beautify something in their constituency. Well, this can go a long way to help and assist in that. So, Mr. Speaker, that is another ripple effect.

Ripple effect number three. We see the essential goods duty relief where these funds . . . I do apologise while I try to find my page, Mr. Speaker. These funds will be used to reduce or eliminate duty rates on a wide range of essential goods.

And Mr. Speaker, earlier, MP Richardson on the Opposition side stated that macro does not reach the kitchen table. Well, I beg to differ with Mr. Speaker, because if we look at some of the items that are going to get duty relief, we have core dairy products, bakery and grains, pantry staples, selected meats and fresh produce. I think that goes directly to the table, Mr. Speaker. So, I think MP Richardson would have to recant his comments because that directly hits the table. And not even just the kitchen table, Mr. Speaker. We are looking to reduce on hygiene, cleaning products, infant nutrition and care products. So, it is not only the kitchen table that is going to feel this relief, but also your bathroom cabinets, you know, your supply cabinets, Mr. Speaker. So, that is, again, another ripple effect.

These ripples will just keep going up. Why? Ripples do not stop. They go as far as they can go and they touch. If you are on a boat, Mr. Speaker, and you see these ripples coming, or if you are on the shoreline, you can watch your ripples hit a buoy. You can watch the . . . if you are close enough, watch your ripples hit the other shoreline. Ripples will go on till everyone is touched, Mr. Speaker.

Mr. Dennis Lister III: So, Mr. Speaker, as I said, I am just going to keep my comments short. The hour is late.

But, Mr. Speaker, I do want to touch on the Ministry that I am the Junior Minister of, Mr. Speaker. And we have seen an increase in the allotted budget for this year, Mr. Speaker. And while we will get into more detail in Monday's debate, just as a highlight, Mr. Speaker, increase in funding to recruit additional staff to strengthen frontline capacity and support the safe and effective management of Bermuda's correctional facilities.

As I said, Mr. Speaker, in quoting Nelson Mandela, we must look at how we look at not just the lowest, but the often overlooked and forgotten. Well, those that are incarcerated are sometimes overlooked and forgotten, but we should not, because a person that is

incarcerated in Westgate, the majority of those there will, at some point, have to return back into society after they serve their time up in Westgate, Mr. Speaker. But we want people to return to society to reintegrate, be rehabilitated, reformed.

So, Mr. Speaker, what does that look like? Offering more programmes, vocational training, so that when they come out they can have a skill. So, this increase in funding will go to that, Mr. Speaker.

Also, justice. It is expanding the access to justice in Bermuda. We heard MP Pearman speak, and I would say MP Pearman, between civil, corporate, and criminal law, the access to justice, we are expanding it so everyone can get their fair bite of justice. So, as I said, I will not go too deep into it, Mr. Speaker, as we will delve more into it on Monday's debate.

But I do want to include in conclusion, Mr. Speaker, that if we better support and treat the lowest—and sometimes forgotten, overlooked—sections of our community, we will see a rise in the community as a whole. As they say, a rising tide floats all boats.

And my final comment, Mr. Speaker, is while this budget is not perfect, it is good. And we must not let perfect be the enemy of good. So let's support this budget, and let's watch the ripple effects impact our economy.

Thank you, Mr. Speaker.

The Speaker: All right, thank you.

Is there any other Member?

No other Member?

Minister Darrell. I was reaching for the gavel that time.

Hon. Owen Darrell: Good evening, Mr. Speaker.

And Mr. Speaker, as has become a theme of mine of recent times, you know I like to put a little theme on my speech. And luckily, as has become tradition, with the Budget Statement that has been put out by the Progressive Labour Party—and in this case, the Honourable E. David Burt, the Minister of Finance as well as our Premier—that work has been done for me. Because as has been customary, these Statements have a theme already built into them.

And I know we are deep into the night, Mr. Speaker, but as they say in education (as you know I am a former educator), there is no shortage of learning that gets done through repetition. So, I would like to remind everyone, the listeners, especially those from constituency 15 in Pembroke East, of the theme of this budget and how it affects them, Mr. Speaker. Again, "Responsible Choices . . . Lasting Benefits For Bermudians." And when you hear that term, Bermudians, you know it has become a staple of this Progressive Label Party Government since returning to Government in 2017.

First, it was about "Putting Bermudians First." And then it was, "Fairer for all Bermudians." So, it is no slight that we go back to that theme for this budget,

which is "Lasting Benefits for Bermudians." And again, as I always do, when we get to the Reply of the One Bermuda Alliance, which we heard earlier . . . I will break a little joke here. And the Opposition Leader is gone, but I will never forget one year when they produced their Opposition Reply in a green booklet. So, it seems like they have got their colour coding right, now. But still, I do this every year. And they have not got it right. That is turquoise blue water, but we will get to tourism in a minute.

But Mr. Speaker, I tell you, they still have not got it right because although this booklet, put out by the Progressive Labour Party, always speaks about Bermudians and how the budget benefits and affects them. The One Bermuda Alliance . . . I think, if you go back the last eight years, still do not put a theme on their book that touches people, it talks about people, or even acknowledges people. Look at their topic. They are telling stories.

I used to tell my son when he was little, *Please do not tell stories. Because if you keep telling stories, people may not believe you.* So, while they take and tell stories, Mr. Speaker, we will speak on the responsible choices and the lasting benefits for Bermudians.

Always when I was an educator, Mr. Speaker, I used to remind my students—and I got this from my father—life is about choices. Some choices we always talk about—and I know you have probably said it to your sons, Mr. Speaker—choices have consequences. You also say that you have the option to make choices. But here we talk about, in this one, we take a positive spin on it. And these choices, if they are responsible, will have lasting benefits for Bermudians.

So, I want to go and start my presentation, Mr. Speaker, by talking about how these benefits—and one in particular—help the individuals of Pembroke East, of which I serve. As you would have known, the Progressive Labour Party has a very robust way of selecting their candidates. So even before we started canvassing for the 2025 election, I was forced to go up into the hills, I call them, to talk to the people directly. In this case, it was the members.

And as I started to learn the streets of Pembroke East and go by, I noticed that there are a lot of houses in this area that are abandoned. They are derelict. And when you start talking to neighbours, they say, you know, these derelict houses lead to a lot of illegal activities. Or they lead to unsightly, you know, eyesores. And you talk to them and they say, well, it is not that the family wants it to stay like that, but it is because of some circumstances.

So, it really did take my eye, Mr. Speaker, on the top of page 18 in the PLP's Budget Statement. And if I may, Mr. Speaker—

The Speaker: Go ahead.

Hon. Owen Darrell: —it talks about "The Government, acting through the Minister" (who sits next to me)

“responsible for Public Works, to address the growing number of derelict or abandoned properties across the island.” It really does hit home when you walk up into the hills because people say, *You know, it has been forever. We talked to the last representative about this and nothing has been done.*

And this policy, as we say, is going to ensure that these vacant properties can be returned to productive uses. So that is something that is going to directly impact the individuals I serve. And there's all sorts of stuff that touches on the lives of individuals and bring some benefits.

But I am going to switch a little bit, Mr. Speaker, and talk directly to what this means in the Ministry of which I lead, the Ministry of Tourism and Transport, Culture and Sport. It is not about just services and programmes. But again, as I tell the staff down at TCD over and over again, the reason I come to work every day is because of the people of which I serve. Again, something that the One Bermuda Alliance on the other side seem to keep forgetting.

See, in my Ministry—and shown by the Government and their budget—it is about opportunity. It is about affordability, community well-being and a stronger Bermuda for future generations. Let us go to transport. Our focus is about reliability, which I talked about in a ministerial statement earlier. Sustainability and access. Few ministers before me get the credit of introducing electric buses to this Island. But it does not stop there, Mr. Speaker. We have to continue to invest in this capital so that this fleet will remain fresh. That brings dependable service to the people of which we represent.

And who are those people, Mr. Speaker? What are the benefits to those people, Mr. Speaker? See, these responsible choices, as I started with, will see those benefits last for years and years to come. And those people, Mr. Speaker, are workers. Those people are students, and those people are seniors.

See, these investments can reduce fuel costs, cleaner environment. And this responsible planning that this Government has put in place—check it, Mr. Speaker—brings us to modernisation. It brings us to efficiency, and it brings us to something that serves Bermudians long-term. Mr. Speaker, again, that is a lasting benefit for Bermudians.

Our airport investments in workforce development infrastructure, strengthens safety, resilience and career pathways for Bermudians. The Honourable Minister Responsible for Economy and Labour is doing an excellent job in making sure that these career pathways are kept on the cutting edge of what is necessary in our community. Succession planning ensures that the knowledge stays here, in this Island, and that the skills are transferred for future generations.

Mr. Speaker, I will go back to where I started, that is, examples of lasting benefits for Bermudians. In tourism, Mr. Speaker, our focus is not just simply on visitor numbers. Remember, the Opposition on the

other side likes to tell stories, and those stories, a lot of times, is numbers all mixed up. But we are going to talk about tourism focusing on Bermudian benefits. Strategic investment to grow the demand beyond the summer months, that brings year-round employment. That is Bermudians who are benefiting. Greater stability for small businesses. Stronger income for our taxi drivers, restaurant staff, entertainers and tour operators. With new hotel capacity coming online, this approach ensures that that growth, Mr. Speaker, translates into real opportunity, real benefits for our people.

Let us go to culture. The Ministry continues to support community-led events, local vendors, of which I just went to, Mr. Speaker, a massive Black vendors market hosted by Bacardi today. Artists, entrepreneurs. Through these grants, these continued grants, we are supporting the livelihoods, preserving our identity, and keeping Bermudian creativity at the centre of our economy.

Let us talk about maker space. That was something I sat in a room years ago, Mr. Speaker, and watched these creatives come and sit at the head of the table and say, *Mr. Premier, help us.* And he said, *Yes, please, I will.* And here we are, continuing to invest in maker space, where Bermudians can access spaces that are needed to support creatives and get their small business growing.

Sport and recreation, the benefits, reach directly into the Bermudian homes. Every April, when registration opens for these summer day camps, we have increased the funding so more than 4,000 young people can have a space in summer day camp. What does this do for Bermudians, long lasting? It gives parents reliable childcare. It keeps our young people safe, and it enriches our environments. We continue to support our cherished national sport governing bodies. There is almost 30 of them, Mr. Speaker. Our elite athletes are continuing to compete, as we see with the Davis Cup win, on the world stage, while the investment in the National Sports Centre that Bermudians use. How do I know? Because I am there every morning, at 6:15 a.m., working out and watching the lasting benefit that Bermudians get from using that facility.

[Inaudible interjection]

Hon. Owen Darrell: Absolutely.

The National Sports Centre ensures that our Bermudians remain safe, it is accessible, and this is fit for purpose.

These are not headlines, and they are not decisions that are made just for applause, Mr. Speaker. These are not just there just to tell, you know, a fancy story. They are there because it demonstrates responsible choices that this Government has made, this Government continues to make, and it will make going forward. That is not a story, Mr. Speaker. It is responsible action at work. It is service, Mr. Speaker.

And this is where the difference in approach becomes clear. It is easy to criticise. It is easy to call for cuts without explaining the consequences. It is easy to oppose investment in public services, community programmes, and national facilities when the responsibility for delivery does not rest on your shoulders. But governing, Mr. Speaker, going back to where we started, requires choices. It requires balance. It requires the discipline to invest where the long-term benefit to Bermuda is clear. Even, Mr. Speaker, when the results are not immediate. Everybody wants immediate success.

One of my sayings sometimes is, just trust me. It is coming. And then they come back, they say, *Darrell, he told me*. And I said, it is coming.

Every electric bus in this country means a more reliable journey for a worker. You heard that? A worker, Mr. Speaker.

Stronger investment in the Airport Authority means Bermudians are trained, employed, ready to step into critical technical and operational roles like you would have seen just the other day with the new set of Bermudian air traffic controllers.

Every tourism initiative, Mr. Speaker, helps to keep someone employed during the slower months. Every camp space for sports programmes gives young people structure, support, and (here it is) opportunity.

The people of Bermuda expect more than just criticisms. They expect solutions, they expect stability and they expect the leadership that focuses on what will strengthen this country over time. This budget, Mr. Speaker, reflects that responsibility. It reflects careful stewardship, long-term thinking and commitment to ensuring that growth is felt not only in our economy, but in the communities and in our households. Because strong public transport supports working families. A steady tourism industry supports stable incomes. Investment in culture, Mr. Speaker, strengthens community—and, check it—it strengthens our identity. Access to sport and recreational facilities, I know the Minister of Health would agree to this, supports healthier, more resilient young people. Got that one.

So, Mr. Speaker, going back to where I started, this is how we build a stronger Bermuda. Like, if I was still an educator, I would say to my students, here are the examples. This is what it looks like in action. See, Mr. Speaker, I will finish where I started. Other than telling stories, I am happy to be part of a Progressive Labour Party Government who gets it right. They speak directly to their people. They listen to their people. And then they take their policy and clearly show that responsible choices bring lasting benefits for Bermudians.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Is there any other Member wishing to make a contribution?

Minister Weeks.

[Inaudible interjection]

The Speaker: Mm-hmm.

Hon. Michael A. Weeks: I have not started yet.

Mr. Speaker, I am going to take a little different tack, Mr. Speaker. I want to talk about what national security means to the economic well-being of Bermuda.

So, when we talk about the economy in this house, we talk about GDP, we talk about revenue, we talk about deficits, we talk about what CIT is going to mean to the country. Talk about employment, Mr. Speaker. But today, I want to talk about something that underpins all of those numbers, all of those conversations, and that is national security.

Because the truth is simple, Mr. Speaker. If people do not feel safe, the economy does not function as it should. And that is not just a theory, Mr. Speaker. That is a hard, cruel reality. And I know every Minister can get up and say how their Ministry affects the overall picture. But tonight, I am talking about the fact of national security, or lack of.

So, let us put this into context, Mr. Speaker. Let us start with some facts. According to the most recent data from the Bermuda Police Service, Bermuda recorded just over 3,000 total offences in 2025. 3,239 to be exact. Now, that is just a modest increase of the year before, but we should never ignore increases, Mr. Speaker. But here is what matters: That figure remains one of the lowest overall crime totals we have seen in over two decades. In over 20 years, this figure from last year—and actually the year before . . . these figures are some of the lowest figures that we have had totally over crime.

[Inaudible interjection]

Hon. Michael A. Weeks: I will do just that.

This last year we had seven murders in 2025. Three of those murders involved firearms. Each one, Mr. Speaker, is a tragedy. So, we are not minimising any of it. I am just giving some facts in the background as we talk about the relevance of national security and our economic stability. So, each one, Mr. Speaker, represents a family that has been changed forever.

But, Mr. Speaker, I stress that we must resist the temptation to define Bermuda by isolated incidents instead of by the broader trajectory. Because the broader trajectory shows that sustained investment in prevention, intelligence, layer policing and community engagement is actually making a difference. And from an economic standpoint, that kind of stability matters.

So, Mr. Speaker, with that preamble, security is actually economic policy. We learn and we understand that investors do not just read our Budget Book. They do more than that, Mr. Speaker. They look at our risk assessments. They look at the rule of law. They look at our homicide rates and other violent crime affecting our country. They look at whether our jurisdiction can manage crises.

Bermuda's GDP per capita now stands at roughly about \$143,000, one of the highest in the world, as we always so proudly say. But that does not happen by accident, Mr. Speaker. It happens because Bermuda is viewed globally as stable, predictable, and well governed. So, it is not only hats off to our Premier and Finance Minister but hats off to the Government and what we are doing collectively to make sure that those investors and those people looking on see a stable, not only economy, but a stable environment, stable country. And security is a part of that equation, Mr. Speaker, when investors are looking to come here, when people are looking to make Bermuda a choice.

Our international business sector depends on that reputation. Our tourism sector depends on that perception. Tourism contributes roughly 45 per cent of our economy directly, and much more indirectly, through our jobs, through our restaurants, our transportation and our retail. Visitors come here because Bermuda is beautiful. But we must stress that they return because they feel safe in Bermuda. That feeling is not automatic. It is something that is maintained. It is not only maintained by our uniformed services.

A lot of time, we go back and forth about what the police are doing and what they are not doing, and the like. Do we have enough resources and what not? Is Customs doing their job? Is Corrections adequately serving those that are incarcerated? Collectively, they are making Bermuda feel safe, and as a result, they play an integral part in the economic stability of our country.

So let us go to the hidden economic cause of insecurity, Mr. Speaker. Sometimes people ask, *Why spend so much on national security?* We hear that from time to time. But let me turn the question around. What is the cost of not spending it? The cost of one major violent incident goes far beyond the courtroom, Mr. Speaker. It affects our insurance premiums. It affects our neighbourhood property values. It affects young people's psychology. It affects investor confidence.

Prevention, I have learned, is always cheaper than reaction. And small prevention—not just enforcement, but intervention—is an economic strategy. It goes beyond a policing strategy. It is an economic strategy for the overall security of our country.

So let us talk about our youth, Mr. Speaker. And our long-term growth. If a young person chooses a job instead of a gang life, that is just not a social win. That is actually a part of our economic growth. If a young Bermudian sees a future for themselves inside the law, that is a future taxpayer, a future homeowner, and a future entrepreneur. And this is what we are doing in the Ministry, Mr. Speaker.

We have the GVRT, the Gang Violence Reduction Team, that focus primarily on prevention. And what they are doing is going into our elementary schools, mediating in disputes, and the like. All this here is helping to create a stable environment. Unfortunately, a lot of times, those kinds of actions that the GVRT and

others in the Ministry undertake, are not seen. A lot of that is done behind the scenes every day. But all of that, collectively, is helping to keep our Island safe.

Security, Mr. Speaker, is about giving young people a reason to believe their best option is within the system, not outside the system. That is not just policing. That is actually nation building. When we walk around our country and we talk about what the budget, what the economy means to us, the part that we play in making sure our country is secure is a very intricate part of that.

Hon. Michael A. Weeks: But let us also be clear. That national security in 2026 and beyond is not just about crime. It is about hurricane preparedness, you know, and people do not recognise those kind of things until such time as a hurricane happens. And when it happens, they expect everything to fall in place. That is a part of security that we must always prepare for, and that is what we do in our Ministry. So that contributes to the overall security of our country.

It is cybersecurity. Cybersecurity now, Mr. Speaker, is real. It is real not only in Bermuda, but globally. So, us focusing on cybersecurity—as a matter of fact, we have just created a Cybersecurity Unit within the Ministry. Again, this is not a front and centre thing, but this is a contribution to economic stability here in Bermuda. That Cybersecurity Unit now looks into every aspect of our security, public service and our private entities.

There is border control, Mr. Speaker. When we talk about security and economic stability, border control is important. We have the Customs Department doing what they have to do, on our borders, to make sure that we are able to keep our country safe.

We have just instituted, or are in the process of instituting, the Coast Guard, and expanding the Coast Guard to work closely with Customs so that they, together, can help to man our waters, patrol our waters, and do their part to help keep Bermuda safe. And there is also financial crime enforcement, Mr. Speaker.

So, when a storm approaches Bermuda, businesses do not just ask about the weather. They ask, is our country prepared to deal with any eventuality? They want to know if our emergency services are coordinated. And they also want to know that after the storm has passed, will our services resume quickly? These are not the sexy conversations that we normally have when it comes to the budget and talking about stability, but they are very, very important. And I take the role that I have been blessed with—given by the Honourable Premier—I take it very seriously, because this Ministry goes a long way, and they have a major role to play in keeping the country safe. And as an indirect result, economically stable. So, business continuity is actually economic stability. And that is national security, Mr. Speaker.

The work of the Royal Bermuda Regiment, alongside our police and emergency services, they

directly protect economic recovery timelines after any crisis. It may not matter to the average Joe Blow, but I tell you what, Mr. Speaker, that matters to our insurers. That matters to the rating agencies. We heard one of our colleagues talk about the rating agencies earlier. And that matters to our employers.

So now, I have heard some comments over this last seven, eight hours that you told us that we have been up . . . debating this. We have had some arguments from the Opposition that resources should be shifted in different places. But it is always easier, when you do not have the purse strings, to be able to tell people what they should be doing with the purse strings. But we cannot pretend that safety is optional. We cannot diversify an economy if investors question our stability. We cannot expand tourism if investors question that security. If visitors question the security of our country. We cannot grow opportunity in neighbourhoods gripped by fear, Mr. Speaker. Security is not in competition with economic growth. It actually enables it.

So, each day when the uniformed services are out doing their job, we all should take time when we see somebody in their uniform doing their part to keep our country safe, just recognise that they are playing their part in keeping us economically stable. When we see them, just stop every now and then and just say, *Thank you for doing that job*. Some people feel because they are getting paid for it, you do not have to thank them, but when we see the overall scheme of things, the uniformed service is doing their part to keep our country safe, to keep tourists coming back, to keep people thinking overseas that they could invest here in our economy, in our country.

So, the broader vision, national wellness and national security are deeply connected. Communities under stress, research shows, experience more crime. Communities with opportunity experience less crime. So, our approach must remain balanced. Firm where we must be firm, compassionate where we must be compassionate, Mr. Speaker. And where threats are modern, i.e., I spoke earlier about the Cybersecurity Unit that has been instituted by this Government over the last few years. We are not funding tradition for tradition's sake. We are strengthening institutions that protect Bermuda's global reputation and our local peace of mind.

So, at the end of the day, budgets are about choices. And depending on what we feel as a government, that is where the monies go. If it was up to me, I would have gotten a few more dollars, but hey, everybody feels that, because there are things to be done, you know?

Hon. Zane J. S. De Silva: You fought, you fought hard for it.

Hon. Michael A. Weeks: And I fought hard, and I will continue to fight. And every time the Premier says that

there is a little extra money he found, my hand is one of the first hands to go up.

[Inaudible interjection]

Hon. Michael A. Weeks: Yes.

[Inaudible interjection]

Hon. Michael A. Weeks: Well, him and I battle. See, we all battle, because even the roads are important. But that is a whole other issue in our national security. We are losing too many of our youngsters on the roads. And some people are not so young.

An Hon. Member: That's right.

Hon. Michael A. Weeks: You know, this is just February, what, 27. We have had four.

An Hon. Member: Four, yes.

Hon. Michael A. Weeks: Four. And in that four, are two teenagers, and two people over 50.

An Hon. Member: Yes.

Hon. Michael A. Weeks: So, the stereotype that, it is only young people who are dying on our roads, is not accurate at all. You know? So, we have to do our part.

And this Government is choosing stability. So even though I do not always get what I want, but nobody always gets what they want. But the Premier knows the importance of what it is when it comes to national security and the overall stability of our country.

So, if we are going to choose a Bermuda where economic growth is built on a secure foundation, we have to recognise the role of national security. And having said that, others can help me when I talk to the Premier about more money. Yes?

[Inaudible interjections and laughter]

Hon. Michael A. Weeks: Yes.

Because really, as I close, prosperity built on—oh, even, and the Regiment. While I am here, I would be remiss if I do not speak on the role of the Regiment. What I did say, Honourable Members, was that I wanted an extra 10 minutes.

[Laughter]

Hon. Michael A. Weeks: But on a serious note, the Regiment right now is part of our fabric of stability. They have put their hand up because they are all volunteers who have gone down to Jamaica. And they have gone down there representing our country proudly. And they are helping Jamaica get back up, up on their feet. That shows brotherhood because, a *friend in need*,—a lot of

people say, that is the way we came up—is a *friend indeed*. So, when we ask the Regiment to volunteer, that is a part of our security. Because at any time, our brothers and sisters from Jamaica may have to come to our aid. So, they were down there, not only us, but we have the Cayman [Islands], we had Turks and Caicos, we had Grenada, we had Ghana. All kinds of people down there, together, trying to help Jamaica back up on their feet. All that is economic security too when you help those that need it when they are in need. Because we never know when we are going to be in need.

So, security is not separate from prosperity. It is the soil, Mr. Speaker, on which any kind of prosperity grows. So, with this, Mr. Speaker, I take my seat.

Thank you.

The Speaker: Thank you, Minister.

Does any other Member . . .

MP King, would you like your 20 minutes?

Mr. Robert King: Why certainly, Mr. Speaker.

The Speaker: Go right ahead.

[General uproar and desk thumping]

Mr. Robert King: It is nice being back in the neighbourhood—

The Speaker: Aah! Aah!

Mr. Robert King: —but let us get cracking. We are here for some serious business.

[Inaudible interjections]

Mr. Robert King: Yes.

So anyhow, when we are looking at the budget, the Budget Book is basically the driver's manual for how we are going to be operating for the year. And it struck me that when I was looking at . . . did a deep dive into this Budget Book, I noticed a couple of things that were in there that did not make sense, and things that ought to have been there were not. And then, when you are looking at us in this Honourable House, I think we can all agree that everybody here wants a fairer Bermuda [and a] cost of living that makes sense. We are in agreement with all of those fundamental things. What I realise is, looking at the Budget Book and the way it is put together, there are numbers that are on there, budget allocations, there are performance measures for some ministries that do not make any sense at all. It is a fact.

The other thing too is I recall from my time working in another place, Department of Court Services, whenever it would come around to budget time, it was a mad scramble to go ahead and come up with some objectives. Do not pick anything, you know, that is going to be too difficult to talk about. Do not really

pick something that is relevant, so that you will not be . . . my experience. So, you are putting down performance measures that will be easily achieved.

The other thing that I noticed in the Budget Book were performance measures.

The Speaker: One second. We cannot actually talk about the Budget Book—

Mr. Robert King: Okay.

The Speaker: —until we get—

Mr. Robert King: Yes, yes. No worries.

The Speaker: —to next week.

Mr. Robert King: No worries.

The Speaker: Today is just an open debate, you can speak to—

[Crosstalk]

Mr. Robert King: Yes, yes, no problem.

[Inaudible interjection]

The Speaker: Yes.

Mr. Robert King: How do we determine whether or not what we are doing is working in this community? Well, the other side says that we should have a balanced approach, and that is the correct approach. It means that we are taking a look at the whole picture, with all available evidence from both sides, not what we want to hear. Because fundamentally we both want the same thing.

As the Minister said, you know, this Island will not operate properly unless people feel safe, one, and are actually safe. The Minister is correct that overall crime rates have gone down. But what was not stated is, serious crime rates have risen drastically. Gun and knife violence, incidents of gun and knife violence, and serious injuries as a result of gun and knife violence disproportionately for young, black Bermudian males. It is a fact. In terms of the arrest records, if you look at the arrest records, who is getting arrested? Nine to one, Black Bermudians are. If you are looking at the persons who are receiving government services, it is Black Bermudians.

So, if you are talking about what a fairer Bermuda looks like, please explain to me and those who are receiving services, and those who are continuing to receive services generationally, how they feel that things are actually getting better.

It is good that the Government is providing services, but we should not be investing in support. We should be able to provide these people with the

necessary opportunities to exit the system. There is something fundamentally wrong when we have generations of people on financial assistance. Fundamentally wrong.

Nobody wants to be on financial assistance. It is meant to be a crutch. It is not supposed to be, you are on life support like a coma patient. Why is it that families who are on the poverty line, living in government housing, are subjected to some of the worst childhood experiences? We are responsible for that. We are. Our mission statements for each of the Ministry heads speak to what we are going to do in the execution of our duties for the public. And yet, we are not doing that, because the way the Book is written, it does not make sure that we stay on course.

So, what I am suggesting is that we need to do things differently. Forget about whether or not we need a different Government. What we need is Government to operate differently. We all want the same things, and we believe that we are doing well, but how do we measure that? Current measures and current processes are not getting the results that we need.

How is it possible that within a week we have got, you know, two metal, you know, turtles turned over on Front Street? Cars on their roofs on Front Street? You see what I mean? How can that be normal?

How many of you in this past week were driving down the road and then had to, you know, pull over because there was almost an accident? It is becoming commonplace. It is ridiculous. Why is it that in spite of all that, we are not seeing a police presence on the road? Not blaming the police. What I am talking about is what we are seeing: A deterioration in the behaviour, and a lack of presence of the police force. Those are the facts.

How do we explain that on September 20, 2023, there was a cyberattack? We say we are serious about safety and security, and yet to date there is no report. We do not know what recommendations were made, what information of ours was compromised. What happened? Did we pay a ransom? We know absolutely nothing going on three years later, and we say that we are serious about national security.

How do we explain that we are relying on the Coast Guard for the Yacht Reporting Centre in St. George's, when we knew from April 2024 that the dock was not fit for purpose? In October 2024, the Minister became aware from correspondence from the Permanent Secretary that, *oh, the dock is in a state of disrepair*. We know that less than 10 per cent of boats are checked. We also know that the boats bring in firearms, drugs, bulletproof vests and other things, and yet we are not taking it seriously.

How do we explain that we are investing in other projects in the community—which we ought to do—but when we are talking about a prioritisation of budget allocations, as the Minister said, national security needs to be number one. And it is not. And apparently it is okay. And we say that people are dying on the

roads, that traffic accident incidents are rising, serious injuries are rising. Four deaths in February. You should expect that we will have about 18 people this year from traffic accidents. But we have not hit the magic number yet, and we know that because when you go on the road, nothing has changed.

[Inaudible interjections]

Mr. Robert King: This is a fact. This is a fact. If you have not seen the number of accidents—

An Hon. Member: What is the number?

Mr. Robert King: The number of accidents per year?

[Inaudible interjections]

Mr. Robert King: Yes, I can give you that.

[Inaudible interjections]

Mr. Robert King: But the problem is . . . no, no, no. Do not worry. I am going to get to you.

The problem is that the police have not produced the statistics upon which we need to rely, accurate information, for whatever reason. We have to work with provisional data. This is unacceptable. We are talking about people's lives. How can this possibly be acceptable? I have not talked about budget allocations. I am talking about people's lives and doing the right thing.

It is not about money. We have had a surplus, the first in 21 years.

An Hon. Member: All right.

Mr. Robert King: So, it is not about the money. It is how we use the resources at our disposal to meet the needs of the community. And all of us can agree that our future rests in the hands of the young people who are going to need to go ahead and take care of the 30 per cent of us old geezers in, you know, 2040 or something like that.

An Hon. Member: The lasting benefits.

Mr. Robert King: Yes, that will be the lasting benefits if they live to become old. We need to do things materially different.

We also know that at Westgate the incidents of assault against officers, assault against inmates, inmates on inmates, drug use, [and] cell phone use is a problem. And we also know that the only programme that is operating at Westgate—I used to be an officer turning keys there. I used to be a caseworker before I went to probation services, and I still have contacts with persons in there. The only programme that is

operational on a consistent basis is the sexual offender programme.

So, what must it be like. And I think young Member Lister was talking about this earlier. What must it be like for somebody who is doing a stretch, when the median age of somebody who is doing life is 40 and under? When there is no programme for that person, no vocational programmes to get the skills. I was talking to Minister Hayward about that before, and he basically said—and rightly so—that that is under the prison's remit. There is a problem when we have got bureaucracy that gets in the way of progress for the people who need the services the most.

Why is it that the Treatment of Offenders Board and the Parole Board is under a different heading? It is under the Ministry of Justice . . . No, it is under the Ministry of National Security. However, Corrections and Court Services are under the Ministry of Justice. How does that make sense?

Hon. Michael A. Weeks: Mr. Speaker, a point of order, if I may.

The Speaker: Point of order?

Hon. Michael A. Weeks: Or, actually, a point of information.

The Speaker: Would you like to take a point of—you do not have to—a point of order, you have to. A point of information—

Mr. Robert King: No, I'll give it.

Hon. Michael A. Weeks: But he is misleading the country, Mr. Speaker.

Mr. Robert King: No, no, no, I am not.

Hon. Michael A. Weeks: Yes, okay, well, it is a point of order, then.

Mr. Robert King: Let me clarify.

Hon. Michael A. Weeks: It is a point of order, Mr. Speaker. It is a point of order.

The Speaker: Okay, what is your point of order then?

POINT OF ORDER

[Misleading]

Hon. Michael A. Weeks: Right, and my point of order is that the Treatment of Offenders Board and the Parole Board are under the Attorney General's Chambers and under Justice, not under National Security.

[Crosstalk]

The Speaker: Go ahead, Member.

Mr. Robert King: The point is, that I have looked through the Book . . . but anyhow, we will get to that. There are some—

[Inaudible interjections]

Mr. Robert King: Under the Ministry of National Security headquarters, it is not there?

An Hon. Member: No.

Mr. Robert King: You sure?

[Crosstalk]

Mr. Robert King: When did it go? Okay, never mind. I will move right along.

So, what we are measuring is not making sense. We need to measure performance for the areas that we are trying to improve. We need to take seriously and make it a priority for areas, life, unpreventable deaths on our roads. It works out to every 10 years, about 173 people, with current stats, and the trend is going up.

So, it is not about budget allocation. It is about the strategic plan that we have, using accurate, available data, and operating from that basis. I would suggest that this is an opportunity for all of us to do things differently, that we ought to audit our departments and see what needs to be improved, making sure that all departments have performance measures that make sense, especially for critical areas of need.

We know that housing is an issue. Mr. Speaker, 71 persons were in need of critical housing as of the end of 2025. Homeless, rough sleeping: 1,100, according to the HOME report on 2024. Well, at that time. But the point is, we need to operate in accordance with best practise, taking responsibility for our community, making sure that we are trending in the right direction.

We know that, like I said, serious crime is increasing, despite the fact that we have got more money. So, we need to do things differently. We understand that there is a staffing issue. We understand that programmes are not being offered as they should be. We ought to make sure that that happens. It should not be optional whether or not we offer the programmes necessary to safeguard our community. When it comes to the dock in St. George's, why are we talking about it a year and a half later? We are talking about national security, and we recognise that there is a serious problem with gun and knife violence, and we are acting as though it is the same as paving a pothole. It is not. The number of traffic accidents on the road that we are experiencing right now, and the serious injuries are overwhelming an already overwhelmed hospital system.

Talking about insurance rates, the insurance rates are already too high, and this makes it worse.

We must do better for the community, and this budget gives us an opportunity to do that. However, we need to take responsibility for the things that we can change and we need to find a way to go and work together for the sake of the community that we serve.

Thank you.

The Speaker: Thank you, MP King.

[Desk thumping]

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

MP Tucker.

Ms. Robin Tucker: Thank you. Good evening, Mr. Speaker.

The Speaker: Good evening.

Ms. Robin Tucker: There has been a lot that has already been covered here this evening, and obviously in the lateness of the hour. And in the lateness of the hour, my comments are going to be very broad. But as I begin my contribution, I just wanted to address something that has come up a few times in our conversations today.

It would appear—this is my perception, before anybody [raises a] point of order or jumps up—it is my perception that the Government seems to think that they have cornered the market on Black experience.

[Inaudible interjections]

Ms. Robin Tucker: This is my perception—

The Speaker: Go ahead.

Ms. Robin Tucker: —and what I have perceived to be the case. And I, just . . . because there appears a Black Labour party cornered the market, and White, old UBP is all for business.

And so, I just want to say, as I begin my comments now, that I would appreciate—I would be grateful actually—if we could kill that. Because this group looks more like Bermuda. It is representative of what our Bermuda looks like. And with that, also, I would like to say, that as a Black, female Bermudian—

[Inaudible interjections]

Ms. Robin Tucker: —as a Black female Bermudian, I fully understand the challenges of being a part of a family who has not come from anything. So, you have . . . so, on this side there are people like me who understand what it is like not to have a pot or a window. Okay? So, I want to say that.

And I also want to say that we are a group, on this side—I cannot speak to that side—but we are a group, on this side that actually have open conversations. We are learning from the people who have been born in a position of privilege, as they are also learning from us, from those of us who have not. So, I would be grateful, again, if we could kill that narrative tonight. Okay?

So, I would also like to say—

[Inaudible interjections]

Ms. Robin Tucker: —I would also like to say that it was good to hear Minister Furbert say that she is not blind to the fact that people need more social support. There were some things in the budget that we have spoken about frequently that were some good things that have come out. I am a real fan of the debt being paid down. And certainly, Minister Furbert talked about some things, child care allowances and community contributions and all of that. Right? No need for me to keep going through that.

What I will say, though, is that it is my perspective that the budget does not keep pace with the needs of everyday Bermudians. A phrase that has been quoted countless times and countless spaces is, *He [who] feels it knows it*. Right? And so, I don't believe that the allocations are reflective of the gravity of the needs of the Island.

An Hon. Member: IB.

Ms. Robin Tucker: IB is taking care of itself, we know that. So, I focus my comments on everyday Bermudians. And when I mean everyday Bermudians, I mean low-income Bermudians. I mean what used to be the middle-class Bermudians. I mean the Bermudians who are struggling day-to-day to get through their daily existence.

Now, one of the things that I would . . . one group that I would like to also address is people with disabilities. The last time we were here, I believe I had raised the questions to the Minister about accessibility for people with disabilities. I would have liked to have seen some funding specifically for that. There are people, as we all know, people with disabilities [who] are unable to access a lot of our buildings and our transportation.

So, I am hopeful that the Transport Minister, when his new buses come, that a couple of those buses will at least have wheelchair access. That would go a very long way. Because interestingly enough, Mr. Speaker, our Executive Director of the Human Rights Commission, who is in a wheelchair, cannot access a lot of the buildings and certainly could not access public transport if she needed to.

Mr. Speaker, Bermudians are squeezed on every side by the high cost of everything—food, shelter, electricity, everything—and with really little hope of

there being immediate significant changes on the horizon as our population is expanding and ageing. And as I mentioned already, I don't think that this budget sufficiently addresses the needs of everyday Bermudians who are struggling to keep their heads above water.

People living pay cheque to pay cheque, pension cheque to pension cheque. Some have half a cheque. Others have no cheque at all. When there is an opportunity to maximise assistance for our seniors, why didn't the Government take it? And by that, I am referring to the FutureCare seniors funding that the Tax Reform Commission had recommended.

So, Government chose to ignore the Tax Reform Commission's recommendation to provide base level FutureCare. Even though it would have been a cost at \$30 million, that would have, as the Pre-Budget Report indicates, that would have represented a significant savings for our seniors. It was a lost opportunity as far as I was concerned. Because there are, by the time we get to a phase two, some of those seniors who would have benefited now may not even be around by then.

One thing that I am disappointed with, Mr. Speaker, is that the OBA had repeatedly, when education reform was first being spoken of as becoming . . . taking effect, taking legs, we had repeatedly asked, I could speak for myself, I could speak for my OBA colleagues, we had asked, *How is this going to be paid for?* And here is a bugbear that I have, because unsurprisingly, we didn't really get any answers. But yet, \$8.5 million later, having spent that money on consultants, it is unbelievable that our students were upended before the most basic of considerations, like having school infrastructures prepared to receive our students, Mr. Speaker. That's a basic thing. Purvis wasn't ready. Francis Patton wasn't ready. Some of our students have had to have their lessons at the Aquarium! Simply unacceptable. Adequate funding not provided to prepare school infrastructure, but yet \$8-plus million later for education consultants.

Now, unbelievably, we are floating the idea of asking private businesses to adopt a school to help Government fix this mess in our public school system. How many children have been . . . this is something that is really bothersome to me, because here's the thing. Our students have just come from and come through a pandemic a few short years ago. And then on top of that, now we have had in somebody's infinite wisdom, and I am not suggesting it is solely the Minister. I am saying . . . because he is not a law unto his own, and neither is the current Education Minister. But what I am saying is that we have had children upended during the pandemic, took them a while to get settled, if all of them are even settled five years, six years later.

And then, Mr. Speaker, now we have had their education disrupted again. How many parents and teachers have spent countless days and nights bearing the weight of the decisions of those who have made poor decisions that is affecting their children? We will

like . . . we won't likely see the effects that this has had on our children for years to come. We cannot afford this, because . . . and I will tell you, and I have probably mentioned it before, that I have received applications across my desk for jobs, and some of our children can't even . . . some of our high school graduates can't even spell their addresses. It's disgraceful.

Shifting to the Ministry of Youth, Seniors, and Social Development, the Ministry will receive \$97.2 million. The Ministry budget increased.

[Inaudible interjection]

Ms. Robin Tucker: Oh, I beg your pardon. I beg your pardon. Yes, I beg your pardon. Sorry. I thought . . . it was in the Budget Statement, so I thought it was okay for me to mention. The original Budget Statement, the Government's Budget Statement, it was there.

[Inaudible interjections]

Ms. Robin Tucker: Okay, so I'll move on. Because I wasn't going to go any further. I was just mentioning it.

[Inaudible interjections]

Ms. Robin Tucker: Yes, yes.

So, the Government's budget, as I mentioned earlier, fails to match the scale and keep pace with the challenges facing our young people, our families, and our seniors. At a time when social needs are continuing to rise, this budget . . . the budget largely reflects incremental adjustments.

What we need is targeted investments to ensure that not only those who . . . sorry, to ensure that those who actually need the assistance receive it. Specifically, as it relates to the youth. It is ironic, Mr. Speaker, that on the walk over to deliver the Budget Statement, the Premier was flanked by several children, and yet there's not much in the actual Budget Statement that addresses our children. Interesting.

We know that, again, as it relates to our youth, we know that there have been reports that have gone out that have spoken about our youth experiencing alarming levels of anxiety and depression, along with increased loneliness, stress, tensions, and all of that amongst our young people. Our young people are undergoing major environmental pressures like drugs, gang activity, social stigma, and family insecurities.

Funding, it would be lovely to have had more funding to address those types of needs. Not to mention our children are experiencing all kinds of early trauma that can help shape their long-term outcomes. The gap, Mr. Speaker, between identifying the needs and taking action is widening. Families are navigating higher costs, experiencing greater stress, and faced with more complex social pressures. Without considerable investment in social programmes, prevention, early intervention, and community-based supports, and

creating an environment of self-reliance, Bermudians will continue to experience greater social challenges.

So, Mr. Speaker, the test of a budget is not how it sounds on the day it is delivered, but how the promises in it reflect the lives of our people. For many Bermudians, particularly low income and working-class Bermudians, this budget will not tangibly move the needle in their favour. It will not change the fact that assistance is simply not keeping pace with need. I would have liked to have seen funding to provide support for parents of neurodivergent children, and I declare my interest in that. I have a grandson who is neurodivergent.

I would have liked to have seen more about securing a new court system. It has been a couple of years now since I have asked about what is happening with the court system and our unpaid child support situation. It is still . . . it is one year to the next year to the next year.

In addition, I would like to see funding that helps the courts address some of the manual processes in order to make the court systems more efficient. Our court records, Mr. Speaker, are still being searched manually. The searchers have to go in and actually sit in a room and flick pages, books, probably 50-or-more years old. And I declare my interest in that because I work for a law firm.

And the other thing, Mr. Speaker, is that I would like to have seen increased overseas benefits, a provision of increased overseas benefits for [GEHI], for people who are on GEHI insurance. My information is that people who have to go overseas have to pay for their hotels out of pocket up to \$140, is the last thing I have heard. And there is \$100 for transportation and no money at all is provided for food. That is simply unacceptable.

Some families . . . for some families, Mr. Speaker, this budget will not prevent the next eviction, the next crisis, the next cold place to an overstretched social worker. For too many seniors, this budget will not ease the fear of outliving their savings or having to heavily rely on their children or others who are also struggling.

And, Mr. Speaker, I will say that this is not doom and gloom, but it is the present reality of many Bermudian families and anyone who denies it is simply disconnected from reality.

For quite some time, the Shadow Minister of Finance, [Honourable Member Dr.] Doug DeCouto, has been calling for the Government to provide targeted relief for Bermudians so that people who need the help the most receive the benefit. It is crazy to me that what I have been hearing tonight is as if people do not . . . the Government, does not understand what that actually is. Targeted relief helps minimise a scenario whereby people who do not need the money do not get it, or they receive a significantly lower amount.

I do not know if you remember the song by Gregory—

[Inaudible interjections]

Ms. Robin Tucker: You don't want me singing.

Gregory Isaacs, where it talks about the rich are getting richer every day, but the little that the poor man's got is going to be taken away.

[Inaudible interjections]

Ms. Robin Tucker: This is where we are. This is the reality, Mr. Speaker.

So, it makes sense that targeted relief helps to ensure that those who are financially stable do not receive the same benefit as those who are financially unstable. This makes sense and why this Labour Government would insist on giving critical relief to people who have millions in the bank rather than redirecting those funds to those who cannot afford it, those who are no income, low income, and struggling middle income earners is bizarre to me.

Taxpayers ought to know what their money was spent on and if taxpayer funds move the dial and if it brings about positive and measurable outcomes so that the public knows that their spending, or that the spending, rather, does not go unchecked and that taxpayers get a return on the investment that is made. This is their money loaned to government to be able to utilise it for the benefit of the people.

So, Mr. Speaker, I will end with this plea to Bermudians that if you have not already read the Budget Statement and you have not already read the Opposition . . . the One Bermuda Alliance's Reply to the Budget Statement, then please do not rely on the strategic soundbites and clips on social media or even our Statement. But when you are done reading question what you read and heard and ask yourself, *Does this budget give me assurance that my quality of life will tangibly improve now as a result of the Government's current funding allocations?*

Thank you, Mr. Speaker.

The Speaker: Thank you, MP Tucker.

[Desk thumping]

The Speaker: Would any other Member . . . Government Whip, are you taking the floor?

[Crosstalk]

Mr. Neville S. Tyrrell: Mr. Speaker, thank you very much for allowing me a brief moment to contribute to the debate today. I will be very, very brief because most of my colleagues have already stated a lot of the salient points that needed to be said. But I just felt compelled to just say something very, very, very briefly about this.

But let me first start by thanking the Minister of Finance and his team for this budget. And I can imagine that they must have spent many, many a night, long

nights, in trying to put it together and to produce it as well.

Now, I was actually off Island for the delivery of the Budget [Statement] as I indicated to you earlier. And so, I had to get it online and actually read it. And I certainly was very, very impressed with it. There were a couple of things that hit me that I want to basically use in my contribution, Mr. Speaker. And one of the first things that this budget struck me as being positive progress. We are making progress on this side. This Government is actually listening to people. And as you can see from the content of the budget, that we are making positive progress.

Certainly, I do recognise, and I will say it, that there is still much to be done. And I'm sure with the guidance of the Minister of Finance and Premier, that these things will certainly be looked into.

The second thing that I noted from reading the Budget Statement was the fiscal responsibility that we are showing. I know that our Minister of Finance is very meticulous about things. And I am referring to this because I am going to counter by saying something else that the OBA seemed to have said for the last seven hours, almost, that we are here. So, I am going to, again, compliment him, the Minister, and his team for the fiscal responsibility that I have noticed. Because one of the statements that was referred to tonight is that we, the Government, have been accused of spending like drunken sailors. So again, that statement, I think, diffuses that, certainly.

I think, certainly, from my view [as one] who does a lot of canvassing in my constituency, I certainly feel that it is a budget that I can easily talk to my constituents about. If they have questions, I am sure I will be able to get them. If I can't answer them myself, I certainly will refer back to those a lot more knowledgeable than me about it. So, I like the ease of things of the Budget Statement, which I certainly feel will help me in my canvassing as well.

What I would like to do is just briefly, if you will allow me, Mr. Speaker, is to just refer to some of the items that will benefit certain of my constituents. If you don't mind, I just want to refer to a document here that I have. And the first thing that strikes me is the reduction in employee payroll tax.

Hon. E. David Burt: Yes.

Mr. Neville S. Tyrrell: Many of my constituents will benefit from that. And I think they are going to be very, very happy when they realise this reduction that they are going to get, putting more money in their pocket.

The other point I want to bring up where I think people are going to benefit from certainly [is] self-employed caregivers. And I am going to declare some interest here, in that I am the chair of the Warwick Parish Council, who has responsibility for Lorraine Rest Home, Nursing Home, my apologies. So, I know the effort that goes into caregiving. And so, I certainly know

and feel that that elimination of their payroll tax is going to be something that they are going to look forward to. And again, help to relieve some of that financial stress that they probably go under in doing this caregiving.

I understand that there is going to be a reduction or an elimination of essential goods. Now, if you tell me that my constituents can't benefit from that, they will certainly know when they go to do their shopping weekly or whenever they do their shopping, what they do, they are certainly going to see some benefit there.

As much as . . . I know a lot of people who may be able to spend what the car licensing is, it's still going to be a benefit to those who even can afford it, yes. But at the same time, others who cannot afford it will have the benefit of this reduction in private car licensing. So again, I see me having some good conversations on the doorsteps of my constituents. So, that was just a brief thing there that I wanted to point out but let me get back to my notes as well.

Now, let me also say that I am very excited to know that housing is being looked at. I am sure the new Housing Minister, Minister of Housing and Municipalities (I got you, Municipalities) is going to be quite happy. Which I know that his plan is, and I understand it's an 18-month plan, yes. But it will give some relief to a lot of people who are families who are actually doubling up.

When I go to some of these houses to canvass, I know for a fact, the stress they are under with the number of people who are in the house. And that may . . . what is probably called the residential house, the main house. And families who have come to live with them, some for short term and others for long term. But I certainly feel these are the things that I feel that it shows the responsibility of this Government.

Mr. Speaker, I think it would be remiss of me if I did not mention some of the things that bothered me about the Reply to the Budget. Which again, has already been addressed by many of my colleagues as well. But if you look at the face, and please allow me to read some of the excerpts if you don't mind, Mr. Speaker. Yes? If you look at the face of the Reply to the Budget, they . . . well, it's just my opinion. That is where it says, "The numbers tell the *real* story." What are they trying to say to us, you know, to people? That's part . . . I think, of the image that the Opposition is trying to put out, that we can't govern, or we can't manage money, and that sort of thing. The numbers tell the real story.

[Inaudible interjections]

Mr. Neville S. Tyrrell: Yes, well, I understand that, but that's fine. But let me also . . . I'm not going to get distracted, don't worry.

Allow me to look at the document as I said and just point out some of the pages that came to me. I wrote those numbers down, and I am going to find it, because . . . here we go. Page 3. I am going to read it

verbatim. It says, "Mr. Speaker, we are here today to address the Budget, Bermuda's economy, and dollars and cents. But we cannot forget that behind every dollar are Bermudians." (So far, so good.) "[A]nd this budget must answer one question. What does it mean for them?"

Well, I have told you what it does. I told you, when I get on the doorsteps, I'm going to point out certain things to my constituents, where they will certainly benefit. Let me move on to the next item that I want to mention on page 4. Yes, page . . . no, I'm not going to do that one. I'll leave that one. Let me go to page 24 of their Budget [Reply]. And it's the top of the paragraph . . . top of the page, headed "Debt and Assets Rule." I am not going to read the whole paragraph itself, but the last sentence ends, "[T]he PLP Government must keep its eye on the ball."

You don't have to tell us that. We've got our eyes on the ball. We have. That's what we've been doing since we came back in Government in 2017. So, I'm not really concerned about that.

And I think the last point that I want to make and come out of here is page 20—no, I've got two more. Twenty-five, under "Accountability." And all this I am saying is because I think they are trying to paint a picture that this Government can't manage or can't . . . or sort of fiscal . . . we have a deficit managing money. And I don't understand why they want to come to that. But I am going to read that part of that Statement. Okay, in fact, I'll read the whole thing. "Bermudians want and deserve accountability in how their money is spent, particularly the CIT funds." (That was the big bugbear today, about the CIT fund. But they are ending with . . .) ". . . veiled financial reporting." I couldn't understand that one, but I think someone will pick that up to find out exactly what this "veiled financial reporting" is all about.

And I think my last point that I want to make about this Reply to the Budget is on page 26. Mr. Speaker, I am going to read the last paragraph where it says, "That's why Bermudians need a change in how the Government manages the public purse, especially the CIT funds, and that's why Bermuda needs a change in government." Do they not know what happened the last time they kept asking for a change in Government?

[Laughter]

Mr. Neville S. Tyrrell: Anyway, let me put that down and go back to my notes.

An Hon. Member: Call it now.

Mr. Neville S. Tyrrell: Call it now. Yes, right, that was it.

Let me end, Mr. Speaker. As I said, I wanted to be brief.

[Inaudible interjections]

Mr. Neville S. Tyrrell: I really want to thank the Minister of Finance again, and his team, and his strong team, for a strong and workable budget that I fully support and can certainly stand on the steps of my, or in the dining rooms, or wherever they invite me to speak to this budget, because I think it's a very good budget.

Thank you, Mr. Speaker.

The Speaker: Thank you, Mr. Tyrrell.

MP De Silva—Minister De Silva.

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

The Speaker: I think you have been biting at the bit for a while to get on your feet.

Hon. Zane J. S. De Silva: I've been biting . . . man, I could have got up about four hours ago, Mr. Speaker.

The Speaker: Yes, we could have done it about four hours [ago] this afternoon.

Hon. Zane J. S. De Silva: Yes, then we could have done that.

The Speaker: That's right.

Hon. Zane J. S. De Silva: But let me start where the last speaker, my honourable colleague Neville Tyrrell, finished. And he said, *what a great, great budget*.

Premier, you probably don't realise this, but history will only tell, that this has to be one of the greatest budgets that this country has ever seen.

Hon. E. David Burt: Oh, boy. Look at that.

[Inaudible interjections]

Hon. Zane J. S. De Silva: And I don't say that with any. . . any . . . any . . . I don't say that with tongue-in-cheek either.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Well, he gave me a kiss when he came in tonight, so I figured I had to sweeten him up. I had to sweeten him up.

[Inaudible interjections]

An Hon. Member: Come on!

[Laughter]

Hon. Zane J. S. De Silva: Now, Mr. Speaker, there's a lot of . . . there seemed to be a buzzword around here today called "luck." Right? And I was talking to my honourable colleague, the Rev. Dr. Emilygail [Dill], and she

said, *Why hasn't anybody . . . why are they saying luck? Why don't they use the word blessed?*

And I said, *You know what, Reverend? If you don't mind, I'm going to just relay that to the country and let them know that that is the word we should be using, is blessed.*

[Inaudible interjections]

Hon. Zane J. S. De Silva: Now, all right, all right. Okay.

Now, Mr. Speaker, Honourable Member Jason Hayward said, *Let's have some honest dialogue today.* And I think we do need to do that. And I have to wonder if the Honourable Shadow Finance Minister lives under a rock. Some of his colleagues too, because if you read the introduction to his Reply, and he talks about Mrs. Smith and Mr. Jones.

Mr. Speaker, they talk about things like, *Grandpa can't afford this, Mrs. Jones can't afford that, Mrs. Smith can't do this.* But what jumped out at me, right?, is when they say things like this: *Grandpa Smith needs regular care.*

When we came into power in 1998, Mr. Speaker, you will remember, we had to shut down two seniors' homes because they were in such bad shape, really bad shape. But yet they had the audacity to come in and say, *Mr. Smith needs regular good care.* Things like that. Then they go on to say things like, *Mr. Jones owns a small cottage with little or no income.* Little or no income.

Mr. Speaker, let's remind the public that when the OBA were in power for—not a full term, four and a half years . . . and if we want to talk about that story, we can too. Because if we wouldn't have called the election that night, it was going to be a dissolution of Parliament, because they didn't have support from their own Members. Let me just remind people. Right?

[Inaudible interjections]

Hon. Zane J. S. De Silva: So, Mr. Speaker, and I talk about that because during that time, they did not raise pensions for our seniors, not once, except for in the election year. If it was not an election year, I doubt whether or not they would have even given it a thought. Whereas this Government—

Mr. Scott Pearman: Point of order, Mr. Speaker.

The Speaker: Go ahead.

POINT OF ORDER
[Imputing improper motive]

Mr. Scott Pearman: I am sure the Honourable Member is being inadvertent, but he is imputing improper motive. And I know that the MP who took that decision is no longer here and no longer Finance Minister, but imputing improper motive he is.

Hon. Zane J. S. De Silva: Don't, don't, don't, don't, don't—

The Speaker: Ah! Ah! Member, I'm just going to remind us that we have come to a term, we are turning our pages, but we won't be imputing improper motives against Members. So, I know you are skilled enough to be able to continue on without having to worry about that.

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

So let me remind people, let me remind them, since we have been in Government—

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: —since 2017, Mr. Speaker. I hope they don't do a point of order on this one. This Government promised and delivered an increase for our seniors' pensions every year since we have been in power. And I don't hear any point of order on that one, Mr. Speaker.

So, when you get this thing . . . and then they go on to say, *there's also no money to keep the roof painted and leaks fixed after hurricanes. Mrs. Jones takes care of her granddaughter while her daughter is at work.* You will know, Mr. Speaker, that this Government gives a child day care allowance. And it's at \$900, Mr. Speaker. I remember when we brought that Bill to this House for the very first time. The Opposition raised absolute hell with us, saying no way, no way, no way. But then they got the audacity to say that, you know, . . . and when they say we haven't done anything for anybody and we are not thinking about the people of this country, it's laughable. It's laughable, Mr. Speaker.

When they say that, *Mrs. Jones has no health insurance to cover.* Wait a minute, I remember, you will remember, Mr. Speaker, in the other House when we brought FutureCare to this country. The OBA, UBP . . . can't remember which one it was then. It might have been a mixture. It might have even been BDA at the time.

[Inaudible interjections]

Hon. Zane J. S. De Silva: But look, we brought that to the House, Mr. Speaker. And they, again, they objected to that, I mean, viciously objected to it.

Hon. L. Craig Cannonier: That was way back.

Hon. Zane J. S. De Silva: And that's right, it was way back, Honourable Member Cannonier. It was way back. But you know, some of us have been around a while, and some of us remember.

Hon. E. David Burt: Yes. Uh-huh.

Hon. Zane J. S. De Silva: See, some of the people in this House won't remember all that.

Hon. E. David Burt: Absolutely. Tell them now.

Hon. Zane J. S. De Silva: But let me tell you something, Mr. Speaker. That was huge. It was a huge debate that night, and it shouldn't have been.

We should have laid that Bill, everybody should have said, *Okay, we're going take care of the people of this country*. You know where people used to go to get health care? Again, maybe some Members of this House don't remember. You will remember, Mr. Speaker. They used to go down to the indigent clinic at the hospital, right next to the emergency room. And everybody in this country knew why they were there. Right?

But when we brought in FutureCare, it gave dignity to our people. Because when you go sit in a doctor's office now, you don't know what that person's financial situation is, at all. We changed that. And every time we added those kinds of benefits, we caught absolute negative, and sometimes really, really—and you will know, Mr. Speaker, it got down and dirty sometimes in that House. And it shouldn't have been.

Now, Mr. Speaker, the other thing, because they do talk about . . . and this is the very first page, right at the bottom, PLP giving handouts. "Is the PLP Government giving [them] handouts that will run out, or are they meaningfully improving their lives by addressing the underlying causes of their issues?" Really, Mr. Speaker? And I get people on that side slamming the table, when the Shadow Minister read out his speech.

How many houses did they build in four and a half years? But I get the Shadow Minister saying, *Oh, you made all these announcements, but where's your strategy for 2025 to 2035?*

Mr. Speaker—

An Hon. Member: It's too late.

Hon. Zane J. S. De Silva: Oh, he's saying it's too late. Let me just add something, Mr. Speaker. The Honourable Member Fahy did say we're going backwards, or we are doing it backwards. I think he's a learned Member, if I remember correctly. I think he went to law school. I wonder, how long did he go to law school for? Maybe . . . how long does that take, three, four years?

[Inaudible interjections]

Hon. Zane J. S. De Silva: Four years, Mr. Speaker?

So, the thing is, I say this. I wonder how many times he came back from school and told people, *I'm going be a lawyer*. He didn't have his papers yet. *I'm going be a lawyer*. Well, I'll tell you what, Mr. Speaker, I'm going to build homes in this country. But at the same time, Zane De Silva ain't going be here forever. So, I have got that plan ready. It's going out to all the

stakeholders at the moment. The Honourable Member keeps asking for it, he'll get it.

But whilst that's being done, because we want to do it right . . . how many times do they say in this House, *oh, you just rush it through*. *You guys*—No, we are going to take our time, like I did with the National Health Plan years ago. We did a lot of consulting, and the consulting is taking place, Mr. Speaker. Housing is too important. It's a draft strategy that's almost ready. And you know what? I am going to invite Members opposite when we get to a stage . . . and that's not far away.

But let me tell you something, Mr. Speaker, whilst that is taking place, because I think when Members opposite see it, hopefully they'll support it.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Without a shadow of a doubt, support it. But Mr. Speaker, this Government is a progressive government. Because we design, or we want to devise a plan for whatever that may be, whether it's Minister Tinee [Furbert] doing Seniors, whether it's Michael Weeks doing security, or National Security, or whatever . . . whatever the Ministry is. I tell you what we are doing: we can chew gum and walk.

And I can assure you, Mr. Speaker, it is going to give me great pleasure to announce to the people of this country when that decision is made, and it's close. And we are going to build a couple of hundred homes, Mr. Speaker, in 18 months.

People said, *Zane, you're crazy, you can't do it*. We are going to do it, Mr. Speaker. And as I told the Honourable Member, he told me he saw me speaking on TV the other night. I said, *You can hold my feet to the fire, because I'm telling you, it's going to happen*.

When you take the calls that we take from the crying mothers, the crying daughters who are crying for their mothers and their grandmothers. And you hear the stories of 10 and 12 people living in a one-bedroom place, children being abused, women being abused. Trust me, Mr. Speaker, my vision is clear.

We are going to build homes in this country. And we are going to build a lot of homes in this country. And if I have my way, if I have my way—I will stick my neck out a little further. We might have 400 homes in 18 months. You think the 100 was crazy? I am going to stick my neck out, because I have got the support from the Finance Minister. I told him I want \$90 million. He knows I want more. I want more than that \$90 [million]. He knows it. I just have to produce the right model for him, hug him a little bit, and press hard, because we need homes and we need them now.

That list of folks who need homes has grown to almost 400 in the last eight weeks. And you know what we are finding, Mr. Speaker? Is that the majority of those recent applications are from middle class folks. Both people have good jobs, can't find places to stay. We have all heard it.

So, when I come to this House with that type of request and support for the people of this country, I expect everybody in this House to support it. And when we come with that budget of mine next week, I know that I am going to get support. We can do some debating, but I know I am going to get support.

Now, Mr. Speaker, we have heard some talk about the debt tonight. Now, I think Honourable Member Dickinson said tonight, *maybe we should consider stop talking about the debt and who is responsible for it*. I would never mention debt again if they didn't—

[Laughter]

Hon. Zane J. S. De Silva: —but they continue to bring it up.

An Hon. Member: Of course.

Hon. Zane J. S. De Silva: And you might say,—

An Hon. Member: It's a Budget Debate.

Hon. Zane J. S. De Silva: That's right, it's a Budget Debate. So, if you are going to bring up the debt, we must bring up all the history. Okay?

An Hon. Member: Why?

Hon. Zane J. S. De Silva: Now, the Honourable Member says, *Why?*

Hon. E. David Burt: Aah!

[Laughter]

Hon. Zane J. S. De Silva: Because they know why. You know why, Mr. Speaker? Let me explain something to you.

Hon. E. David Burt: They said why. Wow.

[Crosstalk]

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

We had a number thrown out tonight, \$355 million deficit in 1998. That's what the OBA had—

An Hon. Member: The UBP.

Hon. Zane J. S. De Silva: The UBP—

[Laughter]

Hon. Zane J. S. De Silva: —UBP, OBA, same thing.

[Laughter and crosstalk]

Hon. Zane J. S. De Silva: Right? So, we know that if you took it and you've done the equations, and you can argue over a couple of hundred million dollars if you want, but the numbers are closer to \$800 million, in today's terms. So, the thing is, right?

[Inaudible interjections]

Hon. Zane J. S. De Silva: See, the thing is, Mr. Speaker.

[Inaudible interjections]

Hon. Zane J. S. De Silva: The thing is, Mr. Speaker, is that it was easy for them to try and balance the budget or have a small deficit. Because you know why? They didn't do social programmes. They didn't have scholarships for our people. They used to . . . we found those two senior citizens home, we had to shut down because they didn't do anything with them, at all. We had to close them. They [were] disgusting. It's easy to balance a budget, you know. And they showed it again when they were in power for that four and a half years. What did they do? Cut scholarships. They cut at-risk youth programmes. You cut, cut, cut, cut, cut.

Mr. Speaker, when they came in in 2017, they told our seniors, dollars don't . . . money don't grow on trees.

[Inaudible interjections]

Hon. Zane J. S. De Silva: In 2017, in early 2017, Bob Richards, the former Finance Minister, told our seniors that money does not grow on trees.

Hon. E. David Burt: That's what he said.

Hon. Zane J. S. De Silva: That's what he done.

[Inaudible interjections]

Hon. Zane J. S. De Silva: They told our people to take furlough days. They said we now must share the pain. They were going to shut down Lamb Fogg [Urgent Care Centre]. They said they have no money. You remember they cut out the exhibition. Who goes to the exhibition? All our people. Right?

So, they had to tell all our people they want to take a pay cut. Then all of a sudden, all this gloom and doom.

[Inaudible interjections]

Hon. Zane J. S. De Silva: No, you remember at one stage they said, *We can't make payroll for our people*.

[Inaudible interjections]

Hon. Zane J. S. De Silva: But all of a sudden, all of a sudden—

[Inaudible interjections]

Hon. Zane J. S. De Silva: —all of a sudden, Mr. Speaker, they found \$70 million for an America's Cup. They found a million dollars for a Commission of Inquiry that was just a bunch of fluff. They found \$40 million for Cross Island, the most expensive real estate in this country's history—for a boat race.

[Inaudible interjection]

Hon. Zane J. S. De Silva: So, \$70 million for America's—

[Inaudible interjections]

Hon. Zane J. S. De Silva: Look, I'll state for the record and I'll say it again, and I have said it in this House a hundred times. I support the America's Cup. Any sporting event, I support it. What I did not support, and I would not support, is if we had to pay \$100 million to host it. You have got billionaires coming here. Our issue was this. We supported it; but we did not support the taxpayers' money, \$100 million, to host it. That's the difference. If this Government would have had anything to do with it, it would have been a completely different story. We would have had no race, or somebody would have paid. It would not have been the taxpayers of this country.

And we wouldn't have spent \$40 million to build Cross Island, not when you have Morgan's Point out there, which they controlled.

And now, did I just say Morgan's Point?

Hon. E. David Burt: Yes, you did.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Let's remind . . . when you talk about debt that this Government has had to deal with, let's not ever forget Morgan's Point, \$250 million. Can you imagine, Mr. Speaker, had the PLP Government gave Michael Weeks and Owen Darrell \$160 million contract on Morgan's Point, for a private development, and it went belly up and they said, *I'll walk away. I'll just keep going and play golf every day, travel the world, it's all right.* That \$160 [million] has now morphed into \$250 million and counting.

An Hon. Member: Like your hospital.

[Inaudible interjections]

Hon. Zane J. S. De Silva: We pay \$1 million per year at the moment to continue to maintain that property.

And let me state again for the record, if you take Bermuda as an example, the map of Bermuda, and let's say the map of Bermuda is Morgan's Point. For that \$160 million, now \$250 [million], you know what we got, Mr. Speaker? We did not get all of Bermuda back, you know. We got Dockyard. All the rest of Bermuda still belongs to the developer. How about those apples? What does the OBA say about that?

An Hon. Member: Maybe you should read the contract.

Hon. Zane J. S. De Silva: How careless is that?

Another Hon. Member: Very careless.

Hon. Zane J. S. De Silva: You're telling me to read the contract?

An Hon. Member: Very careless.

Hon. Zane J. S. De Silva: I'm a lot more familiar with that property now. You want to trade some words about that contract?

An Hon. Member: You mean the land-swapping PLP contract?

Another Hon. Member: Mm-hmm.

Hon. Zane J. S. De Silva: I'll tell you what, Mr. Speaker. Now, Mr. Speaker—gee, man, time just goes by so quick. Let's see what we are going to do first.

Let me say this, Mr. Speaker, I've got a minute left. The Honourable Member Craig Cannonier got on his feet today, and I totally forget the first part. If you look at Hansard, the second part. I totally agree with a lot of what he had to say. I think it's very important. But I think he left out a few things with regard to the pharmacies. It's my knowledge, I stand to be corrected, that a tender went out to many of the pharmacies. A tender went out; one particular pharmacy won the bid for it. So, it wasn't just a little deal went on between one.

The other thing is, when the Honourable Member Cannonier said people were going to go bankrupt, the amount of drugs we are talking about is about 3 per cent of one's stock, one's business. When you talk about . . . you get up here and you want to make a lot of noise, talk about people that go out of business. If you're going to lose 3 per cent of your business, and you are going to have to close your door, something is not right.

An Hon. Member: You can go straight up to the customer.

Hon. Zane J. S. De Silva: You can see . . . yes. I have several businesses, Mr. Speaker. I can tell you, if I lose 3 per cent of my business, and I got to close my door,

something is not right. So, if you are going to talk about the story, you must talk about the whole story.

Thank you, Mr. Speaker.

[Crosstalk]

The Speaker: Thank you, Minister.
Premier.

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

[Crosstalk]

Dr. Douglas DeCouto: Won't you join us, Mr. Premier.
You missed all the fun.

Hon. E. David Burt: No, I heard every single word of it, Doug.

[Crosstalk]

Hon. E. David Burt: Mr. Speaker, I know the hour is late, and I know that you are tired, so I will have little leeway. So, I better use my 20 minutes wisely before the "was" Acting Minister of Finance closes out this debate as he moved the motion earlier today.

Mr. Speaker, certainly today there have been great contributions from Ministers of the Government and Backbenchers, all of whom who have done the work. And there's no question that this budget that was presented last week is a budget from this Government. It is a budget that is made up of recommendations from Backbenchers as well. It is a budget that takes into account the feedback from the Pre-Budget Report. And it is a budget that gives hope, extends opportunity, cuts taxes for everyone, cuts duties, returns money, puts more money back in people's pockets, and makes significant investment for the future.

We hear comments from the other side talking about making sure that we get things right. That is one of the things that was said inside the Budget Statement about fixing the foundations, about ensuring that we deliver making this economy even better and more stronger.

Now, Mr. Speaker, that is what the budget had inside of it. Unfortunately, with all the work that was done, I would have expected a little bit better in the Reply. But I need to remember that I have been doing this for so long that I should not have high expectations about what would happen or what would come from the Opposition,—

[Inaudible interjections]

Hon. E. David Burt: —especially the Honourable Member from constituency 25

The Speaker: Keep the tone up now.

Hon. E. David Burt: But what we were treated to today, Mr. Speaker, seemed to be what I would say (my word and opinion, as I listened to the entire debate) is a tirade in some cases of alternative facts. Not able in any way, shape, or form to bring themselves to say anything positive. And I'm not even going to devote much time to the things of which was said here, Mr. Speaker. Because the double-speak was incredible. And I think it was covered adequately by the MP from constituency 33, MP Simmons, who spoke about the fact that they said they want more money here, but we should pay more money for debt.

Governing is hard. Make a choice, make a decision, and stick with it. Have something. What we have heard today was nothing serious in regard to a governing agenda. Nothing serious in regard to this is the economic policy, the difference. It was a smorgasbord of various things completely unfunded. All these various pledges and no concept of how you make it.

So, you cannot say that you want to reduce debt more than we are doing yet say that we are going to increase spending throughout. You have to make the correct and proper decisions, Mr. Speaker.

And that, Mr. Speaker—

[Inaudible interjection]

Hon. E. David Burt: —and that is the reason that election after election, they continue to find themselves in Opposition.

But it doesn't stop, because as the Honourable Minister of Public Works and Environment said after hearing the Opposition Leader, he felt the grey clouds coming in, and I just landed at the airport, and I could see all the fog just rolling in, the doom and gloom.

But here is the thing, Mr. Speaker. The Shadow Minister paints the economy as all negative, ignores the record low unemployment, ignores the strong GDP growth, ignores the fact the job growth, which has been said, Mr. Speaker.

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

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Dr. Douglas DeCouto: The Honourable Premier is misleading the House. In fact, all of those topics were explicitly addressed within the Reply. And so I suspect he should have listened a little more closely.

Thank you, Mr. Speaker.

The Speaker: Premier.

Hon. E. David Burt: Mr. Speaker, as I go on, the Shadow Minister talks a lot about corporate income tax.

And it was interesting, and I heard this commentary around this thing as though it was given to us as a gift.

Now, here's the thing, Mr. Speaker. It is rich coming from an Opposition that we almost had to fight against in order to implement it. And it is my opinion, my opinion, Mr. Speaker, that if the shoe was on the other foot and they were the government, we would not be in this particular position, Mr. Speaker. Because let us be clear, they kept on talking about the fact and warning about the fact that our competitors are not doing it. So, we need to be careful, Mr. Speaker.

But here's what happened, Mr. Speaker. We took a different path because we have the confidence that we can execute policies properly and correctly. And we went through that process of consultation with international business, sat down and worked with. And when we tabled that particular Bill in this House, it had the support of ABIR, BILTER, and ABIC to implement a tax that has fundamentally changed the way and the approach of which we have, Mr. Speaker.

So, the whole view and thought that this is luck, the whole view and thought if we were forced into this, it must be reminded, other jurisdictions who did not have a corporate income tax took a different path.

And I just came from CARICOM and they are all looking at me knowing that I just tabled the budget and saying, *Wow, how do we do it? What do we do going ahead?* See, Mr. Speaker, that is called boldness, vision, and the ability to execute to get things done, Mr. Speaker.

So, let's be clear, that is the record of this particular Government. Other people made different decisions. We made the decision that we could get it done and work with our international business partners to make sure that it happens. It was not luck, Mr. Speaker. It was not luck at all. And it is particularly interesting when we hear the things in which they're speaking about inside of the budget.

Let me say, quoting from the Budget Reply of last year, quote—

[Inaudible interjection]

Hon. E. David Burt: Twenty-five.

An Hon. Member: No, 35.

Hon. E. David Burt: "First, we would craft a budget that works without including the CIT for at least the next two to three years."

Hon. Zane J. S. De Silva: Wow, wow.

Hon. E. David Burt: One, nine months later, after that statement was given last May, they've given a Budget Reply that goes ahead and tries to spend the money.

Hon. Zane J. S. De Silva: Wow, wow!

Hon. E. David Burt: They can't even keep their pledges for nine months, Mr. Speaker. Cannot do so, Mr. Speaker.

So, I am not going to go down the rabbit hole of what they proposed, because the facts are that this Government delivered this particular change that has put us in this particular position that enables us to make the investments that was inside of this particular budget, Mr. Speaker. And that, because of that work, what are we doing? We are paying down our debt. We are investing in our country, and we are on the path to eliminate our debt within a decade, while also establishing a sovereign wealth fund for the future, Mr. Speaker.

We have laid out a plan of responsible investment for the future. That is what this budget contains, Mr. Speaker. And it is because of the choices and the execution that this Government made.

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

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Dr. Douglas DeCouto: The Honourable Premier is inadvertently misleading the House. In fact, his own medium-term economic framework does not even provide enough money to pay down the debt due within the next four years. Never mind the next 10.

Thank you, Mr. Speaker.

The Speaker: Premier.

Hon. E. David Burt: Mr. Speaker, he is trying hard, trying hard for relevance, but he is not going to make it. Because here is the thing, he can watch from the sidelines, the Shadow Minister, because this Government has delivered and will continue to deliver, Mr. Speaker.

We have a record of delivery. We have a record of delivering budget surplus before CIT was given. We have a record of investing our people. We have a record of cutting tax. We have a record of putting money back in people's pockets, investing in health care, investing in our seniors in this country. That, Mr. Speaker, is the record of this Progressive Labour Party Government.

Reminder, Mr. Speaker, before a single dime of corporate income tax was collected, we delivered a consolidated fund surplus. And last year, Mr. Speaker, a surplus of \$153 million, \$110 million above the estimate.

And here's the thing, Mr. Speaker, we hear all this back and forth about debt. I am very happy that the former Minister of Finance, the MP from constituency 21, cleared it up. Because it is as though if on that side they completely forgot about the \$200 million

liability of Morgan's Point that they left this Government with.

Hon. Zane J. S. De Silva: That's right.

Hon. E. David Burt: Completely forgot.

Let it be reminded that when we came into Government in 2017, they all said that we would increase the debt ceiling. And we did not increase the debt ceiling until we had to pay to fund their failed Morgan's Point project, Mr. Speaker. That is the record.

The Honourable Deputy Leader talks about the fact that we increased the debt by \$800 million. I'm very happy that it was cleared up—\$200 million for Morgan's Point and \$600 million to fund this country during a pandemic. But here's what happened, Mr. Speaker. While other countries are still suffering from deficits after a pandemic, this Government has delivered a surplus. That is the record. And we will continue to press ahead.

And just for those persons who want to talk about doubling the debt, in 2012 it was \$1.2 billion and in 2017 it was \$2.4 [billion]. That is the doubling of the debt.

Hon. Zane J. S. De Silva: That's right.

Hon. E. David Burt: Their record, Mr. Speaker.

Now let's move on to tax cuts, because we hear a whole lot of stuff on that particular side. We hear a whole lot on that side about targeting, Mr. Speaker. I'll get to targeting later. Because it is intellectually dishonest, if we are in a general economic debate, to talk about how to target taxes, to target taxes, without, *without*, *without* the ability to actually do that through our tax code.

The reality is, Mr. Speaker, we do not currently have that ability, but I will get there later. Let's talk about the tax cuts in this budget. We talk about the fact that we have completely eliminated the tax on fuel. That they doubled, Mr. Speaker. They doubled it while they were in office. We have gotten rid of it, saving an average person \$375 a year. Businesses will save, small persons will save, large persons will save, the money will be saved. They talk about targeting the money, we will get there in a bit, Mr. Speaker.

Let's talk about the matters related to food prices. We know the work that the Minister of Home Affairs has done on an Affordable Bermuda Basket. And we backed it up in this particular budget by making sure that we eliminated customs duty for a wider range of essential goods. Household cleaning items, dairy products, deli meats, all those particular items. That, Mr. Speaker, is how you deliver. And we hear all the things inside this budget. *How will this budget help Mr. and Mrs. Smith, Mr. and Mrs. Jones?* That's how it helps, Mr. Speaker. That is how it helps.

And let's talk about Mr. and Mrs. Smith. Because the Shadow Minister created the Smith family to

illustrate Bermudian struggle. So, let's use his own example.

Under this Government, the Smiths would have seen the largest payroll tax cut in Bermuda's history, Mr. Speaker. A family earning \$96,000 a year would be saving \$840 a year. A family earning \$48,000 is paying 95 per cent less taxes, Mr. Speaker, than they did when we came into office. Their car licence is 20 per cent cheaper than it was before, because this is the second time that we have reduced car licencing fees. Cell phone bills and taxes have been reduced. The fuel duty, as we mentioned, on electricity, also gone. The grocery bill, the work of the Affordable Bermuda Basket with an affordable basket that is 20 per cent reduced, Mr. Speaker. If Grandpa Smith is on FutureCare, his prescription drug coverage has been enhanced. He now has a free annual health care exam. If he has home health care, he can get access to it without a waiting period.

And, Mr. Speaker, let's be clear, with the additional money that was put into FutureCare, if he qualifies, his FutureCare will be free this year. That is how it helps, Mr. Smith, Mr. Speaker.

[Desk thumping]

Hon. E. David Burt: That is how this budget helps the Smiths.

But let's go on to Miss Jones.

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

Hon. E. David Burt: Because we heard about Mr. Smith, let's go to Miss Jones.

An Hon. Member: We already heard about it.

Hon. E. David Burt: Let's go and talk about this.

We said that Miss Jones has no insurance and can't work. But this is exactly who our health care expansion targets. Exactly who it targets. We know that we have raised the financial assistance threshold. We know that we have raised the access for persons to have more access to prescription drugs. We know that we have done the matters related to caregivers. And when we talk about the matters related to Miss Smith and Miss Jones, the one thing that we said for those persons who are suffering inside of this society, Mr. Speaker, the one thing that you will never hear from this Government, is the cold and callous words that came from that side where they tell our people who are in need that money doesn't grow on trees. Because on this Government, our record, we invest in our people, and we have had a consistent record of investing.

Let's talk about seniors, Mr. Speaker. Because I heard the Honourable Member from constituency 7 talk about seniors. We did not ignore the Tax Reform Commission recommendations. We funded the first waterfall to half of the amount because it is going to

take time for implementation. But next year it will be funded fully. That will fund, just so we are clear, 2,200 seniors—2,200 seniors!

An Hon. Member: Why not fund it fully?

Hon. E. David Burt: The Honourable Member wants to say, *why not fund it fully?* Because those are the choices we made. But here is the reality—2,200 more seniors will have access to FutureCare under this Government, Mr. Speaker.

[Inaudible interjections]

Hon. E. David Burt: That is the reality. That is what we are delivering for the seniors in this country, Mr. Speaker.

And while we are on that topic, Mr. Speaker, an \$87 million investment in health care in this country, Mr. Speaker. The most significant health care investment to ensure that we deal with the matters of the hospital, to make sure that they have the adequate funding, to ensure that we put capital funding towards a step-down facility to make sure that it happens, while also expanding access, making sure that people have more preventative care, while also ensuring that we roll out and deliver universal health care, in addition to the fact of 2,200 seniors getting FutureCare access for free, Mr. Speaker. That is the record of this particular Government, Mr. Speaker.

Now, I want to talk about health care a little bit more. Because health care is important. And we heard the former Premier and Honourable Member from constituency 12, MP Cannonier, said a whole lot. Now, let me just make it clear, okay? The first thing is, your math is not mathing. Because if you got up and gave a speech in December 2024, and then you got up today, 14 months later, it is not three years later. It is only 14 months later. Let's start there.

[Laughter]

Hon. E. David Burt: Number one, 14 months later. December 2024 to today is 14 months. I promise you, I can do that math.

Number two, Mr. Speaker.—

[Inaudible interjection]

Hon. E. David Burt: Yes, it was in the November 2024 Throne Speech. So, I can talk about that, because it was what was part of the government.

An Hon. Member: Oh-oh!

Hon. E. David Burt: And, Mr. Speaker, it was in the election platform that this Government won in February of 2025. And, yes, it was in the Throne Speech of March 2025 as well. And the Throne Speech covers a

legislative agenda. And it is the Government's full intention, as we said in the Throne Speech, to follow through the legislation.

An Hon. Member: It's too late.

Hon. E. David Burt: The Honourable Member will say it's too late. But here's the thing. We will deal with the particular matters. But here's what I'm not going to do. Right? What I'm not going to do, Mr. Speaker, is recognise . . . the Honourable Member knows that when you are dealing with matters related to the private sector, you need to make sure that you get the legislation and the policy right, because the lawyers will come after and start trying to sue. And we want to make sure we get it right for Mr. and Mrs. Smith or for Mr. and Mrs. Jones, Mr. Speaker. And so that stands.

But here is what happens, Mr. Speaker. The Honourable Minister of Health spoke about this particular issue. For us, we must have fairness of access. And the policy that the government will make sure is rolled out will ensure fairness. Because, yes, the private sector can go ahead and make their deals. But what the private sector cannot do or should not be able to do is exclude persons from taking advantage of that same deal. So, if they go to a particular pharmacy and another pharmacy wants to compete on those same measures, then that pharmacy should not be precluded for doing so. And that is a policy matter that we will lay out. So, this is the way—

[Inaudible interjections]

Hon. E. David Burt: Mr. Speaker, he had his time and I have mine, Mr. Speaker. Let me go on because I have three minutes and 30 seconds left.

The Speaker: Talk to the Chair. Talk this way. Talk this way.

Hon. E. David Burt: Now let me continue, Mr. Speaker. Because on the issue of tax cuts, our record as a Government is clear. We cut taxes for working people. We cut taxes for working people.

Dr. Douglas DeCouto: Everybody, across the board. Everybody.

Hon. E. David Burt: Absolutely. And see, the Honourable Member says we cut tax for everyone. He knows and knows full well that when you adjust the marginal rates, if you make some adjustments, you will end up raising tax on certain people. And that is not what we are trying to do. And so therefore, we wanted to make sure that we did not raise taxes on persons unless their policy is to raise taxes, especially. Okay, see, but the policy isn't to raise tax on persons. So, they cannot have their cake and eat it too, Mr. Speaker.

We delivered a significant reduction in payroll taxes for middle class and working Bermudians. That is what this record is. And it is a significant tax cut targeted towards those in the middle, Mr. Speaker, also for employers. You cannot be a part of a Tax Reform Commission and not like the results of what they said. The Tax Reform Commission said we must reduce employer taxes, and that is what we are going to do.

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

The Speaker: Point of order.

POINT OF ORDER
[Misleading]

Dr. Douglas DeCouto: The Premier is—

[Inaudible interjections]

Dr. Douglas DeCouto: I'm going to have to say this, Mr. Speaker. The Premier is intentionally misleading the House because the Premier knows that I resigned from the Tax Reform Commission halfway through. And I was not involved in the preparation or the signing of the final report.

Hon. E. David Burt: He is trying to filibuster, Mr. Speaker.

Dr. Douglas DeCouto: So those recommendations are the recommendations of the Commission members who created them and wrote their report. That did not include me.

Hon. E. David Burt: Okay, so here is what we have, Mr. Speaker. So, what the One Bermuda Alliance is saying, we have a representative, we had a bipartisan committee, but we reject their advice. That's fine, if that is their position, then let that be their position. But that is not going to be our position, Mr. Speaker. Because we believe that when you put together a body of people, you should accept the recommendations if you ask them to do the work. And that is what we are doing on this side, Mr. Speaker, accepting those recommendations.

Let me talk very briefly, before I finish, Mr. Speaker, on the matter related to education. Because I do not recognise the education system that these persons talk about, Mr. Speaker. I do not. Because I have two kids in public education who are having an incredible time. Yes, there are challenges in public education, just like there are challenges in private education. Yes, there are fights in public schools, just like there are fights in private schools. Yes, there are. We must care for all persons. But this budget delivers even more funding towards education in this country. Making sure, yes, we are going to have to spend up to \$20 million on each school to renovate them. But we will have the

capacity to fund them because the choices that this Government made to give us the capacity to make those investments, Mr. Speaker.

So, Mr. Speaker, let me try to close with my 45 seconds.

As you know, Mr. Speaker, I have been doing quite a bit of travelling lately. And so, I will close my contributions (before I hand over to Minister Furbert to close out the debate) with a quote which has an inspiration from a place where I recently visited, the Republic of Trinidad and Tobago.

Mr. Speaker, the saying goes that, *You're only as good as your last performance*. The road may be long, but this Government, Mr. Speaker, rest assured, has endurance. This budget is not a dress rehearsal. It is the real thing. It will deliver for the people of this country. And I am proud to ensure that we table this matter on behalf of this Progressive Labour Party Government.

Thank you, Mr. Speaker.

[Desk thumping]

[Timer chimes]

The Speaker: Thank you, Premier.

Junior Minister, would you like to close out this debate that's been a few hours?

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

Mr. Speaker, I must say that this has been a very interesting day. And I must say that I understand the positions that the Opposition takes, because that is the role that many Oppositions have taken over the years.

And so, Mr. Speaker, I'm not going to be long. I believe that the Premier and the Minister of Finance have clearly laid out what we have done over the last season to prepare for the budget. It hasn't been easy. Despite the situation that we find ourselves in as far as revenue. But, Mr. Speaker, the Premier will tell you that Ministers request much more, as you all will recall, or will know that. But it comes down to making decisions from time to time.

And the decisions that they came down to, I think, was a balanced decision made by the Premier. He's worked hard. The team in Finance has worked hard to prepare what you have seen over the last, as far as what you read last week, and what we have debated today.

Mr. Speaker, this Government has come a long way when it comes to the budget.

Hon. E. David Burt: Yes.

Hon. Wayne L. Furbert: As you all recall, when we took over in 2017, the deficit was huge. The debt was huge, and we had to build from something.

[Inaudible interjections]

The Speaker: Talk to the Chair, Junior Minister. Talk to the Chair.

Hon. Wayne L. Furbert: Mr. Speaker, in 20 . . . let me read this.

[Crosstalk]

Hon. Wayne L. Furbert: I have to get my glasses on. And I said I wasn't going to speak long, but since the Opposition—

The Speaker: You don't have to speak long, just speak to the Chair, that's all.

Hon. Wayne L. Furbert: —just brought it to my attention. In 2013, the deficit was \$299 million.

Hon. E. David Burt: Tell them again.

Hon. Wayne L. Furbert: In 2013/14, under the OBA Government, it was \$299 million. In 2014/15, it went to \$265 million in deficit.

An Hon. Member: What happened in 2012?

Hon. Wayne L. Furbert: In 2012? I don't mind telling you what happened in 2012. In 2012, it was \$225 [million], but it was a mixture of both governments, by the way, at that time. When we took over in 2017, it was a mixture of, could we serve? I think we came in, I can't remember what year—

An Hon. Member: July.

Hon. Wayne L. Furbert: —what month we came in. In July. So that was pretty well most of the budget that we inherited. We took it to \$70 million deficit.

An Hon. Member: Aah!

Hon. Wayne L. Furbert: And then in 2019, it was \$32 million deficit. But something happened in 2020. We all know what went wrong in 2020.

[Inaudible interjections]

Hon. Wayne L. Furbert: No, we had COVID-19. We had COVID-19.

[Inaudible interjections]

Hon. Wayne L. Furbert: We had COVID-19. And so, the Government came to the aid of many people who needed help at that time. And so, the deficit went up to \$100 [million] . . . sorry, yes, \$184 [million]. But then we went back, lower to \$66 million, lower to \$27 million

deficit, \$29 million deficit. And then in 2024, first surplus of \$29 million. And then \$153 million.

And yes, I agree with [MP, Dr.] Emilygail Dill, we were blessed.

Hon. Zane J. S. De Silva: Yes, we were.

Hon. Wayne L. Furbert: We were blessed.

[Inaudible interjections]

Hon. Wayne L. Furbert: We were blessed to have \$472 million in this budget. And it is not what you see, it is what you do with it. We made some wise decisions.

And, Mr. Speaker, I believe that as time goes on, as the Premier and the Minister of Finance is aware, times change, finances change. And sometimes Ministers receive other supplementaries coming out throughout the year. And we will see how things go.

But Mr. Speaker, we have done some great things. And we can say, I heard the Honourable Members say that we haven't done anything for the people in this country.

Hon. E. David Burt: What nonsense!

Hon. Wayne L. Furbert: It's clearly . . . It is clearly what we have done. Over from 2017, from 2017—

[Inaudible interjections and crosstalk]

Hon. Wayne L. Furbert: —to 2018 . . . sorry, 2017 to 2026, those who were making under \$36,000, they had a cumulative saving of \$9.9 thousand.

Hon. E. David Burt: Yes, tell them.

Hon. Wayne L. Furbert: If you were making \$48,000, you had a cumulative of \$13,000.

Hon. E. David Burt: It's called "targeted."

Hon. Wayne L. Furbert: And \$60,000—\$10,000 in savings.

And as you got up, as you moved up to the bracket of my good friend, Mr. Pearman, you made less. The savings was less.

So, we did take care of those who were in the lower bracket. Even in this tax bracket, those who were making, I believe, over \$125,000, I think the savings is about \$60,000 *[sic]* . . . sixty dollars . . . \$60. But those who were making less it was much higher, \$60 . . . I can't remember the exact number. But the number was much higher. So those who . . . we did take care of those who were in a much less [fortunate] position.

[Inaudible interjections]

Hon. Wayne L. Furbert: Mr. Speaker—

The Speaker: Yes, you can just talk to me and wrap it up. It'd be nice.

No objections to that?
None? Good.

[Laughter]

[Inaudible interjections]

Hon. Wayne L. Furbert: Mr. Speaker.

The Speaker: Yes, yes.

An Hon. Member: Take direction from the Chair.

[Crosstalk]

[Laughter]

The Speaker: Deputy, can you take the Chair so we can move into Committee and then come back and close the House out?

Thank you.

[Crosstalk and laughter]

Hon. Wayne L. Furbert: Let me tell you one thing, Mr. Speaker, and most Members are not aware of this. That what happens is that because the interest payment and the revenue have risen, when you talk about the interest payment as a percentage of revenue, and this is where S&Ps and all those rating agencies look at. We have now gone from roughly 12 per cent interest payment as a percentage of revenue, down to 8 per cent in 2025. This year will be 6 per cent, and next year, if everything goes according to plan, it will be 5 per cent or even 4 per cent.

Ms. Lovitta F. Foggo: I was not missing in action.

An Hon. Member: I left you upstairs.

Ms. Lovitta F. Foggo: And I couldn't get down the steps fast enough in my heels.

An Hon. Member: Yes. Tell them.

[Crosstalk and laughter]

Hon. Wayne L. Furbert: This is [what] the rating agency takes a look at. So, we have improved it. We have made a significant improvement for the country. Mr. Speaker, we have moved from pandemic uncertainty to real fiscal strength. We are not just managing the present. We are building the foundation of a fairer, more stable, and affordable Bermuda.

Ms. Lovitta F. Foggo: It was. I know. Well, the public needs to know that we can have a joke sometimes.

House in Committee at 12:16 am

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Chairman: Good evening . . . good night . . . good morning. Good morning, Members.

[Laughter]

Hon. E. David Burt: Just like our platform said.

Hon. Wayne L. Furbert: Madam Chairman—

Hon. Wayne L. Furbert: That is the direction that this Government will be heading in. And I would like to particularly thank the Premier, and particularly the Minister of Finance, which I have worked with over the many years in that Ministry to make some things happen.

And Mr. Speaker, the country is better off because this Premier and Minister of Finance kept us all on our toes. So, Mr. Speaker, in those few words, I will move—

The Chairman: Members, yes, we are now in Committee of Supply for the year 2026/27, and I call on the Junior Minister of Finance.

The Speaker: Yes, go ahead and move us.

Hon. Wayne L. Furbert: —because it is 12:00 am, it's 15 minutes past 12:00 am, and I have got to make church at 11:00 am. I know none of you will be there.

[Laughter]

Hon. Wayne L. Furbert: Madam Chairman, I now move Head 87, Ministry of Justice Headquarters; Head 3, Judicial Department; Attorney General's Chambers, which is Head 4; Head 25, Department of Corrections; Head 74, Department of Court Services; and Head 75, Department of Public Prosecutions.

Hon. Wayne L. Furbert: Mr. Speaker, I move that the House do now resolve into Committee of Supply to consider the Estimates of Revenue and Expenditure for 2026/27.

The Chairman: It has been moved that we consider Heads 87, 3, 4, 25, 74, and 75 under the Ministry of Justice.

The Speaker: Thank you.

Are there any objections to that?

There are none.
Thank you. Go ahead.

Hon. Wayne L. Furbert: Madam Chairman, I move that the Committee rise, report progress and ask for leave to sit again Monday, March 2, 2026.

The Chairman: It has been moved that the Committee rise and report progress until Monday, March 2, 2026.
Are there any objections to that?

An Hon. Member: No.

The Chairman: There are none.
So, moved.

[Gavel]

[Inaudible interjections and laughter]

The Chairman: Yes.

[Motion carried: The Committee of Supply agreed to rise and report progress and sought leave to sit again.]

House resumed at 12:18 am

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

The Speaker: Put it up, put it up. Leave it up.

[Laughter]

The Speaker: Are there any objections to the House rising and reporting progress?

No.
Premier.

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

Mr. Speaker, I move that this Honourable House do now adjourn until Monday, March—

[Inaudible interjections]

Hon. E. David Burt: Do you have a Bill to introduce?

[Crosstalk]

Hon. E. David Burt: You didn't introduce that already?

[Crosstalk]

ADJOURNMENT

Hon. E. David Burt: Sorry, Mr. Speaker, I move that this Honourable House do now adjourn until Monday, March 2, at 10:00 am.

The Speaker: And I am certain no Member wishes to speak to that, so I am going to rise and close out the House.

Some Hon. Members: Wait a minute!

The Speaker: I am going to close the House out.

Members, the House now . . . as we are all on our feet, I want to thank you for the participation in today's debate. It was a long debate, so I am sure all of you, like me, are anxious to get out of here this evening, so I thank you for your participation.

Get some rest, and we will start this all over again at ten o'clock on Monday morning.

[Gavel]

The Speaker: The House now stands adjourned.

[At 12:19 am (28 February 2026), the House stood adjourned until 10:00 am, Monday, 2 March 2026.]

**BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT
2 MARCH 2026
10:03 AM**

Sitting Number 26 of the 2025/2026 Session

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

The Speaker: Good morning, Members. I trust everyone had a good weekend. Nice wet one, it seems so. The Clerk will now lead us in prayer.

PRAYERS

[Prayers read by Mr. Clark Somner, Clerk]

The Speaker: Amen.

[Gavel]

The Speaker: Members, the House is now in session.

CONFIRMATION OF MINUTES

The Speaker: The Minutes from Friday the 27th, last Friday, have been deferred.

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Speaker: We have received notification from MP Famous that he will be absent today. Other than that, there are no further announcements.

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: There are none.

PETITIONS

The Speaker: There are none.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Speaker: We do have Statements this morning. The first is in the name of the Minister for the Cabinet. Minister.

Hon. Diallo V. S. Rabain: Good morning, Mr. Speaker.

The Speaker: Good morning.

**DIGITAL TRANSFORMATION TEAM STRATEGIC
PARTNER UPDATE**

Hon. Diallo V. S. Rabain: Mr. Speaker, I rise today to provide this Honourable House with an update on our work to modernise government services. The Statement follows my remarks from December 12, 2025. On that day, I shared a vision for a Bermuda where technology serves every resident and business with ease. I announced our partnership with Paradise Mobile, Google, and Abacus. Today, I am here to report that our progress is steady and our path is clear.

In December, I spoke about the need for a unified digital space. I described a future where you could apply for a licence, sign a document, or pay a bill from your phone. This was not just a dream of new tech. This was a promise to make the government more responsive. We wanted to move away from the days of long lines and paper forms. We remain committed to ensuring that our services tangibly enhance the lives of all of Bermuda's people. By strategically reimagining our digital infrastructure to be more people-centred and interconnected, we align with the Public Service Strategic Plan. Our [digital transformation work](#) is ever guided by three strong pillars: remaining customer-centric, staying future-focused, and actively promoting prosperity for all.

To explain where we are, think of our digital work like building a new home. In December we broke ground. We cleared the land and laid out the blueprints. Today, I can tell you that the foundation is set. It is strong and almost finished. We call this first part the "Foundation Phase."

Mr. Speaker, since we last spoke in December, we have achieved several key goals. We have built a secure cloud space. This acts as the digital soil where all our future services will grow. It ensures that our systems are modern and safe. We also updated the One-Stop [Shop] portal. This will be the front door to your

government. It will be easier to use and much simpler to navigate.

We have already digitised a set of priority forms. This replaces old ways of doing things that caused delays. We also brought in a helpful digital guide. This is an intelligent chatbot. It helps people find the forms and facts they need at any hour. Think of it as a clerk who never sleeps and is always ready to help. These steps are small, but they matter. They show that we are moving toward a government that values your time.

Mr. Speaker, as we look toward the end of the Foundation Phase, we are preparing for the next big step. This is Phase 2. This is when the house we are building starts to truly function. We will expand the One-Stop Shop to include up to five services where people can make payments. This is a major change. It means you can transact with the government and get a receipt in real time. You will not need to drive to a building or wait for a letter in the mail.

In Phase 2, we will also strengthen how you log in. We will use Single Sign-On and Multi-Factor Authentication. These are better ways to prove who you are online. They act like high-quality locks [on] your digital front door. This protects your privacy and builds trust. We are making sure our systems are ready for heavy use. We want them to be stable as more people start using them.

Mr. Speaker, I want to talk about why this matters for the people of Bermuda. When the government works better, life gets easier.

- Instant submissions mean no more mailing forms or going to a physical office to drop off paperwork. You will no longer have to spend your lunch break or your morning commute trying to reach a desk before it closes. Digital forms mean that weeks of waiting can be reduced to a few days. The speed of our work will finally match the speed of life.
- You will be able to handle your business at eleven o'clock on a Sunday evening. You will not have to take time out of your busy day to stand in line. Whether you are a parent sitting down after the kids are asleep or a small business owner catching up on work late at night, the government wants to be open for you.
- There is also a better record with electronic files. This increases the accountability of our work. Just like tracking a package you bought online, you will know where your request stands. This makes the whole process clear and open. In the long run, this digital platform will also lower costs. We will use less paper, less printing, and less storage. It will also reduce the manual work needed to process files. This means your tax dollars are being used more effectively.

This digital shift is about giving people back their time. It is about making sure no one is left behind.

I also want to address the bigger picture. In December, I mentioned that this work would help our economy. This holds true today. By building these systems, we are creating a place where Bermudian tech talent can stay and work. We want to stop the loss of our best minds to other countries. We are building a digital home for them right here. This programme shows the world that Bermuda is ready for the future.

Mr. Speaker, we are mindful of the risks. We know that tech can sometimes fail. That is why we are taking a disciplined approach. We are not rushing. We are checking every step. We are training our public officers to manage these systems. We want to build internal skills, so we do not always rely on outside help. This makes our government stronger in the long run.

We are also protecting our people's rights. This includes the right to access services and the right to privacy. Everything we do is designed to ensure that user data is used only for the purpose that is intended. We will not use it for anything else. We know that trust is the most important part of this project. If people do not feel safe, they will not use the tools that we build.

We must also think about those who are not comfortable with computers. We will ensure that digital growth does not mean leaving people in the dark. Our goal is to make things simple enough for everyone to use. We will continue to provide support for those who need it. Technology should be a bridge, not a wall. We are always looking for ways to provide in-person support for those who prefer it, even when we move more services online.

Mr. Speaker, I am satisfied with our progress. Our partners at Paradise Mobile, Google, and Abacus are working well with our teams. The work we have done since December proves that we can change. It proves that we can move away from old habits. We are building a public service that is modern, secure, and easy to reach.

The path ahead is bright. As we move into Phase 2, the benefits will become even clearer. People will see the differences in their daily lives. They will see a government that is ready to meet them where they are. We are staying true to the principles of good data care and strong security that I laid out in December.

In closing, I want to thank the public officers who are working hard on this. Change is never easy, but we are meeting the challenge. The Government remains clear in our goal. We are building the Bermuda of tomorrow. It is a digitally empowered place ready to serve. I will continue to keep this House informed as we move forward.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister. I appreciate that.

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

Minister, would you like to continue?

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker.

ELECTORAL REFORM UPDATE

Hon. Diallo V. S. Rabain: Mr. Speaker, I rise today to provide the House with an update on Government's [electoral reform](#) work being advanced through the Ministry responsible for the Cabinet Office and Digital Innovation, in consultation with the Parliamentary Registrar and other relevant stakeholders.

Mr. Speaker, the work continues to be organised [across] four pillars:

- voter access and registration—how people register to vote and access their ballot;
- Election Day processes and administration—what happens at the polling stations on Election Day;
- Campaign and election finance—how campaigns are financed; and
- governance and oversight—how the Parliamentary Registrar's Office is run.

Our path is practical. We are looking for fixes that work in the real conditions of Bermuda's elections, not just in a textbook.

Mr. Speaker, voter access and registration: To ensure feasibility, the Ministry is collaborating with the Parliamentary Registrar to align any proposals with the operational requirements of election and voter administration. We have also continued discussions with subject-matter experts on absentee and electronic overseas voting solutions, focusing on what is secure, verifiable, and workable in Bermuda. This is not about adopting technology for its own sake. It is about understanding options, understanding risks, and ensuring that any potential model maintains integrity and public trust.

Election Day processes and administration: The next step is to talk with political parties and independent representatives about their experiences in the last election. Gathering their feedback will help us create a detailed "playbook" outlining procedures for polling stations. Since our elections have shifted from being mainly two-party to include more parties and independents, it is crucial to set clear rules for Election Day activities at polling stations. Our goal is to ensure our election procedures are consistent and enforced everywhere, regardless of location or the number of candidates.

Campaign and election finance: The Ministry is continuing targeted research and benchmarking on potential campaign finance rules. This work is being assessed through an integrity and financial crime lens. We want to ensure that political finance rules are consistent with Bermuda's anti-money laundering and countering the financing of terrorism standards. We will ensure our electoral framework is not exposed to illicit funds, including proceeds of crime. This includes carefully examining potential gaps, unintended exemptions, and practical compliance expectations, so that the rules are clear, proportionate, and capable of application.

Mr. Speaker, we are basing our efforts on established [guidance] and insights from the

Commonwealth Parliamentary Association, as well as election reports from CARICOM and the Organization of American States [OAS]. By monitoring regional elections and their findings, we will ensure Bermuda's reforms reflect practical lessons rather than theoretical or politically motivated changes.

Governance and oversight: This pillar will equip the Parliamentary Registrar to run elections efficiently. Discussing updates to the Parliamentary Election Act is essential for effective electoral reform. As we modernise, it is important to provide the Registrar with the tools needed to operate properly.

Mr. Speaker, since my last update to this Honourable House in December 2025, our public engagement has continued. We have held a series of town halls across the Island, appeared on radio talk shows and received email suggestions, and those conversations are producing consistent and useful direction. People want easier access to the ballot and clearer processes. They also raise legitimate concerns about verification, election integrity, and confidence in outcomes. They are also concerned about campaign financing and the seemingly inconsistent Election Day rules regarding polling stations.

Mr. Speaker, at each town hall meeting, radio show, and online interview, a common thread emerges—people genuinely appreciate that we are taking the time to hear their thoughts before any changes are made. Their feedback has played a pivotal role in expanding our list of possible adjustments for the future Working Group to review. We are committed to genuinely valuing the voices of Bermuda's residents and view public engagement as more than just fulfilling a requirement.

Mr. Speaker, feedback from town halls, radio shows, polls, emails, and interviews is being consolidated into key themes and questions. This analysis informs potential legal changes, administrative actions for the Registrar, necessary verification safeguards, and oversight measures. The findings are being organised for the Electoral Working Group's review in the next governance stage.

Mr. Speaker, the Ministry has drafted the Terms of Reference for the Electoral Reform Working Group, which is not yet established. Preparations include selecting diverse members to ensure a balanced group with relevant expertise. Once formed, the group will promptly evaluate proposals for legality, feasibility, enforceability, operational impact, implementation readiness, and public confidence. The goal is to form the group by March 30 and complete its work within six to eight weeks.

Mr. Speaker, the date the necessary legislation is to be tabled in this Honourable House remains in September 2026. However, public engagement remains ongoing. The contact list remains open for residents and organisations who wish to stay engaged and receive updates, and the Ministry's informational

materials remain available for those who wish to review the reform areas and provide informed feedback.

Mr. Speaker, this work is moving deliberately, and we are

- listening;
- analysing;
- testing options; and
- strengthening governance around decision-making so that reforms improve access while protecting integrity.

I will continue to provide further updates to this Honourable House as key milestones are reached.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

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

Minister.

Hon. Kim N. Wilson: Thank you. Good morning, Mr. Speaker.

The Speaker: Good morning.

YOUTH MENTAL HEALTH NEEDS, BUILDING CAPACITY IN OUR COMMUNITY TO SUPPORT

Hon. Kim N. Wilson: This morning, I am pleased to announce the launch of the [Youth Mental Health Training Programme](#) led by the Department of Health. This important initiative is designed to empower local professionals who serve the youth of Bermuda with the essential skills to recognise, respond to, and to refer young people experiencing mental health concerns.

The programme is particularly valuable for those who want to increase their confidence and competence in supporting young people during critical moments. This initiative is part of the Ministry of Health's ongoing commitment to build community mental health capacity, create sustainable support systems, and strengthen the safety nets around our youth.

Mr. Speaker, adolescence is a highly impressionable period characterised by emotional, social, and neurological changes that can be challenging for a young person to navigate. When we recognise challenges early and come together to support our young people, we give them the tools to cope in healthy ways and help guide them toward a positive future. By equipping teachers, school staff, youth workers, coaches, mentors, social service providers, health care professionals, community volunteers, and others who regularly interact with adolescents, we reduce stigma, improve early intervention, and build compassionate, more resilient communities.

Mr. Speaker, the Youth Mental Health Programme is a three-day course delivered via two days of interactive workshops offered virtually or in-person for skills-based learning, and one half-day in-person session that takes a deep dive into adolescent brain

development, anti-stigma strategies, and local referral processes and pathways. Additionally, monthly training sessions are scheduled throughout the year, and lunch will be provided for in-person participants.

Mr. Speaker, the Youth Mental Health Training Programme blends foundational knowledge with practical skills for mental health support. Participants can expect to build core skills in:

- identifying early warning signs of mental health concerns in adolescents and understanding how to observe changes in behaviour, mood, and functioning;
- providing safe, immediate support that is youth-friendly, non-judgemental, and appropriate to the situation;
- understanding referral pathways and knowing when and how to connect a young person with professional services;
- USING anti-stigma strategies and youth-centred communication to create environments where young people feel safe to seek help;
- maintaining personal well-being while supporting others, including practical approaches to avoid burnout and secondary trauma.

Mr. Speaker, this training also covers knowledge content on adolescent brain development, available resources on Island, and [collaborative] brainstorming for stigma reduction within organisations. Participants who successfully complete the evaluation of the training will receive a certificate, demonstrating their competency and mastery of these skills and concepts.

Mr. Speaker, the Youth Mental Health Training Programme recognises that young people are best supported by the people they trust most, such as their family members, teachers, coaches, mentors, and community volunteers.

Strengthening the skills of these trusted adults builds a community safety net that provides wrap-around support. As we build capacity, we also build linkages between community support and professional services. This means supporting adolescent mental health is not just the role of clinicians, but a shared communal responsibility. Creating overlapping layers of support not only reduces delays in mental support but also ensures that no young person falls through the cracks.

Mr. Speaker, as more people in our community develop competencies in adolescent mental health support, we will continue to break down stigmas, thus making it easier for young people to ask for help. In the short term, we are building a Bermuda where youth receive the timely, compassionate and appropriate support they need, at the appropriate level.

In the long term, Mr. Speaker, such training initiatives not only contribute to a more resilient youth population but also drive cultural changes in how we think about and respond to adolescent mental health concerns and influence positive outcomes for young

people across families, schools, sports clubs, and community programmes.

Mr. Speaker, in closing, the Youth Mental Health Training Programme reflects the Government's commitment to strengthening Bermuda's mental health landscape and ensuring that young people receive informed, compassionate support when they need it most. By investing in the adults who surround our youth, we invest in stronger families, safer schools, and healthier communities. I encourage anyone who works with adolescents to register and join us in building a more resilient future for Bermuda's young people. Registration is open, and further details on the schedule of sessions are available at www.gov.bm/youth-mentalhealthtraining.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Junior Minister for Justice.

Minister.

Mr. Dennis Lister III: Good morning, Mr. Speaker. Good morning to the listening audience.

JURY REFORM, CONCLUSION OF PUBLIC CONSULTATION

Mr. Dennis Lister III: Mr. Speaker, I rise today to inform this Honourable House that the Ministry of Justice has now formally concluded its public consultation on comprehensive [jury reform](#).

While the public consultation period closed on January 31 of this year, we completed our final in-person engagement session on Wednesday, this past week, when the Attorney General and Minister of Justice, Senator the Honourable Kim Wilkerson, and I met with sociology students at Bermuda College. That session marked the culmination of an extensive public engagement exercise designed to ensure that Bermudians from all walks of life had an opportunity to contribute to the future shape of our jury system.

Mr. Speaker, this national conversation has been deliberate, inclusive and far-reaching.

In addition to the online consultation hosted at forum.gov.bm, which was open for written submissions from November 3, 2025, until January 31, 2026, the Ministry undertook a series of in-person meetings in collaboration with parish councils across the Island. We completed community consultations with:

- Sandys Parish Council
- Southampton Parish Council
- Warwick Parish Council
- Paget Parish Council
- Hamilton Parish Council

I attended each of these meetings alongside the Attorney General. These sessions demonstrated a clear public interest in how our jury system operates and how it may be strengthened to reflect Bermuda's

unique social and legal environment. These meetings provided residents with the opportunity to engage directly with us regarding the proposals, to ask questions, and to share their perspectives. We are extremely grateful for the assistance of the parish councils and their executive for facilitating and hosting these discussions.

Mr. Speaker, in addition to broad public engagement, the Ministry also undertook direct and structured consultation with key justice system stakeholders. We engaged with members of the Judiciary, the Office of the Director of Public Prosecutions, and the Criminal Bar to ensure that the operational, constitutional, and practical implications of the proposed reforms were carefully examined by the professionals who they would most affect. Their perspectives have been invaluable and will form a crucial foundation as to how the policy shapes up as we move forward.

Mr. Speaker, beyond parish and professional engagement, the Ministry placed particular emphasis on hearing from young people.

The Attorney General, accompanied by myself and Mr. Keivon Simons, Law Reform, Policy & Strategy Counsel, met with a group of prefects at CedarBridge Academy to discuss civic participation, the justice system and the importance of jury service. The Attorney General also appeared online and on radio programmes including The Daily Hour, HOTT 107.5, and Power 95 to broaden public awareness and encourage participation, as well as solicit live commentary from the community.

The engagement with students at CedarBridge Academy and the concluding session with Bermuda College sociology students reflect a deliberate effort to ensure that young Bermudians—our future jurors, voters, legal practitioners and policymakers—were not merely observers, but active contributors to this reform dialogue.

Mr. Speaker, as outlined in the original Ministerial Statement delivered in the Senate at the launch of this consultation, the proposed reforms were comprehensive and addressed both criminal and civil jury processes. For criminal trials, the proposals included:

1. Reducing the number of jurors from twelve to eight, with potential exceptions for the most serious offences, and adjusting majority verdict requirements accordingly.
2. Allowing medical exemption without court appearance.
3. Increasing the maximum age for service to 75, with an opt-out for those aged 70 to 75.
4. Expanding eligibility beyond the Parliamentary Register, subject to maintaining the principle of a jury of one's peers.
5. Relaxing restrictions for individuals with certain criminal convictions to promote rehabilitation.
6. Reducing the number of persons required to form a jury panel.

7. Increasing jury compensation to reflect modern economic realities.
8. Granting judicial discretion to excuse jurors based on employer requests.
9. Reducing automatic exemptions to strengthen equality in jury selection.
10. Allowing jury separation after deliberations have begun, subject to safeguards.
11. Modernising statutory language relating to persons with disabilities.
12. Enabling persons with disabilities to serve with technological assistance.
13. Providing for judge-only trials in limited and exceptional circumstances, subject to constitutional considerations.
14. Exploring AI-assisted juror vetting tools to enhance transparency and integrity in jury selection.

In civil proceedings, the consultation sought feedback on

1. introducing alternate jurors;
2. aligning peremptory challenges with criminal practice;
3. clarifying procedures for judicial summations and deliberations on liability and damages; and
4. granting judge's discretion to continue trials following the death or discharge of a juror.

Mr. Speaker, the consultation phase has now closed. The next step is for the Ministry to gather and synthesise the comprehensive feedback received from all segments of the community—including members of the public, students, the Judiciary, the Department of Public Prosecutions' Office [DPP], and the Criminal Bar. That analysis will inform the development of a clear policy position for consideration and approval by Cabinet. Once Cabinet has settled its position, the Government will share that policy framework with the public, together with a transparent explanation of the reasoning underpinning the decisions taken. It is our intention to communicate those positions in the near future.

Mr. Speaker, this process has been about strengthening public confidence in our justice system and ensuring that it remains capable of meeting contemporary demands. The jury system remains a cornerstone of civic participation in the administration of justice, and any reform must preserve fairness, efficiency, inclusion and legitimacy.

I wish to thank the Attorney General, our justice sector partners, parish councils, educators, students, members of the media and all Bermudians who participated in this important national conversation.

Thank you, Mr. Speaker.

The Speaker: Thank you, Junior Minister.

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

[We will move on to] the next item on the Order Paper.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: This morning, we have written questions as well as questions from Statements that were given today.

We will move into the written questions first. The first written question this morning is actually [for] an oral response. Yes? So, the first this morning is from the Shadow Minister of Finance, MP DeCouto.

MP DeCouto, would you like to put your question to the Minister?

QUESTION 1: SENATORS AND MEMBERS OF THE HOUSE OF ASSEMBLY WHO RECEIVE OR HAVE RECEIVED ANY FORM OF REMUNERATION OR COMPENSATION OVER AND ABOVE THEIR PARLIAMENTARY OR MINISTERIAL SALARIES

Dr. Douglas DeCouto: Yes, good morning, Mr. Speaker and listening audience.

Will the Honourable Minister please provide this Honourable House with a list of Senators and Members of the House of Assembly who are currently receiving or have received any form of remuneration or compensation over and above their parliamentary or ministerial salaries for any work or services performed or consultancy or employment contract with any government ministries, quangos, statutory boards, or other publicly funded agencies or entities . . . excuse me, entities or agencies, as written, from 1 September 2024 to present and the amount of remuneration or compensation received? Thank you.

The Speaker: Thank you.
Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, the question posed by the Honourable Member is broad in its reach, touching upon various arms of the public service and entities that fall outside the direct remit of my Ministry. However, in the interest of full transparency and in the spirit of open cooperation, we have coordinated with our colleagues across all government ministries and relevant agencies and quangos to compile a comprehensive response to the question asked. The figures I am about to present represent a consolidated effort to provide the requested information.

The amounts given are the total remuneration or compensation received for the total 14 months between September 2024 and November 2025.

- Appeals Tribunal and Contributory Pensions Committee: MP Neville Tyrrell, \$200; MP Paul Wilmot, zero.
- Apprenticeship and Training Council: MP Zane De Silva, zero.

- Board of Education, Senator Lindsay Simmons, zero. Board of Trustees of the Golf Courses: MP Kim Swan, zero.
- Broadcasting Commission: MP Chris Famous, zero; MP Emilygail Dill, zero; MP Alexa Lightbourne, zero.
- CedarBridge Academy Board of Governors: Senator Lindsay Simmons, \$1,900.
- Copyright Tribunal, Senator Tawana Tannock, zero.
- Cost of Living Commission: Senator Lauren Bell, \$150;
- MP Ianthia Simmons-Wade, \$200; MP Anthony Richardson, zero; MP Emilygail Dill, zero.
- Criminal Injuries Compensation Board: Senator Lauren Bell, zero.
- Economic Development Board: MP Jache Adams, zero; MP Jamahl Simmons, zero.
- Immigration Board: MP Scott Simmons, \$7,700; Senator Crystal Caesar, \$450; Senator Arianna Hodgson, \$350; MP Paul Wilmot, \$1,000.
- Labour Advisory Council: MP Jason Hayward, zero.
- National Parks Commission: MP Zane DeSilva, zero.
- National Sports Centre Trustees: MP Owen Darrell, zero.
- National Workforce Development Advisory Board: MP Zane DeSilva, zero; MP Scott Simmons, \$6,800.
- Pension Commission: MP Curtis Dickinson, zero.
- Public Accounts Committee: MP Douglas DeCouto, zero; MP Curtis Dickinson, zero—

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

The Speaker: Do you want to do a point of order or do you want to do your question now?

POINT OF ORDER
[Misleading]

Dr. Douglas DeCouto: Well, the point of order is that the Minister is misleading the House, Mr. Speaker. Zero is not a remuneration. Thank you, Mr. Speaker.

The Speaker: If you haven't been paid anything, then I am assuming when I hear zero that the individual didn't receive any funding, any payment. But can we leave that for the Question Period?

Dr. Douglas DeCouto: Yes, Mr. Speaker. Thank you.

The Speaker: Thank you.

Hon. Diallo V. S. Rabain: [Public Accounts Committee, continuing]: MP Scott Simmons, zero dollars; MP Neville Tyrrell, zero dollars; MP Renee Ming, zero dollars; MP Vance Campbell, zero dollars; MP Ben Smith, zero dollars.

- Public Service Vehicle Licensing Board: MP Neville Tyrrell, \$2,450.
- Registrar of Members' Interest Committee: MP Lawrence Scott, zero dollars; MP Kim Swan, zero dollars; MP Jamahl Simmons, zero dollars; MP Emilygail Dill, zero dollars.
- Road Safety Council: MP Dennis Lister III, \$500.
- Telecommunications: MP Chris Famous, zero dollars; MP Emilygail Dill, zero dollars; MP Alexa Lightbourne, zero dollars.
- Wage Commission: Senator Mischa Fubler, zero dollars.
- Advisor to Minister of Finance: MP Jache Adams, \$46,182.36 for the period in question.
- Advisor to the Minister of Finance: MP Wayne Furbert, \$67,895.43 for the period in question.
- Communications Consultant for Cabinet Office: MP Jamahl Simmons, \$108,711.30 for the period in question.
- National Security Gang Violence Coordinator: MP Leroy Bean, \$86,666.64 for the period in question.
- Quangos, Bermuda Airport Authority: MP Lawrence Scott, \$31,250 for the period in question; MP Scott Simmons, \$25,000 for the period in question; MP Lovitta Foggo, \$25,000 for the period in question.
- Civil Aviation Authority: Senator Kim Wilkerson, \$2,250; MP Jamahl Simmons, \$12,000.
- Bermuda Board of Tourism: MP Kim Swan, \$25,000. Bermuda Economic Development Corporation: MP Jamahl Simmons, \$300; MP Jache Adams, \$600.
- Bermuda Hospitals Board: MP Ianthia Simmons-Wade, \$1,150.
- Bermuda Housing Corporation: MP Chris Famous, \$700; MP Emilygail Dill, \$2,700; Senator Lauren Bell, \$1,250.
- Bermuda Land Management Corporation: MP Neville Tyrrell, \$4,100; MP Dennis Lister III, \$1,750; MP Emilygail Dill, \$250; MP Paul Wilmot, \$250.
- Bermuda Shipping and Marine Authority: MP Jamahl Simmons, \$15,000; and Senator Kim Wilkerson, zero dollars.
Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Do you have supplementary questions or . . . I mean, a question rather?

SUPPLEMENTARY

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

First of all, I would like to thank the Minister for his comprehensive answers. For those listening in, it would be interesting to note that he only answered up to November because, of course, that is when these questions were submitted. So, these questions have taken the Government three and a half months to answer.

I also note, Mr. Speaker, that zero is not over and above the remuneration. And also, for the listening audience that the participation of the MPs in the parliamentary committees is in fact part of their original job description, which was not the intent of the question.

So, my question to the Minister is, I did not notice any of the Opposition MPs on any of these paid committee positions. Could the Minister explain why all of the paid positions seem to include only government MPs? Thank you.

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker.

Mr. Speaker, there is an application process to be on these various committees. I can only speak to the committees that are vetted through my office, and I can assure you that there were no applications from any Opposition MPs to any of the committees that are under my remit.

The Speaker: Supplementary?

SUPPLEMENTARY

Hon. L. Craig Cannonier: Supplementary, Mr. Speaker.

Did the Honourable Member then receive application from everyone that did receive remuneration on the Government side?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Again, Mr. Speaker, I can only speak to the boards that are under my remit, and I did receive applications from Members on this side to some of my boards.

An Hon. Member: Wow.

The Speaker: Second supplementary? No further supplementary? Okay. We will move on.

The next written question this morning requires a written response and it is from the MP DeCouto to the Minister of Finance, Premier. Have you received your written responses?

Hon. E. David Burt: Mr. Speaker, pursuant to Standing Order 18[(4)], I ask those to be deferred until Wednesday one further time. As the final question, we are trying to make sure we get the correct answers.

The Speaker: Okay. So, more information is needed for one of the questions. Okay. All right. They have been deferred until Wednesday. Okay.

The next written question this morning seeks an oral response, and this is from MP King to Premier and Minister of Finance.

MP King, put your question.

QUESTION 1: CASINO GAMING COMMISSION ECONOMIC RETURN

Mr. Robert King: Yes. Good morning, Mr. Speaker and Members of the Honourable House and listening public.

To date, more than \$16 million has been spent on funding the Casino Gaming Commission. Will the Honourable Premier and Minister of Finance please advise this Honourable House of the measurable economic return for Bermuda achieved from the commission since its establishment? Thank you.

The Speaker: Premier.

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

Mr. Speaker, pursuant to Standing Order 17(5)(a), the proper object of the question is to obtain information or a question of fact within the Minister's official cognisance or to ask for an official action as per Standing Orders.

This question asks for the measurable economic return achieved within the substance and invites an evaluative judgment or attribution and not a discrete fact. This is consistent, of course, also, Mr. Speaker, with Erskine May's *[Parliamentary Practice]*, Chapter 22, paragraph 22.12, which treats questions seeking an opinion or containing an argument as inadmissible. I would like to have the question ruled out of order and ask the questioner to submit a specific factual output for the Commission rather than asserted economic return.

The Speaker: So, what the Premier and Minister has indicated is that the question should be able to produce a tangible answer. And when you broaden it to say economic . . . let me look at the right wording of it, a measurable economic return.

Dr. Douglas DeCouto: Zero.

The Speaker: The question could have been more of a . . . and I am just getting more specific as to was it a dollar return? I'm just going off the top of my head—rather than a . . . because “economic” is broad, and some of it may take in speculation. Okay?

So, it is suggested if you would like the question, you can resubmit it more refined.

Mr. Robert King: Thank you for that clarification, Mr. Premier and Mr. Speaker.

I will ask a simple question. Well, how much money—

The Speaker: Well . . . well, it's a written question.

Mr. Robert King: Okay. Fair enough.

The Speaker: So right now—

Mr. Robert King: No, no, that's fine.

The Speaker: If you want to resubmit it, just resubmit it as a new question.

Mr. Robert King: I'll resubmit it. Thank you, sir.

The Speaker: All right.
The next—

[Crosstalk]

The Speaker: —the next, the next . . . Members, the next question is also a written question, but that has been deferred until the next sitting, and there will be written responses to that.

Hon. Michael Fahy: Mr. Speaker, just by way of clarification, I know the Whip has made mention of this already, but this question was submitted on the 18th of February.

The Speaker: I questioned the Ministry, and asked the Ministry, and got to that, because we expected it today. They are seeking further information on one of the questions, and it got held up, because of the travelling of Ministers and others related to it.

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

The Speaker: Okay? It will be here for Wednesday. Okay.

And we will now move on to [question on] the Statements that were given today. The first Statement this morning has a question from MP Linda Smith.

MP Smith, would you like to put your question to the Minister?

Ms. Linda Smith: Yes, good morning, Mr. Speaker.

The Speaker: Minister for Cabinet.
Minister. Minister.

[Inaudible interjection]

The Speaker: Yes, you shouldn't be sitting there like that, first of all, when you got a question coming at you. See?

[Inaudible interjection]

The Speaker: Thank you.

[Laughter]

QUESTION 1: DIGITAL TRANSFORMATION TEAM STRATEGIC PARTNER UPDATE

Ms. Linda Smith: This question is in relation to the Digital Transformation Team (DTT) strategic update. The Honourable Minister said in his Statement that five services are on the cards to be able to receive payments online, and I was wondering what those five services are.

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Thank you for that question. At this time, I would like for [dispensation] to be able to find out exactly what those are. I just actually do not know them at this moment, but I will endeavour to get that answer for the Honourable Member and pass it on to her.

The Speaker: Okay.

The Minister said he will seek to provide the correct information for you, the correct answer.

Ms. Linda Smith: Okay.

Can I ask a supplemental question?

The Speaker: Yes.

SUPPLEMENTARY

Ms. Linda Smith: Okay. I was wondering while you are doing that, if you could maybe also find out where land tax is on that priority list and whether there are any plans for land tax to provide statements as opposed to two large bills twice a year, as it may help in the collection process? Thank you.

Hon. E. David Burt: Mr. Speaker, land tax does not fall under the Minister responsible for the Cabinet Office. It falls under myself, and I can advise the Honourable Member the answer to the question is yes.

The Speaker: Okay.

The Premier indicated that the question you were asking, the answer falls under his remit, so he did answer, and the answer was yes.

Would you like a supplementary?

Ms. Linda Smith: The answer was yes to which question?

Hon. E. David Burt: Land tax.

The Speaker: Land tax. The land tax.

[Crosstalk]

Ms. Linda Smith: Sorry. The land tax?

The Speaker: Yes.

Ms. Linda Smith: Okay. Thank you.

The Speaker: Yes. Supplementary?

Dr. Douglas DeCouto: Yes. Supplemental, Mr. Speaker.

The Speaker: Yes.

SUPPLEMENTARY

Dr. Douglas DeCouto: My understanding from the various government statements on this digital transformation is that this was supposed to be a cross-ministry, cross-government initiative. Are we to understand from the Honourable Premier's statement that, in fact, this is not a cross-ministry initiative, and it is up to each Ministry individually to be in charge of their digitisation? As he said that the land tax was under him—

[Inaudible interjections]

Dr. Douglas DeCouto: —and not a question that the Cabinet Minister and the Minister for Digital Transformation was unable to answer. Should we take it to believe that each Minister is, in fact, in charge of the digital transformation of their own Ministry?

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

The Speaker: Well . . . well—

Hon. E. David Burt: Pursuant to Standing Orders, the question is out of order. He's inviting argument. He cannot make an argument in a statement when he's asking a question. These persons need to learn how to ask questions, Mr. Speaker.

The Speaker: Calm down. Calm down.

Dr. Douglas DeCouto: Mr. Speaker, shall I wrap up my question succinctly?

Hon. E. David Burt: It's not . . . It's out of order.

An Hon. Member: He hasn't ruled it yet out of order.

[Inaudible interjections]

The Speaker: What I was going to say, Mr. Premier, was, be mindful of what the Premier said. If you can put your question in a format that does not invite the argument, then put the question.

Dr. Douglas DeCouto: Is it the case that the Minister of Digital Transformation is overseeing transformation across multiple ministries, or is it the case that each Minister is in charge of the digital transformation of their own specific Ministry? Thank you, Mr. Speaker.

Hon. Diallo V. S. Rabain: Mr. Speaker, the simple answer is that the digital transformation is across all of government. The Premier answered the question about land tax, because it falls specifically under him, but I could answer that question. So, yes, land tax evaluation is one of the . . . persons will know that they are doing the land tax evaluation updates now. And all of that is now being done digitally, which is something that was done under the Digital Transformation Team.

So, yes, we are across all ministries. I may not know the intricate details of every single thing that is going on in every single Ministry, but my team does have that information, and if there is a specific question that needs to be asked, it certainly can be answered and asked in the proper way.

The Speaker: Any further supplementaries? None.

Thank you both. Thank everyone for their participation.

The next [question] comes from the second Statement, also from you, Minister of Cabinet. This time, it is MP Smith again, who would like to put a question to you.

QUESTION 2: ELECTORAL REFORM UPDATE

Ms. Linda Smith: Thank you, Mr. Speaker.

Yes, in the update that the Honourable Minister gave on the electoral reform he mentioned that there are four pillars that are being considered—voter registration, election day processes, campaign and election finance, and governance. And my question is, why has absentee voting been dropped from the electoral reform pillars or priorities?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, absentee balloting has not . . . While I do realise in some people's mind electoral reform is only about absentee balloting, it is actually covered under voter access and registration.

The Speaker: Supplementary?

Ms. Linda Smith: No, thank you.

The Speaker: Minister, you also have questions from other Members.

MP DeCouto, would you like to put your question?

QUESTION 1: ELECTORAL REFORM UPDATE

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

Will the Honourable Minister inform us if additional resources are required or will be required, or have already been obtained, to assist in this reform project? Thank you.

Hon. Diallo V. S. Rabain: I guess the answer is yes. To both questions, he asked in one question.

The Speaker: Supplementary?

SUPPLEMENTARY

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

Could the Minister inform this House of the details of those resources? Thank you.

Hon. Diallo V. S. Rabain: Mr. Speaker, we have additional funding that was allocated during the mid-term supplemental, which was already articulated in this House back then, so it is in the public domain, what those funds were going to be used for. We have utilised that to organise town hall meetings, to actually have discussions with overseas experts, as we talked about in the Statement. We will also be using that for the necessary research.

There are some other things that we have talked about in terms of going outside of the Ministry to request expert advice, that . . . because we are still in discussions with various people, I do not want to actually talk about who exactly those are. But as I said, I will continue to provide updates to this House as we move forward with electoral reform.

The Speaker: Further supplementary or second question? No? Okay.

Minister, one further . . . no, this is the next one. I jumped on. It is actually the next Statement. That's it for you, Minister. Thank you.

The next Statement, Minister of Health, the Opposition Leader would like to put a question to you.

**QUESTION 1: YOUTH MENTAL HEALTH NEEDS
BUILDING CAPACITY IN OUR COMMUNITY
TO SUPPORT**

Hon. Ben Smith: Thank you, and good morning, Mr. Speaker.

Will the Honourable Minister . . . this is a very good initiative, and I think everybody here will be supportive of it. Just wondering if the Honourable Minister could let us know whether there have been any thoughts of making this mandatory for any professionals who are working with youth.

The Speaker: Minister.

Hon. Kim N. Wilson: Mr. Speaker, at this point, there has not been any consideration with respect to making this mandatory. I appreciate the Honourable Member's sentiments as it relates to the importance of this initiative, and we are encouraged by the fact that we will continue to offer it, but insofar as making it a mandatory thing, I think at this point, it's probably more beneficial if we can get buy-in from the community members as opposed to making it an ultimate requirement, but I thank the Honourable Member for his question.

The Speaker: Okay. All right.

**QUESTION 2: YOUTH MENTAL HEALTH NEEDS
BUILDING CAPACITY IN OUR COMMUNITY
TO SUPPORT**

Hon. Ben Smith: Thank you, Mr. Speaker. Second question.

Would the Honourable Minister be able to provide whether there will be any reporting that is necessary for people who have taken this certificate and then are referring people? Will there be any reporting mechanism that is necessary for that referral process?

Hon. Kim N. Wilson: Mr. Speaker, if I understand the Honourable Member's question, I'll answer it twofold. One is, in addition to individuals who take this course, they will receive a certificate of acknowledgement, but we certainly will keep data to see whether or not, and to whom the . . . what services are being, what . . . sorry. We will do our best to keep data as it relates to the referrals that come through this process, insofar as who the referrals are going to, so that we can continue to monitor that.

It may be a little bit of a challenge because, again, it is a volunteer situation. But we will do the best that we can to monitor the types of referrals that are being reached as a result of this particular engagement.

The Speaker: Supplementary?

**QUESTION 3: YOUTH MENTAL HEALTH NEEDS
BUILDING CAPACITY IN OUR COMMUNITY
TO SUPPORT**

Hon. Ben Smith: No final question. Thank you, Mr. Speaker.

Considering that if this initiative works the way I think all of us would want it to work, there is a potential that there is an increase in referrals. Could the Honourable Minister let us know whether the capacity is available for the services that are going to be needed if these referrals increase?

The Speaker: Thank you.

Hon. Kim N. Wilson: I thank the Honourable Member for that question. Colleagues will recall that last year in the mid-term budget we received an extra \$2.29 million as confirmation of this Government's initiative and interest in ensuring that we address mental health, particularly as it relates to young people. We have known that there has been an increase, regrettably, since COVID-19, and one in four individuals will suffer a mental health episode in the . . . during their lifetime. So, as such, we have committed to ensuring that we have the resources available.

Part of that \$2.29 million, Mr. Speaker, is going to provide more community outreach and services. For example, grants have been awarded to the group MASC, the Family Centre, as well as Women's Resource Centre to ensure that there is availability in the community for those persons who require mental health services.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARY

Hon. Ben Smith: Yes, supplementary.

Thank you, Honourable Minister, for that response.

Just for information purposes, if the Minister can just let the community know that there will be services available that will be without cost for the young people who get referred, because I think it's important that we let people know that not only should we break down the stigma, there is not going to be a cost that's going to impact them.

The Speaker: Mm-hmm.
Minister.

Hon. Kim N. Wilson: Yes, Mr. Speaker, those communications are ongoing, and in fact it will be discussed further on Wednesday when we do the budget with respect to Health, but I thank the Honourable Member for that.

The Speaker: No further questions.

Minister [for] Cabinet, my fault. I knew there was another question. MP King had a question, I had actually put it down on the House, but it is for you. He just reminded me of that. We will just have him put his question now.

QUESTION 1: ELECTORAL REFORM UPDATE

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

Regarding electoral reform, the Working Group, are there going to be experts on that Working Group, a constitutional law expert, an AML/ ATF compliance specialist, a cybersecurity expert, and a representative from the Parliamentary Registry Office?

Hon. Diallo V. S. Rabain: Mr. Speaker, I will refer to my Statement. The Ministry has drafted the terms of reference for the Electoral Reform Working Group, which is not yet established. Preparations include selecting diverse members to ensure a balanced group with relevant expertise.

The Speaker: Supplementary? Supplementary or new question?

QUESTION 2: ELECTORAL REFORM UPDATE

Mr. Robert King: New question, Mr. Speaker.

Has a formal risk assessment been conducted regarding foreign interference, system integrity, compliant and compromise, and data breaches in consideration of the implementation of electoral reform, absentee voting, et cetera? Thank you. That's my final question.

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, I will refer to my Statement again. We have continued discussion with subject matter experts on absentee and electronic overseas voting solutions, focusing on what is secure, verifiable, and workable in Bermuda. It is not about adapting technology for its own sake, but about understanding options, understanding risks, and ensuring that any potential model maintains integrity and public trust.

The Speaker: Supplementary?

SUPPLEMENTARY

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

Will the findings of the cybersecurity breach, September 20, 2023, form part of the risk assessment?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, I understand where the Member is trying to go, [I am] not understanding why. One thing has nothing to do with the other. But as I said, I can read my Statement again on what is going to happen, if he's not clear.

The Speaker: Supplementary or third question?

Mr. Robert King: Supplementary.

The Speaker: Mm-hmm.

SUPPLEMENTARY

Mr. Robert King: Understanding that there was a cybersecurity breach [on] September 20, 2023, and the findings have not been made known to the public or Members of this Honourable House, at this juncture we

don't know what the risks are that were posed. And if we are talking about electoral reform that is inclusive of electronic balloting, et cetera, that ought to form part of the risk assessment in terms of how we are going to manage the sensitive information, understanding that this can affect the outcome of elections in this country.

So, I would think that that would be necessary, and I would hope that that would be taken into consideration. That's the reason why I asked that question. Thank you.

The Speaker: Yes, I was asking . . . I was looking for a question to put to him out of that. That was a statement. You need a question out of it.

Mr. Robert King: I'm fine with what I just said. Thank you.

The Speaker: In future, if it's not a question, you can't put it. I was, I was giving you the leeway expecting the question to come out at the end of it.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: Mr. Speaker, I would ask that he withdraw that.

The Speaker: The point is, and let me, let me just use this opportunity. If you remember the workshop that we had recently, one of the topics was on questions. And when we rise on the Question Period, it should be a question formulated right from the beginning. Rather than trying to build to the question have your question ready to go from the beginning.

The next Statement that has questions is the Statement by the Junior Minister of Justice.

Junior Minister, MP Pearman has a question for you.

QUESTION 1: JURY REFORM, CONCLUSION OF PUBLIC CONSULTATION

Mr. Scott Pearman: Good morning, Mr. Speaker, and good morning to the listening public.

Thank you very much to the Honourable Junior Minister of [Justice] who presented a Statement, "Conclusion of Public Consultation on Jury Reform" this morning. I know that he gave in a Statement the consultation, Paget Parish Council I attended, and I listened carefully, and my question is this. During that consultation, Junior Minister, and as said in your Statement, you talked about the certain data you collected. To what extent is the proposal that is going to go to Cabinet data-driven? Thank you.

The Speaker: Junior Minister.

Mr. Dennis Lister III: Thank you, MP Pearman, for your question.

Mr. Speaker, if I refer to my Statement, it says that . . . with your leave, can I read it, Mr. Speaker?

The Speaker: Sure, go right ahead.

Mr. Dennis Lister III: It says, "the consultation phase has now closed. The next step is for the Ministry to gather and synthesise the comprehensive feedback received from all segments of the community," including all stakeholders. "That analysis will inform the development of a clear policy position for consideration and approval by Cabinet."

So, to his answer, all information will be carefully thought through and decided before it becomes part of the policy. I hope that answers your question, MP Pearman.

Mr. Scott Pearman: Supplementary?

The Speaker: Supplementary, yes.

SUPPLEMENTARIES

Mr. Scott Pearman: Thank you.

Of the material you have just referred to, how much data do we actually have on the length of jury sittings?

Mr. Dennis Lister III: Mr. Speaker, I will have to refer to the substantive Minister for that answer and look to get that back to MP Pearman at the next possible availability.

Mr. Scott Pearman: Thank you for that answer.

The Speaker: Second supplementary?

Mr. Scott Pearman: Second supplementary.

The Speaker: Second supplementary. All right.

Mr. Scott Pearman: Again, referring to the data that has been collected, how much data do we have on the shortfall of numbers from the potential jury pool?

The Speaker: Mm-hmm.

Mr. Dennis Lister III: Mr. Speaker, I will reiterate my previous response. I will have to get that information from the substantive Minister and provide that to the MP.

Mr. Scott Pearman: Again, I thank the Junior Minister for his answer. Moving to my second question—

The Speaker: Second question now, yes.

QUESTION 2: JURY REFORM, CONCLUSION OF PUBLIC CONSULTATION

Mr. Scott Pearman: The Junior Minister identified four topics that were in the consideration, which will now form part of a policy paper going to Cabinet. Is this policy paper going to Cabinet, a consultation for the consultation? Is it sort of a Green Paper or is it a more firm proposal like a White Paper? Thank you.

Mr. Dennis Lister III: Mr. Speaker, I will again have to refer to the substantive Minister and provide the MP with an answer to that. Thank you.

Mr. Scott Pearman: I'm grateful for that answer.

The Speaker: Supplementary?

SUPPLEMENTARY

Mr. Scott Pearman: Supplementary.

Likewise, will the policy paper, either Green or White, be accompanied by any draft legislation?

The Speaker: Mm-hmm.

Mr. Dennis Lister III: Again, Mr. Speaker, I will refer to the substantive Minister and provide those answers as soon as I can.

Mr. Scott Pearman: [I'm] grateful for that answer from the Junior Minister.

Third question, Mr. Speaker.

The Speaker: Third question, yes.

QUESTION 3: JURY REFORM, CONCLUSION OF PUBLIC CONSULTATION

Mr. Scott Pearman: This is about time frame.

The Statement referred to this coming out in the, "near future." And I'd be grateful to know if the Junior Minister is able to elaborate on that for the benefit of this Honourable House and the listening public. Is near future, perhaps the end of a parliamentary session or the end of the year or early in the next year? Does the Junior Minister have a sense of time frame? Thank you.

The Speaker: Mm-hmm.

Mr. Dennis Lister III: Mr. Speaker, I will again have to refer to the substantive Minister to get the correct time frame that we anticipated. Thank you.

The Speaker: Well then, any further—

Mr. Scott Pearman: Thank you, Mr. Speaker. Thank you, Junior Minister.

The Speaker: Thank you.

Members, that brings us to the end of the Question Period for today.

And the next item on the Order Paper will be the congratulatory and obituary speeches.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Any Member—Minister.
Minister Darrell.

Hon. Owen Darrell: Thank you, Speaker. Good morning.

The Speaker: Good morning.

Hon. Owen Darrell: Mr. Speaker, I would like to start my obits with the unfortunate news of the passing of Mr. Shawn Forbes from Bandroom Lane. Mr. Forbes is the son—I would like to associate, Minister Weeks, with these condolences. Mr. Forbes—as well as [MP] Ming, as well and MP Robin Tucker.

Mr. Forbes is the son of a constituent, well, he is a constituent, was a constituent of mine, and the son of Ms. Phyllis Forbes. Also, condolences to his siblings, Damian Forbes, Shane [Simons], and Sommer Simons. Mr. Forbes lived right on the edge of Pigs Field. And, you know, that was his backyard, as I used to call it, literally. And any time that the grass had not been cut for a number of weeks, or if there was some sketchy activity going on, or there were cars that were parked in the parking lot for far too long, Mr. Forbes would always send me an email. And it was not just good enough to respond to an email. He wanted me to come and meet with him so he could point out to me exactly what he had seen and offer suggestions on how the government could maintain a community field that literally was in his backyard, and he was so proud of.

So, it was very shocking news to hear of his untimely passing, Mr. Speaker, and I would like, if possible, a letter of condolences be sent to his family.

And in the final time that I have left, Mr. Speaker, I would like to move to more positive news and congratulate the men's Under-20 football team who are currently—

[Inaudible interjection]

Hon. Owen Darrell: And I'll associate the whole House with that.

They are currently participating in the Under-20 World Cup qualifiers in Costa Rica. They have had two games previously, Mr. Speaker. The first was a 2-2 draw versus Trinidad. And I'd like to congratulate the goal scorers, Mr. Jace Donawa and Mr. James Morrison, on that hard-fought draw. And on Saturday evening, we got a victory, 2-0 over Sint Maarten. Those of you who would have heard my Statement last week

know that the Deputy Prime Minister for Sint Maarten was actually here in Bermuda, so I did promptly send her a message and said that she owed me some congratulations. And the goal scorers in that game were Xahvi DeRoza and Kennahz Fray. So, congratulations, and to their coach, Mr. Cecoy Robinson. And their final match is this afternoon, 4:00 pm, Bermuda time, Mr. Speaker, against the host nation of Costa Rica. I wish them all the best. Thank you, Mr. Speaker.

[Timer chimes]

The Speaker: Thank you.

Does any other Member . . . MP Ming, would you like your 20, your 30, three minutes?

[Laughter]

Mrs. Renee Ming: Good morning, Mr. Speaker and listening audience.

The Speaker: Good morning.

Mrs. Renee Ming: I will just take three minutes, Mr. Speaker.

The Speaker: Yes, just take three minutes, that's all.

Mrs. Renee Ming: I was associated on Friday, but I wanted to just offer my comments to the family of . . . I called him Calabash all my life, so it's interesting to hear the government names when they come out as Eugene, but definitely not in my league in terms of age, but we all called him Calabash, and so he will be a miss. He is remembered. Associate MP Cannonier with these comments, please. He definitely will be a miss, and those of us who are diehards St. George's supporters know what it is that he brought to that, in particular, game at Cup Match time. So, we definitely extend prayers and thoughts to his family.

I also, on a happier note, would like to congratulate Leopards Club International for their Founders Week. I will associate the entire House with that.

The Speaker: Yes, please do.

Mrs. Renee Ming: For those of you who know the history of Leopards Club, February 24, 1949, a club opened that accepted each and anybody, no matter what your skin colour was, your economic status, or anything like that, and today that mantra still stands with the Leopards Club. They celebrate their Founders Week every year, and it's a reminder for them of the principles of what the club was actually open for, and also as a guiding light for us to make sure that we are still building on that foundation. So, they celebrated with the opening of their hall, newly renovated. I would encourage Members to go and have a look and also thank the Government for its contribution in that.

Minister Darrell came and he gave some comments at the time. I also think he mentioned becoming a member.

[Laughter]

Mrs. Renee Ming: I don't know, but I would encourage you to visit and see, but also to engage yourselves in what Leopards Club actually does. I'm a diehard St. George's girl. You all know that. But I have taken a liking to understanding the history of Leopards Club and what it means to Bermuda during a time that really was not one of our best in terms of segregation, but it has prevailed, and 77 years later, it is still here doing what it needs to do within its community. So, thank you very much, Mr. Speaker.

The Speaker: Thank you.

MP . . . Minister Weeks.

Hon. Michael A. Weeks: Good morning, Mr. Speaker, and listening audience.

The Speaker: Good morning.

Hon. Michael A. Weeks: I would like to start off my remarks with being associated with the congrats by the former speaker for Leopards Club International. They do have a rich history, and I too am a member, and I encourage anyone else to become a member because of the connection and what the role they played in our development over the years.

Mr. Speaker, I would like to also say that I also rise to offer congratulations to the men and women across my uniform services and community partners who continue to step forward in service to Bermuda. From Sensei Bobby Smith launching our free personal safety seminars to empower residents with practical skills to the Bermuda Fire and Rescue Service engaging our young people through 100 Men on Campus at BI [Bermuda Institute]. These efforts reflect the shared commitment to prevention, education, and community connection. That is what building a safer Bermuda looks like. So, I say thank you to each of them for the work they do in our community.

Also, Mr. Speaker, I would like to celebrate the recent graduates of the Department of Customs. These men and women are prepared to step up, protect our borders, and keep our Island safe. So, a special thank you to the Collector, Mrs. Pearman, and all the trainers within the department for ensuring our newest officers are properly equipped for the duties now before them. Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

MP Swan. You have your three minutes, sir.

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Speaker.

Mr. Speaker, I too would like to be associated with the condolences [for the family of] Eugene “Calabash” Foggo, who I had the honour of playing cricket with when I was a member of the St. George’s Cricket Club’s second team, back in the day when each club had two teams. Our skipper, Ricky Hodsoll, was the vice-captain of St. George’s, both Cup Match, and under Wendell Smith, and he led the second team. And players like Calabash, who love playing cricket, would often play with the second team to get their eye ready for Sunday cricket as well. And it was very . . .

I was very proud when he actually was taken into Cup Match because he was known also not only as a great bowler who can tie up the batsman, but also a good stop-gap batsman, could block and allow great batsmen on the other end to make a lot of runs, and he plotted along. So, he will be . . . he will be sadly missed. And condolences to the whole Foggo and Bascome and Simmons family there from Wellington Back Road that would have included the late Member from this house, Mr. Kenneth Bascome, as well as his late mom, Ms. Ada Foggo, and Candy-Lee Foggo, as well.

I would, on a happier note, I would like to recognise a couple of iconic tourist organisations, one celebrating 60 years this year. In 1956, the Pompano Beach Club was formed up in Sandys, right next to Simmons Beach, which some people would refer to next to Munro Beach, but at Simmons Beach, for persons like my mom who grew up on Whale Bay, on that Port Royal coastline there. They have served Bermuda admirably. And they are one of the leaders in sports tourism, having been proud to be located strategically next to Port Royal. They have made good use of that wonderful public location that the Government of Bermuda built and still maintains to a very high standard.

Also, I would like to recognise the proprietors of Wahoo’s [Waterside Bistro and Patio], Alfred Konrad and Geza Wolfe, who Alfred would have come to Wahoo from the St. George’s Golf Club, where he was the proprietor. And during a time when I was connected with St. George’s Golf Club and carved out on Water Street a great restaurant with his good friend Geza, from persons would have known him from The Flying Chef [Catering Service] way back when, and I believe they are now going to take an opportunity to play some more golf than themselves.

And so . . . and I would also like to . . . also on . . . there has been great focus placed in the sport of scrambling and acknowledge the exploits of the Minister who I believe was out there scrambling recently.

[Timer chimes]

Mr. Hubert (Kim) E. Swan: I’ll say more later.

The Speaker: Thank you.

MP Lister, you have your three minutes.

Mr. Dennis Lister III: Thank you, Mr. Speaker.

I would like to follow up on the vein of MP Swan, in recognising sitting MPs and Ministers. Mr. Speaker, this past weekend on Saturday night, I must recognise, I think, I believe an historic event in Bermuda and maybe in the world, where the first-time ever two sitting Members of Parliament competed in a competitive football match. This Saturday night in the Masters League, myself representing the Somerset Astros, competed against PHC, which MP Lawrence Scott was their goalkeeper—

[Laughter]

Mr. Dennis Lister III: —and I believe this is the first time two sitting Members in a competitive match. It was a knockout game. Unfortunately, PHC beat us 3-1, but I will recognise that MP Scott was the man of the match because he made some saves that allowed his team to win. So, I do just want to recognise that historic moment, two sitting MPs competing in a competitive football match, I believe for the first-time ever, Mr. Speaker. Thank you.

The Speaker: Can we assume he is recovering this morning?

[Inaudible interjections and laughter]

Mr. Dennis Lister III: I think he’s still recovering.

The Speaker: Would any other Member wish to make a contribution?

MP King.

Mr. Robert King: Good morning, again.

I express my condolences to members of constituency 10. Robert Lee passed at age 87. Mary Zuill, and Michael Bierman. He passed at the age of 71. There is going to be a memorial service on March 7 at 1:00 pm at the Cathedral, and then a wake to follow at Behrman’s Quarry. Many of you knew Michael. He was quite a character, and his legacy will live on, and his daughter is taking over the reins of the quarry.

Jack Ward, 72, was the first director of the Department of Conservation, died at 72. Adam Tavares succumbed to injuries as a result of a road traffic accident, and George Greenslade died at the ripe age of 93 on Wednesday of last week.

On a happier note, Ralph Scott, Jr. celebrated his 18th birthday this past Friday. He’s the young Bermudian who received a basketball scholarship to the University of Tennessee, and he will be playing in the Allen Iverson basketball competition that runs from April 29 to May 2 this year. So, congratulations go out to him and his family. Thank you.

The Speaker: Does any other Member wish to make a . . . MP Tucker.

Ms. Robin Tucker: Good morning, Mr. Speaker. Thank you.

The Speaker: Good morning.

Ms. Robin Tucker: I just wanted to express condolences to the family of one of my constituents, Mrs. Rosalie Fall. Mrs. Fall was well into her 90s. She was a very well-known maternity ward nurse, and obviously in her 90s she had retired quite some time ago. An absolutely lovely lady taken care of by several members in her neighbourhood.

But I also want to express condolences to the family of Robin Spencer-Arscott, and his daughter—and I associate Scott Pearman as well, MP Pearman. And also, Minister . . . I will associate the whole House. I see a lot of fingers going up. Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member wish to make a contribution? Opposition Whip, MP Cannonier.

Hon. L. Craig Cannonier: Yes, thank you, Mr. Speaker, and good morning, everyone, once again.

We are living in an interesting time, Mr. Speaker. Last night I spent watching the live feed of missiles in the sky—

The Speaker: Mm-hmm.

Hon. L. Craig Cannonier: —over several countries, Lebanon, Israel, Iran, a few others, and on behalf of the House, I would like to . . . we need to send our condolences to all families that are losing . . . to see where an all-woman's school, while they are in school, to be bombed, is sad. It is very sad, and we are living in a time where we can actually watch this stuff live feed. I have never seen that many missiles before in the sky, watching the live feed last night, but it's quite scary. And so, my heart goes out to all families, regardless of what nation they come from, that we are living in a time whereby we cannot find a means to negotiate. Missiles have to make the decision for us.

On a higher note, I just want to say that I want to congratulate Skyport Magic Mile. They had races at the stadium, young kids, and I want to congratulate Dorian Dash Spencer. Dorian Dash Spencer is my grandson, the youngest one. I don't typically get up to do this, but we don't have any runners in this family. We got footballers and cricketers, but I ain't seen a runner like this in a little while. This young man, four years old, wanted to know, *what is the prize?*, for coming first before he even ran the race.

[Laughter]

The Speaker: Wanted to know if it was worth running, eh?

[Crosstalk and laughter]

An Hon. Member: Sounds like a Cannonier.

[Laughter]

Hon. L. Craig Cannonier: Yes, yes. *What's the prize?*

This guy took off, Mr. Speaker, from the very beginning right up until the last 10 yards, and his school buddy passed him. You should have seen his face, but anyhow, I wanted to congratulate him. Out of the 64 four-year-olds, he had the second-best timing of the 64 four-year-olds, and I do want to congratulate him because his old man is from St. George's, Ray Spencer. Of course, the St. George's folks know Ray Spencer and the family, and so I want to congratulate him. I'll be a bit selfish today and congratulate my grandson because I think we now have a runner in the family. Thank you, Mr. Speaker.

The Speaker: All right.

Does any other Member wish to make a contribution? Reverend Dill.

Rev. Dr. Emilygail A. Dill: Yes. Good morning, [Mr.] Speaker, and to our listening audience.

I would like to take this opportunity to congratulate the Somerset Brigade Band on their 96th music festival, and I'm sure, Mr. Speaker—

[Inaudible interjections]

Rev. Dr. Emilygail A. Dill: —and I'll associate the entire House, in particular, the MPs from Sandys Parish.

They had their 96th festival under the patronage of an incredible lady, Mrs. Myrtle “Sally” Perinchief, and it was a wonderful evening. And I would like to congratulate the first female bandmaster, Ms. Cher-Ann Raynika Brangman, on a wonderful concert, and especially as this is Women's History Month, we congratulate her for this feat and the outstanding job that she's doing as their leader. Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member . . . Opposition Leader.

Hon. Ben Smith: Thank you, Mr. Speaker.

Mr. Speaker, I would like congratulations to go out to Reverend Terry Hassel, who . . . I associate MP Weeks, and Pearman, and also MP King. So, on Saturday he was made the Minister for St. Mark's Church. It was a really great event. Huge family turnout for him. [I am] looking forward to what he's going to be able to do with that church. Congratulations to him and to his wife, who is there to support him, and I had a brief conversation with him about the things that he's looking forward to doing in that community. So, congratulations.

The Speaker: Thank you.

Does any other Member wish to make a contribution at this time? None other?

Before we move on, I just want to add two congratulatory comments. One is to one of our colleagues, who just actually took her seat, and just a moment before, I believe it's your . . . MP Reverend Dill.

Rev. Dr. Emilygail A. Dill: Yes.

The Speaker: I've been informed that today is your 35th wedding anniversary.

Rev. Dr. Emilygail A. Dill: Yes, sir.

[Desk thumping]

The Speaker: I'd just like to extend congratulations to you and your husband, and wish you well for many, many more years to come.

On another congratulatory remark, I just want to do this one for a few reasons. One, to show that we in the West End can still work with our friends in the East End, in that I have been sent a photograph of a renaming of one of the roadways in St. George's, and it's been named after, it's now named the Gina Swainson Way. And the reason I'm doing it, many of you wouldn't know, Gina was actually in my class. We were in the same year at Berkeley together back in, what, start in 1970, going back a while. And it's just nice to see that she's been recognised in this way. I don't know . . . I don't know who in St. George's was responsible for it, whether it's the St. George's community calling for it, or [if] Works and Engineering saw fit to do it outright, but I just think it's a nice—

[Inaudible interjections]

The Speaker: —I think it was a nice gesture to be done. And we all know, and particularly for, I should say, for our younger listening audience, Gina Swainson, not only was she Miss Bermuda in, I think now, 1980, I think it was 1989 . . . no, sorry, 1979. In 1979, she was Miss Bermuda, and she went on to be Miss World. So, and she—

[Inaudible interjections]

The Speaker: —Yes, and she was runner-up in Miss Universe as well. So, for our younger audience who are listening, they may not know that that's a piece of history that we should never forget, that Bermuda, has made it, has always punched above its weight,—

[Desk thumping]

The Speaker: —and that's another occasion of how we punched above our weight. So, congratulations to the St. George's community for doing it, and great

recognition for Gina Swainson herself, and my congratulations go out to her.

With that said, we'll now move on [to] the next item on the Order Paper this morning.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none

NOTICE OF MOTIONS 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: So now that takes us to the main item of the Orders for the Day of business that we came here for, and it's the resumption of the Committee of Supply for consideration of the Estimates of Revenue and Expenditure for the year 2026/27.

And the first item up this morning, for the listening public, once we go into the Budget Debate, it's done in the Committee of Supply, which means that the Speaker will be out of the Chamber, and the proceedings will be handled by the Panel of Chairs. The first Member in the Chair this morning will be MP Ming. And once we go to that stage, it's an eight-hour period.

The first item up this morning will be the Ministry of Justice, and they will take four hours. And I'm going to call on the Premier to move us there, and then I'll call on MP Ming to take the Chair and take us into Committee.

Premier.

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

Mr. Speaker, I move that the House do now resume in Committee of Supply to consider the Estimates of Revenue and Expenditure for fiscal year 2026/27.

The Speaker: Are there any objections to that?
There are none.

May I call on MP Ming to come and assume the Chair and take the House into Committee?

House in Committee at 11:30 am

[Mrs. Renee Ming, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR FISCAL YEAR 2026/27

The Chairman: Honourable Members, we are now in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year [2026/27.]

The Heads being debated today are . . . and I will just read the ministries, the Attorney General's Chambers and the Ministry of Justice. The Heads being debated today are 87, 3, 25, and 74.

I call on the Minister in charge to proceed. In this instance, I'm sorry, I call on the Junior Minister to proceed.

Junior Minister, you have the floor.

Mr. Dennis Lister III: Thank you, Madam Chairman.

To initiate consideration of the heads, Madam Chairman, I am moving that the following heads: Head 87, Ministry of Justice Headquarters; Head 3, Judicial Department; Head 25, Department of Corrections; and Head 74, Department of Court Services be now taken under consideration.

The Chairman: It has been moved that Heads 87, 3, 25, and 74 be approved.

Is there any objection to that motion?

No objection. Agreed to.

Junior Minister, you may start.

MINISTRY OF JUSTICE

Mr. Dennis Lister III: Madam Chairman, I am pleased to present the Budget Brief for the Ministry of Justice Headquarters. The mission statement and department objectives for the Ministry of Justice Headquarters begin on page B-80 of the Estimates Book.

The Ministry will plan and prioritise its operational programmes and activities to achieve tangible outcomes within the upcoming financial year. All resources will be utilised to enhance deliverables, whilst remaining responsible with the fiscal allocation.

Current Expenditure

Mr. Dennis Lister III: Madam Chairman, the Ministry of Justice current expenditure allocation commences on pages B-79 to B-83 of the Approved Estimates of Revenue and Expenditure for the year 2026/27, the Budget Book. The total current expenditure is

estimated to be \$63,241,000 for 2026/27 and represents an increase of \$5,501,000 or 10 per cent higher than the prior year's estimate of 2025/26. This change is due primarily to an increase in salaries, legal and consultancy costs.

Madam Chairman, overall expenditure allocations to the Ministry, by department, are as follows:

- Ministry of Justice Headquarters, \$8,220,000;
- Judicial Department, \$11,023,000;
- Attorney General's Chambers, \$7,242,000;
- Department of Corrections, \$26,882,000;
- Department of Court Services, \$5,471,000;
- Department of Public Prosecutions, \$4,403,000.

Mission Statement

Mr. Dennis Lister III: *To uphold the rule of law and deliver fair, transparent and accessible justice that protects rights, empowers people and strengthens trust in Bermuda's legal system.*

Department Objectives

Mr. Dennis Lister III: [The department objectives are:]

1. To effectively implement Government's justice and legal policy priorities under the direction of the Minister, ensuring alignment with Bermuda's strategic goals and measurable delivery outcomes.
2. To deliver efficient, transparent and people-centred legal and justice services that improve access, responsiveness and confidence in the justice [system.]
3. To uphold Bermuda's legislative and regulatory framework for anti-money laundering and counter-terrorist financing [AML/CFT], effectively identifying, preventing and mitigating risks to protect the integrity of Bermuda's financial system and its global reputation.
4. To strengthen partnerships with justice stakeholders, the legal fraternity, civil society and international counterparts to promote trust, transparency and shared responsibility for justice outcomes.

Revenue Overview

Mr. Dennis Lister III: The only department under this Ministry's portfolio whose mandates directly entail generating revenue is the Judicial Department. The Judicial Department's revenue stream is projected to yield a total of \$5,556,000. This amounts to \$745,000 or 15 per cent more than the 2025/26 original estimates. This growth is driven primarily by increased court fees, parking fines, and civil fees.

HEAD 87—MINISTRY OF JUSTICE HEADQUARTERS

Mr. Dennis Lister III: I will now present the budget for the Ministry of Justice Headquarters, along with the business units under its purview. The budgets for individual department heads within this Ministry will be covered separately in their respective budget briefs.

Expenditure Overview

Mr. Dennis Lister III: Madam Chairman, a total of \$8,220,000 has been allocated to the Ministry of Justice Headquarters, which represents a \$1,465,000, or 22 per cent increase, from the previous year and constitutes 13 per cent of the budget allocated for the Ministry as a whole.

The Ministry of Justice's Headquarters is subdivided into eight programmes or business units as follows:

- 97000 Administration
- 97010 Financial Intelligence Agency (a grantee)
- 97030 Legal Aid Office
- 97050 Parole Board
- 97060 Treatment of Offender's Board
- 97070 Justice Protection Programme
- 97080 Financial Sanctions Implementation Unit
- 97100 Law Reform Commission

Madam Chairman, each business unit is addressed in turn below as follows:

Administration, 97000 2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate 2025/26 was \$1,322,000. The estimate for 2026/27 is \$1,880,000, which represents an increase of \$558,000, or 42 per cent.

This Administration business unit provides for the administrative and personnel costs associated with the daily operation of the Ministry Headquarters, for which a total of \$1,880,000 has been allocated.

This represents a notable increase of \$558,000, or 42 per cent, compared to the original estimates of 2025/26, driven by increased expenditure on salaries, consultant and contractor services, travel costs, and criminal injury compensation.

Legal Aid Office, 97030 2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate for 2025/26 [was] \$2,223,000. The estimate for 2026/27 is \$2,686,000, which represents an increase of \$463,000, or 21 per cent.

Madam Chairman, the purpose of the Legal Aid Office is: *To ensure that legal advice and*

representation is readily available to those who need it most, and who, because of limited financial means, would otherwise be unable to secure access to justice.

The mission statement of the Office is: *To provide high quality legal representation to those who qualify for assistance under the Legal Aid Act 1980.*

The Office fulfils this role by providing clients who qualify for the scheme with quality professional legal services in a timely and efficient manner.

Madam Chairman, the Legal Aid Scheme is administered by the Legal Aid Committee under the authority of the Legal Aid Act 1980. For 2026/27, its budget allocation is \$2,686,000. This is a \$463[,000] or 21 per cent increase from the 2025/26 original estimate allocation. This increase is mainly due to salaries, legal services, grants and contributions.

Madam Chairman, \$1,600,000, or 60 per cent, is allocated to salaries for administrative, legal aid staff, and consultants fees. [Also,] \$750,000, or 28 per cent, covers external legal services, while the remaining \$336,000, or 12 per cent, funds administrative expenses, including rent, operational costs, committee fees, professional indemnity insurance, and Bar Association dues.

Madam Chairman, the Legal Aid Office delivers two key services: the administrative team supports applicants in completing legal aid forms and conducts financial means assessments under the Legal Aid Act 1980 before submitting applications to the Legal Aid Committee for their consideration. Once decisions are made by the Committee, the team notifies applicants and counsel and issues legal aid certificates. The accounts officer processes all legal and expert service invoices received, ensuring they are reviewed, taxed, and approved by the Committee prior to payment.

The current legal team, when at its full complement, consists of two junior counsel, two Legal Aid counsel, a senior Legal Aid counsel, and the legal aid paralegal. The Legal Aid Committee assigns in-house counsel to represent persons who are granted legal aid certificates by the Committee unless there is a potential conflict or for some other reason external counsel must be assigned. This year, the Legal Aid Office will undergo a full review as well as develop a strategic plan aimed at improving efficiency and ensuring continued access to justice for all Bermudians.

The performance measures for the Legal Aid Office for 2025/26 were:

1. to process and grant legal aid certificates to qualified applicants within seven days of receiving their completed applications and supporting documents;
2. to process and grant temporary legal certificates in urgent situations within 24 hours;
3. to assign 75 per cent of new cases to in-house Legal Aid counsel; and
4. to grant approximately 140 new legal aid certificates.

Madam Chairman, I am pleased to report that the Legal Aid Office met, and in most cases, exceeded these performance goals for the fiscal year 2025/26.

A key performance goal for 2026/27 will be to assign 85 per cent of new legal aid certificates to in-house counsel. This will be challenging, but with the imminent relocation of the Legal Aid Office to a larger, more suitable space it is anticipated that the recruitment of more permanent in-house counsel and more modern systems will enable the Legal Aid Office to meet this goal. The larger space will allow for the recruitment of more Legal Aid counsel to manage cases in-house, which will result in cost savings and broader public access to justice.

Madam Chairman, the number of new legal aid certificates granted each year fluctuates due to unpredictable socio-economic and other factors. In 2025/26, 268 applications were processed which was more than the projected 225. Of those applicants, 154 were qualified and granted certificates. Decisions on 18 applications remained pending further information. Overall, performance indicators show increases in applications processed and certificates granted compared to the previous year, along with a reduction in deferred applications.

Operating Expenses

Mr. Dennis Lister III: For the current fiscal year, Madam Chairman, expenses incurred (excluding salaries) were as follows:

- legal fees (for external counsel) training and consultant services—\$917,000;
- telephone and courier expenses—\$8,100;
- memberships fees, board and committee fees—\$19,000;
- apportioned for insurance, training, rent and maintenance—\$244,000;
- allocated for cleaning—\$13,700; and
- allocated for office supplies, printing, books, and professional law periodicals—\$44,600.

Legal Services

Mr. Dennis Lister III: Madam Chairman, between the period 1 April 2025 and 31 March 2026, the Legal Aid Office processed a total of 268 new applications:

- 196 criminal matters;
- 43 civil matters; and
- 29 matrimonial matters.

Out of the 268 new applications for funding, 154 matters were approved, 96 were declined, and 18 were deferred.

The Work of In-House Legal Aid Counsel

Mr. Dennis Lister III: Individual client cases managed by in-house counsel generated cost savings of

approximately \$1,225,000 in legal fees which would otherwise have been paid to external counsel.

Madam Chairman, the Legal Aid Office represented clients who were granted legal aid certificates with respect to a broad range of legal matters over the past year including: family court matters; civil claims (such as employment and personal injury); landlord and tenant disputes; human rights claims; constitutional applications; and criminal trial and appeal matters. Two junior counsels are employed in-house and over the past year both have demonstrated growth and skill development in family and criminal law cases.

The Legal Aid Committee, Madam Chairman, recognises that for some members of our community, faced not only with financial challenges but also with cognitive or mental health challenges, representation by in-house counsel is necessary to ensure their voices are heard. In these circumstances, legal aid certificates are granted at the discretion of the Committee when it is in the interests of justice.

In addition to clients charged with criminal offences, the Legal Aid Office continues to represent individuals who are granted certificates in relation to complex and emotionally difficult cases involving child custody, access and maintenance.

Madam Chairman, cost savings to the public were also realised through the strategic use of Legal Aid counsel to assist individuals who are before the court and require counsel in circumstances where individual certificates are not practical, such as:

- In-house Legal Aid counsel ensured that members of the public received quality representation and timely access to justice by appearing as duty counsel for individuals in many courts, thereby safeguarding the rights of individuals and ensuring that cases are dealt with fairly and expeditiously by the courts.
- The Legal Aid Office provided counsel each week to assist individuals appearing in the Mental Health Treatment Court, Drug Treatment Court, DUI Court, and the Juvenile Court. Effective counsel in these courts is critical to the success of individuals appearing before them. Individuals, and the Judiciary, rely on counsel to provide legal and moral guidance as they work to address root causes.
- The Legal Aid Office also made counsel available, 24 hours a day, 7 days each week, to advise and assist all persons arrested and detained by the police over the past year, including attending at the police station when necessary to assist adults and young people during police interviews in serious matters.
- The Legal Aid Office ensured that no one who appeared in plea court was required to enter a plea or otherwise compromise their legal rights, without the advice and assistance of legal counsel.

Madam Chairman, there continued to be great demand for Legal Aid counsel in the Juvenile Court to represent young people being tried for serious matters. Legal Aid counsel appear as duty counsel for the Juvenile Court every week and are assigned to represent young people who are ultimately granted legal aid certificates by the Committee.

Child safe-guarding provisions, which protect the rights of children and ensure their voices are heard in all types of cases before the Courts, have resulted in Legal Aid counsel frequently being called upon to assist children who come before the courts as witnesses, victims, and the subject of family court litigation regarding their care and custody.

Internally, Madam Chairman, the Office continues to build a strong team as the administrative staff and counsel work to meet their shared goal of providing excellent legal representation and broad public access to justice. Together the team has developed effective solutions to challenges presented over the past year.

External Counsel

Mr. Dennis Lister III: Madam Chairman, external legal fees remain the largest area of expenditure for the Legal Aid Office, except for salaries, and continue to be challenging to accurately predict.

Last year the legal fees paid to external counsel were higher than predicted for several reasons, including the following:

- There was an increase in the rate of murder and other serious violent crimes, as well as conspiracies to import firearms, ammunition and illegal drugs into Bermuda.
- Multiple defendants were charged and tried together in many serious cases. Each defendant is entitled to independent counsel who is free from any potential conflict of interest. In most cases, therefore, in-house Legal Aid counsel is only able to represent one defendant, whilst the other two, three or more co-defendants, who may all qualify for Legal Aid, must be represented by external counsel.
- Although the Legal Aid Committee requires brief fee proposals from counsel to ensure fees are carefully managed, strictly necessary and reasonable, it is difficult to predict when trials will occur and whether unanticipated preparation, legal research and court appearances may be made necessary by any number of factors outside of the control of counsel.
- In the past fiscal year, external counsel submitted claims for serious trials and appeals that had been budgeted for and completed in prior years which also presents a challenge for the accurate prediction of external legal fees within any given fiscal year. The past fiscal [period] included payment of fees to external counsel

for re-trials, multi-defendant criminal trials, and other types of complex litigation.

Training And Development

Mr. Dennis Lister III: Madam Chairman, training and development, along with succession planning are amongst the most important objectives of the Legal Aid Office over the next year.

As the number of experienced barristers who are willing and able to represent Legal Aid clients is expected to continue to decrease over the coming years, it is imperative that we train and develop the next generation of Bermudian barristers to ensure that our courts continue to operate efficiently and that all persons, regardless of wealth, have access to justice.

The Legal Aid Office is an ideal training ground for pupils and junior counsel both due to the diversity of legal work and the opportunity to assist and learn from senior barristers engaged in complex litigation before our courts and tribunals. The Legal Aid Office will play an integral role facilitating the Ministry's goal to train and retain qualified Bermudians for the legal profession, especially for the Criminal Defence Bar.

Recruitment was successful last year in bringing on board a second more senior barrister and a junior barrister as Legal Aid counsel. Further development and growth are anticipated as we remain dedicated to ensuring access to justice for all Bermudians into the future.

Madam Chairman, we will, over the coming fiscal year, continue to make crucial investments in our legal aid plan, whilst always keeping under review our delivery model, best practices, and potential amendments to the Legal Aid Act which reflect the collective commitment to justice, high service standard and the essential development and retention of first-rate Bermudian barristers.

Parole Board, 97050
2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate for 2025/26 estimate was \$120,000. The estimate for 2026/27 is \$120,000, which represents a zero per cent dollar value or zero per cent increase.

Madam Chairman, the Parole Board has been allocated a budget of \$120,000. The allocation under this business unit is designated for board fees and board training programmes as we seek to modernise our approach to parole. The Parole Board serves an important role in facilitating the re-entry of offenders into society. The members of the board, which include experts in law, psychology and institutional aftercare, are charged with releasing men and women, who are eligible by virtue of certain established criteria, to serve the remainder of their sentence under community supervision. With careful thought and deliberation, the Parole Board implements conditions that will provide

the highest likelihood of applicants becoming law abiding citizens and equipping them for successful reintegration.

On average, Madam Chairman, the board meets three to four times per month and works collaboratively with other partner agencies of the justice system including court services, our correction facilities, rehabilitation programme providers and aftercare professionals to identify appropriate ways to achieve goals of reducing recidivism, preventing crime and protecting society.

In 2025, the board conducted a comprehensive review of 180 cases.

Treatment of Offenders Board, 97060
2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate 2025/26 was \$98,000. The estimate for 2026/27 is \$104,000, which is \$6,000, or 6 per cent increase.

The Treatment of Offenders Board, which has recently been transferred to the Ministry of Justice, has been allocated a total budget of \$104,000. Of this amount, \$73,000 is designated for the salary of an administrative assistant, while \$30,000 is allocated for board fees.

The Treatment of Offenders Board includes persons who possess expertise in medicine, psychology, law, and/or education. The board meets in person twice per month alternating between Westgate and the Co-Ed/Farm Right-Living House facilities. Every month, two members of the board attend rota visits at the facilities to engage with inmates and compile reports based on their findings.

The Board acts as a fundamental cornerstone of our justice system, ensuring inmates' voices are heard and our corrections system remains focused on rehabilitative and restorative justice principles, over mere detention.

I will take a brief water break, Madam Chairman.

The Chairman: Junior Minister, I will just update the public while you take your break.

We are currently on the Committee of Supply and the heads we are reviewing today are [Heads] 87, 3, 25, 74, and the Ministry is the Attorney General and Ministry of Justice.

Justice Protection Programme, 97070
2025/26 vs. 2026/27

Mr. Dennis Lister III: Thank you, Madam Chairman.

The original estimate for 2025/26 is \$320,000. The estimate for 2026/27 is \$320,000, which represents a zero dollar and zero per cent increase.

The Justice Protection Programme has been allocated a budget of \$320,000 for fiscal year 2026/27 which represents no increase from the prior year.

The Justice Protection Programme, Madam Chairman, is operated pursuant to the Justice Protection Act 2010. The programme provides protection and relocation services for critical prosecution witnesses who meet the legislative requirements for entry into the programme. Specific details are protected from public disclosure under the Justice Protection Act 2010 and as contained in the Public Access to Information Act 2010. Thus, we proceed with great caution when representing figures and data which could be combined with other information to inadvertently identify programme participants, thereby compromising the programme's effectiveness and security.

Madam Chairman, there were two participants at the start of the 2025/26 fiscal year. Programme participants are afforded protection whilst they provide evidence in high profile or high-risk cases before the courts.

In the 15 years since the programme has been in existence, there have been 42 participants which represented 60 people who were protected in total. The average duration of enrolment in the programme for protection, or assistance is three years. Over the 15 years of the programme's existence, a total of 11 additional applications were considered but were denied entry to the programme, as the assessed risks were sufficiently addressed by assistance that was already provided or available to those individuals.

Madam Chairman, by way of example, payments made under the programme are vetted and structured to meet a participant's reasonable living expenses, including, where appropriate, living expenses of his/her accompanying family members. Payments are also made for other reasonable financial assistance, as well as for the purpose of meeting costs associated with relocation and settlement. This can often include providing assistance to the participant as they seek and secure employment, or as they access education and health care. Other assistance can be provided with a view to ensuring that the participant becomes self-sufficient to sustain their needs.

Madam Chairman, the programme's effectiveness is demonstrated by the fact that over 15 years, there have been 32 trials where the participants have testified. Convictions were obtained in all but four of these cases. This amounts to an 87.5 per cent conviction rate for cases where a witness in the Witness Protection Programme gave evidence.

The programme is indispensable to the administration of justice, the rule of law, and wider public safety, as evidenced by the marked increase in successful prosecutions, particularly in gang-related and violent offender cases. The Justice Protection Programme's results compare favourably with equivalent programmes in other jurisdictions.

Madam Chairman, looking ahead to fiscal year 2026/27, the work of this programme will continue, within its budgetary allocation, to protect the privacy and locations of the participant witnesses in the

programme, towards the successful prosecution of some of the most heinous crimes in our jurisdiction.

Financial Sanctions Implementation Unit, 97080
2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate for 2025/26 [was] \$376,000. The estimate for 2026/27 [is] \$409,000, which represents a \$33,000, or 9 per cent increase.

Madam Chairman, the Financial Sanctions Implementation Unit (FSIU) plays a critical role in upholding Bermuda's reputation as a cooperative jurisdiction with a strong and effective sanctions regime. Its responsibilities include implementing and monitoring compliance with financial and trade sanctions to safeguard the integrity of Bermuda's financial system and protect national economic interests. The FSIU also advises the Minister of Justice on broader issues related to anti-money laundering, counter-terrorist financing, and counter-proliferation.

For fiscal year 2026/27 the FSIU's budget allocation is \$409,000. This is an increase of \$33,000, or 9 per cent, [from] the estimate allocation for the 2025/26 fiscal year. Madam Chairman, 93 per cent of the FSIU's budget is allocated for salaries. The remaining 7 per cent is allocated for training, travel, office supplies, telephone expenses and membership fees for its two counsels

Staff

Mr. Dennis Lister III: Madam Chairman, the FSIU is comprised of two posts: the head of the FSIU, and one legal counsel.

The FSIU team is responsible for:

- providing legal advice and technical support to the Minister of Justice in carrying out functions delegated to the Minister from the Governor;
- implementing targeted financial sanctions, as well as trade sanctions, including bringing relevant sanctions Overseas Territories Orders in Council into force in Bermuda;
- reviewing licence applications in respect of the various sanctions regimes and enforcing the same;
- maintaining a web-based repository of sanctions notices in effect in Bermuda;
- public outreach to industry, supervisors and government agencies to enhance awareness on sanctions obligations, including proliferation of weapons of mass destruction;
- liaising with Government House and UK authorities on sanctions matters; and
- assisting Ministry of Justice Headquarters with Bermuda's AML/ATF global obligations.

Under the international sanctions framework, Madam Chairman, His Excellency the Governor is Bermuda's competent authority and holds ultimate

responsibility for sanctions implementation, as outlined in the applicable Overseas Territories Orders under the International Sanctions Act 2003 and the International Sanctions Regulations 2013. Since September 2018, certain functions have been delegated to the Minister of Justice under the International Sanctions (Delegation of Governor's Powers) Notice 2018.

Bermuda's sanctions regime must be up to date, fully implemented, and effective for the specific purposes of each financial sanction. As an overseas territory, Bermuda's sanctions regime mirrors those sanctions which are implemented in the United Kingdom. To meet international obligations, the FSIU ensures that all applicable Overseas Territories Orders that detail new sanctions, or amendments to existing sanctions regimes, are expeditiously brought into force in Bermuda. All updates to Bermuda's sanctions regime are listed in Schedule 1 of the International Sanctions Regulations 2013.

Madam Chairman, under the Bermuda sanctions framework the Minister of Justice has the power to:

- Obtain evidence and information by taking such steps as considered appropriate to cooperate with any international investigation relating to the funds, economic resources or financial transactions of a designated person.
- Issue and revoke licences, authorising activity that would otherwise be prohibited under the Overseas Territories Orders, with the consent of the Secretary of State. A licence issued by the Minister can be varied or revoked at any time with the consent of the UK Secretary of State.
- Serve as the repository to which a relevant institution reports or informs if it credits a frozen account pursuant to an Order.
- Authorise persons with power to search and investigate suspected ships/aircrafts/vehicles.
- Specify, by Regulations, in the currency of the Territory, the amount which is to be taken as equivalent to sums expressed in sterling in the relevant Order.

Output Measures

Mr. Dennis Lister III: Madam Chairman, applications under the Russia sanctions regime continues to be the prominent regime for which licence applications are submitted to the FSIU.

In 2025/26 the Minister of Justice issued:

- Three General Licences (GLs).
- The GL for Legal Fees was reissued twice under the Russia sanctions regime (Bermuda General Licence 2024/09GL; and Bermuda GL 2025/01GL). This GL permits payment for legal services provided to a designated person under the Russia or Belarus regimes, allowing legal firms to

- receive payment from or on behalf of designated persons without requiring a specific licence, provided the terms of the general licence are met. These general licences were issued in January and June 2025 respectively.
- The Oil Price Cap (OPC) GL (2025/03GL) was reissued under the Russia sanctions regime. It permits the supply or delivery of Russian oil and oil products by ship, as well as provision of associated services, subject to the price cap terms being met.

Outreach

Mr. Dennis Lister III: Madam Chairman, the FSIU continues to ensure the sanctions webpage of the Government portal is updated within 24 hours of receiving updated notifications from the UK Government. These updates are required to notify the public of additions or de-listings to the various sanctions' regimes in force in Bermuda. Thus, upon notification from the Foreign, Commonwealth and Development Office [FCDO] and HM Treasury's Office of Financial Sanctions Implementation [OFSI], the FSIU updates the webpage and notifies supervisors to immediately advise their supervised entities of the changes.

Madam Chairman, in August 2025, the FSIU transitioned from an outlook mailing list based sanctions notification system to a subscription-based sanctions notification service. Under the new system, persons may subscribe directly via a weblink. This enhanced subscription model supports more timely, consistent, and effective compliance with Bermuda's sanctions obligations. Persons can subscribe to the FSIU Bermuda Sanctions Alert Subscription Service by visiting the international sanctions measures web page of the Government portal at <https://www.gov.bm/international-sanctions-measures>.

Madam Chairman, the FSIU will continue its outreach to ministries, departments and industry to raise awareness of sanctions obligations. During the reporting period, outreach was provided to the Customs Department. The FSIU is also developing a virtual tool to help entities better understand their obligations and regularly responds to queries from both industry stakeholders and government agencies seeking guidance. The FSIU also continues to work closely with UK counterpart authorities, overseas territories counterparts and domestic operational partners to ensure a consistent approach is used in the effective implementation of targeted financial sanctions and trade sanctions in Bermuda.

Law Reform Commission, 97100
2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate for 2025/26 was \$171,000. The estimate for 2026/27 is \$451,000, which represents a \$280,000, or 164 per cent increase.

Madam Chairman, the Law Reform Commission has been allocated a budget of \$451,000 for fiscal year 2026/27, which represents a \$280,000, or 164 per cent increase from the 2025/26 estimates. This increase is mainly attributable to the salaries of staff, additional staff to support the Office of Law Reform namely, research and policy officer, parliamentary counsel and administrative assistant.

The Law Reform Commission, Madam Chairman, is an independent public body established by statute, namely, the Law Reform Commission Act 2009. The functions of the Commission are to study, and keep under review, the laws of Bermuda with a view to their systematic development and reform. Bermuda's first Law Reform Commissioners were appointed in July 2019, and a new cohort is currently under consideration.

The Ministry of Justice is the sponsoring Ministry for the Law Reform Commission and has historically absorbed the Commission's costs within its headquarters' annual budget allocation.

The Commission is transitioning to a hybrid model in which independent Commissioners are supported by a fully staffed Office of Law Reform. This transition includes comprehensive training for both incoming commissioners and support staff to ensure they are well-equipped for their roles. Oversight will be provided by the Law Reform Policy and Strategy Counsel, and the Permanent Secretary. Every effort will be made, within the budget allocation, to support the Commission's mandate to modernise Bermuda's laws and institutions.

Madam Chairman, for 2026/27, administrative and operational costs will continue to be supported through the shared services of a Ministry Headquarters Administrator and careful use of Headquarters' budget allocations. However, steps will be taken to review and renew roles and responsibilities to maintain Bermuda's strong legal reputation and ensure our laws remain current and aligned with Commonwealth and global standards.

Madam Chairman, the Ministry of Justice's 2026/27 budget reflects more than a financial statement, it embodies our shared commitment to fiscal responsibility and the stewardship of public resources. Our dedicated public officers will continue to advance fair and equitable access to justice through legal services, policy, and legislation that upholds the rule of law and supports social progress for the people of Bermuda. I am confident the Ministry will maintain high-quality service delivery in 2026/27, driven by sustainable programmes and reforms that strengthen Bermuda's reputation for effective self-governance and respect for the rule of law.

Grants

Financial Intelligence Unit, 97010
2025/26 vs. 2026/27

Mr. Dennis Lister III: The original estimate for 2025/26 was \$2,125,000. The estimate for 2026/27 is \$2,250,000, which represents an increase of \$125,000 or 6 per cent. The budget allocation for grants for fiscal year 2026/27 is found at page C-17 of the Approved Estimates of Revenue and Expenditure for fiscal year 2026/27 Budget Book. We highlight \$2,250,000 has been allocated. This represents an increase of \$125,000 or 6 per cent from the fiscal year 2025/26.

Madam Chairman, in line with the Government's commitment to combat money laundering, terrorist financing, and proliferation financing, the Financial Intelligence Agency (FIA) was established under the Financial Intelligence Agency Act 2007. The FIA is an independent agency authorised to receive, store, analyse, and disseminate financial intelligence related to suspected money laundering and terrorist financing activities, primarily received in the form of Suspicious Activity Reports (SARs) and Suspicious Transaction Reports (STRs). The Agency is empowered to share intelligence with the Bermuda Police Service, foreign intelligence counterparts, and other relevant domestic authorities.

Madam Chairman, for the 2026/27 fiscal year, the FIA was allocated \$2,250,000, consistent with the previous year's budget. In accordance with its statutory obligations, the FIA submitted quarterly expenditure reports and its audited annual report to the Minister of Justice.

The FIA remains steadfast in its efforts to counter terrorist financing, money laundering, and the financing of proliferation, working diligently to protect Bermuda's financial integrity and international reputation.

Training and Capacity Building

Mr. Dennis Lister III: Madam Chairman, in 2025/26, the FIA continued to enhance its capabilities through targeted training. Staff participated in virtual webinars and courses on topics including sanctions, virtual assets, fraud, terrorist financing and proliferation financing, hosted by leading institutions such as:

- The Financial Action Task Force (FATF)
- The Egmont Group of Financial Intelligence Units
- The Caribbean Financial Action Task Force (CFATF)
- The Association of Certified Financial Crime Specialists (ACFCS)
- The Association of Certified Anti-Money Laundering Specialists (ACAMS)
- The Basel Institute on Governance

In addition, the FIA enhanced its analytical and technical capabilities through the upgrade and

stabilisation of the goAML reporting platform and the procurement of advanced analytical tools.

Highlights from 2025/26

Mr. Dennis Lister III: The FIA contributed significantly to the domestic and international fight against financial crime efforts. Key achievements included:

- Contributions to the national money laundering, terrorist financing, proliferation financing, and legal persons and arrangements risk assessments, as well as sectoral and new product risk assessments.
- Ongoing participation in National Anti-Money Laundering Committee [NAMLC] working groups and other cross-agency initiatives, notably the co-chairing of the Operational Working Group.
- Attendance at the July 2025 Egmont Plenary and the ongoing participation in three key Egmont projects.
- Attendance at the Caribbean Financial Action Taskforce Plenary and working Group Meetings in May 2025 and November 2025 where the Director of the FIA was appointed co-chair of the Caribbean Financial Action Taskforce Risks, Trends and Methods Working Group.

Statistics

Mr. Dennis Lister III: In 2025, the reporting entities continued to file Suspicious Activity Reports/Suspicious Transaction Reports [SARs/STRs] to the FIA. This year, the Agency received a total of 1,297 SAR/STR reports. Among these, report types included 429 SARs, 711 STRs, 7 C-SARs and 150 C-STRs incoming reports. C-SARs and C-STRs are the FIAs recently created consent-related SAR or STR reporting form.

Throughout 2025, the FIA conducted analyses and issued disclosures to local law enforcement, competent [authorities], and overseas Financial Intelligence Units. In support of its work, the Agency issued 41 information requests to Egmont FIUs and 15 to local counterparts. Additionally, using its authority under section 16 of the Financial Intelligence Agency Act, the FIA issued 244 requests to local bank or credit unions, corporate service providers, insurance, securities: investment business and money service business-related entities.

As a result of these inquiries, the FIA has disclosed a total of 249 outgoing disclosures (48 response disclosures and 204 spontaneous disclosures) to local law enforcement, local competent authorities, and overseas Financial Intelligence Units. This breaks down to 132 disclosures disseminated locally to various competent authorities and 117 disclosures to foreign Financial Intelligence Units.

In 2025, the FIA also received 69 incoming requests for information: 54 from local counterparts and 15 from foreign Financial Intelligence Units.

Looking Ahead

Mr. Dennis Lister III: For the 2026/27 fiscal year, the increased grant will be strategically used to strengthen the FIA's operational capacity and effectiveness. Key investments will include the recruitment of additional analysts and support staff, upgrades to the IT infrastructure ensuring advanced analytical tools, and enhanced training, both in-person and virtual, focused on money laundering, terrorist financing, proliferation financing, and high-risk and emerging areas such as fraud and digital assets.

The FIA will also expand its dedicated strategic analysis workflow to support policy reform and expand stakeholder engagement through public-private partnerships and targeted outreach to improve the quality and compliance of suspicious activity and transaction reports.

In conclusion, the FIA remains steadfast in delivering its mandate. The role that they play is invaluable and central to Bermuda's anti-money laundering, anti-terrorist financing and countering proliferation financing ecosystem. I extend gratitude to the board, the director and staff at the FIA for their tireless efforts.

Subjective Analysis

Mr. Dennis Lister III: Madam Chairman, the subjective analysis of current account estimates of the Ministry of Justice Headquarters 2026/27 is found on page B-81. I will highlight the material object code increases and decreases.

- Salaries increased by \$985,000, primarily due to salary increases in the Ministry.
- Professional services increased by \$184,000, largely driven by higher legal and consultancy fees.
- Rental expenses for Legal Aid increased by \$60,000.
- Other expenses rose by \$111,000, driven by increased training, travel and materials and supplies expenditure.
- Finally, there was a \$125,000 increase in grant funding provided.

Capital Expenditure

Mr. Dennis Lister III: Madam Chairman, the budget allocation for capital expenditures is found at page C-10 of the Estimates of Revenue and Expenditure. The Ministry of Justice Headquarters has been allocated a total of \$16,000 for fiscal 2026/27. This funding will be utilised to acquire new office furniture, as the existing items are fully depreciated and have no remaining residual value.

Manpower, 97000

Mr. Dennis Lister III: Administration has five staff which will consist of an executive assistant, political aide consultant, administrative assistant, policy analyst and a Ministry comptroller.

Business unit 97030, Legal Aid, has 10 staff which will consist of a senior legal aid counsel, legal aid counsel, junior legal aid counsel, administrative assistant, paralegal, executive assistant, office manager, accounts officer, and two pupils.

Business unit, 97060, Treatment of Offender's Board, has a staff of one, being an administrative assistant.

Business unit, 97080, Financial Sanctions Implementation Unit has two staff members, being the head of Financial Sanctions and a legal counsel.

Business unit, 97100. As we continue to strengthen, the Office of the Law Reform Commission by the end of fiscal year 2026/27 the team will consist of three staff, law reform policy and strategy counsel, research and policy officer and an administrative assistant to support the work of the Commission.

Madam Chairman, this budget reflects a targeted investment in strengthening justice delivery and upholding the rule of law in Bermuda. It is aligned with national priorities and through this allocation, the Ministry will continue to drive accountability by delivering measurable and impactful performance outcomes.

This ends my presentation on Head 87, the Ministry of Justice Headquarters.

Madam Chairman, I will now continue with Head 3, the Judicial Department.

The Chairman: Junior Minister, just real quick. When you move, can you just make sure you give the page numbers for those persons who may be listening?

Mr. Dennis Lister III: Okay. Mine might be a little different because my . . . I'm not following from the actual [Budget] Book. But I believe it might be page 2 . . . oh, no, a different page.

The Chairman: This one would be [page] B-84.

Mr. Dennis Lister III: Page B-84. Okay.

The Chairman: Yes, that's right.

Mr. Dennis Lister III: Thank you, Madam Chairman.

HEAD 3—JUDICIAL DEPARTMENT

Mr. Dennis Lister III: Madam Chairman, I will now present the budget for Head 3, the Judicial Department, found on pages B-84 to B-91 of the Budget Book.

Mandate

Mr. Dennis Lister III: Madam Chairman, the Judiciary is established by the Constitution as a separate and independent branch of government. Its task is to adjudicate charges of criminal conduct, resolve disputes, uphold the rights and freedoms of the individual and preserve the rule of law.

The mandate of the Judiciary is: *To administer justice through the effective management of the courts of Bermuda.*

The mandate of the administrative arm of the Judiciary (the Judicial Department) is: *To provide the services and support necessary to enable the Judiciary to achieve its mission.*

Madam Chairman, I do note as we are nearing our break, do you want me to continue into my substantive for this head, or . . .

The Chairman: Yes, we currently have six minutes left, so we were going to allow you that time—

Mr. Dennis Lister III: Okay.

The Chairman: —to complete and that would also be one hour of your four hours.

Mr. Dennis Lister III: Okay. Thank you, Madam Chairman.

The Chairman: You are welcome.

Manpower

Mr. Dennis Lister III: Madam Chairman, the Judicial system is comprised of three levels of court. The Magistrates' Court (consisting of the Criminal, Civil and Family Courts), the Supreme Court (consisting of the Criminal, Civil and Commercial, Appellate, Family/Matrimonial and Probate Jurisdictions) and the Court of Appeal. Ancillary services offered under the umbrella of the judicial system include bailiff services.

The Honourable Chief Justice is the head of the Judiciary. The Registrar is the head of the Judicial Department [HOD]. Collectively, the Judiciary and Judicial Department have a staffing complement of 72 officers, two of whom require a work permit (Puisne Judges); 57, or 79 per cent of posts are filled substantively; 8, or 11 per cent are filled by temporary relief employees, and 7, or 10 per cent are currently vacant.

Expenditure Overview: Capital Expenditure

Mr. Dennis Lister III: Capital expenditure estimates for 2026/27 are found on page C-10 of the Approved Estimates of Revenue and Expenditure Budget Book.

In 2025/26 the department was allocated \$1,000,000 to replace its outdated case management system (JEMS) and an additional \$18,000 for computer equipment. The department requires a robust case

management system that will service all-levels of court. The system will be utilised by the Judiciary, department staff, attorneys and self-litigants. It will offer modernised services such as electronic filing (with the ability to commence actions online), an online payment portal, and record management.

The department issued a Request for Proposals [RFP] and received several proposals for consideration. The evaluation and selection process has taken longer than anticipated. However, with the evaluation and selection process now nearing the final stages, it is hoped that the department will utilise the funds allocated for the new case management system before the 2025/26 fiscal year comes to an end. The department has not been allocated any capital funding in 2026/27.

The original estimates for 2025/26 were \$1,018,000. The estimates for 2026/27 are zero dollars, which represents a decrease of \$1,018,000, or 100 per cent.

Current Account Expenditure

Mr. Dennis Lister III: Madam Chairman, the current account estimates for Head 3, the Judicial Department, begin on page B-85 of the Estimates of Revenue and Expenditure Book. A total of \$11,023,000 has been allocated to Head 3 within the Ministry of Justice. This amount represents a \$689,000 or 7 per cent increase from the 2025/26 fiscal year. Additional funding that has been allocated to the department primarily reflects salary increases following negotiations with the BPSU.

Original estimates for 2025/26 were \$10,334,000. The estimates for 2026/27 are \$11,023,000, representing \$689,000 or 7 per cent increase.

Performance Measures by Business Unit

Mr. Dennis Lister III: Madam Chairman, I am pleased to provide an analysis by business unit of the budget estimates allocated to the Judicial Department for the fiscal year 2026/27.

It is to be noted that the Judiciary has published its 2025 Annual Report, which outlines the services offered by the Judiciary, the current state of each division of the Magistrates' Court, Supreme Court and the Court of Appeal, and the statistics for the preceding year. It is important, both as a matter of principle and for retaining public confidence, that the Judiciary, as an independent branch of the Government, gives an account of its performance in discharging its duties to the public and court users. The 2025 Annual Report is available for viewing on the Judiciary's website.

The Chairman: Okay, [Junior] Minister, you have two minutes.

Mr. Dennis Lister III: Two minutes. Thank you, Madam Chairman.

The Supreme Court, 13010

Mr. Dennis Lister III: Original estimates for 2025/26 [was] \$1,184,000. Estimates for 2026/27 are \$1,400,000, which represents \$216,000, or 18 per cent increase.

This cost centre provides for the salaries and operational expenses for the administration of the Supreme Court Registry, for which there are now 11 posts. There are two assistant registrars, the supreme court manager, accounts personnel and administrative officers.

The increase in funding to this cost centre reflects an increase to salaries.

I will stop there, Madam Chairman, before I head into the next business unit.

The Chairman: You can . . . actually, your time is now up. We are at 12:31, and it's our lunch break.

So just for the benefit of the listening public, we are currently in debate for the Attorney General and Ministry of Justice, and the head that we are currently on is Head 3.

I call on one of the Members to take us into lunch, and we will resume after lunch.

[Crosstalk]

The Chairman: Minister Haywood.

Hon. Jason Hayward: Madam Chairman, I move that we adjourn for lunch and return at 2:00 pm.

The Chairman: Thank you very much.

Is there any objection to us moving at this time?
Thank you, Members.

[Gavel]

The Chairman: The House is adjourned for lunch.

Proceedings in Committee suspended at 12:31 pm

Proceedings in Committee resumed at 2:01 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

MINISTRY OF JUSTICE

HEAD 3—JUDICIAL DEPARTMENT

[Continuation thereon]

The Chairman: Good afternoon, Members.

[Gavel]

The Chairman: Members, we are in Committee of Supply for the Estimates of Revenue and Expenditure for the year 2026/27, and we will continue with the Junior Minister who is responsible for the Ministry of Justice.

Minister, you have the floor and you may continue.

Mr. Dennis Lister III: Thank you, Madam Chairman.

I will continue under Head 3, and I was on business unit 13015, Court Rooms and Chambers.

Court Rooms and Chamber, 13015

Mr. Dennis Lister III: The original estimates for 2025/26 [were] \$3,231,000. Estimates for 2026/27 [are] \$3,573,000 which represents a \$342,000 increase, or 11 per cent.

This cost centre provides for the salaries and operational expenses for the courtrooms and chambers of the Supreme Court, which make up its criminal, civil and commercial, and family/matrimonial divisions.

There are 21 posts accounted for in this cost centre including the members of the Judiciary, the Honourable Chief Justice Mr. Larry Mussenden, justices of the Supreme Court, the Honourable Ms. Nicole Stoneham, the Honourable Mrs. Shade Subair-Williams, the Honourable Mr. Juan Wolffe, the Honourable Mr. Andrew Martin, and the Honourable Mr. Alen Richards, the registrar, and their administrative support.

The increase in funding to this cost centre reflects salaries as well as the fees payable to assistant justices and to local law firms. Due to Bermuda's small size, occasionally the Judiciary's current complement of judges is conflicted from hearing certain matters that are commenced in the Supreme Court. When those cases arise, the Governor, in consultation with the Chief Justice, will appoint an Assistant Justice to have conduct of the matter.

The Bermuda Constitution Order 1968, the Constitution, allows for the appointment of up to five Assistant Justices. Due to an increase in cases that have been filed in the Supreme Court, the Judiciary has had to utilise Assistant Justices on a more frequent basis. At present, all five posts allowed under the Constitution are occupied on a rotational basis. Additionally, there have been cases where litigants have commenced Supreme Court and Court of Appeal proceedings against magistrates, judges, and the registrar in their judicial capacity. These cases must be contested, and cause will be sought against the litigants who commence each action.

The Attorney General's Chambers is conflicted in being able to represent members of the Judiciary and

as such there must be funding in place to retain private counsel.

Court Technology Office, 13025

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$510,000. Estimates for 2026/27 [were] \$522,000, an increase of \$12,000 or 2 per cent.

This cost centre provides salaries for the Information Technology Section. There are three posts, including the IT manager and IT assistant. This funding also includes the cost for transcription services and maintenance fees for the court's court reporting system, CourtSmart. The court's IT equipment and software applications must be maintained, kept up to date, and will ultimately have to be replaced when necessary. The increase in funding in this cost centre reflects salaries.

The Court of Appeal, 13020

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$1,016,000. Estimates for 2026/27 [are] \$982,000, which represents a \$34,000, or 3 per cent decrease. This cost centre provides the sitting and retainer fees of the president of the Court of Appeal, five justices of appeal, and the salaries of two posts: the administrative officer for Court of Appeal and an administrative assistant.

The Court of Appeal meets three times a year. Each session is three weeks long. Although it is anticipated that both the administrative officer for [the] Court of Appeal and the administrative post will be filled substantively in 2026/27, there has been a decrease in the funding allocated to salaries. The department requires both posts to be filled in order for the Court of Appeal to be managed effectively. Any decrease in salaries may result in a decrease in services.

The Magistrates' Court, 13040 Adjudication

Mr. Dennis Lister III: Madam Chairman, [I am] just noting the clock.

The Chairman: [Microphone off]

Mr. Dennis Lister III: Oh, okay. Thank you.

Original estimates for 2025/26 [were] \$1,087,000. Estimates for 2026/27 [are] \$1,127,000, which is a \$40,000 increase or 4 per cent.

This cost centre provides funding for the senior magistrate, for magistrates and the appointment of acting magistrates where necessary. The Magistrates' Court is multi-jurisdictional, having conduct of civil, criminal, traffic, and family matters. There are also the treatment courts, such as Mental Health Treatment Court, Drug Treatment Court, the Driving Under Influence Court, and the Probation/Community Service

Orders Review Court, which continues to reduce recidivism by addressing the drug, alcohol, and mental health challenges of offenders. There is also a Case Management Court that is conducted once a week, which is designed to resolve all disclosure, evidential, and procedural issues before a matter proceeds to trial. As a result, instances where a trial would not have proceeded because of such issues have been significantly reduced from previous years.

All cases or hearings are heard by a magistrate sitting alone, except in the Family Court, where the magistrate sits with two lay members chosen from a special panel. The Magistrates' Court is presided over by the Worshipful Senior Magistrate, Maxanne J. Anderson, the Worshipful Tyrone Chin, the Worshipful C. Craig Attridge, the Worshipful Maria Sofianos, and the Worshipful Auralee Cassidy, all of whom bring a wealth of knowledge and experience to the magistracy. In addition, the senior magistrate has a roster of acting magistrates who will sit when a substantive magistrate is on leave. Additionally, the roster provides opportunities to those in the legal profession to acquire judicial experience and skills, which will put them in a position to elevate to the bench.

The increase in funding to this cost centre reflects salaries.

Civil Records, 13050

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$273,000. Estimates for 2026/27 [are] \$289,000, which represents a \$16,000, or 6 per cent increase. This cost centre provides for the administrative arm of the Magistrates' Court civil section. The civil section is overseen by the office manager, who has under their remit one senior court associate supervisor and two court associates.

The civil section provides case management and court services for the resolution of civil claims up to \$25,000 and landlord/tenant matters under the Landlord and Tenant Act 1974 and the Rent Increases (Domestic Premises) Control Act 1978. The Civil Court continued to accept filings of all proceedings, including evictions and the recovery of rent arrears. Proceedings were initiated by various entities, which include, but are not limited to, law firms, litigants in person, and credit agencies.

The increase in funding to this cost centre reflects salaries.

Family and Child Support, 13060

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$531,000. Estimates for 2026/27 [are] \$592,000, which is a \$61,000, or 11 per cent increase.

This cost centre provides for the salaries and operational expenses for the family and child support section of the Magistrates' Court. There are six posts,

including the family support officer, enforcement officer, an administrative assistant, and three court associates.

The Family Court is a special court which was created to handle the specific needs of children, whether born within or outside of marriage, and matters arising in respect of their custody, care, maintenance, and violations against the law for juvenile offenders.

As a result of the Supreme Court utilising one of the Magistrates' Court's rooms on the second floor of the Dame Lois Browne-Evans Building, only one Family Court could operate. Throughout 2025, the Family Court rooms were reduced by 50 per cent. There continues to be one dedicated Family Court comprised of a magistrate and two special panel members, one male and one female, pursuant to the Magistrates Act 1948. The panel members assist the magistrates in decision-making, and their value to the Family Court and its continued success is immeasurable.

It is to be noted that the sensitivity and complexity of Family Court matters have increased, which requires the Family Court panel to exercise the utmost judicial care in resolving such matters.

The increase in funding to this cost centre reflects salaries and an increase to fees payable to the special panel members.

Administration, 13070

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$1,330,000. Estimates for 2026/27 [are] \$1,329,000, which is a \$1,000, or 1 per cent decrease.

This cost centre provides for the salaries and operational expenses for the administration of the Magistrates' Court for which there are six posts including the court manager, office manager, accounting officer, and administrative public officers. The decrease in funding to this cost centre reflects salaries.

Criminal, Traffic, and Records, 13080

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$595,000. Estimates for 2026/27 [are] \$610,000, which is a \$15,000 increase, or 3 per cent.

The Criminal/Traffic/Records Section falls under the remit of the office manager and is supervised by the records supervisor. There are two court associates designated to this section who provide case management and court services related to the resolution of criminal, traffic, and parking ticket cases as well as manage all record requests. Additionally, the court associates provide clerking support to the magistrates and are solely responsible for inputting demerit points into the Transport Control Department driver's vehicle registration system and the court's current case management system, JEMS. The increase in funding to this cost centre reflects salaries.

Bailiff's Office, 13090

Mr. Dennis Lister III: Original estimates for 2025/26 [were] \$577,000. Estimates for 2026/27 [are] \$599,000, which is a \$22,000, or 4 per cent increase.

This cost centre provides for the salaries, service, and execution of court papers inclusive of civil, family, Supreme Court, and foreign service. There is one head bailiff/deputy provost marshal general, one administrative assistant, and four bailiffs who travel throughout the Island serving court processes. The increase in funding to this cost centre reflects salaries.

Revenue Overview

Mr. Dennis Lister III: Madam Chairman, the revenue estimates for 2026/27 are found on page B-86 of the approved Estimates of Revenue and Expenditure Budget Book. Revenues are projected at \$5,556,000, or a 15 per cent increase from 2025/26 fiscal year. Total revenue for 2025/26, original estimates for 2025/26 were \$4,811,000. Estimates for 2026/27 [are] \$5,556,000, which is a \$745,000 increase, or 15 per cent.

Filing Fees for the Supreme Court

Mr. Dennis Lister III: Historically, fees payable to the Supreme Court Registry in respect of documents filed in new and active proceedings is a source of revenue that has not been recorded as the majority of these fees were paid by way of revenue stamps that counsel and litigants purchased through the Accountant General. It has been noted that with effect from March 1, 2024, the fees payable to the Supreme Court Registry increased pursuant to the Rules of the Supreme Court Amendment Rules 2024 and the Civil Appeal Amendment Rules 2024.

The new fee structure brought the fees charged by the Supreme Court Registry in line with other similar jurisdictions, such as the Cayman Islands, and has provided an increased revenue stream for the Government of Bermuda.

Fees for Overseas Registered Associates and Court Fees and Charges

Mr. Dennis Lister III: The Supreme Court Registry processes applications submitted by local law firms to register their locally and overseas based attorneys, i.e., associates, to practise law. Fees are also charged to conduct hearings in the civil or commercial courts, swear affidavits, obtain copies of court records, and provide certifications.

Stamp Duties on Deceased Estates

Mr. Dennis Lister III: Lastly, the Supreme Court Registry Probate Jurisdiction processes applications to probate the estates of deceased individuals. A tax assessment is made on the net estate value of a deceased

estate. The net estate value is a calculation of the total value of a deceased gross estate less the value of statutory deductions and exemptions, including the value of property designated as a primary family homestead and spousal benefit. It has been estimated that the department will record a total of \$1,500,000 in stamp duty assets for deceased estates in 2026/27.

Magistrates' Court: Traffic, Parking, and Criminal Fines

Mr. Dennis Lister III: The major components of revenue in the Magistrates' Court are traffic, parking, and criminal fines. It has been estimated that the department will receive a total of \$2,250,000 in traffic fines by the end of the 2025/26 fiscal year and that the revenue received for traffic fines will increase to \$3,000,000 in 2026/27. This would result in an increase of \$750,000, or a 33 per cent increase from the 2025/26 fiscal year. It has been estimated that the department will receive a total of \$500,000 in parking ticket fines and a further \$181,000 in criminal fines in 2026/27.

Court Fees

Mr. Dennis Lister III: It has been estimated that the department will receive a total of \$200,000 in civil fees in 2026/27.

Plans for the Upcoming Year

Mr. Dennis Lister III: Madam Chairman, the anticipated restructuring of the department's organisational chart has been approved.

The purpose of the restructuring was to define now defunct positions. The most anticipated change to the organisational chart includes the addition of a second assistant registrar, an administrative officer supervisor for the Supreme Court's matrimonial and probate jurisdictions, AO/matrimonial probate, and an executive assistant to the registrars. Once filled, these posts will fill significant service gaps and greatly improve the department's ability to deliver prompt and efficient services.

In addition, efforts will also be made to develop and increase the professional knowledge and skills of the department's staff. It is hoped that this, coupled with a complete and comprehensive review of the department's job descriptions, will aid in staff retention and succession planning as the department prepares for the retirement of key managerial roles.

Lastly, it is anticipated that preparations will continue in relation to the renovation project that is due to commence at the Dame Lois Browne-Evans Building to create additional fit-for-purpose court and administrative space. With the department fully vacated from Sessions House and an increase in matters before all levels of the court, the Judiciary is suffering from a lack of physical infrastructure. This can have the

undesirable effect of negatively impacting the timely disposal of court proceedings. The department is looking forward to continuing this work with the Department of Public Lands and Buildings to progress the renovation project.

Madam Chairman, this ends my presentation on Head 3, the Judicial Department.

The Chairman: Let me remind the listening public that we are in Committee of Supply for Expenditure and Revenue for the year of 2026/27. We are listening to the submissions from the Ministry of Justice and the Junior Minister carrying the portfolio.

We will continue with Head 25.

Junior Minister, you have the floor.

HEAD 25—DEPARTMENT OF CORRECTIONS

Mr. Dennis Lister III: Thank you, Madam Chairman.

Madam Chairman, it is my pleasure to present fiscal year 2026/27 estimates of expenditure for Head 25, the Department of Corrections, which are found on page[s] B-95 to B-98 of the Approved Estimates of Revenue and Expenditure book.

Madam Chairman, the Department of Corrections' mission is, *To protect the public and provide rehabilitative services*. The department's objectives are

- to strive to maintain high standards of security as this is essential to the safe operation of our facilities;
- to provide a humane but demanding regime aimed at reducing re-offending by presenting inmates with a range of opportunities in which reward is linked to effort, incentives, and earned privileges to prepare for life after release; [and]
- to aim to have robust and disciplined regimes and systems in place to achieve operational efficiency at all levels.

The department carries out its objectives by providing rehabilitative services across its three inmate facilities, employing a high level of security to ensure the safety of its staff, inmates, and the community.

The current account estimates for Head 25 begin on page [B]-95. A total of \$26,882,000 has been allocated for Head 25 for fiscal year 2026/27. This represents an increase of \$2,172,000, or 9 per cent over the original budget for financial year 2025/26.

Madam Chairman, at present there are 175 full-time staff. The estimated number of full-time employees for 2026/27 is 218 which will be funded in the 2026/27 fiscal year.

The fiscal year 2025/26 marked the start of the recruitment process for basic officers to fill vacant positions. Six officers completed recruitment training on February 27, 2026. There are an additional nine applicants that will be offered contracts.

Madam Chairman, the Department of Corrections continues to uphold a high standard of security

across all facilities. In the current fiscal year, ongoing upgrades to the CCTV systems at the Farm, Westgate, and the Co-Educational Facilities [Co-Ed] have been advanced through capital acquisition funding. Due to deterioration identified in sections of the fencing, necessary razor wire repairs and replacements have been completed at Westgate with further remedial work scheduled to continue throughout fiscal year 2026/27 to ensure sustained perimeter integrity and security.

Madam Chairman, operational efficiencies continue to improve in fiscal year 2026/27. The animal and garden programme at the Farm and Co-Ed Facility produces eggs and vegetables for consumption by the inmate populations at the respective facilities, resulting in a decrease in food purchases.

The facilities occupied by the department are ageing and require significant maintenance and repair. The department continues to prioritise finding solutions to address the repairs required as the state of our facilities not only impacts staff but also those in the department's custody.

During the 2025/26 fiscal year, the Ministry of Public Works published a procurement notice for the provision of a facilities condition assessment for the Bermuda Department of Corrections facilities. The department has worked closely with the Ministry in this process and awaits final confirmation of the next steps.

Madam Chairman, physical plant upgrades during the 2025/26 fiscal year included continued refurbishments and repairs to the inmate housing units at the Westgate facility. Air conditioning units at Westgate and the Co-Ed Facility were also repaired and replaced. Kitchen equipment in Westgate's main kitchen was partially replaced. During the 2025/26 fiscal year, the duress system at the Co-Ed Facility was upgraded as infrastructure was outdated.

The procurement process for a body scanner at the Westgate Correctional Facility was also initiated to enhance security with finalisation expected in financial year 2026/27.

Madam Chairman, I would now like to draw your attention to page B-95 of the Approved Estimates of Revenue and Expenditure Book that sets out the current account estimates for 2026/27. Here, under the general summary, you will note there are 12 business units within the Department of Corrections. Those business units with variances from fiscal year 2025/26 will be addressed in turn.

Headquarters and OTS, 35000

Mr. Dennis Lister III: The estimate for business unit 35000, Headquarters and OTS, is \$20,043,000, an increase of \$2,128,000, or 12 per cent over the 2025/26 budget allocation.

This business unit represents 88 per cent of the department's budget allocation. This allocation will fund salaries for staff, including custody staff and operating expenses for corrections headquarters.

The Department of Corrections staff training regime is designed to provide learning that is aligned with the department's core values. Staff training programmes focus on equipping staff with the necessary skills to maintain security, enforce policies and legal statutes, and to foster the rehabilitation of incarcerated persons.

Madam Chairman, in fiscal year 2025/26, staff members participated in training both locally and overseas. These training opportunities saw 11 staff members participate in therapeutic crisis intervention, which was hosted by the Department of Child and Family Services. This programme provided staff with skills to prevent crises from occurring and to de-escalate potential crises. One senior officer attended the Strategic Management for the 21st Century Policing workshop, which was sponsored by the Bermuda Police Service.

Two senior members of staff were selected to participate in the UK Ministry of Justice prison programme: Next Generation Leadership Programme. This four-phased programme is a development programme which addresses the need to support middle and senior level managers with structured leadership training and forms part of the department's succession planning. This programme is expected to conclude in July 2026.

Five staff members participated in the Young People and Trauma Workshop. Staff participated in training workshops offered by the Department of Employee and Organisational Development.

Thirty members of staff participated in in-house PIPA training to ensure that staff understand their legal duties and to build a culture of responsible data handling.

Twenty-six staff participated in workshops on bullying and harassment. The department is grateful for the sponsorship of the UK Ministry of Justice Prison Programme.

Five staff members, under the instruction of Lee Pilkington, head of National Locking, successfully completed locksmith training. This training allowed the department to expand the number of staff who can instal and maintain locks throughout all of the facilities.

Staff actively engaged in training seminars offered by the UK Overseas Territories Health Security Agency covering topics from leadership and emotional intelligence to strategy development.

Madam Chairman, as part of succession planning, staff development training was held to prepare officers for senior officer promotions which will take place during this fiscal year 2026/27. Eligible staff participated in preparations to sit the promotion qualifying exam, leadership classes, interview training, and budget training. Staff development will be encouraged and supported as opportunities arise.

Farm Facility, 35020

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35020, Farm Facility, is \$454,000. This represents an \$8,000, or 2 per cent increase when compared to the 2025/26 fiscal budget.

The Farm Facility is an adult male minimum security facility with a capacity to house 90 inmates. For inmates to be housed at this facility, they have had to complete their core sentence plan requirements and are classified as minimum low-risk inmates.

Eligible inmates at the Farm Facility are considered for work release and charity work programmes. Unescorted charities allow inmates to independently contribute to sites such as the St. George's Foundation, a registered charity dedicated to the preservation and restoration of UNESCO World Heritage Sites, rest homes and STAR. Such programmes foster societal reconnection and enhancement of inmates' sense of self-worth.

Madam Chairman, during the fiscal year 2025/26, the Farm Facility gardens managed to produce a variety of vegetables including corn, beans, pumpkin, butternut squash, lettuce, mustard greens, onions, beets, spinach, Swiss chard, sweet potatoes, turnips, and bok choy. The animal programme, which includes chickens, successfully produced 3,382 eggs for consumption, which equates to a savings of approximately \$2,087. (I am just going to take a water break.)

The Chairman: Yes, Member, while you are taking your water break, we are in Committee of Supply, and we are currently reviewing the budget estimates for Head 25.

I call on the Member to resume if he's ready.

Mr. Dennis Lister III: Thank you, Madam Chairman.

In fiscal year 2026/27, the department plans to expand the chicken programme with the aim of supplying all facilities with eggs. The facility also houses goats.

This structured programme not only promotes personal growth and responsibility through daily care and livestock management but also provides participants with practical experience that can lead to meaningful employment and independence after reintegration into the community.

Madam Chairman, in fiscal year 2025/26, the work release programme continued with 14 inmates participating. Some of the inmates who participated completed their sentence, were released, and secured gainful employment. The diverse employment placement showcases the success of the Work Release Programme in connecting individuals to various employment opportunities.

During the fiscal year 2025/26, the work release initiative, "Step Up Work Readiness Initiative," continued with seven inmates participating. The aim of this programme is to provide inmates with significant opportunities to develop their social skills, work ethic, and gain valuable experience outside of the facility

compound. This programme also reinforces in inmates a sense of confidence, purpose, responsibility, and ultimately contributes to reducing their chances of reoffending upon release from custody. Through this programme, they have assisted with the clearing of foliage in various spots around the Island, which encroaches on roads and main thoroughfares. The programme participant requirements are currently being reviewed. However, the programme will resume in the next fiscal year.

Madam Chairman, the Mechanics Programme at the Farm Facility that was reintroduced during the last fiscal year continues. The main garage at the Farm Facility is the location of this programme, and the instructor has engaged inmates with instruction in motor mechanics, teaching them viable skills that can be utilised upon reintegration into the wider community. The garage operations have been used to service the department's fleet of vehicles.

Co-Educational Facility, 35030

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35030 Co-Educational Facility is \$313,000. This represents an increase of \$7,000 or 2 per cent when compared to the 2025/26 budget.

This facility, with a capacity of 56 cells, has separate provisions to house 40 females (adult and juvenile), six young male offenders between the ages of 16 and 21, and 18 adult males participating in the residential Substance Abuse Treatment programme therapeutic community.

Educational and vocational programmes are offered based on the needs and classification of the inmates and trainees and are identified through the case management process. The following programmes are offered at the Co-Ed Facility to support the rehabilitation of incarcerated persons:

- Ongoing training and development programmes are provided to help prevent reoffending.
- Assistance with housing and job placement is offered to ensure those in custody have the best possible start as they transition back into the community upon release.
- Religious programmes support inmates' spiritual needs.
- Alcoholics Anonymous support groups are available to offer support during incarceration and help facilitate continued support upon release.
- A chicken farm has been established at the Co-Educational Facility offering therapeutic benefits as inmates care for the chickens.
- A mentorship programme is available designed to support the spiritual and social development of inmates and young offenders. Through this programme, experienced mentors guide mentees in navigating personal challenges,

fostering emotional growth, and building stronger skills.

- Educational and enrichment initiatives continue to expand and include the Cisco [Networking Academy] computer programme, Bermuda College courses, Coursera courses, and computer essentials being offered to the inmates. This has allowed inmates and trainees to participate in computer-based learning across various disciplines and earn certificates or diplomas.
- Arts and crafts classes have provided a positive and constructive outlet for creativity and self-expression. These sessions have contributed to positive engagement within the female population.
- Music and sound engineering sessions have been significant activities. The programme allows participants to learn technical skills related to music production, song recording, and audio editing. The programme promotes constructive use of time while introducing skills that may support future employment opportunities.
- Yoga courses have focused on improving physical wellness and managing stress. Through guided movement and breathing techniques, inmates are supported in developing healthier coping strategies contributing to improved mental well-being in a calmer living environment.

Westgate Correctional Facility, 35060

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35060, Westgate Correctional Facility, is \$1,149,000. This represents a decrease of \$39,000 or 3 per cent when compared to the 2025/26 budget.

Westgate Correctional Facility is an adult male establishment with the capacity to house 220 inmates classified as maximum, medium, and minimum security as well as males remanded by the courts. Most of the assessment and treatment programmes for male inmates take place at this facility. Westgate presently houses more than 28 per cent of inmates who are serving life and 40 per cent who are serving 10 years or more.

Madam Chairman, in fiscal year 2025/26, Westgate Facility continued to face infrastructure issues such as plumbing, electrical, and roofing problems due to an ageing physical plant that has been in operation since 1994.

The engagement of a computer lab instructor continues to bolster supervised access of the computer lab, which allows inmates to utilise programming to online educational and technological programmes. This access also benefits inmates who require additional learning or may require alternate learning styles. Inmates who are seeking employment as part of their

discharge planning can now be given a monitored personal email address, allowing them to communicate with potential employers.

Vocational and enrichment classes such as art and music continue to be offered for enrichment and prove popular with the inmate population. Additionally, BLMC, Bermuda Land Management Company, has employed an inmate under a work release arrangement. Currently, the department is in confirming the placement of another inmate.

Madam Chairman, the facility has collaborated with middle and high schools to provide a forum for students to engage in honest and constructive conversations with inmates. The aim of these sessions is to assist the students in developing sound decision-making skills and understanding how to avoid choices that can have long-lasting negative consequences. During the Easter period, kites made by inmates were donated to various schools and churches throughout the island.

Therapeutic Community Centre, 35090

Mr. Dennis Lister III: Madam Chairman, the estimates for business unit 35090, Therapeutic Community Centre, is \$683,000, which represents an increase of \$30,000 or 5 per cent when compared to the budget allocation for 2025/26. The Therapeutic Community Centre, also known as the Right Living House, is located at the Co-Educational Facility. The Right Living House is a substance abuse rehabilitation programme that is segregated from the remaining prison population. The programme has the capacity to house 18 adult male offenders with a history of substance abuse and associated criminality. The programme aims to transition residents to the broader community with an increased potential for a life free of drug abuse and criminal activity through providing tools and opportunities for change. The programme also accommodates individuals serving shorter sentences with community supervision to follow, particularly those referred to Drug Treatment Court.

The budget allocation funds staffing, operational costs, and the inmate programmes associated with the Right Living House. Over the past year, four phase three clients have participated in the work release portion of the programme and two in the step-up programme as they transition back into the community while continuing to engage in therapeutic groups and classes during evenings and weekends. Additionally, three individuals participated in the Aftercare programme with two graduating in September 2025 during recovery month.

Madam Chairman, in fiscal year 2025/26, residents of the Right Living House and the Aftercare programme benefited from a structured environment that addresses not only substance misuse, but also criminal addictive thinking patterns that contribute to poor decision-making. The programme emphasises teaching effective coping and problem-solving skills alongside

providing moral recognition therapy to help individuals build and strengthen a positive moral framework.

Psychological Services, 35105

Hon. E. David Burt: The estimate for business unit 35105, Psychological Services, is \$359,000. This represents an increase of \$5,000 or 1 per cent when compared to the 2025/26 fiscal budget.

Psychological services are provided across all three facilities and have evolved throughout the fiscal year 2025/26. Madam Chairman, the services provided by the psychology department include clinical interventions on a one-to-one basis and within a group setting. The individual interventions are [person]-centred and aimed to meet the specific needs of clients. There has been an increase in the number of sessions that have sought to explore and process the trauma of individuals as well as support the development of self-awareness, knowledge, and skills.

The Chairman: Junior Minister, let me stop you for one second.

ANNOUNCEMENT BY THE CHAIRMAN

HOUSE VISITOR

The Chairman: The House would like to recognise a former Member who served in several different ministries and was an Attorney General at some point during his political career, former Member, Michael Scott.

[Desk thumping]

The Chairman: Welcome. Yes.

[Committee of Supply, continuing]

The Chairman: Thank you, Junior Minister.

Mr. Dennis Lister III: Thank you for the timely intervention, Madam Chairman.

They have also been involved in conducting psychological risk assessments for the purposes of pre-sentence planning for the courts of Bermuda and for the Parole Board. The current volume and complexity of clinical assessment and consultative demands exceed the capacity of the existing psychology team. Therefore, engaging an additional psychologist is operationally necessary to ensure timely completion of mandated reports, continuity of therapeutic services, and the maintenance of safe and effective correctional practises across the department.

On an ongoing basis, psychological consultation is provided to staff and external professionals to enhance their understanding of the needs of the clients and a means of best practise. The department has provided training for staff to enhance their skills and

knowledge and has added staff support sessions to improve their well-being and practise.

Madam Chairman, for the current fiscal year, the structured group intervention programme at Westgate, Life Minus Violence—Harmful Sexual Behaviour, [LMV-E], has continued to operate as a key rehabilitative initiative. To date, a total of 546 individual sessions have been conducted. Five cases remain ongoing and scheduled for completion by the end of March 2026.

Comprehensive psychological assessments have also been undertaken across all populations. During this reporting period, 17 psychological profile reports were completed. In support of parole considerations and applications under the Criminal Code Act 1907 section 329E, nine psychological risk assessments were prepared. Additionally, eight therapy progress reports were submitted to inform case management and decision-making processes.

Beyond direct inmate services, the forensic psychologists have contributed significantly to staff development and institutional support. Three Managing Boundaries training sessions were delivered to new recruits and vendor staff, reinforcing professional standards and ethical practise.

A further training session on young people and trauma was provided to co-ed staff to strengthen trauma-informed approaches within the facility.

Staff support remains a priority. Consultancy services continue through monthly meetings and active participation in multidisciplinary forums, including the Offender Risk Management Team, Mental Health Clients in Corrections, Right Living House, case conferences with the Attorney General's Office regarding sexual offending matters, reclassification reviews, and the Inmate Service Committee. Collectively, these services reflect a coordinated and structured approach to offender rehabilitation, risk management, staff development, and institutional support, ensuring that psychological services remain integral to safe custody and successful reintegration outcomes.

Social Services and Case Management, 35106

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35106, Social Services and Case Management, is \$916,000. This represents a decrease of \$43,000, or 4 per cent, when compared to the 2025/26 fiscal budget.

Madam Chairman, the department's social workers play a vital role in the multidisciplinary team, providing targeted interventions that address offence-related behavioural concerns as well as the broader social and financial challenges affecting inmates and trainees.

Social Services offers a comprehensive range of rehabilitative and reintegration supports, including facilitating active participation in Mental Health Clients in Corrections meetings to ensure coordinated inter-agency continuity of care.

Family engagement and pro-social relationship-building continue to be essential parts of the department's rehabilitative approach. Social Services manages the Fathers and Children Together programme, which includes organised family activities that strengthen parental bonds and encourage responsible fatherhood.

Working with community partners, seasonal programmes have involved giving gifts to children and grocery vouchers to families, helping to maintain family stability and community ties. Moreover, the annual Family and Friends event at the Co-Ed Facility offers adult female inmates and trainees meaningful chances to reconnect with supportive networks. The social worker plays a key role in pre-release planning by actively helping inmates find suitable jobs and stable housing to support their successful return to the community.

Additionally, structured family support and intervention meetings are held to strengthen relationships and reinforce accountability before release. Together, these targeted efforts form part of a comprehensive, evidence-based reintegration framework aimed at reducing recidivism, increasing self-sufficiency, and supporting lasting community reintegration outcomes.

During this fiscal year, an in-house drug treatment programme commenced. The programme, which is a closed group, consists of 26 sessions. The aim of the programme is to teach participants struggling with addiction how to maintain lasting recovery and self-control in a non-threatening environment.

Madam Chairman, during this fiscal year, the department has engaged in discussions with service providers to deliver grief recovery and domestic violence programmes. These pilot programmes are scheduled to commence in this fiscal year and continue throughout the 2026/27 fiscal year.

Madam Chairman, four case managers assess inmates' risks and needs, develop treatment plans, and monitor inmates' progress throughout their sentences. Additionally, they work to bridge the gap between estranged family members and assist in reunification. Soon to be released inmates also receive reintegration services.

During the 2025/26 fiscal year, case managers fulfilled a broad and critical mandate in support of effective offender management and institutional operations. Their responsibilities included conducting comprehensive assessments, preparing detailed parole reports, coordinating both internal and external referrals, processing inmate applications, and facilitating multidisciplinary case conferences. Through these structured and collaborative efforts, case managers ensured informed decision-making, continuity of care, and alignment with established correctional standards and rehabilitative objectives.

Health Services, 35107

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35107, Health Services, is \$1,775,000. This represents a \$31,000, or 2 per cent increase when compared to the 2025/26 fiscal budget.

This increase is related to the number of inmates requiring health care services. This budget allocation will provide funding for nursing staff and inmate health care services that are tailored for the individual needs. Health Services is managed by a senior nurse and five registered nurses responsible for providing services to the inmate population at all facilities.

Madam Chairman, to ensure prompt continuous care, many health services are provided on-site, reducing the need to transport inmates outside of the facilities. This in-house approach allows the Health Services staff to closely monitor and assess each inmate's health needs, ensuring timely interventions and personalised care. However, when more specialised treatment is necessary, inmates may be referred to external health care providers, both public and private.

The following services are offered at the facility: physical examinations, dental treatment and dental hygiene, chronic disease management, mental health evaluation and treatment, chiropody, ECG, HIV and AIDS counselling and surveillance, nutritional consultations, phlebotomy, drug detoxification, drug screening, and suicide prevention and counselling.

Madam Chairman, a significant strain is put on the Health Services budget due to a high rate of chronic conditions amongst inmates received into custody combined with the fact that many of these individuals have unmanaged or untreated illnesses. This has led to more complex and expensive medical treatments. There has also been a sharp rise in pharmaceutical costs, which has contributed significantly to pressure in this cost centre.

Health Services, in collaboration with the Co-Ed Facility, conducted a medical emergency response drill, which tested emergency policies and plans. The drill validated emergency response protocols and demonstrated effective inter-team coordination.

Madam Chairman, the Health Services team managed all doctors' clinics, including dentistry, medical, psychiatric, chiropody, and physiotherapy, with a total of approximately 24,885 medical encounters.

Educational services, 35108

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35108, Educational Services, is \$394,000. This represents an increase of \$5,000 or [a] 1 per cent increase. This is due to an increase in the cost of new courses and associated materials.

During fiscal year 2025/26, a total of 57 inmates were actively engaged in various educational courses or classes offered both internally and in conjunction with partner agencies. The programmes delivered during this fiscal year reflected a balanced investment in foundational education, digital literacy, tertiary

preparation, professional certification, and creative expression. Participation data [available] reflects enrolment up to [the] 31st of January 2026. Eleven students were actively enrolled in the General Education Development (GED) pathway during fiscal year 2025/26. The GED pathway remains a key component of the academic rehabilitation. In-person classes were held in mathematics, social studies, and language arts. Additionally, the GED academy delivered online through educational essentials via the CARE Learning Centre. This individualised platform continues to serve as a flexible supplement to in-person instruction.

Two eligible candidates took the exam during the second sitting window with one passing. Although no high school equivalency graduation ceremony occurred this fiscal year, several candidates are progressing towards completion and are expected to be recognised in the upcoming fiscal year.

During this current fiscal year, six students were enrolled in Computer Essentials, an online course. Five students were enrolled in the Cisco programme and they remain actively engaged. Due to some system changes, this has temporarily delayed new enrolment confirmations. In partnership with the Bermuda College, 14 students participated in various Bermuda College APACE certificate courses. The courses were subsidised via the Department of Workforce Development funding. Courses span areas such as Microsoft Excel and project management, providing industry-relevant credentials.

Nine students were enrolled in the Duolingo language programme. Participants are studying English, Spanish, Russian, Italian, and Mandarin. This course-neutral programme continues to demonstrate strong engagement, and one student participated in the Fast ForWord reading programme through Bercon Limited.

The department continues to support tertiary progression and professional certification, and courses included [the following:]

- Three students were enrolled in the Law Training Centre, NALP, certification courses.
- Five inmates are currently pursuing accredited studies, including religious studies.
- Two individuals have successfully completed master's degrees.
- Two of the students are benefiting from newly available funding for online tertiary education.

These achievements represent significant milestones in higher education participation within the correctional environment and reflect measurable rehabilitative progress.

Madam Chairman, creative programming continues to contribute positively to emotional regulation, confidence building, and constructive engagement. Three students are enrolled in the drumming class. Twelve students are enrolled in a small group audio production class. And seven students were enrolled in a seven-week poetry class. The department is grateful

to the Library Association of Bermuda, which has offered sponsorship support for literacy-related initiatives.

A significant development this fiscal year is the partnership with Bermuda College to facilitate the college placement test. Twelve individuals were registered, and nine sat the examination. This initiative creates a structured pathway for incarcerated learners to enrol in Bermuda College preparatory courses, aiming for long-term diploma and associate degree completion. Bermuda College instructors are expected to start delivering in-facility classes as early as summer 2026, with full completion planned for September 2026. This marks a strategic shift towards institutionalised tertiary access and formalised academic progression.

Madam Chairman, the forward outlook for fiscal year 2026/27 includes appointment of a dedicated GED science instructor, implementation of Bermuda College in-facility preparatory classes, introduction of structured instructor-led computer literacy training, expanded sponsorship partnerships to support literacy and enrichment initiatives, increased GED testing coordination to improve completion, further discussions with the Open University facilitated by the UK Ministry of Justice Overseas Territories Prisons Advisor are planned for fiscal year 2026/27. The aim is to provide a streamlined pathway affording students access to higher learning in a secure and equitable manner.

Mr. Dennis Lister III: A suitable programme has been identified to help students with learning challenges complete, and obtain, their high school equivalent. The department aims to enrol the first student before the end of this fiscal year.

A digital library system has been identified and will be purchased soon. Digitisation of the DOC [Department of Corrections] library will allow for a more efficient system of borrowing as well as help better identify the needs of our library users.

GED students will receive additional support through a new initiative, the Sankofa Education Empowerment Programme (SEEP). The programme will use studies of the history events of the African diaspora to inspire and support learning. Others interested in the course content will also be welcome to take part in the studies.

The department is exploring service providers who can deliver affordable, secure offline laptops. This will help support education in all areas but especially for those in maximum security who currently have no computer access and a limited access to classes. The department remains committed to structured, accountable educational programming as a cornerstone of rehabilitation. The outcomes achieved this fiscal year reflect steady progress and provide a firm foundation for expanding delivery in the next fiscal cycle.

Vocational Services

Mr. Dennis Lister III: Madam Chairman, business unit 35109, Vocational Services, has an estimated allocation of \$691,000 representing an increase of \$39,000, or 6 per cent. While the department is currently without a vocational officer due to retirement, core vocational and hobby-based activities continue where operationally feasible under supervisory oversight, and through collaborative support from internal staff. Inmates remain engaged in structured work-based and skills-development activities, [along] with carpentry, sewing, horticultural and creative production, including the supervised manufacture of approved items for sale.

Recruitment will be finalised for the vocational officer position before the end of the current fiscal year, and this will strengthen programme coordination, oversight of certifications and the ongoing expansion of vocational pathways. The department remains dedicated to maintaining service continuity while preparing vocational services for organised growth and improved outcomes in the next fiscal year.

Recreational Services

Mr. Dennis Lister III: Madam Chairman, the estimate for business unit 35110, Recreational Services, is \$61,000. This represents an increase of \$1,000, or 2 per cent, compared to 2025/26. Recreational services are essential for institutional stability and rehabilitation. Football stands out as the flagship recreational programme among inmates. It consistently attracts high participation and emphasises accountability, leadership and respect for rules.

The Chairman: Junior Minister, just for accuracy of the record, you said \$1. I know you meant \$1,000.

Mr. Dennis Lister III: Thank you for correcting that.

The Chairman: Yes.

Mr. Dennis Lister III: [It is] \$1,000.

The Chairman: Yes.

Mr. Dennis Lister III: Thank you.

Last year's highlight was the Peace Cup tournament between the Bermuda College Select team and the Westgate team, where Westgate won. The event showcased sportsmanship, discipline and positive engagement with the broader community. Additional supporting activities are planned with our community partners in financial year 2026/27.

Subjective Analysis of Current Account Estimates

Mr. Dennis Lister III: Madam Chairman, I would like to draw your attention to [page] B-96 of the Approved Estimates of Revenue and Expenditure [Budget] Book. Salaries have increased by \$2,168,000, or 12 per cent.

This increase includes approved salary increases which were negotiated by the various unions. Additionally, it includes funding for posts that were previously frozen. Madam Chairman, other expenses have decreased by \$23,000, or 13 per cent. This decrease represents cost-saving measures.

The Chairman: Before you continue, I just want to remind the House, and the listening public, that we have just under two hours remaining in this debate.

Continue.

Performance Measures

Mr. Dennis Lister III: Madam Chairman, I would now like to draw your attention to [page] B-97, which outlines the performance measures of the Department of Corrections. The forecast for 2026/27 is as follows: The average daily inmate population is currently at 164, with 51 of the admissions estimated to be first-time offenders who received custodial sentences. The number of inmates projected to be released on parole is eight.

The Chairman: And Member, this is reflected on [page] B-98.

Mr. Dennis Lister III: B . . . ninety . . . It starts on [page] B-97 and I guess carries over to [page] B-98. Okay.

The Chairman: Okay.

Mr. Dennis Lister III: Got it? Okay.

In fiscal year 2025/26, Madam Chairman, 45 per cent of eligible inmates enrolled in development and treatment programmes aim to address the offending behaviours, address educational and vocational needs and improve skills development. The department has a target enrolment of 63 per cent for 2026/27.

The Department of Corrections calculates its recidivism rates according to internationally accepted practises. Based on these standards, the rates include persons who have a conviction for a new offence within three years of their release. The actual outcome for 2025/26 was 18 per cent. For international comparison, the recidivism rate at three years is 32 per cent in Austria, 48 per cent in France, 46 per cent in Germany, 44 per cent in New Zealand, 66 per cent in the UK, and 45 per cent in the United States.

Capital Acquisition and Development

Mr. Dennis Lister III: Madam Chairman, I will now move to [page] C-10 and capital acquisitions. The estimate for 2026/27 is \$638,000. This allocation will be used for Westgate kitchen equipment upgrades (which commence in fiscal year 2025/26), the replacement of laundry equipment at all facilities and a corrections management system—a digital platform designed to streamline operations in correctional facilities by

managing inmate records, case management, inmate classification and booking, scheduling, incident tracking and housing. This system will modernise the department's record-keeping processes in line with correctional best practises. Madam Chairman, [page] C-4 shows the 2026/27 estimate for capital development is \$2,247,000.

Phase two of the required upgrade of the existing security system, Black Creek, took place in fiscal year 2025/26. Madam Chairman, during the 2025/26 fiscal year, the procurement of a new intercom paging system for the Co-Ed Facility began. The original system is scheduled for replacement or upgrade, with coverage throughout the entire facility. This new intercom system replaces an antiquated system, and provides two-way communication between inmates and staff, should inmates require emergency assistance or are incapacitated whilst in their cells.

The capital development plans for 2026/27 include

- replacement of fencing and razor wire at the Co-Ed Facility;
- replacement of [the] Westgate elevator (the elevator has been inoperable for a lengthy time and is required to ensure safe and efficient transport of inmates who have disabilities);
- headquarters building indoor air quality upgrade, with new energy recovery ventilator system;
- replacement of doors and windows at both Westgate Correctional Facility and Co-Ed Facility; and
- minor works funding for small infrastructure projects and unforeseen emergencies.

2026/27 Plans

Mr. Dennis Lister III: Madam Chairman, adequate staffing remains one of the most critical operational challenges facing the facility and is fundamental to maintaining safety, security and institutional order. The department must operate at the highest security standards to ensure that to ensure the protection of Corrections Officers, civilian staff, service providers, inmates and visitors, at all times. Current staffing pressures significantly impact the department's ability to fully achieve its mission. While security obligations remain paramount, sustainable staffing levels are equally important to support the comprehensive rehabilitative work within the facility.

The department is mandated to provide structured assessment, treatment, intervention, skills training, personal development, family engagement, and reintegration planning for everyone prior to release. With constrained staffing capacity, the balance between security operations and rehabilitative programming becomes increasingly strained. Strategic investment in recruitment, retention and workforce stabilisation is therefore crucial not only to maintain institutional safety but

also to ensure the ongoing delivery of evidence-based interventions that support successful community reintegration and long-term public safety.

Madam Chairman, despite ongoing manpower constraints requiring extended hours and double shifts, the department remains dedicated to upholding the highest security standards and aims to ensure institutional safety is maintained without compromise. We continue to actively interdict and eliminate contraband through coordinated intelligence gathering and information sharing with partner agencies. The strategic development of our canine unit supports thorough facility searches, along with targeted operations against high-risk offenders and gang-affiliated individuals. Security stays disciplined, proactive and resolute.

Madam Chairman, I will briefly set out some of the priorities of the Department of Corrections for fiscal year 2026/27. The department continues to prioritise recruitment to address vacant posts, primarily within custodial ranks. While attracting custodial officers has remained challenging, we recognise that our staff are the foundation of institutional safety, stability and mission delivery. A focused, two-prong recruitment strategy, targeting both Bermuda and the wider Caribbean, has been actively pursued to strengthen workforce capacity. As a result, six local recruits have completed recruitment training and have been deployed in the facilities. Nine overseas candidates have been identified for contractual engagement. The department remains committed to sustained recruitment efforts to stabilise staffing levels and reinforce operational resilience.

Further, the department continues to actively participate in the uniformed service initiatives, which include review of recruitment processes and development of a uniform services training programme. The aim of these initiatives is to streamline recruitment processes and increase the number of suitable applicants across the uniform services.

As a safety and health priority, the department continues to work with the Ministry of Public Works to effect repairs and replacements on ageing facility structures and equipment.

As part of a plan to engage the community, the department will continue to partner with community stakeholders to support the successful reintegration of inmates into society. The Department of Corrections will also work with community partners to develop projects that can benefit both the inmates and the wider community. Astor House is a new initiative designed to support clients following release through housing assistance and aftercare.

Madam Chairman, in October 2025, the department underwent an independent review led by the UK Ministry of Justice, supported by prison representatives from both the UK and the Overseas Territories. The review examined the department's policies, processes, and outcomes against the Overseas Territory's detention standards framework. Following the review, an action plan reflecting the panel's recommendations

was produced. Implementation has already commenced and will continue into fiscal year 2026/27.

Madam Chairman, I would like to thank Commissioner Joell-Benjamin and her staff, who have throughout many challenges have delivered on their mission to protect the public and provide rehabilitative services. Madam Chairman, this concludes my remarks on Head 25.

The Chairman: Thank you.

I will remind the listening audience we are in Committee of Supply for [consideration of the Estimates of] Revenue and Expenditure for the year 2026/27, and currently we are debating under the Ministry of Justice.

And our Junior Minister will continue with Head 74, Court Services.

Mr. Dennis Lister III: Thank you, Madam Chairman.

The Chairman: You are welcome.

HEAD 74—DEPARTMENT OF COURT SERVICES

Mr. Dennis Lister III: Department of Court Services, Head 74 [is] found on pages B-99 through B-102 of the Estimates of Revenue and Expenditure. It gives me great pleasure to present the budget for Head 74.

Mission Statement

Mr. Dennis Lister III: The mission statement of the Department of Court Services is *To enhance public safety through effective rehabilitation and offender re-entry programmes, which reduce offending*. This department stands between offending and rehabilitation, protecting our community while transforming lives. Its mandate encompasses the assessment, supervision, rehabilitation, and case management of offenders subject to statutory orders, including high-risk individuals such as sex offenders, violent offenders, and persons serving life sentences who are unlicensed. The department also delivers substance abuse assessments and referrals through the Bermuda Assessment and Referral Centre, BARC.

Expenditure Overview

Mr. Dennis Lister III: The work of this department is derived from the multifaceted social ills of our community. Many of the clients referred to the department via the courts and Parole Board have committed offences against others and have been the victim of offending and/or childhood traumas themselves. The unaddressed trauma of their own experiences contributes to their difficulty in making healthy, socially appropriate decisions. It is this combination of factors which results in these individuals finding themselves involved in the criminal justice system.

Addressing the complex needs of the clients requires accurate assessment, followed by evidence-based interventions to assist them to learn appropriate social and sometimes basic living skills. These interventions are both clinical and social, addressing the whole needs of the clients with whom we work. The needs clients present with include, but are not limited to

- limited educational attainment;
- unemployment and underemployment;
- mental health issues;
- substance abuse and misuse;
- limited family and social support;
- negative familial and peer influences;
- poor coping skills;
- deficits and stress and anger management;
- cognitive deficits and brain injuries;
- lack of parenting skills; and
- gang affiliations.

A total of \$5,471,000 has been estimated for this fiscal year. This is an increase of \$583,000 over the previous year. This increase represents salary uplifts and the filling of vacant posts across the department. No additional operating expenses have been requested for Head 74. This allocation reflects the critical importance of rehabilitation and community safety services to the government's broader justice priorities.

Subjective Analysis

Mr. Dennis Lister III: The subjective analysis according to current estimates of the Department of Court Services is found on page B-100. I will now outline the key budget movements across each business unit.

Department of Court Services

Mr. Dennis Lister III: The expenditure for the fiscal year 2025/26 was \$4,888,000, which while the estimate for fiscal year 2026/27 is \$5,471,000. This is an increase of \$583,000 over the previous fiscal year, or a 12 per cent increase. And as noted, it contains salary uplifts for staff as well as filling of vacant and frozen posts.

7401, Case Management Unit Business Unit 84010, Probation Services

Mr. Dennis Lister III: In 2026/27, the estimated expenditure for this team is \$717,000. This is a \$278,000, or 63 per cent, increase over last year. This increase is due to increases in the number of officers on the team and the salary uplifts.

Business Unit 84020, Parole Services

Mr. Dennis Lister III: This team had an original expenditure in 2025/26 of \$463,000. In the 2026/27 fiscal

year, \$641,000 has been requested. This is an increase of 38 per cent, or \$178,000, reflecting the expansion of the parole team and salary uplifts.

Business Unit 84080
Drug Treatment Court Programme

Mr. Dennis Lister III: This flagship treatment court programme had an original expenditure of \$621,000 in 2025/26. The request for 2026/27 is \$755,000, which would be a 22 per cent increase, or \$134,000.

The total expenditure for the Case Management Unit is \$2,112,000, which is 39 per cent, or \$589,000 over last year.

The Chairman: Junior Minister, just so that you know, the Budget Book is reflecting for 2026/27 \$754,000 and an increase of \$133,000.

Mr. Dennis Lister III: Okay, that—

The Chairman: I just thought I would let you know that. I do not know if an errata sheet has been produced for that, so maybe that is the case.

Mr. Dennis Lister III: Okay.

The Chairman: Okay.

[Crosstalk]

Mr. Dennis Lister III: Thank you for noting that, Madam Chairman.

[Inaudible interjection]

Mr. Dennis Lister III: Yes.

The Chairman: Yes.

Mr. Dennis Lister III: It will be updated as we go along.

The Chairman: You are fine.

Mr. Dennis Lister III: Okay.

The Chairman: You can continue.

Mr. Dennis Lister III: All right.

7402, Administration
Business Unit 84070, Court Services Administration

Mr. Dennis Lister III: This business unit holds the management team salaries, as well as the IT posts and the operational funds for the department. In the 2025/26 fiscal year, expenditure was \$1,328,000. The 2026/27 fiscal year estimate is \$1,620,000, an increase of 22 per cent. This increase reflects filling the vacancies

in management posts which were frozen in prior budgets.

7403, Assessment & Treatment Unit
Business Unit 84030, Mental Health Treatment Court

Mr. Dennis Lister III: The expenditure of this team, previously called Aftercare and Community Integration, was \$423,000 in the 2025/26 fiscal year. The 2026/27 expenditure is \$502,000. This is an increase of \$79,000, or 19 per cent. The increase is due to filling a vacant post on this team.

Business Unit 84040, the Offenders Programme

Mr. Dennis Lister III: This team's estimated expenditure of \$566,000 is an increase of \$57,000, or 11 per cent, over 2025/26, representing salary uplifts.

Business Unit 84060, Assessments

Mr. Dennis Lister III: This business unit comprises two teams, Report Writing Team (BARC), and the Health Treatment Team, whose 2025/26 expenditure was \$1,105,000. The expenditure estimate of \$670,000, 2026/27, is a decrease of \$435,000, or 39 per cent. The decrease is due to the transfer of officers to other teams in the department.

This brings the 2026/27 expenditure for this unit to \$1,738,000. This is a decrease of 15 per cent, or \$299,000, compared to the 2025/26 expenditure total.

Performance Measures by Business Unit

Mr. Dennis Lister III: The department's forecast performance measures for fiscal year 2025/26 were achieved as listed below in each cost centre.

Business Unit 7401, Case Management

Mr. Dennis Lister III: This business unit is responsible for three teams, which carry out the functions of probation, parole, and the Drug Treatment Court.

Probation Team

Mr. Dennis Lister III: The Probation Team monitors and supervises clients who are subject to probation orders which have been ordered by the courts. Appropriate conditions of probation orders are determined utilising the outcomes of assessment tools that determine a client's level and areas of risk, as well as areas of need. These assessments identify the interventions required from probation officers and clinical staff to guide and support the client in making positive changes to their emotional responses, behaviour patterns, associates and life choices, as well as assisting in reframing the criminal thought patterns.

These interventions are strengthened by officers conducting job and home visits to gain a holistic understanding of clients' functioning in the community. Madam Chairman, 76 per cent of clients who screened positive for drug or alcohol use were actioned within one week. This would mean that interventions would be implemented within one week to minimise a subsequent positive screening.

The target for this measure was 75 per cent. Madam Chairman, 100 per cent of clients who were prolific or repeat offenders were conferenced within one month of beginning their new order. This would be an internal case conference, with relevant staff members, such as the prior supervising officer, BARC case manager, and/or clinical or treatment staff, to identify factors to consider when devising a supervision plan. The target for administering a final risk assessment for clients completing supervision was 75 per cent. The final total was 68 per cent. The percentage of clients arrested for a new offence was half the projected total at 10 per cent.

Parole Team

Mr. Dennis Lister III: This team supervises inmates granted early conditional release from the Department of Corrections by the Parole Board on to serve the remainder of the sentences in the community. This means that, in addition to finite sentences, individuals serving a life sentence are supervised by the parole team the rest of their natural life.

At present, there are 22 offenders under parole supervision serving a life sentence. This is a unique and demanding workload that reflects an enduring commitment by the Government, and one that this budget must continue to sustain. During the year, nine additional persons were given a licence by the Parole Board. Additionally, there were six clients whose sentence concluded. Four persons were breached and returned to Corrections due to failing to adhere to their conditions of licence. This was one more than the forecasted target number for the calendar year, [which was] three.

However, less than 1 per cent of clients had their orders revoked as a result of new offences. These statistics point out the effectiveness and responsiveness of criminal justice programmes, and this number remains amongst the lowest worldwide.

Drug Treatment Court Team

Mr. Dennis Lister III: Drug Treatment Court Team, includes the DUI [Driving Under the Influence] court stream. The Drug Treatment Court programme remains the principal model for a magistrate-led, multidisciplinary team approach to offender management, being the prototype of all other treatment courts.

Seven new clients were enrolled in the Drug Treatment Court programme during the year, in

addition to those observed for potential admittance into the programme. The number of participants at the end of 2025 stood at 14 participants and three observers. This programme represents an important resource in the criminal justice systems, due to its long-term success with offenders who have a lengthy history of both substance abuse and offending, and a justice stream for offenders convicted of driving under the influence offences is now a full-fledged programme.

DUI programme meetings, facilitated by the Focus Treatment Centre, meet in this department for a once-a-week session. Madam Chairman, 18 new participants were enrolled in the DUI stream. That is a marked increase over the previous year, which suggests that a significant improvement is needed to change drink driving habits in Bermuda. Numbers at the end of 2025 stood at 18 participants and three observers. This programme requires the officers to engage in intensive case management to ensure that the treatment needs, as well as any social, medical and mental health needs, are also met. I am proud to report that the Drug Treatment Court achieved a zero per cent re-offending rate this year, a new programme low, and a testament to the power of treatment-layered justice. The department continues to work intensively on reducing positive drug tests during participation.

Targeted work addressing past trauma has been a key focus, and a team actively models pro-social behaviours through structured external engagement. The measurement forecast for positive tests was 7 per cent across both the Drug Treatment Court and the DUI streams. The actual outcome was 10 per cent, with the pattern consistent with prior years. Most positive tests occurring early in treatment, declined significantly as participation continues.

Business Unit 7401, Assessment and Treatment

Mr. Dennis Lister III: This unit includes Community Service Orders and the Mental Health Treatment Court Programme, along with the Report Writing Team and the Community Offenders Programme, and the Bermuda Assessment and Referral Centre.

Community Service Orders

Mr. Dennis Lister III: During the past year, individuals were sentenced to 4,315 hours of community service by the courts. This is a 13.5 per cent increase over the previous year. The majority of the hours ordered were to assist people who were unable to pay fines to make reparation for traffic offences. Of these hours, 2,633 hours, or 61.0 per cent, were completed within the year. This function is being revised to maximise impact.

Mental Health Treatment Court Programme

Mr. Dennis Lister III: The Mental Health Treatment Court Programme is a valuable option for individuals

who come to the criminal justice system with diagnosed and treatable mental health issues that constitute a significant contributor to their offending. The goal of this programme is to present viable treatment options and support for programme participants. A major ongoing challenge for this team is the lack of relevant residential treatment services and housing opportunities for this client population.

These deficits limit the long-term stability of Mental Health Treatment Court Programme clients. The services for duly diagnosed clients with a mental illness and a substance addiction are even scarcer. In several instances, many of the individuals are not ill enough to be hospitalised, but too ill for residential placement. This places an added burden on the case managers who are trying to facilitate clinical, medical and addiction interventions for these individuals while simultaneously negotiating through the homeless situations of the clients. The average number of participants per month was five. While this number may be low, it is important to note that the workload of each of these cases is significant given the complexity of client issues.

The Ministry recognises these systemic gaps and is actively exploring solutions, including greater collaboration with the Ministry of Health to expand residential and support options for this vulnerable population.

Community Offenders Programmes

Mr. Dennis Lister III: The Community Offenders Programmes team delivers accredited and certified interventions for moderate and high-risk offenders. This team consists of two forensic psychologists and two specially trained senior probation officers. This team was under resource throughout the year. However, the remaining team members made an effort to provide services, primarily through psychoeducational programmes and one-to-one interventions. As a result of the limitations of this team, the department continues to utilise external resources to meet client needs.

Assessment Team

Mr. Dennis Lister III: The Assessment Team, consisting of the Report Writing and the Promoter Assessment and Referral Centre, compile timely, comprehensive and succinct reports and assessments. These both aid in referrals, and guide the dispensation of cases in the courts, as well as informing decisions made by the Parole Board.

Report Writing Team

Mr. Dennis Lister III: The Report Writing Team were assigned a total of 269 reports for the calendar year, representing 25 fewer reports from the previous year. Madam Chairman, 90 per cent of reports were

completed on time. The target for this objective was 95 per cent. Included were forty-seven reports on Prison Rules 1980, Rule 166 to the Parole Board, while the remaining 222 were court-ordered Social Inquiry Reports (SIRs). Out of the 222 court reports, 15 were ordered by the Supreme Court, 195 were ordered by the Magistrates' Court, and 12 were ordered by the Family Court, specifically for reports on juvenile offenders.

Bermuda Assessment and Referral Centre, BARC

Mr. Dennis Lister III: The BARC team completed a total of 132 reports in the past year. This was 21 fewer than the previous year. During the year, there were 41 recommendations for intensive outpatient treatment, while there are 21 referred for outpatient treatment and 62 were referred for residential treatment.

Wait times before entering treatment remains an issue across the spectrum. This needs to be addressed, as the lag time can negatively impact clients' willingness to engage in treatment.

Plans for the Upcoming Year

Mr. Dennis Lister III: Filling vacant posts and developing staff remain priorities for the department. As staff members are onboarded, we are better equipped to carry out the critical mandate of the department. Additionally, the department supports officer attendance at international conferences, both virtually and in person. These persons have shared their knowledge with their colleagues, thereby strengthening the knowledge base of the department.

Further, we are providing foundational training for all staff to improve the quality of staff of our service delivery. A key priority for the coming year is the official launch of the Domestic Abuse Court, a specialised court designed to deliver trauma-informed justice for survivors, and targeted intervention for perpetrators.

We are working with key stakeholders across government departments and with partners in the United Kingdom and the United States to ensure our officers are fully equipped with the knowledge, skills and evidence-based tools this critical programme demands. This department remains actively involved with our partner agencies on such committees as

- the Inter-Agency Gang Enforcement Team;
- the Offender Risk Management Team (for high-risk sexual and violent offenders);
- the High-Risk Intervention Team; and
- the Mental Health Claims and Corrections Committee.

The department also represents on the Child Safeguarding Committee, looking at ways to protect the children in our community. These collaborations will continue as we try to ensure the safest possible island community.

During this upcoming year, the team will revise clinical interventions to

- ensure identified client needs are met adequately;
- pilot prevention programmes with the aim of reducing youthful offending; and
- increase the number of treatment groups to provide a more holistic clinical response for clients.

The budget year 2026/27 initiatives include continuing training officers in the entire department to administer and interpret various assessment tools to better facilitate cross-training and movement amongst teams, reassignments within the department to optimise skills and resources and to pursue options for more specialised training, domestic violence assessments, interventions, and supervision.

The department's focus for the year will be strengthening the skillset of the officers across the department to improve programme delivery. This will include in-service, local and international training. Madam Chairman, 98 per cent of all of the department's job descriptions have been completed and signed off on. An intensive recruitment to field previously frozen or vacant posts remains ongoing.

Another goal is to explore the use of technology in offender management. Department officers will resume curfew checks and continue home and site visits. They also use electronic means to strengthen and support supervision tactics. These responsibilities prevent safety risks, yet officers are dedicated in their efforts to transform the lives of our clients and their families and associates by deterring further offending or relapse through various strategies and interventions deployed.

Officer safety is an ongoing priority. As such, we will engage in training to protect the staff both in the office and the community. The department's client-facing officers, as well as their supervisors and support staff, continue to work in an increasingly dangerous social environment. Conducting curfew checks in the early hours of the morning, especially on weekends and major holidays, is inherently risky, especially in today's environment where firearms, knives and other weapons are increasingly available and utilised. These job functions put these officers at high risk for harm, yet they persevere to ensure the continued safety of the community. The department will also continue to utilise therapeutic and supervision regimes to minimise this threat and prepare the offender to be a viable entity in today's community.

In addition, the department continues to build and strengthen partnerships with other government departments, community organisations and NGOs, to advance our shared objective of protecting the community.

Expenditure requests for this year have not increased, and recruitment drives for recently vacated posts, or unfrozen posts, are ongoing. I take this

opportunity to commend the officers and staff of the Department of Court Services for their dedication, professionalism and unwavering commitment to keeping our community safe.

Madam Chairman, this ends my presentation on Head 74, the Department of Court Services, and highlights the operational use of expenditures to invest in human potential and in a safer Bermuda.

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to Heads 87, 3, 25 or 74?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you very much, Madam Chairman, and thank you very much to the Junior Minister of Legal Affairs, for his comprehensive presentation. I have about 20 minutes left, so I will try and give five minutes to each of the heads.

The Chairman: Excuse me, you have more than that. This debate—

Mr. Scott Pearman: Oh! I am off by an hour. I am delighted.

The Chairman: —ends in an hour and 20 minutes.

Mr. Scott Pearman: I am delighted. Oh, well, then I will slow down.

The Chairman: So, for the listening public, let me just make it clear to everyone that this debate ends at exactly 5:01 pm, if we go that long.

[Laughter]

Mr. Scott Pearman: Well, let me take advantage of an hour and 20 minutes, then. That is excellent.

Let me thank, as I was, the Honourable Member, who is the Junior Minister, who gave the comprehensive presentation.

Let me also acknowledge . . . I think I see the Honourable and Learned Attorney General in the Gallery. Let me acknowledge her presence, together—

[Desk thumping]

Mr. Scott Pearman: —with acknowledging the presence of the Permanent Secretary, Mr. Roberts, and, indeed, some of the other staff who are here with us today from the Ministry of Legal Affairs and Attorney General's Chambers.

Let me also, before I get into the meat of it, echo my thanks to all of those officers and staff across the Ministry who are working in, sometimes, very stressful and difficult conditions. And, as we have heard from the Junior Minister today, certainly in some

of the corners of the Ministry, working in situations where they do not have sufficient staff filling the roles to be able to necessarily carry out the business that they have to do.

So, with those thanks aside, let me go through the same order of heads as the Junior Minister. And let me start, then, at Head 87, which is under the Ministry of Justice. That starts at [page] B-79 of the Budget Book for those following. And it is roughly . . . the entire Ministry is seeing an increase of circa 10 per cent, about \$5 million, increase across the board. And if we go over the page, Madam Chairman, to [page] B-80, we see the beginning of Head 87, the Ministry of Justice Headquarters.

And it is there that I wish to start with just a few observations in relation to the department objectives. And, Madam Chairman, if you go to Department Objective 1, it is *To ensure alignment with Bermuda's strategic goals*. And I would like to take, if I may, to Department Objective 2, which is *To deliver efficient, transparent and people-centred legal and justice services*. And starting there, as it is for the Attorney General to set [policy] and the Minister of Legal Affairs to set policy, I just have a sort of overarching policy question.

One of the discussions we have seen in the public and, indeed, in this Chamber via statements given on the Learned Attorney General's behalf is the possibility . . . and, indeed, from statements that I have made in debate, the possibility of really being people-centred in our legal provision and trying to find some way to bring together the various stakeholders so that we could have free clinics for legal advice, at least in certain areas of necessity. I am thinking here, perhaps, of employment and certainly in relation to housing.

We do have a regulated industry. I declare my interest. I am a lawyer in Bermuda. But I would say this, wouldn't I? We have some incredibly talented lawyers on this Island, and I do not know what the number is at last count. It was north of 400. I do not know if we have hit 500. But it would be a wonderful opportunity if some of those lawyers—or, indeed, all of those lawyers, or most of them—were to give back a little bit more in the context of free clinics for legal aid services for our people.

And I say that, because, as a regulated industry . . . and you may or may not be aware of this, Madam Chairman, but lawyers in Bermuda are obliged, as part of our licence requirement, to do continuing professional development. I cannot now recall if that is 10 or 12 hours per year, and no doubt someone will know better than I, but we must do at least that number of hours of training. And so, given it is a regulated industry where training is an obligation, it would perhaps be possible to consider whether, perhaps a voluntary system, or a system where CPD (continuing professional development) hours were given in credit for providing free legal services at a walk-in clinic. That could be done in conjunction with the Bar Council, potentially, and I think that it would be a very useful service to Bermudians

because, oftentimes, it is about knowing where to go. It is about knowing the right question to ask. Not necessarily about finding the answer, but knowing the right question to ask, and who to ask.

And so, against that sort of policy observation under this Head 87, Ministry of Justice, that is a suggestion that I am hopeful that the Honourable and Learned Attorney General and, indeed, the Junior Minister might wish to take forward. They are the ones with the power, the purse string, and, indeed, a whole department, as we have heard, a whole Ministry of people to take it forward. But I would be very happy to offer suggestions in that regard.

Turning to the Budget Book itself, Madam Chairman, at [page] B-81 is where we see the summary which provides for expenditure for the Justice Headquarters. And over the page, at B-82, is the employee numbers of full-time equivalents. And the Honourable Junior Minister pointed out that of the four heads that we are going to discuss today, only one of the four heads has, in fact, revenue generation. And I will come on to revenue generation because I appreciate it is a subject about which I bang on a bit. But I think it is something that really is worth looking into. I know that the Learned Attorney General's predecessor took a stab at revising court fees. And I know that that came into . . . it is now active and operational. And the Junior Minister spoke to it in his brief. But I thought that that reform was a missed opportunity for reasons that I will discuss further when I get to that particular aspect of the Budget Book.

But as we are at [page] B-81, I have a couple of questions for the Junior Minister, and the Permanent Secretary and his staff regarding two line items, specifically this is under the Expenditure at the top of [page] B-81. And the two questions that I really would like to drill down on or hear a little bit more about are line item 97100, that is the Law Reform Commission. Now, the Law Reform Commission—for those who may not be aware—is a sort of think tank, where they look at the law at a more generous pace than perhaps the Attorney General and her staff have the opportunity to do. And they pick up a topic, and they look at an old piece of legislation, and they say, how can we make this better, or can we make this better, and if so, how. And so, the Law Reform Commission performs a very important, sort of, philosophical and contemplative function in the system. And I am pleased to see that the amount of money is increasing there at that line item.

It is the bottom line item in the Expenditure there. And I see it is going to \$451,000, up from \$171,000 previously. So, it is a reasonably significant nudge up. Now, I anticipate . . . and I took you, Madam Chairman, already over to page B-82, to Employee Numbers. And on that line item, again, the bottom of the box, we see the employee numbers going from one to three. So, I anticipate that those increased allocations to the Law Reform Commission are driven by an increase in staff numbers. But I just pose the question,

formally, whether there is anything else anticipated, or if that is the answer. So that is one question about the Law Reform Commission. And I see nods being given, so perhaps I have my guess, as answered.

But my second question is a little bit more holistic and high level. And that is, we know that this Government has been spending considerable time on landlord and tenant reform. We know that already. That is a matter of public record. But if we are going to have a more invigorated and better-supported Law Reform Commission, I would just be curious to hear if there are a couple of high-level areas that the Law Reform Commission is going to be, sort of, shunted towards. Are there any particular areas that are ripe for reconsideration and Law Reform Commission consideration? And if so, what are those? So again, just a very high-level question about topics that might be coming down the legal pipeline for reform purposes.

While we are still on that page, Madam Chairman, two line items up, is line item 97070. This is [page] B-81 of the Budget Book, the blue book, for those who have it. This is 97070, the Justice Protection Programme. And I am always very cautious when asking questions about this, because I am mindful of what the Junior Minister, and Ministers before him, say about it, which is that we really should not ask too many questions about it because, of course, there is great sensitivity. But my question is not about the sensitivity of the current programme as it runs. It is about whether or not, if we look around at the context of criminal activity in Bermuda, whether or not it might be time to look again at that number of \$320,000, which has been static for two years, and maybe ask ourselves whether that might need to go up.

Just because, you know, we have the, *If you see something, say something* programme—or at least, maybe not programme, but principle—out in the general public . . . we have seen issues with crime. We hear anecdotally that often people are not prepared to say something when they see something. And this is the ultimate backstop for that, the Justice Protection Programme.

And during the brief the Junior Minister gave . . . I do not want to try and remember the number because I do not have a copy of his brief, but it might have been 11 people who applied for admission on the programme (and I may have 11 wrong, I accept that) and were not admitted onto the programme. And so, I just wonder whether or not for the next budget year (or something for something to be reviewed) whether that is a number that might want to go up. If we are going to try and encourage people to feel, in very serious cases, that they can come forward, that they can give evidence and that they can be supported in the Justice Protection Programme where necessary, does that need a higher budget allocation? Maybe it does not. But at least it is something I would respectfully invite the current Attorney General and her team to have a think about.

While on this page, just on Head 87. I think it was said that one of the other things in terms of driving was this, *It is imperative that we begin to train and develop the next generation of Bermudian barristers now to ensure that our courts continue to operate efficiently and that all persons, regardless of wealth, have access to justice*. And I declare my interest again as a lawyer, but I completely agree with that.

Legal services are still something that have not yet been replaced entirely by AI, and hopefully will not be replaced entirely by AI before I retire. And it is something where a lot of Bermudians are going away and training and coming back to the Island. Legal services is still something that is very much in use as an international offshore financial centre. And so, I am very pleased to see that statement of support given by the Junior Minister today in his brief under this head. And I would just like to agree with it.

You know, it is paramount if we are to maintain, and indeed enhance, our reputation as an international financial centre. It is paramount that we have well-trained people here doing the jobs. And ideally, well-trained Bermudians doing the jobs. And most of the legal people with whom I come into contact are immensely talented, immensely hard-working and invariably Bermudian, which is a great thing to say.

Another item still under this head, although over the page, is over to pages B-82 and B-83. And that is something we have covered before in legal affairs debates here in this honourable Chamber. And that is under the Ministry, the performance measures. There is the business unit 9700, which is Criminal Injuries Compensation Board.

And I am looking at that chart there. And, Madam Chairman, if you look to the top, it says Number of times the board met. And I am looking at the actual outcome, the first column for 2024/25, and it says, NA, not applicable. And then below that, Number of claims that were heard by the board, actual outcome, 2024/25, again, not applicable. If we look further over, then we can see revised forecast for 2025/26, four meetings of the board over a per annum basis, and 15 claims heard by the board. But for the earlier period in the Budget Book, I am just curious whether or not, “not applicable” means they had never met, and no claims were determined. I hope not. But I know that this is a board that has, in the past, seen some troubles in terms of its progression. And so, I would be grateful for clarification, whether or not, “not applicable” means that they did not, in fact, meet for the actuals for 2024/25.

While we are still under this Ministry head . . . yes, but I will turn to Grants. But still under this head. If I may take you, Madam Chairman, to the Grant section, which is [page] C-17. And this is in relation to the Financial Intelligence Agency. In fact, if you keep one finger open at [page] B-82 and look back, we can see that staff numbers are increasing, but because the FIA is outside (I think) of the Ministry, it does not have any staff numbers or staff growth. We know that the budget

is increasing, but we do not know if staff is growing. And so it is against that question that I go to the Grants and Contributions at [page] C-17 of the Budget Book.

Under the heading, Ministry of Justice, we then see the subheading Ministry of Justice headquarters, and then it is 7082, the FIA (the Financial Intelligence Agency). And here we are seeing a considerable growth in the grant from an actual of 2024/25 of [\$]1,626[,000]—so [\$]1.6-odd million—to a much higher revised estimate of [\$]2.1 [million], and then over to the 2026/27 estimate, which is what we are relevant here today, at [\$]2.25 million. So, it is going against the old actuals. It is going up about [\$]600,000.

And again, a high-level question. Could the Honourable Junior Minister and his support team just give a little flesh to those bones, and just let us know sort of what is going on, why there is a budget increase? Is that staff-driven? I mean, obviously, given the importance of Bermuda as an international financial centre, it is always important that we have a well-funded and well-regarded FIA (Financial Intelligence Agency). And so I am not going to complain in any way that the budget is going up. I am just curious to know if there is something that is driving the [\$]600,000-odd increase there, specifically.

One moment.

The Chairman: Are you also suggesting that you think it may be persons who are being paid out of that grant?

Mr. Scott Pearman: I was not sure. I have no idea.

The Chairman: So, you are just leaving the question open?

Mr. Scott Pearman: I am just leaving the question open.

The Chairman: Okay.

Mr. Scott Pearman: Of course, this is . . . those employees are not listed in employee numbers, so it is not something I can compare against prior years.

The Chairman: I just thought it might give more direction to them in answering your question. That is all.

Mr. Scott Pearman: Yes. Thank you. I am very grateful. If that is the answer, that is the answer. I try not to ask too many leading questions.

Right. So, here we are. That was my question on the FIA. And just still on the FIA and that increase, there was a quote by the Honourable Junior Minister and what he referred to in that context of the FIA. He spoke to the grants. And then he went on to speak about training, and specifically capacity building. And that is the quote, “capacity building” at the FIA. And again, if I could invite the Junior Minister and his team just to elaborate on that at a high level. What capacity

are we building? Is that individuals? Is it resources? Is it depth of expertise? Is it all of those things? So that would be my question there.

And I will park the FIA Headquarters and, indeed, headquarters generally, and now move on to the second of the four heads. Which is Head 3, Judicial Department. And for those who do wish to follow in the Budget Book, I think that starts around [page] 84 or thereabouts, [pages] B-84, B-85.

[Inaudible interjection]

Mr. Scott Pearman: [Page] B-85.

The Chairman: Yes.

Mr. Scott Pearman: There we are, [pages] B-84, B-85. Now, I have a very generic question arising from the objectives at page B-84. And this is driven, to some degree, by a prior budget presentation. But there was a lot of talk around the new court system. And let me be very careful. There are a lot of different system management tools and devices and subheadings under different heads.

But as I understood it . . . and there is reference at point three advocating for the modernisation of the court's administrative functions through identification and implementation of a suitable case management system, which will streamline court processes and procedures. The system will also have the capacity to institute e-filing, i.e., paperless filing, in the future. And to put it in very common terms, my understanding is that we are going to try and get away from the paperless *[sic]* originating summons, and writs of summons, and the kind of documents that we lawyers use to initiate court process, and get towards electronic documentation. And I had understood that there was a case management system in the works, or at least being looked at, or perhaps there was a tender process that was out there previously. And I would welcome an update on where that stands.

What is the status of that case management system, and is it still something that the courts are progressing, or is it something that has been paused, or is it something that has, in fact, been discontinued? So just some answers around the progress of that and the intentions behind it and the deliverables on that case management system.

Still under Head 3, and now at page B-85, so the next page over for the Judicial Department, I understood from the presentation given by the Honourable Junior Minister that in relation to the Court of Appeal, we have at the present no administrative officer and no administrator, i.e., there are two roles identified that he identified in his brief to support the Court of Appeal.

So obviously, there are the judges, there is the President of the Court of Appeal and five more judges, but there are two administrative officers who support the court. And whilst it is true that the court only sits

three times per year, it sits three times for three weeks with a bit more on either side sometimes, and does that three times per year, so it's not an insignificant thing.

And I would also make the practical point that even if the court is not here positively sitting, there is always scope to apply to a Court of Appeal Judge between the sittings.

And indeed, now that we have not one, not two, but I think three Bermudian Court of Appeal Judges, that is a system that's probably used a lot more than when that Judge, when he or she was over somewhere else. I say three. Actually, I think Justice of Appeal [Geoffrey R.] Bell is retired. But we have Justice of Appeal [Narinder] Hargun, and we have the President of the Court of Appeal, not yet . . . [Dr.] Ian Kawaley.

But in terms of the two support staffs, am I to understand the Junior Minister's brief was to say that those are not filled roles as yet? And, if not, what is the plan around that? When do we think those roles will be filled? March is in fact one of the three sittings of the court, so I assume not by now, but by the next sitting which I think is July, if memory serves me maybe June, maybe July.

So still moving on to another question, but still on the Judicial Department, still under Head 3. One of the things that is arguably beneficial to the Judicial Department, and to its budget, would be to liberate the funding of the courts from the government and have a self-contained, independent funding of the courts. This is a matter that I spoke to in general debate. And I would remind those listening, as I said a few moments ago, that this is the only revenue centre of the 4 heads that we are looking at, at the moment. And that's no bad thing. But should either the Honourable and Learned Attorney General or indeed her Junior Minister or indeed both wish to get on a plane, there is an island to the south of us where they have a Chief Financial Officer running that particular court. And I won't mention its name because that would be inappropriate, but I will say that our new President of the Court of Appeal used to sit in that particular court on that particular island, and it may well be worth looking at how they have managed to turn that into quite a successful revenue-generating centre.

That brings me on to my favourite bugbear on the courts. And the idea is not mine. It is an idea that I came across when I was over in the UK, and it was introduced in around 1998 or 1999 to the UK courts, and it was a very simple idea. And it was if you are bringing a case to court and it is worth \$100,000, well then you pay fee "A," which is a lower fee. But if you are bringing a case to court and it is worth a million and a half, then you pay fee "B," which is higher. And if in the unlikely event, although we have cases here in the billions of dollars, it is "X" hundred million or whatever number you wish to set it at, then you pay fee "C," which is not only higher, but considerably higher.

And it is considerably higher for a reason. It is considerably higher, Madam Chairman, because what

it does is recognise the extra burden that is placed upon the court staff in having to deal with a case of that size and enormity and complexity and cost. For example, there is about to be a large case here, and there was a large case here a few weeks ago as well. And when those cases come through our court system, they do put an additional burden on the court staff and on the judges and on everybody, and the lawyers too. Although no one's going to cry for the lawyers.

[Laughter]

Mr. Scott Pearman: But the point being, that we should charge fees, tiered fees, that are commensurate to the value of the case. And if we do that, we can increase revenue for our commercial courts. And that revenue that comes into our commercial court can then be used to offset other areas of the courts, for example, the family court, by way of example, which would benefit from that additional revenue. And so, I have said that before, and I will say it again. And I note that the Honourable and Learned Attorney General is here. And I think it would be a good idea.

[Inaudible interjection]

Mr. Scott Pearman: So, the question is being posed by the Honourable Minister of Economy and Labour as to whether it would increase the cost of doing business. I do not think so. Because if you look at it, the people who are here in litigation are almost here after the fact. And frankly, Bermuda's international financial centre is a draw to those businesses because we have the clarity and certainty of the English legal system, which is of great value.

When businesses argue, they do not want to argue for the fun of it. I mean, there are some, I am sure, who will argue for the fun of it. But most of them prefer certainty of outcome. So, they like the legal system in Bermuda because it is an English legal system, and it is generally pretty clear in the commercial context. It is not to say that sometimes you cannot get exceptions or outliers.

So yes, I think it is sustainable. And to be clear, I am not talking about pillaging business people who participate in our court system. I am just recognising that, for example, if a summons is \$50 normally, well, a summons in a billion-dollar case might well be \$250 or \$500. I am not saying it should be \$5,000 or \$50,000. I am just saying that the cost should be consistent with the administrative obligations and requirements that are imposed upon the court.

And indeed, it is no bad thing, one might say, to discourage litigators from litigating, and it is a good thing to encourage dispute resolution. So, for all those reasons, I do suggest it is a good idea. Whether or not this Government chooses to implement it is a matter for this Government, not a matter for me. But at very least,

I would like to invite the Honourable and Learned Attorney General to maybe give it a bit more thought.

Still under this head, and that was line item 13010 on [page] B-85, I think . . . no, on [page] B-87 rather, but still on this head, Head 3 in the Judiciary. While we are there at 13010, I said the other day in the general debate that when I go knocking on doors around Bermuda, the number-one issue I hear from my constituents is actually rats. Right? That is often the number one complaint that I get. But when I am getting complaints from Bermudians whilst canvassing or elsewhere on anything to do with the court system, the number-one complaint that I am hearing out there is about our probate system.

And I understand from what I have heard from my fellow colleagues, at least on this side of the aisle and possibly on the other side of the aisle, that I am not alone in hearing about that. And so, one of the reasons trying to increase the revenue into our commercial courts may be a good thing is that it might allow for a little bit more expenditure in relation to probate.

Now, pausing there, I am not throwing stones. I know that the Government is aware of the issues with the Probate Court. I know that the Government and, indeed, the Chief Justice have been taking steps to try to alleviate those concerns. I believe that the last special sitting of the court year, not the immediate one but the one immediately prior, the Chief Justice took steps to appoint someone as an administrative officer in there. But it may well be time to look to see if we can at least get a dedicated probate judge, or if not a dedicated probate judge, perhaps a pinch hitter, if he or she were able to come and perhaps clear the backlog. I know that steps are underway. And I am not suggesting they are not. But I am also hearing that this is an area about which people feel passionate.

And just to bring that from the sort of esoteric legal top here down to reality, if someone dies and they are a taxi driver and the taxi is owned by the person outright, the taxi could be held up in probate. Right? I mean, it is practical examples like that. And I have had two occasions where I have heard that story. So, you know, it is something I think where . . . let me back up.

It is my opinion that Bermuda has an excellent court system, and that we have some very talented judges and some very hard-working staff. And so, when I look at things that could be done better, I look at it not as a criticism, but as a way we can become even better. And I think the probate area is really the area about which we are hearing the most noise. And with regard to that, then perhaps that is an area to target.

Also, on areas that are in need of targeting, perhaps . . . and I declare an interest here that the Honourable and Learned Attorney General has very kindly appointed me, together with others, to a committee to look into the situation around inquest law. And I know that one of the things that might be considered there is a dedicated inquest judge. And I do not want to pre-judge any outcome of that committee. I just say that the

fact that the Honourable and Learned Attorney General is prepared to even countenance that is to her credit. That is another area where people, Bermudians, everyday Bermudians who look at our court system, are expressing frustration.

We have [had] a number, a very high number, of unexplained deaths over the past decade. We have a very, very low number of inquests. I am not going to state those numbers. They are in the public domain if anyone wishes to see them. But just again at line item 13010, there at page B-87, that is something that is ripe for further attention.

And before I leave Head 3, I would also like to touch on something that we discussed in this Honourable Chamber earlier today, which was the Junior Minister's announcement on jury reform. And I am delighted to see that project is coming to fruition. It is not an easy thing to tackle. It is not something about which everyone will agree. Potentially there will be some things in there with which I will not agree with, but I really much look forward to it. I know they had 14 headline points. I had the opportunity to attend at least one of the briefing sessions, which was the Paget Parish Council one. And I can see that a lot of care and thought is going into it. And I understand the driver . . . I think I understand the driver behind it. The driver behind it, as I understand it, is that there are simply not enough people available in the pool of people who are potential jurors to populate our juries. And again, we talked earlier in this Honourable House about whether or not that needs to be more data-driven, and to what extent it is being data driven. But that point aside, you know, one can understand that not everyone is knocking down the door to serve on a jury.

Indeed, it could be argued that some people are doing the best they can to run away from serving. And therefore, you could see why there are some very logical and plausible reasons to try to expand jury pool here in Bermuda. And I note that that is something that this Ministry is looking into. And I note that some of the solutions that they have put on the table are contemplative and thoughtful. And we will see where that all leads.

But, you know, it is important. And this is a statement that is blindingly obvious, but it is important that we do whatever we can to make sure that we maintain people's faith in our judicial system, people's faith in our judges, people's faith in the system. And it is so easy for them to grow jaundiced or jaded or have a bad experience and not recognise. Now, obviously, the judicial system is merely populated by humans. And therefore, it is just as flawed as we humans are flawed. But nonetheless, we must do our utmost to try to raise the standards. And so, I am pleased to see consideration of jury reform.

I am not going to say anything surprising because I have already said it before. But just on that one issue of whether we would have judge-alone trials, I

think that that is something that I would certainly want to pay careful attention to the views of the criminal barristers. I am not a criminal barrister; I am a commercial barrister. But to pay careful attention to the criminal barristers' views and the constitutionality of that issue.

I am not saying it should not happen. But I think that is one of the 14 aspects that could be the most sensitive amongst all the various things that are being considered and, as we learned today in this Honourable House, are going to be placed before the Cabinet, at least for further consultation and possibly for determination. So . . . delighted to still have some more time.

The Chairman: Yes.

Mr. Scott Pearman: So, thank you.

The Chairman: You have approximately 45 minutes.

Mr. Scott Pearman: Great. Excellent.

The Chairman: About 47.

Mr. Scott Pearman: Perfect. Well, this makes for a wonderful change. I am grateful to the Honourable Junior Minister.

So those are my questions and observations in relation to Head 3. Of those, the one that I would really welcome the most feedback on or answers in relation to is what is going on with the case management system and whether that is something we can expect. And if so, when? Or whether people have gone back to the drawing board. And if so, why? And how?

The Chairman: I wish to remind the listening public that we are in Committee of Supply for the [Estimates of] Revenue and Expenditure [for] year 2026/27. We are currently debating the Ministry of Justice, Heads 3, 87, 25, and 74.

Member from [constituency] 25, do you wish . . . [constituency] 22, sorry, do you wish to continue?

Mr. Scott Pearman: I do. And I said I was moving on from Head 3. But actually, I see I have one last question. That was [page] B-87, which is the full-time equivalent employee numbers. We see that there is an increase from 64 to 72. My understanding of these FTEs [full-time employees] is that these are roles that may or may not be filled, rather than actual people doing the job.

And I believe I heard from the Honourable Junior Minister during his brief a reference to seven vacancies. So, I would just seek clarity as to whether that is 64 minus seven, or whether that is 72 minus seven or, alternatively, what the actual number of employees are now that exist and those that need filling.

So, moving on then, Madam Chairman, to the Department of Corrections, which is Head 25. And I am grateful for quite a lot of information provided by the

Junior Minister in relation to Corrections, our Department of Corrections. My high-level question on this department and this head is that this has moved relatively recently to Legal Affairs. I think this is the second budget we have had where Corrections falls under this Ministry. And my understanding, having tried to do a bit of homework on the subject, is that it came to Legal Affairs from National Security. And I am told, I do not know if this is true, but I was told when I asked someone who should know that it came to National Security from Legal Affairs, and that it came to Legal Affairs from whatever the prior iteration was of National Security.

So, I guess the question is slightly a policy one for the Minister and Junior Minister, but no doubt informed a policy consideration by those from the department or from the Ministry rather. And that is, Is this the right fit? Is it right to have Corrections here in Legal Affairs? Does it make sense to be the kind of back end of the process? Or did it make more sense to have it towards the front end of the process? I do not know what the answer is that the Ministry would give, but I would welcome hearing that explanation, and whether it is intended that this would now remain kind of housed within Legal Affairs.

I mean, I see that if one is trying to rehabilitate and prevent recidivism, that one could see why this might be at the back end of the trial and therefore housed under Legal Affairs. And I see that logic. But I would be curious for, again, some high-level responses from the Junior Minister as to the overarching thoughts around that.

In terms of the Budget Book, [page] B-95 is where we see the mission statement, department objectives, et cetera. And my question is about the bottom line here at [page] B-95 and contrasting the actuals for 2024/25, which is the first column, where you see \$29-odd million, with the estimate, projected estimate. Over on the right, greyed out, you see \$26.8-odd million. And in the middle, you see some original and revised figures that are lower. So, I guess the general high-level question is, What is the basis for the expectation that there will be a reduction in these costs? And particularly so, given that a large portion of the Honourable Junior Minister's presentation to this House today in relation to this department was about staff shortfall numbers.

And I have got to come on to more specific questions about vacancies. I understand there were nine applications that have been offered and accepted. And we will come into that for a moment. But just at a very high level, is the trend in the number, the bottom-line number, accurate or sensible in the context of a department where there appears to be considerable pressure on staff numbers and filling those posts? So that is the high-level question.

Over the page, we see [page] B-97. And we see employee numbers, full-time equivalents. And again, the understanding here is that these are roles that are not necessarily filled. Some are filled, obviously. But they are numbers. And I look at [35000],

which is the top item for [page] B-97. And I see the actuals of 147 roles—

The Chairman: Mm-hmm.

Mr. Scott Pearman: —and the 2024/25 actuals. And again, looking over at the estimate, the greyed-out box, it is looking at 189.

So, I appreciate that these are FTEs, full-time equivalents. These are roles. Could we perhaps have clarity on the numbers of actual employees and hires to see whether or not the nine hires that were referred to are going to bridge the gap or whether there is still a considerable gap even after those nine hires.

And in relation to those nine hires, at one point, they were referred to as vacancies with nine applications offered contracts. And at another point there was a reference to nine hires, but they were coming in from overseas. That was said later. Now, I do not know if those are the same group of nine people in both instances, or if those are two different groups of nine people. And I would seek clarity on that. But if they are the same, I understand that we have offered nine jobs to people abroad, and they are coming in to take those jobs.

Then the question that would follow from that is how short are we from the 189-person estimate? Well, 189 is headquarters. If you go down to the bottom, the bottom numbers are 172 actuals from 2024/25 as contrasted with 218.

The Chairman: Mm-hmm.

Mr. Scott Pearman: So I have assumed that those hires would go up top. But maybe I should not have made that assumption. Perhaps they go into the Westgate Correctional Facility. Again, I do not know, and I would welcome an answer on that.

I am delighted to hear that there are more eggs this year than there were last year. I took [time] to look them up.

[Laughter]

Mr. Scott Pearman: Last year, there were 2,114 eggs. So, we hear there are more now. So, keep on going. Keep on trucking.

The Chairman: Yes, there are more chickens—

Mr. Scott Pearman: Which came first?

[Laughter]

Mr. Scott Pearman: There we are.

The Chairman: Right.

Mr. Scott Pearman: Okay.

On a slightly more serious note, this is line item 35060, which goes back to [page] B-95, and that is the Westgate Correctional Facility. And we heard during the presentation of the brief by the Junior Minister the concerns, which are repeated concerns, and not surprising, around a correctional facility of security, razor wires being fixed and the like. And the questions that I have are under the . . . you can keep a finger there at page B-95 if you wish. And then turn to the capital acquisitions page in the bundle. And that is [page] C-7, or excuse me, [page] C-10. And [page] C-10 is capital acquisitions. There is the heading [for the] Ministry of Justice. And down at the Department of Corrections, it is about four subheadings down. And there are two line items, which are security CCTV systems (that is 76597), and below that, security system (which is 76643).

Now, last year, when the Honourable Junior Minister presented the brief on this there was quite a bit of discussion around security systems, both CCTV and otherwise, at the correctional institutions. And I note that the capital acquisitions have zeroed out. If one is looking at [page] C-10, all the way across to the right, they have gone out to zero. So, I would conclude from that that the acquisitions have now been acquired. Everything that is needed is bought. And if that is right . . . and I will ask the question, Is that right? Do we now have both the CCTV systems and other security systems that are desired or desirable for the correctional facilities, including Westgate?

And if we do now have them, secondly, are they now installed and operational? And thirdly, if they are installed and operational, are we satisfied that what we have is what we need? Because obviously, the estimate now is zero-rated for both aspects, suggesting nothing further is coming. And so, I would just welcome some clarity around those points.

And obviously, that is an important issue because there does seem to be, if one looks at comments in the public, but also comments made by the Minister during his brief today, quite frank observations. There does seem to be an issue around staffing and around morale. And indeed, those are not my words. The Honourable Junior Minister said staffing at the facility continues to be a critical challenge and is a major part of ensuring the safety and security at the facility. And then he said there was constrained staffing capacity.

The Chairman: Mm-hmm.

Mr. Scott Pearman: Now, I appreciate that this may not be the job that everyone is banging down the door to have. And maybe some people, it would be the job that they would bang down the door to have.

But linking those two issues together . . . or perhaps I shouldn't. That's not . . . perhaps I shouldn't. Perhaps I should just ask this question. The Junior Minister has identified constrained staffing capacity. What is the reason for that?

Further on, he said staffing has posed a significant challenge. So, I guess, what is the reason for that? Is it the unsociable nature of the job? Is it the salary level? Are there safety and security concerns, given what we were just looking at regarding the CCTV systems and security systems?

Could you please perhaps identify, if you were to try to directly address those constrained staffing capacity concerns which pose a significant challenge, what are the solutions that would be advocated for to try to improve the lot of those who are serving as our corrections officers? Appreciating that not all roles and jobs in life are easy, and I suspect this is one that is particularly difficult in any circumstance.

The Chairman: Mm-hmm.

Mr. Scott Pearman: So again, not throwing stones, but just trying to recognise that the Government has candidly noted what is happening, and what are the solutions proposed.

While we are in the back of the Budget Book, if we could also just flip to the grants, which are on [page] C-17 for the Ministry of Justice. I have one quick question on Corrections, and that is the grant for the Benevolent Fund. I see that \$5,000 is a grant again in the same amount. And my question here is really just curiosity. Is that a rollover? Is it an offered grant that is then taken, or is it drawn down every year? Do we give [\$5,000] every year and they kind of . . . if they don't need it, it builds up? Just curious, because it is not something I have come across or knew much about.

Still under Head 25 in Corrections, but turning to some of the observations made by the Junior Minister surrounding treatment at our Correctional facilities. And I will go back to wherever Head 3 was. Here it is. It is not Head 3, rather . . . I'm sorry, Head 25.

[Inaudible interjection]

Mr. Scott Pearman: Yes. So I am back at [page] B-95, Madam Chairman, and back at line item 35060 for Westgate, and indeed the other facilities are above. But the subject here is treatment. And if one looks over the page . . . no, it is just down below under inmate services. We see line item 35105, which is psychological services.

The Chairman: Mm-hmm.

Mr. Scott Pearman: And, during the brief, the Honourable Junior Minister commented on some of the treatments that were available in relation to the heading of psychological services. And he got onto the topic of sex offenders. And he was discussing something which he called Life Minus Violence, which I think is the programme. And then he said, after that sexual something, I did not get the whole . . . my note was incomplete. But what I understand [what] Life Minus Violence to be is

an umbrella treatment concept. And that some of that relates to sex offenders who are in our correctional facilities.

And the Honourable Junior Minister got into the number of psychological reports that were produced in the year. And he gave the number in his brief of 17 psychological reports. And what I am poking at a little bit, due to my own lack of knowledge, is to try to get a sense of how much of the psychological services and treatments that are going on in our correctional facilities are driven by the sex offenders who are incarcerated, and how much of that is other inmates who are not there for sexual offences.

And I do not really have a sense of that. And I am not looking for specific numbers. And I do not expect you to have those today at all. But it would assist, perhaps, if one were able to say of the 17 psychological reports, 25 per cent of those are for sex offenders, or 99 per cent. I just do not know. And I really was not, I am afraid I do not have a sufficient grip, bearing in mind this is a new department to this portfolio, of the Life Minus Violence scheme. And it is clearly something I need to learn more about. But again, very high-level questions. I am not asking about specific numbers. I am just trying to get a sense of how much of the treatment that is going on in our facilities is driven by sex offenders versus non-sex offenders, if that is an easy way to put it.

Still at page B-95, I have already asked about the basis for the expectation. Did I? Or did I ask about that?

The Chairman: I do not think you did.

Mr. Scott Pearman: Let me put the point again in case I did not. I am sorry. Perhaps I am getting confused between two different heads. I see that at the bottom of page B-95, there is \$29.1 million, and we are looking at \$26.8 million. And I may have already asked this question. I apologise if I am repeating myself. But what is the basis for that expectation and the drop? I think I did. I did it, right?

The Chairman: Yes, you did.

Mr. Scott Pearman: I did it right at the beginning. Thank you. Thank you.

Against the background of the need for hiring.

The next question is still under Head 25, but now we are turning over to the performance measures. And I just want to go through page B-98, which is the performance measures for the Department of Corrections, continued. And the box starts there with the average total of incarceration per inmate per annum based on maximum capacity, and it gives a figure of 73,000. So, I think that is a numeric value, if I have understood that correctly.

And then the average daily number of inmates is below at 160. So, I believe that is an absolute numeric value as an average.

And then the total number of inmates released on parole is eight. So that would suggest to me that . . . and I appreciate it is an average, and I appreciate it fluctuates over a period. But that suggests to me that we are paroling around 5 per cent of our inmate population. And I would just ask for clarity on whether I have understood those numbers correctly. If I have misunderstood some of these numbers, please do say so. But is it right that we are paroling about 5 per cent of our inmate population on average over a period?

And then at the bottom of the target outcomes, which is the column on the right-hand side, the average overall recidivism numbers and percentage rate for year three. Now, the Honourable Junior Minister spoke to that, and he said we had a recidivism percentage rate at 18, and he contrasted it, you may remember, Madam Chairman, with a number of other countries.

Am I to therefore understand that the 20 target is a percentage, and the 18 to the left was the percentage? So, first of all, question, are those percentages? And secondly, is the 18 the percentage that the Minister was, our Junior Minister, was referring to? I think it is. And then thirdly, could you help me with why we are looking at a target of an increase in recidivism rather than trying to maintain that constant, or indeed has that go down?

It may be that I have misunderstood those numbers, and they are not percentages, and they mean something else. But if those are percentages, could I get some clarity around that? Again, mindful that the recidivism rate, I thought I heard the Junior Minister say was 18 per cent. Again, not looking for deep, deep drilling here, just to try to get a sense of why we would be looking at a higher number going up. Yes.

Last question on this head before moving on to the next one. So last question on the Department of Corrections is a reference was made in the brief to Astor House. It may be my memory, but I do not recall hearing about Astor House previously, albeit we have only debated this head once before. And so, I would just be grateful for just a little bit more information from the Junior Minister on Astor House. And I see he is nodding his head, so perhaps he could just provide us a bit of insight as to what that is and what that does. And I want to leave the Minister enough time to finish. I will be about five more minutes.

The last head of the four is the Department of Court Services. And Madam Chairman, that is Head 74, and that starts at page B-99 of the Budget Book. And the question I have here, I have already covered the pro bono legal advice centre. But again, I have given the reasons for that, and I hope that is an idea. I know I am not the only person to ever say that. I know people are running with it. And hopefully it is something

that we could do. I think it would make people's lives a lot easier. And the law, if you are not a lawyer, is often very complicated. But the law, if you are a lawyer, can often be very simple if you tell someone where they are going or what they need to know—

The Chairman: Mm-hmm.

Mr. Scott Pearman: —to need.

And certainly, around landlord and tenant and employment, I would have thought that that would be a ripe opportunity to make the lawyers of Bermuda give back a bit of time. But I have said enough on that already.

The Chairman: Member, you have 25 minutes remaining.

Mr. Scott Pearman: Great! I am winding up now so we can get the answers from the Honourable Minister. Yes.

Two more points just on this head. One, in terms of court services, and I would like to just commend the Ministry. For a long time coming, Bermuda has discussed the possibility of an arbitration and mediation centre, and I was delighted to see that this is now becoming a reality.

If I may quickly, with your leave, Madam Chairman, just read the announcement in the ¹paper two weeks ago. And this is the Bermuda International Mediation and Arbitration Centre, BIMAC, and the response from the Attorney General. I will just quote her.

"The Government welcomes initiatives that seek to strengthen Bermuda's dispute resolution landscape.

"We recognise that the establishment of a dedicated centre for the alternative dispute resolution has the potential to offer great benefits to the island, including enhancing Bermuda's reputation as a premier international financial centre and improving access to justice."

And then again, with your leave, Mr. [Jeffery P.] Elkinson (once of my shop), the former president of the Chartered Institute of Arbitrators, says this, quote: ²"Many have tried, and now, thanks to Sam with his energy and drive" (that is a reference to Sam Stevens [CEO and Registrar of Bermuda International Mediation and Arbitration Centre]) "this is soon going to be a reality. It is a hugely positive development for the jurisdiction."

I have not personally toured the premises. I get to go see it, I think, tomorrow. I am very much looking forward to it. But this is something that we should welcome in this Chamber and generally as an Island. It is wonderful to see this progress. And commendations to those in the Ministry who were able to assist or give

¹ [The Royal Gazette](#), 05 February 2026

² Ibid.
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guidance or whatever it was in relation to getting this across the line.

We have talked about it a great deal. It has been proposed in various Throne Speeches. And it is nice to see it getting done. Notwithstanding that it is being done in the private sector rather than the public sector. It is a good thing regardless of which sector it happens to fall. And it really does offer ourselves, not least for the very pragmatic and practical reason that we are, if nothing else, an insurance jurisdiction. Insurance and insurance contracts are something that often invoke arbitration clauses.

Arbitration, for those who may not know, is just a sort of private form of remediation. It is an opportunity to have dispute resolution in a private forum rather than taxing our courts yet further. It is usually with experts. So, you are in front of a panel of arbitrators who would all be in the insurance industry and therefore know a lot about the clauses. So, it brings a high level of expertise. In theory, it is supposed to be swifter than the courts.

And I am not speaking just for Bermuda. I am speaking generally across many jurisdictions. I am not sure in practise whether it is true that it is swifter. But it is one of the things that those who are promoting arbitration services will tell you, that it is swifter.

And so, I would like to add my voice to the voice of the Honourable and Learned Attorney General in praising the fact that it has finally opened. And well done to Mr. [Sam] Stevens and all of those working with him in getting it done. And I think that is a very positive step for our Island.

And I note that when the Government had a proposal of this nature several years ago, one of the thoughts the Government was going to use that centre for . . . I think it is the one sort of over there, was the space earmarked for it. But one of the thoughts the Government had was to perhaps have some of the tribunals use that same facility. I do not know what Mr. Stevens and his business colleagues think about that, but that may well be a wonderful place to see our tribunal systems have a centralised place to meet and hear and determine matters as well, because it is a little bit hodgepodge at the moment and just the way it has grown up.

And my last question before moving off Head 74 is, I did not quite hear one point that the Honourable Junior Minister made in his brief. It was around the topic of drug rehabilitation and drug testing. And let me see if I can point to at least the heading for him from last year's brief, because it was sort of in the right church, different pew maybe. And yes, it is under the heading, Performance Measures for the Drug Treatment Court Team, the subheading of his brief. And I did not quite hear. What I heard was that successful non-repeat rates or non-recidivism rates by drug users was going down. So, I heard that bit.

The Chairman: Mm-hmm.

Mr. Scott Pearman: What I did not quite catch from the Honourable Junior Minister is whether he said drug testing is going down. If he did, then that might explain why rates are going down. But perhaps if he could just simply remind us what he had said about that and what conclusion he was drawing from that.

Thank you, Madam Chairman.

The Chairman: Thank you.

Are there any other Members who wish to speak to Heads 87, 3, 25, and 74?

There being no others at this time, I call on the Junior Minister.

Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Chairman.

With the limited time I have left, I will try as best I can to answer as many questions as I can.

The Chairman: Okay. And you have approximately 18 minutes.

Mr. Dennis Lister III: Okay. I will start with the easier question first. Shadow Minister Pearman, you asked in regard to the name of the programme at Westgate. It was called Life Minus Violence—Harmful Sexual Behaviour. So, it does address sexual behaviour.

I will go back to one of the first questions. In regard to the Legal Aid, in reply to your suggestion, legal aid contributions, the Minister of Justice and Attorney General have been in conversations with the Bar Council, who have discussed pro bono requirements for the Island's lawyers. And it continues to be a topic of discussion as to how the Government can support the development of this. And we will be happy to accept support from the many experienced lawyers in our jurisdiction and acknowledge the suggestion to provide CPD hours as a positive one.

And to answer, to clarify, the Bar Association calls for eight hours of legal education by October 31 of each year. And this could be a great opportunity to connect with the Continued Legal Education Committee for collaboration of this sort.

One of his questions for Ministry HQ 97100, in regard to the breakdown of numbers, the differences breakdown mostly related to salaries, \$276,076. Membership fees were increased by \$3,150. And there was also additional \$500 for training and office supplies, \$500.

In regard to the FIA question, Financial Intelligence Agency, the increase in the grant represents additional investments in human resources as well as the introduction of enhanced technological tools to support the work of the agency in achieving its objectives.

The question in regard to the Justice Protection Programme, it is under constant review if the appropriate resource is assigned to ensure smooth operation and effectiveness.

Your question in regard [to] the Law Reform Commission, the additional roles will be policy and research officer and administrative assistant. And we are also finalising commissioners to serve on the reconstituted Law Reform Commission. Topics for the law reform include wrapping up any business or suggestions of the previous Law Reform Commission, as well as increasing access to justice being a high priority.

We also expect that the Law Reform Commission will examine recommendations emerging from the Land Laws Commission Report, as well as amendments to the Criminal Code and Domestic Abuse reform, which continue to be priorities.

And additionally, we intend to consult with the Bermuda Bar Council on any issues the profession as a whole considers priorities.

Your question in regard to the Case Management system, the department is actively engaged in the procurement process to procure a suitable electronic Case Management system. The Chief Justice, Acting Registrar, and IT Manager have been spearheading this initiative despite their heavy workloads.

Although the evaluation and selection process has been protracted, it is nearing its final stages and the department is currently awaiting final pricing information from the top-rated proponent following an in-depth evaluation and contract negotiation process, while simultaneously complying with various mandates under the government's procurement process, including liaising with the Office of Procurement and undergoing privacy and security assessments. It is hoped this process will conclude by the end of the 2025/26 fiscal year, and the department is making every attempt to proceed into contract whilst we have the capital funding.

In regard to the Criminal Injuries Compensation Board, the "NA," non-applicable, means the measures were not recorded under this head and were previously under the Judiciary.

I do not have the exact question, but you asked in capacity building. It is important to have Bermudians in these roles. The new Bermudian Director, Christal Hanna, is an example, and she has developed in this role.

Your question in regard to why is Corrections under the Ministry of Justice. This aligns with the UK's organisation where HMPS, His Majesty's Prison Service, sits within the Ministry of Justice. This alignment for Bermuda has allowed us access to services and funding to move forward goals for rehabilitation and reintegration, as well as training opportunities for our staff.

Your question in regard to the grant, the PO Benevolent. This should be for the Prison Office Recreation Club, not the Benevolent Fund—

The Chairman: Yes. That's it.

Mr. Dennis Lister III: —and it's drawn down every year.

[Laughter]

Mr. Dennis Lister III: Your question in regard to Astor House. Astor House is HOME's new facility, which specifically provides housing for persons involved in the criminal justice system via probation and parole. It will be designated as a transitional housing for clients moving from our correctional facilities. The Ministry of Justice team has been working closely with partner ministries as the project is moving toward completion. This project is a critical plank in the delivery of the National Violence Reduction Strategy and the reintegration of clients into society.

In regard to your question regarding to the jury form and judge-only trials, we will pay attention to the constitutional issues regarding this item.

And you asked in regard to the percentage of treatment being delivered to sex offenders versus other inmates. The number of inmates being paroled at 5 per cent, but the number of inmates being paroled represents the number of eligible inmates for parole during the period, not the entire population. The number of inmates listed on page B-98 include sentenced and unsentenced inmates.

If I do not have an answer to any questions you asked, you can let me know. I can go back over them.

Your question in regard to the Judicial Department and the Court of Appeal. There are two roles in the Court of Appeal. The administrative officer (Court of Appeal), and an administrative assistant. The administrative assistant post is filled substantively. The administrative officer (Court of Appeal), is currently filled in acting capacity by a substantive employee who is employed in another division of the Supreme Court. It is anticipated that the acting appointment will continue through to the end of the March 26, Court of Appeal session, with the aim of ensuring that the Court of Appeal has the required coverage during the session. Ultimately, it is the department's goal to fill the post of administrative officer (Court of Appeal), substantively in the very near future.

Also note, the department has faced challenges in recruiting the post of administrative officer, (Court of Appeal), as well as the post of administrative officer for Civil Supreme Court. These are supervisory roles with the responsibility of overseeing all administrative personnel with the assigned court or division. The salaries are not competitive and persons who are suitably qualified to perform these roles are able to obtain much higher salaries in the private sector.

The department has decided to take a two-pronged approach to address this. The job descriptions are undergoing a comprehensive and thorough review to ensure that the joint grading panel can effectively assess the pay scales assigned to this post. And the

department is looking at ways to develop internally as a way to also aid in self-retention.

A question in regard to the probate division. The probate division is actively addressing the backlog of probate applications. There are currently three administrative staff members assigned to the probate division plus the Supreme Court manager. The division is also supported by the assistant registrar.

Historically, the probate division was only supported by the Supreme Court manager and one administrative assistant. The restructuring of the court's organisational structure expands the administrative support for the probate division to include an administrative officer. The department is currently looking to finalise the job description for that post so the post can be created and recruited in the near future. The department is planning to issue a court circular that will detail the most up-to-date statistics on the review of outstanding applications.

A response to your question in regard to recruitment at Corrections. Recruitment efforts to address staff shortages remain ongoing. As mentioned, six officers were added recently.

However, there will still be a gap. The nine officers that are referred to are the same that are referred to in other areas of the briefing. As they have not commenced employment they are included in vacant posts, and we continue to learn from previous recruitment efforts in applying these lessons to strengthen the process. Our aim is to streamline and reduce the length of the recruitment process itself without compromising the quality of candidates or training.

There will be another recruitment campaign launched soon, and it is a rigorous recruitment process. The Department of Corrections have joined the Ministry of National Security to develop a uniformed services programme whereby training will be provided to suitable applicants who will then be offered employment in one of the uniformed services departments.

And I believe I have . . . Oh. The question in regard to funding for the CCTV and security systems. The projects for CCTV and the security system were completed in 2025/26. Funding for CCTV cameras that need to be replaced or repaired are included in the security budget as well as the capital funding for prison minor works.

I believe I have answered most of the questions that were posed [regarding] the court. As I do know, there was a lot of commentary around the questions so at best the questions were captured.

The Chairman: Minister, so shall I ask if anyone else wishes to speak to your heads?

There are seven minutes remaining. Does anyone else wish to speak to Heads 87, 3, 25, 74?

I recognise the Member from constituency 22. Member you have the floor.

Mr. Scott Pearman: Thank you Madam Chairman and thank you to the Honourable Junior Minister. I believe he did address a number of the questions. I have two I think that are outstanding.

One was to try to get a sense of the psychological services being performed on incarcerated people. What are the percentage of sex offender psychological services versus non-sex offender? That was one. And the other was just to follow up on the Honourable Junior Minister's comments around the drug testing and whether I misheard that, or whether, effectively, drug testing was going down and people being tested was going—

The Chairman: Yes, you did ask those two questions.

Mr. Scott Pearman: Yes, those two questions. Thank you.

The Chairman: Okay Minister . . . I mean, Junior Minister, yes.

Mr. Dennis Lister III: Thank you, Madam Chairman.

In regard to the drug testing, the drug testing in drug treatment court the number of tests conducted is determined by the number of participants. The testing protocol is determined by the programme policy according to the following schedule: Phase 1, three times per week; Phase 2, two times per week; Phase 3, once per week; Phase 4, once every two weeks; and Phase 5, once every month. So, I think that . . . hopefully that answers your question.

The Chairman: Junior Minister, he asked about the numbers, per se.

Mr. Dennis Lister III: I will have to wait to get those.

The Chairman: Okay. You can go with what you have.

Mr. Dennis Lister III: But I do have another response to a question he asked in regard to tiered fees for different levels.

The Judiciary independence. The importance of ensuring an independent Judiciary is an issue that the Attorney General believes is important to protect and maintain. And the issue of tiered fees is one that will be raised and discussed with the Chief Justice.

The Chairman: Thank you, Junior Minister. Is that it? Are there any other Members who wish to speak to Heads 87, 3, 25 and 74?

There being none . . . Junior Minister. Thank you.

Mr. Dennis Lister III: Thank you, Madam Chairman.

Unfortunately, I do not have the response in numbers.

The Chairman: Okay.

Mr. Dennis Lister III: Okay. So, in regard to the assessments, we do not have the breakdown of assessments. However, there are a mix of assessments on sex offenders and high-risk offenders. The assessments are completed for the Parole Board Courts and internal purposes.

And with that, Madam Chairman, I believe I answered the questions. And if not then—

[Crosstalk]

The Chairman: Okay. I will just make one more check to see if there are any other Members who wish to speak to Heads 87, 3, 25 and 74.

There are approximately four minutes left and if . . . yes, I recognise the Member from constituency 22.

Member, you—

Mr. Scott Pearman: Just to conclude, if the number on the sex offender, non-sex offender, psychological treatment breakdown is to ever . . . a number that is achievable, I would be grateful to hear it at some future point in time.

The Chairman: Okay thank you Member.

Are there any other Members who wish to speak?

There being none, Junior Minister.

Mr. Dennis Lister III: *[Microphone not on.]*

The Chairman: Yes, I cannot hear you.

Mr. Dennis Lister III: Oh, sorry, my microphone was off.

Thank you, Madam Chairman. I will, once we do get a response, endeavour to get that on to the Shadow Minister.

The Chairman: Thank you.

Mr. Dennis Lister III: I can probably—

The Chairman: Yes, you may move your heads.

Mr. Dennis Lister III: —move my heads.

The Chairman: Yes.

Mr. Dennis Lister III: Madam Chairman, I now move that Heads 87, 3, 25 and 74 be approved as printed.

The Chairman: It has been moved that Heads 87, 3, 25 and 74 be approved.

Are there any objections?

There are none; so approved.

[Motion carried: The Ministry of Justice, Heads 87, 3, 25 and 74 were approved and stand part of the Estimates of Revenue and Expenditure for 2026/27.]

The Chairman: That moves us on to the next Ministry up for debate and that Ministry—

[Crosstalk]

The Chairman: —is the Ministry of Cabinet Office and Digital Innovation.

I call on the Minister responsible.

Minister, you have the floor.

MINISTRY OF CABINET OFFICE AND DIGITAL INNOVATION

Hon. Diallo V. S. Rabain: Madam Chairman, I move Head 9, Cabinet Office; Head 13, Post Office; Head 18, Libraries and Archives; Head 32, Department of Planning; Head 43, Department of Information and Digital Technologies; and Head 80, Project Management and Procurement, now be taking under consideration.

The Chairman: It has been moved that Heads 9, 13, 18, 32, 43 and 80 be considered.

Are there any objections?

There are none.

Minister, continue.

HEAD 9—CABINET OFFICE

Hon. Diallo V. S. Rabain: Madam Chairman, I am pleased to present the budget for Head 9, the Cabinet Office, found on pages B-39 to B-45 and C4, C9, and C17 of the Estimates of Revenue and Expenditure 2026/27.

Madam Chairman, the Ministry of the Cabinet Office and Digital Innovation operates at the heart of Government, providing services to Cabinet, the Premier, and Ministers of Government. The Cabinet Office also coordinates initiatives on cross-cutting issues, and acts as the corporate headquarters for the civil service providing services, advice and guidance for other government departments, and by extension, to the wider public [sector]. These broad functions are supported by the budgets presented here today.

[Mr. Scott Pearman, Chairman]

Hon. Diallo V. S. Rabain: Mr. Chairman, a total of \$15,387,000 for 2026/27 has been allocated for the head and constitutes approximately 26 per cent of the budget allocated for the Ministry as a whole. This figure represents an increase of \$1,553,000, or approximately 11 per cent overall above the previous fiscal year's figures, which I will detail further.

Mr. Chairman, the revenue estimate for the subjective analysis of current account estimates of

Head 9 is found on page B-42. The material difference is accounted for in an increase of estimated fees to be collected from Planning appeals, while holding steady on Public Access to Information fees, noting that most requests will fall outside the requirement to charge any fees at all, therefore making the total revenues anticipated to be \$25,000, or 400 per cent more than last year's estimates.

Subjective Analysis

Hon. Diallo V. S. Rabain: The subjective analysis of current account estimates of the Department of the Cabinet Office may be found on page B-42. The main material differences in this year's budgets are due to training, travel, materials and supplies, and professional services, and other expenses. Salaries for this head have also increased due to the salary uplift, as there has been no material change in the number of full-time employees under this head since the previous budget.

Mr. Chairman, looking at the larger increases, the training budget of \$389,000 represents a 678 per cent increase over the preceding fiscal year. This funding will be used for a wide variety of training initiatives, ranging from the front lines to providing customer service training to leadership training initiatives, and specific, targeted training for hard-to-fill but essential positions.

Mr. Chairman, also included in training is funding for the new Public Service Scholarship Programme. This programme provides tuition support to Bermudians pursuing priority fields of study in exchange for a five-year commitment to serve their country in the public service or public health care. It creates a clear pathway for talented Bermudians to build meaningful careers at home while strengthening the future leadership of our public service.

Mr. Chairman, there is also a total estimate of \$399,000 for travel. This figure represents a more accurate reflection of the comprehensive travel requirements for the Premier, the Minister for the Cabinet Office, Cabinet Secretary, Head of Public Service and other officials in the Ministry.

As the head of Government, the Premier's presence at high-level forums and direct engagement with the UK Foreign, Commonwealth and Development Office is indispensable. These missions ensure that Bermuda is not merely the subject of international policy but an active participant in shaping it. Furthermore, the Premier serves as Bermuda's chief ambassador to global capital markets; travel to financial hubs facilitates the face-to-face engagement with institutional investors that reinforces our reputation as a stable, "blue-chip" jurisdiction and secures vital foreign direct investment.

Mr. Chairman, it is also important to note that this allocation is not just for the Premier. It supports the Minister, Cabinet Secretary, Head of the Public Service

and other officials in the Ministry and key departmental staff in maintaining and forging strategic relationships within the region. A primary example is our active participation in the Caribbean Association of National Telecommunications Operators conferences, where Bermuda engages with regional partners to tackle complex issues such as data sovereignty and infrastructure resiliency. By sending the Minister and technical experts to these forums, we ensure that Bermuda is not only contributing to the regional digital agenda but is also implementing the best practices necessary to protect our own digital borders and ensure the long-term stability of our telecommunications landscape.

Mr. Chairman, another notable increase can be seen in advertising and promotion, of 63 per cent, for a total allocation of \$62,000. This funding will be used primarily to promote careers in the public service, which I will speak more about under business unit 19080.

Additionally, Mr. Chairman, there will be an increase of 10 per cent for a total allocation of \$4,150,000 in Professional Services. This funding will support resources used for internal communications, job evaluations and grading structures, public perception surveys, and employment surveys to ensure that the public service is well aligned with the needs of the people.

Lastly, Mr. Chairman, there are sizeable increases in materials and supplies and other expenses, of 87 per cent and 164 per cent respectively, for total allocations of \$321,000 and \$484,000 in each area. This allocation will support important initiatives, like the upcoming career fair, International Women's Day events, long service awards, employee excellence awards, and development days for leadership, to name a few.

Mr. Chairman, the capital budget for Head 9 is found on page C-4. We have allocated a total of \$600,000 for two high-priority areas: our community institutions and the modernisation of our postal service.

Investing in our Community Clubs

Hon. Diallo V. S. Rabain: Mr. Chairman, our community clubs are the backbone of our neighbourhoods. They are more than just buildings; they are where our sporting traditions live and where our youth find mentorship. We have allocated \$500,000 to help these clubs upgrade their facilities. This is not just about maintenance, it is about making sure these local institutions remain safe, strong, and able to serve the public. By investing here, we are supporting the people who lead our youth programmes and social services every day.

Relocating the Mail Processing Centre

Hon. Diallo V. S. Rabain: The Government currently pays \$300,000 a year in rent for the Mail Processing Centre. We have spent enough time talking about moving it; this year, we are taking action. We have allocated

\$100,000 specifically for the technical research and planning needed to move this operation. This funding will provide the engineering and logistical roadmap to get us out of rental premises and into a permanent, government-owned home. This is a common-sense investment that will save the taxpayer hundreds of thousands of dollars each year.

Capital Acquisitions and Grants

Hon. Diallo V. S. Rabain: Mr. Chairman, Capital Acquisitions can be found on page C-9 of the Budget Book, and total \$12,000, allocated for office furniture and equipment.

Lastly, on page C-17, you will find our Grants and Contributions, totalling \$75,000. This is \$3,000 less than last year, showing our commitment to staying lean.

Future Leaders Programme

Hon. Diallo V. S. Rabain: The Future Leaders Programme is one of our most important investments in our youth. For three weeks, bright young Bermudians learn the values of service and leadership. This is more than a summer course; it is where the next generation of Bermudian leaders is built. By providing them with mentors and hands-on experience, we are giving our youth the confidence to lead our community for years to come.

Overseas Hurricane Relief

Hon. Diallo V. S. Rabain: Bermuda does not live in a vacuum. We have maintained our \$25,000 contribution to regional hurricane relief funds. This is a matter of mutual aid. We stand by our Caribbean neighbours in times of crisis, and in return, we ensure that same support is there for Bermuda if we ever face a major disaster. This is about building the strong, vital ties that keep island nations safe.

Mr. Chairman, employee numbers can be found on page B-43 of the Budget Book, and overall, there is no change in employee numbers from the previous fiscal year. Staffing numbers remain constant at 51 for the coming fiscal year.

Performance Measures by Business Unit

Hon. Diallo V. S. Rabain: Mr. Chairman, building on the Ministry's strong track record, I can confirm that our performance targets for the 2025/26 fiscal year were met with high levels of consistency. The following breakdown of our primary business units will highlight recent milestones and outline how our requested budget will be strategically deployed to drive further progress.

Business Unit 19000, Administration

Hon. Diallo V. S. Rabain: Mr. Chairman, this business unit represents the strategic core of Bermuda's Public Service. This unit resources the Public Service Executive, including the Head of the Public Service, the Deputy Head, and the Permanent Secretaries who translate ministerial priorities into nationwide results. By funding the Cabinet Secretary, whose primary function is to serve as the Premier's chief policy advisor, this unit ensures that Cabinet receives the rigorous strategic support necessary for sound decision-making. From executive aides to essential support staff, [business] unit 19000 provides the operational backbone required for a seamless, high-functioning government.

Business Unit 19010, Protocol and Official Hospitality

Hon. Diallo V. S. Rabain: Mr. Chairman, the Protocol and [Official] Hospitality Unit is the primary steward of the Island's international image. Far from being a mere administrative function, this unit is the "front door" of Bermuda, ensuring that every interaction with foreign heads of state, international regulators, and regional partners reinforces our reputation as a sophisticated and stable jurisdiction.

Mr. Chairman, this unit acts as the definitive authority on diplomatic etiquette, supporting the Premier, Cabinet, and Government House and providing guidance on intricate matters of precedence, flag protocol, and ceremonial conduct. Its meticulous management of venues like Camden ensures that official hospitality is not only gracious but strategically aligned with our national interests.

Mr. Chairman, the current fiscal cycle has seen a significant increase in high-level hosting duties. Noteworthy is the recent hosting of the Caribbean Tourism Organization (CTO) Spring Meetings, welcoming Council Ministers and tourism leaders from 25 countries. This engagement was critical in showcasing Bermuda's world-class facilities to our regional neighbours.

Mr. Chairman, the unit continued its vital work with the UK, managing the visit of the Public Administration and Constitutional Affairs Committee [PACAC]. The expertise of this small team ensured that Bermuda's constitutional maturity was effectively demonstrated to UK lawmakers.

Mr. Chairman, from the King's Birthday Honours in June to the solemnity of Remembrance Day in November, the unit delivered flawless execution of our national traditions. This team also manages the ceremonial reception of returning international athletes, ensuring their arrival is marked with the national honours and official recognition their achievements deserve.

Mr. Chairman, as Bermuda looks to deepen its engagement with CARICOM and global finance bodies, the work of this unit remains indispensable in projecting a dignified and professional presence on the world stage.

Business Unit 19015, Policy and Strategy

Hon. Diallo V. S. Rabain: Mr. Chairman, the Policy and Strategy Unit serves as the bridge between high-level legislative vision and practical, departmental execution. As the central coordinator for cross-ministry initiatives, the unit ensures that the Government's strategic roadmap, defined by the Speech from the Throne and the Budget Statement, is translated into measurable public benefits.

Mr. Chairman, aligned with the Government's commitment to digital transformation and administrative efficiency, the unit has set rigorous benchmarks for responsiveness. By maintaining a five-day turnaround for complex policy advice and a 48-hour response window for general service requests, the unit ensures that the engine of government remains agile, minimising administrative bottlenecks.

Mr. Chairman, for the 2026/27 fiscal cycle, the unit includes a robust Policy Monitoring and Evaluation Framework. This function provides active monitoring of all undertakings within the 2025/26 Throne Speech and Budget Statement to ensure departmental alignment. This unit also implements data-driven reviews to determine the effectiveness of new legislative initiatives, allowing for real-time adjustments to better serve the public.

Mr. Chairman, this unit continues to lead the development of a network of policy analysts across all ministries, fostering a culture of innovation and shared best practices. By adhering to these monitoring mechanisms, the Policy and Strategy Unit is not merely observing government progress; it is actively driving the accountability and transparency that Bermudians expect.

Business Unit 19020, Safety and Health

Hon. Diallo V. S. Rabain: Mr. Chairman, the Safety and Health business unit within the Cabinet Office plays a critical role in safeguarding the well-being of public officers and ensuring the safe operation of Government facilities. Operating under the Occupational Safety and Health Act 1982, the unit provides strategic oversight, practical guidance, and regulatory support to Ministries and Departments, helping to reduce workplace risks, prevent injuries, and avoid the financial and operational costs associated with incidents and lost time.

Mr. Chairman, during the 2025/26 fiscal year, significant progress has been made through the execution of a comprehensive government-wide workplace safety audit, including employee feedback. Inspections and operational reviews were conducted across a wide range of government facilities including operational sites, administrative buildings, care facilities, pre-schools, transportation depots, marine facilities, and Cabinet Office locations. These inspections assessed statutory compliance, physical hazards, emergency

preparedness, and organisational safety systems, with formal reports issued identifying corrective actions and supporting departmental accountability.

Mr. Chairman, this audit represents one of the most extensive reviews of workplace safety undertaken within the public service and provides a clear baseline of risk exposure and compliance gaps. By identifying issues early, the government is better positioned to prevent incidents, reduce potential liability, and support more efficient use of public resources. A centralised risk tracking approach has been implemented to monitor corrective actions and inform future planning.

Looking Ahead to Fiscal Year 2026/27

Hon. Diallo V. S. Rabain: The unit will continue strengthening compliance monitoring and supporting departments in addressing identified risks. The government remains committed to ensuring that all public officers work in environments that are safe, healthy, and supportive.

Business Unit 19035, London Office

Hon. Diallo V. S. Rabain: Mr. Chairman, the London Office has achieved the ongoing 2025/26 objectives set with planned continuance throughout the upcoming 2026/[27] budget year.

Mr. Chairman, the office continues to drive forward the government's external affairs remit and support Bermudians living in the UK and Europe.

The London Office continues to provide the necessary immediate assistance and guidance through its consular function to Bermudians living and studying in the UK throughout Europe and on occasion Bermudians in other parts of the world.

Mr. Chairman, the London Office is being strategically expanded to better capitalise on international investment opportunities. By establishing the Deputy UK Representative as a permanent role, we are building on the progress made in aligning with UK Export Finance to drive inward capital to Bermuda. This move marks the beginning of a wider assessment of our overseas diplomatic resources to ensure that they meet our evolving economic goals. Furthermore, we remain committed to youth empowerment through our London and Brussels internship programmes, offering young Bermudians unique exposure to the world of international relations.

Business Unit 19040, Ministry Administration

Hon. Diallo V. S. Rabain: Mr. Chairman, Ministry Administration serves as the coordination centre for a broad and vital portfolio. This unit is responsible for the strategic alignment of several key pillars of the public service, including Libraries and Archives, the Post Office, the Department of Planning, the Department of Information and Digital Technologies, the Office of

Project Management and Procurement, and the PATI/PIPA Unit. While coordinating these functions and ensuring compliance with statutory requirements are met, this business unit is also responsible for the delivery of Throne Speech and Platform commitments for across all sections of the Ministry.

Mr. Chairman, most recently, the unit has been the administrative engine behind the public consultation process for the Electoral Reform work, Signs and Banners and a 2026 version of the previous “Cybertips” programme. With Electoral Reform, we are specifically facilitating policy development to tackle issues related to the four pillars of the Reform:

1. voter access and registration;
2. Election Day processes;
3. campaign and election finance rules; and
4. governance and oversight through the Parliamentary Registrar’s Office.

Mr. Chairman, this unit has also completed the data collection phase necessary to modernise the antiquated Advertisements Regulation Act 1911, which will inform a new, fit-for-purpose policy on signage and banners. This work is being done with a view to replacing a legislative framework that has remained largely unchanged for over 100 years.

Mr. Chairman, we are also bringing back a digital shield for our families. Many will remember the Cybertips programme. It was a useful guide that helped parents and students navigate the Internet safely. The world has changed since that programme first launched and the risks are different now. Because of this, we are currently finishing our research into new versions of this service. We are looking at several options to find the best fit for Bermuda. Once we pick the right path, we will launch an updated programme. Our goal is simple. We want to make sure our children are as safe online as they are on our streets. For the upcoming 2026/27 year, we want to take a bigger step. We will explore developing a National Digital Safety Standard for Bermuda.

Think of this as the health certificate you see in a restaurant window. We want to give a similar seal of approval to schools, youth clubs, and community centres. This seal will [show] that a location has the right Internet filters and safety training in place. We are moving from just giving out tips to setting a high bar for our community. A parent should know that when their child is at a local club, their digital safety is a priority. We want Bermuda to be one of the safest places in the world for a child to use a computer or a phone and this standard will help us to get there.

Mr. Chairman, this business unit is also spearheading initiatives to ensure that the development pipelines remain robust and smooth, with initiatives aimed at supporting improvements in planning processes and procurement frameworks. This unit’s goal is to ensure that the government can move at the pace of innovation and investment without sacrificing the transparency and rigor that the public expects.

Mr. Chairman, the focus of this unit in the 2026/27 fiscal year will remain clear: to ensure that funding allocated to this business unit is direct investment into the long-term resilience and prosperity of all Bermudians.

Business Unit 19045, Washington DC Office

Hon. Diallo V. S. Rabain: Mr. Chairman, the mandate of the Washington DC Office remains maintaining and strengthening relationships with the US Government and business stakeholders to promote Bermuda’s economic interests, including financial services and tourism, while monitoring US policy developments that may affect Bermuda.

Mr. Chairman, during fiscal term 2025/26, the DC Office continued to advance its mandate by continuing to

- strengthen bipartisan relationships with members of Congress and key stakeholders to safeguard Bermuda’s interests and maintain strategic visibility;
- provide ongoing analysis and guidance on US political and policy developments relevant to Bermuda’s economic pillars, including financial services, taxation, trade, and digital innovation; and
- advance Bermuda’s profile with industry networks, including FinTech/digital assets, insurance and reinsurance, and investment stakeholders.

Mr. Chairman, the DC Office made measurable progress toward its performance measures during fiscal term 2025/26, including

- continuing engagement with US-based conveners and strategic partners to support the development of Bermuda-based events and sector-facing convenings;
- maintaining a structured pipeline of prospective business leads and engagement activity aligned to domiciliation and strategic investment interest.

Mr. Chairman, for fiscal term 2026/27, the Washington DC Office will continue to prioritise its objectives by

- deepening bipartisan congressional relationships with US federal agencies and expand engagement with relevant committees, caucuses, and issue-area leaders aligned to Bermuda’s economic interests;
- strengthening relationships with conference organisers, industry associations, family office and high-net-worth networks, and strategic intermediaries capable of driving tangible leads into Bermuda;
- executing repeatable, high-quality engagement formats (i.e., roundtables, briefings, and targeted receptions) that strengthen Bermuda’s brand and support sector goals;

Mr. Chairman, for fiscal term 2026/27, the DC Office proposes the following performance measures (building directly from the prior year measures):

- engaging US organisers and networks to support at least one Bermuda-hosted conference/event (digital assets, FinTech, insurance/reinsurance, or family office sector);
- securing three business leads with meaningful progression toward domiciliation or structured investment engagement in Bermuda; and
- finalising and maintaining an up-to-date database of Bermudian college students residing in the US.

Business Unit 19075, The Brussels Office

Hon. Diallo V. S. Rabain: Mr. Chairman, the Brussels Office is the primary conduit for Bermuda's strategic interests within the European Union, focusing on proactive advocacy and high-level stakeholder engagement. For the 2026/27 fiscal year, the core objectives will include:

- Strengthening ties with key EU institutions to anticipate and respond to evolving regulatory shifts.
- Serving as the strategic bridge for the Premier and government leadership to engage with European counterparts, reinforcing our jurisdictional presence.
- Working in close coordination with the Ministry of Finance and the BMA to uphold Bermuda's global standing as a gold-standard regulatory regime, ensuring our compliance and stability are clearly communicated to the European Council.

Business Unit 19080, Office of the Head of the Public Service

Hon. Diallo V. S. Rabain: Mr. Chairman, the Office of the Head of the Public Service holds direct responsibility for all internal operations within the Public Service. Its primary objective is to transform and modernise the service, with a substantial focus on training and development, customer service, and maintaining standards of excellence. This office's comprehensive mandate covers the full spectrum of public service management.

Mr. Chairman, as we look ahead to the 2026/27 fiscal year, the Office of the Head of the Public Service is poised to drive forward a comprehensive agenda of modernisation and transformation across the Public Service.

Mr. Chairman, in alignment with the Public Service Strategic Plan 2024-2027, key priorities for the coming year are intended to enhance retention, recruitment and attraction. The new job evaluation tool and complementary grade structure will be implemented. This new competency-based job evaluation tool and grading model, developed with PwC, aims to establish

a fair, competitive pay scale to support recruitment into hard-to-fill positions, and to retain top talent. The grade structure has 15 employment levels and nine steps. Grade progression in the service will be linked to enhanced performance criteria.

Mr. Chairman, we are facing a significant turning point for our workforce. Of our 4,600 public officers, over 1,000 will be eligible to retire in 2027. This is a massive shift, and we are acting now to ensure the government remains strong and capable. Because of this upcoming retirement wave, we are focused on succession planning and training. We are moving forward with leadership development at the executive level and looking into the creation of a Public Service Institute. We have also allocated targeted funding to create specialised training for those hard-to-fill technical roles that are critical to our operations.

Mr. Chairman, we are not just looking at new hires; we are investing in our current leaders. We will continue our Executive Development and Leadership Days for our heads of departments. These are not just meetings—they are intensive sessions focused on high-value topics. We are giving our leaders the practical skills they need to manage their teams effectively and keep the Public Service moving forward.

Mr. Chairman, getting new Bermudian talent into the service is a top priority. Our social media campaign, which features our own public service ambassadors sharing their career stories, will continue. This helps young Bermudians see the real impact they can have in a government career.

Mr. Chairman, I am proud to announce that the Public Service will host its inaugural Career Fair this June. This event is designed to connect Bermudians directly with opportunities across every ministry.

- Hands-on Insight: It will feature interactive booths and sessions led by our own technical officers.
- Guidance: Workshops will show participants exactly how to apply and how to grow their careers within the Service.
- Pathways: We will showcase our new job-specific training programmes and our updated Career Guide.

Ultimately, this fair is about more than just recruitment—it is about building a modern, energetic workforce that is ready to serve Bermuda for the next generation.

Mr. Chairman, to support these priorities, it is expected that the Public Service Commission Regulations will be amended this year, to improve efficiency. Collaborative engagement with union partners remains a key feature of our efforts, as we implement the four-year salary framework agreement and address the non-financial aspects of collective bargaining.

Mr. Chairman, the Employee Wellness Programme will be further developed to support the well-being and productivity of all public officers.

Business Unit 19085, PATI and PIPA Unit

Hon. Diallo V. S. Rabain: Mr. Chairman, the PATI and PIPA unit handles two sides of the same coin. PATI gives the public the right to see government records. PIPA gives the public the right to keep their personal lives private.

Mr. Chairman, we aim to move away from a system where the public has to ask for permission to see information. Our goal is to make government "open by default." During the next year, we will put more government information directly online. We will make data easy to find on our websites, and we will reduce the need for formal PATI requests. This saves time for our staff and gives the public the answers they want instantly.

Mr. Chairman, for those times when a formal request is still needed, we are making the process simpler. By building a system with new online PATI request forms, the days of downloading PDFs or sending in paper forms are coming to an end. We are bringing this process into the digital age to make it more accessible for every citizen.

Mr. Chairman, while we open up government data, we are also locking down personal data. PIPA became fully active on 1 January 2025. This is a major win for privacy. We are now using a digital system to track how data is handled and to catch risks before they become problems.

Looking ahead, we are pursuing international "Adequacy" recognition. Think of this as a "Digital Passport" for Bermuda. When other countries see that our privacy laws meet the highest global standards, they will feel more confident doing business here. This protects our economic edge and ensures that Bermuda remains a trusted place for the world's data.

Business Unit 19090, Digital Transformation Team (DTT)

Hon. Diallo V. S. Rabain: Mr. Chairman, established in 2024, the Digital Transformation Team (DTT) is responsible for modernising how public services are designed, delivered, and accessed in Bermuda. The core mandate of the unit is to streamline government operations through digitisation, improve service delivery outcomes, enhance the citizen experience, and reduce reliance on manual, paper-based processes across the public service.

Mr. Chairman, during the 2025/26 [fiscal] year, the Digital Transformation Team has worked diligently to deliver on its mandate and launched a web page on the gov.bm portal consolidating all of the government's online services. A total of 138 services are listed, 62 of which were new in 2025, representing a 40 per cent increase in services online for the public, including social insurance, travel health, dog licence look-up and more. Leveraging external partnerships and low-code platforms, government has also expanded its digital

offerings to enable residents to report potholes, re-licence their dogs online, and submit land re-evaluation requests electronically reducing manual processing, improving turnaround times, and increasing accessibility.

Furthermore, Mr. Chairman, the government is committed to preparing the workforce for the digital future, beginning with a focus on the leaderships capacity to lead digital transformation. To this end, a bespoke programme was developed to train and prepare leaders and senior managers to lead digital transformation, with 27 participants completing the eight-month masterclass programme. The government is now pivoting to ramp up digital offerings by leveraging on new strategic partnerships.

In January 2026, government commenced delivery in earnest under the Government Digital Transformation Service Agreement with Paradise Mobile, Google and Abacus, marking a significant transition from isolated digital initiatives to a coordinated, programme-based approach to digital government. This agreement provides the delivery framework, technical capability, and governance structure required to accelerate digital transformation while preserving government ownership of platforms, data, and decision-making.

The Digital Transformation Team leads programme governance, prioritisation, and engagement with ministries and departments, while working closely with the Department of Information and Digital Technologies (IDT) and Paradise [Mobile], Google and Abacus to ensure delivery is secure, scalable, and aligned with Government's strategic objectives.

Mr. Chairman, fiscal year 2026/27 represents the first full year of delivery under the Paradise [Mobile], Google and Abacus agreement. The programme is being executed through clearly defined phases, each designed to reduce delivery risk, strengthen governance, and build momentum.

Mr. Chairman, the Foundation Phase commenced in January 2026 and is scheduled to conclude in May 2026. This phase focuses on establishing the core technical, operational, and governance foundations required for sustainable delivery. Key activities include

- establishment of the secure cloud and platform environment;
- implementation of core integration, workflow, and deployment capabilities;
- configuration of the One-Stop Shop platform and initial services;
- setup of delivery governance, reporting, and prioritisation mechanisms;
- initial AI and chatbot platform configuration; and
- preparation for scaled onboarding of ministries and services.

The Foundation Phase is deliberately time-bound to ensure early stabilisation and to provide

government with tangible progress and delivery confidence before scaling further.

Following the Foundation Phase, the programme will progress into subsequent delivery phases during the remainder of the fiscal year. These will be focused on:

- onboarding additional ministries and high-impact services to the One-Stop Shop;
- expanding the Unified Payment Platform and integrating payment-enabled services with the E1 financial system;
- scaling workflow automation, integrations, and API-based service delivery;
- enhancing AI-enabled customer interaction, including chatbot configuration and knowledge-base driven support; and
- strengthening operational readiness, support models, and transition planning.

These phases will be delivered incrementally, with scope, sequencing, and resourcing governed through agreed oversight mechanisms and refined as operational data becomes available.

Mr. Chairman, the Digital Transformation Team's priorities for financial year 2026/27 include

- scaling and stabilising the One-Stop Shop as the central digital entry point for government services;
- advancing the Unified Payment Platform to reduce fragmentation and improve reconciliation and transparency;
- deploying AI-enabled service automation to improve responsiveness and reduce administrative burden;
- continuing digitisation of high-impact services and internal workflows;
- leveraging the Paradise [Mobile], Google and Abacus partnership to deliver complex technical work while progressively strengthening government's capabilities; and
- ensuring appropriate short-term operational support arrangements are in place as digital adoption increases.

Mr. Chairman, the 2026/27 budget for the Digital Transformation Team reflects the transition from pilot activity to programme delivery. It provides for

- contractual commitments under the Paradise [Mobile], Google and Abacus Service Agreement;
- professional and consultant services to support complex technical delivery;
- cloud platforms, licences, and consumption-based services;
- training and capability uplift to prepare the public service for sustained digital operations; and
- transitional operating model costs required to ensure governance, coordination, and service continuity.

These investments are essential to delivering measurable improvements in service quality while managing operational and delivery risk.

Mr. Chairman, performance of the Digital Transformation Team will be measured against the following indicators:

- successful completion of Phase 1, Foundation by May 2026;
- number of ministries and services onboarded to the One-Stop Shop;
- number of services enabled for online payment through the Unified Payment Platform;
- reduction in manual or paper-based processing for targeted services;
- adoption and usage metrics for digital services and AI-enabled customer support; and
- achievement of agreed delivery milestones under the Paradise [Mobile], Google and Abacus Service Agreement.

Mr. Chairman, that concludes my presentation of the budgets for the Cabinet Office.

The Chairman: Thank you, Minister.

Honourable Members and members of the listening public, we are in the Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. The debate this afternoon and this evening is on the Cabinet Office and Digital Innovation.

We have been hearing from the Minister Diallo Rabain on Head 9, and the Honourable Minister will now take us on to, I believe Head 13, which is the Post Office.

Honourable Minister, when you are ready—we are at page B-48 [*sic*] of the bundle, I think.

Hon. Diallo V. S. Rabain: Page B-46.

The Chairman: [Page] B-46 of the bundle for those who are following along.

Yes, Minister, you have the floor.

HEAD 13—BERMUDA POST OFFICE

Hon. Diallo V. S. Rabain: Thank you, Mr. Chairman.

I am pleased to stand to present the 2026/27 budget for Head 13, the Bermuda Post Office. This can be found in the Budget Book on pages B-46 through B-52.

The Post Office is 214 years old. It is one of our oldest and most stable services. It remains 100 per cent Bermudian-staffed. Even through the pandemic, when many services had to pause, our postal workers stayed on the road. They delivered mail and kept our community connected. Today, they continue to serve thousands of delivery points every day with a high level of care.

Mr. Chairman, the total allocation for the Post Office is \$10,404,000, as listed on pages B-47 and B-

48. This is a 3 per cent increase of \$274,000 over last year. Salaries and wages are the largest part of this budget, to which we have allocated \$8,600,000, which is 83 per cent of the total spend. This expenditure supports 114 full-time Bermudian employees. We are right-sizing our team to make sure we have the right balances to serve the public while staying within our means.

Mr. Chairman, I will now point out a few key changes in our operational spending on page B-48.

- **Transportation:** This has risen to \$111,000. This covers the cost of moving mail in and out of the Island and the heightened security screening required at the airport.
- **Advertising and Promotion** decreases by 32 per cent to \$30,000, reflecting better-targeted marketing efforts.
- **Energy:** We have seen a 15 per cent decrease here, down to \$180,000. This shows that we are being more careful with our electricity and fuel use.
- **Training:** We have increased this by 24 per cent to \$31,000. We want our staff to have the latest skills to keep pace with a changing world.
- **Other Expenses,** including bank charges and special projects representing staff retirement costs, staff functions and related events grew by 44 per cent to \$85,000.

Mr. Chairman, our postal service is doing a great job. They have a 98.2 per cent precision rate. When mail arrives in Bermuda, 98 per cent of it is delivered within four working days. For international items, 99 per cent of our customers get an arrival notice within two days. These figures show that the Post Office is a reliable partner for every household and for every business.

Mr. Chairman, the Post Office is more than a place for letters. It is a service hub. In the last year, our staff collected more than \$1.5 million in fees. They handled bus passes, tokens, tickets, dog licences, and school vouchers. They do this work for other departments at no additional charge. This is a massive benefit to our residents. This means a senior can walk to their local sub-post office in their own parish instead of travelling to Hamilton. While not included in the Bermuda Post Office revenue schedule, the Post Office continues to collect revenue for other departments without charge.

Mr. Chairman, looking ahead, we have several plans for the upcoming year.

1. **Going Paperless:** We will replace paper notices with text and email messages. This is faster and better for our environment.
2. **Modernisation:** To reflect today's competitive postal market, UPU mandates and market opportunities.
3. **Modern Tools:** We are upgrading the BermudaPost.bm website. This will help the 5,000

customers who use us for their online shopping.

4. **Skills Training:** Expanding access to training and online courses, with support from the Caribbean Postal Union (CPU), UPU and regional partners. Currently, our staff are taking diploma courses in Postal Logistics through a regional partnership. We plan to offer this training to local private couriers, too, to help raise the standard for everyone.
5. **Digitise Flyer Mail Services:** We will explore an inexpensive and effective marketing alternative, when compared to other traditional and electronic media to market, and the ability to reach 38,000 residences.

Mr. Chairman, in closing, I want to thank the men and women of the Bermuda Post Office. They provide quiet excellence every day. I want to thank the Postmaster General, Sam Brangman, Jr., for his leadership. He also serves as the Secretary General of the Caribbean Postal Union, which reflects the high regard Bermuda is held in this region. Thank you for your hard work and your commitment to the people of Bermuda to our postal workers.

This concludes my comments on Head 13. Thank you, Mr. Chairman.

The Chairman: Thank you, Minister.

I believe the next head in this presentation of Cabinet Office and Digital Innovation is Head 18, Libraries and Archives at [page] B-53 of the Budget Book.

Minister, when you are ready, please continue.

HEAD 18—DEPARTMENT OF LIBRARIES AND ARCHIVES

Hon. Diallo V. S. Rabain: Thank you, Mr. Chairman.

It is a great pleasure to present the 2026/27 budget for Head 18, the Department of Libraries and Archives. These details are found on pages B-53 through B-57.

Mr. Chairman, before I delve into the figures, I must speak to a milestone that I was proud to spearhead, and that is the renaming of the youth library to the Florenz Webbe Maxwell Youth Library.

This is more than just a sign on a building. Mrs. Maxwell is a community icon and a keeper of our stories. As a former librarian and member of the secret Progressive Group, she played a role in the 1959 Theatre Boycott, the movement that led to the end of the sting of segregation in Bermuda. By renaming the library after her, we are telling every child that walks through those doors that they stand on the shoulders of giants. We are also ensuring that the names of those who fought for our freedom are never forgotten.

Mr. Chairman, we have an allocation of \$3,561,000 for this Head, as seen on page B-53. This 5 per cent increase covers mandatory salary raises and funding for two new posts. As shown on page B-55, our

team of 23 is 100 per cent Bermudian. These professionals are not just librarians; they are the curators of our national memory.

Mr. Chairman, I will now turn my attention to the general summary located on page B-53.

Business Unit 28000, Collection Management

Hon. Diallo V. S. Rabain: We are moving forward with digitising *The Royal Gazette* from 1979 to 1984. By switching to a more cost-effective vendor, we are putting more of our history online for less taxpayer money.

Business Unit 28060, Adult Services

Hon. Diallo V. S. Rabain: We have finished a four-year review of every book and resource in our collection. This means the library is no longer holding on to old or useless information but is filled with material that reflects the interests of our community today. Beyond the physical shelves, this unit provides a safe sanctuary for residents to work, study, and access the Internet for free. With our growing list of e-books and digital magazines, we are making sure that every Bermudian can access the world of knowledge from their own home or mobile device.

Business Unit 28100, Archival Services

Hon. Diallo V. S. Rabain: Our archives team recently received a Service to the Trust Award from the Bermuda National Trust. They are currently working with international partners to digitise our historical records, taking Bermuda's enchanting story to the rest of the world.

Business Unit 28110, Youth Services

Hon. Diallo V. S. Rabain: We officially reopened the library on 9 April 2025. We did not just honour Mrs. Maxwell with a name; we honoured her legacy with a total overhaul. We installed new ceilings, fresh flooring, and LED lighting. Most importantly, we installed a new ground floor bathroom and replaced 40-year-old shelving that had become a safety hazard. Our youth now have a world-class space that matches the dignity of its namesake.

Business Unit 28120, Records Management Services

Hon. Diallo V. S. Rabain: This team provides a vital service by managing files for every government department at our Southside facility. They have met all their goals this year, providing training to several departments to ensure we meet the high standards required by our privacy and information laws. By managing these records correctly, we reduce staff burden and lower the taxpayers' storage costs.

Business Unit 28130, Administration

Hon. Diallo V. S. Rabain: An outstanding achievement of this unit's past year is dealing with the social challenges around the Queen Street Library. By leading with respect and through community outreach, the staff helped reduce security incidents from 60 to just 15 this year. This is the preferred way, solving problems through connection, not just through force.

[Ms. Lovitta F. Foggo, Chairman]

Hon. Diallo V. S. Rabain: Madam Chairman, in the upcoming year we will launch a new modern website in partnership with the government's portal team. The Archives will also host online programmes showcasing Bermudian personalities and our shared history. The ongoing project to digitise *The Royal Gazette* microfilms will continue, with the project moving to a more cost-effective and time-efficient digital vendor. The Public Service section of the Adult Library will partner with the Archives Team to provide interesting and engaging summer programmes focussing on thematic aspects of Bermuda's history. The Florenz Webbe Maxwell Youth Library will embark on a renewed dedication to provide outreach to primary schools in need of library services.

In closing, I want to thank the staff of the Department of Libraries and Archives. To the librarians who spark a love of reading in our children, the archivists who protect our fragile past, and the team at the Records Centre, I thank you. A special thank you to Florenz Webbe Maxwell for her lifetime of service. This budget ensures that her work and the work of this department will continue to inspire Bermudians for generations to come.

This concludes my remarks on Head 18. Thank you, Madam Chairman.

The Chairman: We are in Committee of Supply on the [Estimates of] Revenue and Expenditure for the year 2026/27. And we are debating the Ministry of Cabinet Office and Digital Innovation, considering the Heads 9, 13, 18, 32, 43, and 80. It is a total of four hours for this debate. And we will continue with the Minister.

HEAD 32—DEPARTMENT OF PLANNING

Hon. Diallo V. S. Rabain: Thank you, Madam Chairman.

I stand now to present the 2026/27 budget for Head 32, Department of Planning, found on pages B-58 through B-62.

This department is the guardian of our natural and built environment. For too long, the conversation around Planning has been about delays. This budget is an answer to those concerns. And we are not just asking for more. We are just doing things differently.

Turning to page B-59 for the fiscal year 2026/27, the department has been allocated \$4.992 million, an increase of \$943,000, driven mainly by the budget allocation for additional human resources and professional services.

Madam Chairman, the public wants results, and this budget provides those tools.

Business Unit 42000, General Administration.

Hon. Diallo V. S. Rabain: The increase of 49 per cent will fund three new posts: a development analyst, a plans examiner, and a cashier. This increase will also correct an accounting error that excluded salaries of some current public officers last year.

Professional services have increased by 929 per cent. We have hired SAFEbuilt, a specialist firm, to provide "surge capacity." Their only mission is to clear the permit backlog and get our construction industry moving faster.

Training—this budget is up 600 per cent. We are training our staff to leave behind old, slow processes and master the digital tools that allow for faster, more accurate reviews.

Madam Chairman, turning to page B-60, the department expects to generate \$1.995 million in revenue this year. This is a steady increase that reflects the ongoing health of Bermuda's construction and real estate sectors. Despite the global economic climate, development activity on our Island remains strong. We are seeing healthy growth in residential, tourism, and office projects, particularly in the high-end sector.

Key highlights of our revenue include:

- **Building Permit Fees (\$760,000):** This is up by \$50,000. This increase is a clear sign of sustained demand. People are building and they are investing in their properties. From major hotel projects like the Southampton Princess to local Bermuda Housing Corporation housing developments, the hammers are swinging across Bermuda.
- **Planning Application Fees (\$560,000):** We are projecting a marginal increase here. While we remain cautious, the volume of new applications shows that developers still see Bermuda as a primary place to do business.
- **Planning Searches (\$240,000):** This is up by \$5,000. This figure is driven by a very active real estate market. Every time a home is bought or sold, this department is relied on to ensure the property's history is clear. This steady revenue proves that our property market remains a cornerstone of our economy.

Madam Chairman, the department has faced significant public frustration, particularly around delays in building permit processing. These concerns are real and they are not being ignored. The following staff adjustments are being made:

- A new enforcement officer, manager of administration and support officer have been hired.
- Two consultants have been appointed to carry out duties of the two vacant permit processing posts.
- A Bermudian university graduate has been appointed to a temporary additional post and recruitment has commenced for a trainee assistant planner.
- A further three young Bermudians were provided with work experience during the summer and the department continues to champion the Youth Employment Programme of the Department of Workforce Development.
- Further work experience was provided to a Bermudian student who received a bursary award in a previous fiscal year and will commence employment in the post of assistant planner this summer.

I am also happy to announce the onboarding of the overseas vendor SAFEbuilt that specialises in performing building permit reviews. This additional resource is expected to make significant headway in increasing the number of permits being issued in a shorter period of time.

Madam Chairman, I will now give an overview of the business unit summaries located on page B-[59.]

Business Unit 42050, Enforcement (Page B-61)

Hon. Diallo V. S. Rabain: This unit acts as the guardian of our rules, ensuring that development across the Island is done legally and respectfully. By investigating unauthorised building and resolving breaches quickly, they protect the character of our neighbourhoods and the beauty of our Island. Now that this unit is fully staffed, we are seeing the direct benefits of having a complete team, faster response times and more efficient services for the public.

Key accomplishments and performance highlights include:

- **Protecting our neighbourhoods:** The team responded to 90 per cent of all enforcement complaints within just two weeks, meeting its goal for timely action and community responsiveness.
- **Supporting the real estate market:** They processed 263 planning searches, completing 95 per cent of them within 28 days. This is a vital service that provides the clear title needed for Bermudians to buy or sell their homes without delays.
- **Effective problem solving:** Of the 32 enforcement cases opened this year, 90 per cent were resolved within three months. This exceeds our 80 per cent target and proves that our team is focused on finding solutions and fixing breaches, not just identifying them.

- Ensuring accountability. The department issued a civil penalty of \$37,500 for unauthorised development. This sends a firm message that while we encourage growth, we will not tolerate those who bypass the rules and disrespect our planning standards.

Business Unit 42060, Forward Planning

Hon. Diallo V. S. Rabain: This business unit is responsible for the preparation of development plans and associated policies and guidance, including collating evidence through technical studies and surveys. For the fiscal year 2025/26, the department can report these key accomplishments and plans for the year ahead include:

- The City of Hamilton Plan 2025 was adopted in June 2025. Because the team listened to the public from the very beginning, the plan passed with no objection. This is a testament to the department's hard work in consulting the community.
- We have finished the 2024 and 2025 Housing Land Audits and the City Health Check. We are not guessing where the gaps are. We are using data on vacancies and housing trends to make sure our policies are actually solving problems.
- Bermuda Plan Update: We are starting the first stage of the next development plan for the whole Island. We have already finished a review of industrial land and are now researching housing, tourism, and our coastal environment to ensure the new plan is fair and modern.
- Protecting our history: We have prepared a new audit of our listed buildings. After being peer-reviewed, we will bring this to the public for further consultation this summer to ensure our national heritage is preserved accurately.
- Grow Local Project: We are launching an online platform to match landowners with prospective farmers. This exciting project will help us turn unused land into healthy, locally grown food for our people.

Business Unit 42070, Development Management

Hon. Diallo V. S. Rabain: This unit is responsible for managing our Island's growth by reviewing planning and subdivision applications. They ensure that every new building or lot matches our national standards. By providing expert advice before an application is even submitted, this team helps developers and homeowners avoid costly mistakes. We are seeing a healthy surge in construction across the Island, and this unit is working hard to keep that momentum going.

Key accomplishments and project highlights include:

- The team processed 356 applications this year. This is a 10 per cent increase over the

previous year, confirming that Bermudians and international investors are eager to build and invest on our shores.

- While we are still pushing to hit our ultimate targets, processing speed improved by 6 per cent this year. With our targeted recruitment of Bermudian staff, we are building the capacity to move even faster.
- Residential development remains the dominant application type, with a noticeable trend continuing to be the creation of additional dwelling units through internal conversion. The defining of boundaries with walls, fences and gates and solar panel applications also continue to be popular ancillary residential developments.
- The team has approved several landmark projects, including the new Google facility in Southside, the expansion of Hamilton Harbour marina and major tourism revitalisations that will enhance their visitor experience.
- Pre-consultations are currently underway for the redevelopment of the Elbow Beach Hotel and the first phase of the Fairmont Southampton at Turtle Hill. We are also working with several groups to provide more affordable rental units to our people.
- A standout project currently being reviewed is the transformation of a former primary school into a Senior's Day Facility, demonstrating the merit in adaptive reuse of obsolete structures to meet changing demographic needs.

Business Unit 42080, Building Permits

Hon. Diallo V. S. Rabain: This is the unit where we are focussing our extra resources to clear the permit queue once and for all. We are using the 129 per cent budget increase of this unit to bring in SAFEbuilt's surge capacity, allowing us to process applications faster than ever before. We are moving away from a slow, paper-heavy process towards a system that trusts local experts and uses modern standards to get Bermuda building.

Key accomplishments and future wins include:

- By investing in the professional services of SAFEbuilt, we are providing the department with the extra help needed to eliminate the current permit queue. This means shorter wait times for every resident and developer on Island.
- Last year, the team issued 640 building permits and 323 permit revisions. This covers everything from minor home repairs, which make up 50 per cent of the work, to major commercial developments.
- This unit ensured that critical national projects stayed on track, including the Google Telecommunications building, the Pitts Bay Road

mixed-use development, and tourism upgrades to Grotto Bay, Azura, and the Southampton Princess Beach Hotel.

- The Competent Installer Programme: We are excited to launch this new programme, starting first with solar installations. This allows trusted local installers to certify their own work, cutting the red tape for homeowners who want to lower their energy costs. It supports our green energy sector and removes minor works from the government's waiting list.
- In the coming year, we will continue updating our building code. We are raising construction standards and focusing on sustainability to ensure Bermuda's buildings are safe, efficient, and ready for a changing climate.

Business Unit 42090, Inspections

Hon. Diallo V. S. Rabain: This business unit is responsible for ensuring standards of construction in accordance with approved building permits and relevant provisions for the building code. Inspectors performed over 4,800 inspections last year. They help ensure that every new foundation, elevator, and electrical wire is safe. With 520 new projects starting last year, this unit shows that the construction sector remains a strong engine in our economy.

The Year Ahead

Hon. Diallo V. S. Rabain: Madam Chairman, we are looking forward to a productive year.

- The New General Development Order to reduce red tape and allow some changes of use without planning approval.
- As mentioned previously, we will update the building code to raise the standards for sustainability and safety.
- Streamlining processes via better internal systems and more engagement with industry stakeholders.
- We will launch the "Grow Local" platform to help farmers. We are moving from a system of paper delays to one of digital speed and results.
- Review of the listed buildings register to ensure it is transparent, current, and fair.
- Research and consultation programme for the new island-wide development plan—continued research of key policy themes and collaboration with key stakeholders. Commencement of public consultation will begin in the next fiscal year.

In closing, I would like to thank the Director, Victoria Cordeiro, and the entire Department of Planning team. They deal with a high-pressure environment every day. This budget gives them the resources they

need to serve the public with the speed and excellence our people deserve.

And this concludes my comments on Head 32. Thank you, Madam Chairman.

The Chairman: We are in Committee of Supply for the [Estimates of] Revenue and Expenditure of the year 2026/27. We are currently debating the Ministry of Cabinet Office and Digital Innovations, and under consideration are Heads 9, 13, 18, 32, 43, and 80.

And the Minister will continue on to Head 43, Information and Digital Technologies.

Thank you, Minister, you have the floor.

HEAD 43—DEPARTMENT OF INFORMATION AND DIGITAL TECHNOLOGIES

Hon. Diallo V. S. Rabain: Thank you, Madam Chairman.

I now will present the 2026/27 budget for Head 43, the Department of Information and Digital Technologies, affectionately known as IDT. This is found on pages [B-]63 through B-66, with capital items listed on page C-9.

IDT is the operational engine of the government. Every service the public uses, from paying a bill online to the safety of their personal data, relies on systems managed by this team. Our goal this year is to move away from "patching up" old systems and towards building a secure, modern foundation for the Government of Bermuda.

As seen on page B-64, the operating budget is \$10,203,000. This 11 per cent increase covers government-wide salary raises and technical oversight needed to replace our ageing core systems.

Madam Chairman, we have successfully renegotiated our communications contracts, saving the taxpayer \$284,000, and we are reinvesting those savings and more into our people and into our security.

- Professional Services (page B-63): You will notice a 142 per cent increase here. We are bringing in expert technical oversight for a fixed time to help us join up our new infrastructure. We are building a complex digital "house," and we need the best architects to make sure the wiring and plumbing is perfect.
- Repair and Maintenance (page B-63): This has increased by 32 per cent. As we switch from the old "legacy" systems to the new ones, we have to keep both running for a short time to ensure there is no break in service. This is a temporary peak as we finish our move to modern tools.

Madam Chairman, our most important investment is our workforce. We have 54 posts, and we are working hard to fill vacancies with Bermudian talent. I am proud to highlight the IT development programme. We started with three young Bermudians, and this year we are doubling that to six apprentices. To support

them and our existing staff, we have increased the training budget in business unit 53080 by 99 per cent. We want our people to be the most skilled digital leaders in the region.

Madam Chairman, located on page C-9, our capital request has decreased by 16 per cent to \$5.5 million. This is good news. It shows that our massive push over the last two years to replace old servers and network switches is working. We have finished the major construction phase and are now focused on making these new systems work together. Key spends include:

- Network Upgrades (\$1 million): Replacing old switches and setting up network segmentation to stop cyberattacks from spreading.
- Cybersecurity (\$850,000): Using AI-driven tools to block malicious emails before they reach a staff member's inbox.
- Disaster Recovery (\$1.3 million): Setting up backup systems for our Wintel and iSeries environments to ensure PIPA compliance and protect against data loss.

Madam Chairman, I will now provide summaries of the various Business Unit Summaries as seen on pages B-63 and B-64.

- Business Unit 53030—Device Support: This unit handles the hardware our public officers use every day. Currently, 47 per cent of tickets are resolved on time, which is below our 70 per cent goal. We are being transparent about this—it is a direct result of our staffing gaps. As we fill vacant roles and launch new mobile device management systems, we expect these numbers to rise significantly.
- Business Unit 53035—Network Support: This team ensures the government stays connected across every building. They hit their 95 per cent target for network uptime last year and are pushing for 98 per cent this year. They are currently working on a “roaming Wi-Fi” project so that the public officers can move between government offices and stay connected to a secure network without interruptions.
- Business Unit 53040—Service Support: This unit is the help desk for the entire public service. They completed 95 per cent of their tasks within their agreed timelines this year. To help them reach 97 per cent, we are introducing Agent AI. This intelligent automation will handle simple, repetitive tasks, allowing our human staff to focus on more complex technical problems.
- Business Unit 53060—Business System Support: This unit manages the software that runs our departments. They hit 72 per cent of their performance goals this year. We are adding new Business and Support Analyst posts to this unit to ensure that they can better meet the needs of our departments as we shift more services to the cloud.

- Business Unit 53090—Security: Our most critical unit, and I am proud to report that they hit 100 per cent of their performance goals. They provide 24/7 threat monitoring and regular vulnerability tests. In a world of increasing cyberattacks, this team is our first line of defence, ensuring that the personal information of every Bermudian remains locked away from hackers.

Madam Chairman, in closing, I want to thank the Acting Chief Information Officer, Ms. Gina Benjamin. She has provided stellar leadership over the last 18 months while on secondment from the Bermuda Hospitals Board. I also want to thank our new Chief Information Officer, Mr. Richard Lau, who took the helm in January.

To the engineers, analysts, and support team, I thank you for your hard work. You are the invisible force that keeps our government running.

This concludes my comments on Head 53. Thank you, Madam Chairman.

The Chairman: Thank you, Minister.

I presume we will be moving straight on to your final head?

Hon. Diallo V. S. Rabain: Yes.

The Chairman: Thank you.

We would be happy to consider it. And for the listening public, we are in Committee of Supply for the Ministry of Cabinet Office and Digital Innovation, and we are discussing Heads 9, 13, 18, 32, 43, and 80. This is a four-hour debate, and we have just gone past the hour by about 10 minutes, and so that leaves a considerable amount of time.

Thank you, Minister. You have the floor.

HEAD 80—OFFICE OF PROJECT MANAGEMENT AND PROCUREMENT

Hon. Diallo V. S. Rabain: Thank you, Madam Chairman.

I stand to present my last and final head for the 2026/[27] budget Head 80, the Office of Project Management and Procurement. This is found on pages B-76 through B-78 of the Budget Book.

The goal of this office is simple: *To make sure the government buys goods and services in a way that is fair, open, and gives taxpayers the best value for their money.*

Madam Chairman, the budget for this year is \$990,000 and can be found on page B-77, a 7 per cent, or \$65,000 increase over last year. While the overall increase is modest, we have made a major shift on how we spend this money to put our people first.

- The training budget has increased by 400 per cent (an increase of \$12,000).

- The travel budget has increased by 250 per cent (an increase of \$5,000).

These two items go hand in hand. We are not travelling for the sake of it. This travel is tied directly to essential high-level training for our staff. We are sending officers to learn from international leaders so they can bring their best practices back to Bermuda. This is a direct investment in the skills of our public officers.

Madam Chairman, as shown on page B-77, the office is made up out of nine full-time posts. I am pleased to say that this is a proud Bermudian-led team. Following the code updates that are now in place to raise procurement thresholds, and with further updates planned, our focus this year is to make this office as efficient and effective as possible. Rather than growing the size of the team, we are choosing to invest heavily in the skills of our staff. By providing our people with high-level training, we are making sure that they have the knowledge to support other departments and keep the people's business moving forward. This lean, expert approach ensures that we provide the best value for the taxpayer while maintaining the highest standards of integrity.

I will now speak to the general summaries located on page-B-77.

- Business Unit 90000—Administration: This unit keeps the office running smoothly and remains accountable to the public. This year, they managed a budget with care and ensured every quarterly waiver report was sent to Cabinet on time. They hit their goal of reviewing 95 per cent of Cabinet papers within five days and published a 2025 Annual Report. By using new digital tools, they have simplified their internal processes and kept the office organised.
- Business Unit 90005—Procurement: This team is focused on building a stronger workforce through specialised education. Last year, they trained 92 officers on the rules for correctly buying goods and services. We are now running a pilot programme with US-based experts to certify 30 more officers. Our goal is to have an expert in every department so that projects can move forward without having to wait on this office for every small detail.
- Business Unit 90010—Project Management: This unit provides the Project Management Guideline, which is the “how-to” guide for government projects. Last year, the Project Management Unit delivered specialised training to 24 senior officers using international standards from both the UK and US. These sessions give our leaders the practical tools they need to manage timelines and stay within their budgets. This work ensures that government projects across the Island are properly managed and stay on track.
- Business Unit 90015—Contract and Compliance: This unit ensures that we follow through

on our legal and professional promises. While they have faced staffing challenges, they successfully merged their work into our broader training sessions to reach more officers. They are also leading the work to get government ready for the new PIPA privacy laws, ensuring that our contracts protect the personal data of our citizens.

Madam Chairman, I want to highlight a major change we have recently put in place. For too long, the rules of buying things were so tight that they choked progress. We have raised the thresholds.

- Under \$100,000: Departments can now move forward with three simple quotes and their own internal approvals.
- Between \$100,000 and \$250,000: We require quotes and a public advert, but we have made the process much leaner.

Think of this as clearing a blocked road. By raising these limits, we are allowing departments to fix a roof or buy supplies without getting stuck in a long line for approval.

We are trading red tape for results. These changes will also increase the accountability for accounting officers so that processes can move more quickly without sacrificing transparency and accountability. By raising these limits, we are trusting our senior officers to get projects started. We are clearing the path so small repairs and supplies do not get stuck in a long line of paperwork. Madam Chairman, in the coming year, we will:

1. Simplify the Code: We are revising the Code [of Practice] to make it easier for any officer to read and follow. By removing the bureaucratic jargon and making it easier for any officer.
2. Vetted Contractor List: We are looking to create a list of pre-approved local contractors. This is a big win for small businesses. It means once a plumber or electrician is vetted, they do not have to prove their credentials every single time they bid on a small government job.
3. Digital tools: We are using new software to track contracts online. This makes the process transparent, cuts down on the back-and-forth emails that cause delays.

Madam Chairman, in closing, I want to thank the team of the Office of Project Management and Procurement, led by Director Elaine Blair-Christopher. Their focus and integrity ensure that government remains a fair place to do business.

To the staff: Thank you for your discipline and your work in helping our departments become more self-sufficient.

This concludes my presentation for Head 80 and my overall presentation for the Ministry for the Cabinet Office in Digital Innovation.

Thank you, Madam Chairman.

The Chairman: Thank you, Minister.

We are now at the hour of 6:15. And approximately an hour and 15 minutes of the debate have been used up. So that leaves approximately two hours and 45 minutes.

Are there any other persons who wish to speak to Heads 9, 13, 18, 32, 43, and 80?

I recognise the Member from constituency 23. Member, you have the floor.

Mr. Jarion Richardson: Thank you, Madam Chairman. I thank the Honourable Minister for his contribution and brief this evening. It was fulsome and explained a lot of things that I was going to ask about. And so, I look forward to amending my questions and getting a little deeper into these areas.

I would like to start this evaluation on Head 80, [the Office of] Project [Management] and Procurement, starting on [page] B-76. And I would like to start it by thanking the team at that department for the updated PATI, which made life a lot easier. And my first question to the Honourable Minister would be, Would the Honourable Minister be able to confirm that the Annual Report for 2025 was tabled in the House? I couldn't find it in our archive for 2025.

My second question relates to the Department Objective, which is on [page] B-76. And my question is, How does he relate these to the units on [page] B-78? The department objectives are unlike others in that they are actually measurable. And typically, the measurables go into the performance measurements on [page] B-78, or performance measures section in every other head. So right now, what we do not see is who in which unit will be undertaking department objectives one through five.

So, for example, Madam Chairman, on [page] B-76, it says develop or revise two tools, templates or training modules by Q4 financial year 2026/27 to support the modernisation and project management, procurement and compliance practices, helping improve public spending efficiency and building capacity across departments and ministries. And currently on [page] B-76, where the performance measures are housed for the business units within this head, which is business units 90000, 90005, Procurement 90010, Project Management, and 90015, Contract and Compliance. I don't know who is doing that, so I can't attribute the spending to that item. So, if the Minister could be so good as to answer that question.

My next question—

The Chairman: So, do you want him to answer in all three of those areas, or just a general?

Mr. Jarion Richardson: Yes, ma'am.

The Chairman: Just the way you stated your comment, I wasn't sure if it was three questions in one or just one question.

Mr. Jarion Richardson: Well, it will be a matrix, because there are five department objectives, and there are four . . . I want to say four business units.

The Chairman: Right.

Mr. Jarion Richardson: Five. So, I'm not sure who's doing what.

The Chairman: Got you.

Mr. Jarion Richardson: Thanks.

The Chairman: Yes.

Mr. Jarion Richardson: Moving on to my next question, which is on [page] B-77 business unit 90015, Contract and Compliance. Here it is.

The Chairman: Yes.

Mr. Jarion Richardson: I am seeing on . . . which is under the General Summary, I am seeing a 25 per cent decrease. Now my question is, how are we going to ensure the high degree of integrity in the process by reducing the compliance folks who are . . . by nature of their assignments, their job is to ascertain and ensure that a high degree of fidelity is made to the Code and any other applicable regulations.

My next question is also on [page] B-77 on Equipment. And I note that there's \$3,000 of spending. And I am just curious why that is not in the schedule, which is outlined on C . . . well, all of the schedules, whether it is [pages] C-4 through C-9, or so, Capital Acquisitions. It just seems a bit weird. Could the Honourable Minister explain what that equipment entails?

My next question, Madam Chairman, is on the quarterlies. I thank the Minister for confirming that this was accomplished. And by the quarterlies I mean the quarterly waivers which are undertaken under business unit 90000 Administration, under the first performance measurement. My question though is, Can the Honourable Minister describe these waivers in any meaningful way, because as we understand right now, we do not have any quantification as to how many were made and what they were for.

The Chairman: Okay.

Mr. Jarion Richardson: Madam Chairman, my next question to the Honourable Minister is on [page] B-78. Why every five years? So, on [page] B-78, I note that the Code of Practice for Project Management and Procurement is to be updated every five years under the target outcome for 2026/27. And it was previously biannual in other Hansards. So, the question is, why has it changed from biannual to every five years?

I do note, and I follow up that question (that would be my sixth question). I follow it up with, the

Minister noted in his brief that they are going to revise the Code to make it more usable. And my question to the Honourable Minister, would be, Is he going to revise it, or is he going to update it according to the standards that are outlined on [page] B-78? An update would entail improving upon the Code. As it stands right now, the code has been revised twice.

And my question is, Is this going to be simply changing some words around, making it easier to read, or is he going to actually take lessons learned and improve the quality of the document altogether? Thank you.

My next question is on [page] B-78, [business unit] 90005 under Procurement. And I note that we are going up by one full-time equivalent on [page] B-77. And yet, the actual performance measurements, which are Training Sessions . . . this is, for the record, Madam Chairman, *trained public authorities on procurement, good practices, procedures, and policies*, which the Honourable Minister did speak to in his brief.

The original forecast for 2025/26 was five sessions. They managed to exceed themselves in the revised forecast of 2025/26 with eight sessions. And now I see that the targeted outcome for this year, 2026/27, is seven sessions. But again, I note that we see a full-time equivalent added on [page] B-77 for that unit. And that unit currently has a staffing of two, and it is going up to three. So, I would think three people could do more work than two. So just a question [of] what else that unit will be doing.

My next question, Madam Chairman, is on [page] B-78 and [business unit] 90015, the Contract and Compliance Department. Madam Chairman, this department has discontinued both of its performance measurements. And yet, it is still allocated two full-time staff and incurring \$110,000 in expenses. So, my question to the Honourable Minister is, What are they going to be doing since the performance measurements on [page] B-78 have been discontinued this year?

My next question to the Honourable Minister—and I can be stopped at any point. I'm just going to keep going.

The Chairman: No, we won't. You have questions, you can ask your questions. I am not going to stop you from asking your questions.

Mr. Jarion Richardson: Sure.

The Chairman: You have the floor, Member.

Mr. Jarion Richardson: Thank you, Madam Chairman—and a lot of time.

The Chairman: Yes, you have a lot of time.

[Laughter]

The Chairman: I don't know whether or not at the end of each head, you might want to see whether or not the Minister wants to answer that head. But he may wish to allow you to continue all of your questions. And at the end, maybe sufficient time will be left for him to answer all of your questions.

Mr. Jarion Richardson: I'd be happy to give him my book here of questions.

The Chairman: No, you must put them to the floor.

[Laughter]

Mr. Jarion Richardson: To him. Okay.

The Chairman: No, no, and to the floor.

Mr. Jarion Richardson: Yes, ma'am.

The Chairman: We need to hear your questions.

Mr. Jarion Richardson: Thank you, Madam Chairman.

My next question is on the nine FTEs for this head, which I note is \$990,000, which is outlined on [page] B-77 under the General Summary, which is the total amount of expenditure estimated for 2026/27.

I note that across the whole government budget, we are seeing upwards of \$1.2 billion in spending. And yet we are seeing only a 7 per cent increase in the department, which is supposed to oversee all of this and monitor all the projects and procurements that come under that increase in government spending, which is, again, quite considerable. So, my question is, How does the Minister anticipate the department to be able to cover that much more project management and procurement with only a modest increase in its actual expenditure?

My next question to the Honourable Minister is still on [page] B-77 on 90015. Specifically on the three improvements in Department Objective number four, which is on [page] B-76. Specifically, it says, the Department Objective on [page] B-76, Madam Chairman, Department Objective number four, *identify and implement three improvements to internal contract processes by December 2026, ensuring fairness, transparency, and the elimination of bias in line with good governance compliance standards*. My question is, How does the department intend on doing that, and what are these three specific improvements that are mentioned on page B-76?

Further questions I have relate to the previous year's spending, which we can pick up under [page] B-77, under the original spends of \$925,000, because last year the Minister said we deployed affordable digital tools [such as] RFX, Drafter and other systems. And my question, as it relates to these original spends in 2025/26, is, Where are these outlined in the subjective

analysis of current account estimates, if at all? And are these platforms still alive today? If so, which ministries have been onboarded or have currently adopted this new procurement methodology or system? Especially as it relates to systems providing full audit trails, conflict declarations, or, sorry . . . Do these new systems, which have been onboarded or created provide for full audit trail, conflict declarations, automated evaluation scoring, and vendor debrief packs?

Moving on, Madam Chairman, I would like to just make a note that I am sure we are welcoming the removal of red tape that the Honourable Minister had raised. Especially as it relates to less than \$100,000 of spending. I am sure that will make the life of the civil servants a lot easier and ensure that they are able to provide services to the community in a much faster pace. It's good that we approach spending, procurement, and controls by being risk sensitive. And it sounds like that is a number that the Government has decided is sufficiently controlled.

Moving on, Madam Chairman, to [page] B-76. The mission statement currently says to promote fairness, transparency we *provide oversight, guidance, advice, and training to project management and procurement to ensure compliance, fairness, transparency, value for money, and sustainable outcomes for Bermuda*.

My question to the Honourable Minister is, How does Head 80 independently verify value for money? Is there a documented methodology such as a cost benchmarking system, life cycle cost modelling, market testing thresholds, or is value assessed department by department or in a less formulaic method?

My next question relates to one of the objectives on [page] B-76, and that relates to objective number three, which basically says ensuring procurement processes are compliant with policies and procedures, policies and regulations. My question to the Honourable Minister is, How many procurement breaches were identified in 2024 and 2025, and what corrective measures were undertaken? This would connect actually quite closely with the update of the Code, because if the Minister does intend or this department does intend to update the Code, this would be the lessons learned area that I would expect would go into such an update.

Moving on, Madam Chairman, to [page] B-76, going into the Department Objectives again. My question is, Does this department or does Head 80 maintain a centralised registry of major projects with stage gate review requirements? In other words, are they maintaining a number of centralised registries of all the projects across government?

Moving on to my next question, Madam Chairman, under [page] B-77. Specifically, I see the spending, again as under General Summary, at \$990,000 for the year 2026/27 versus \$925,000 under the revised for 2025/26. This question, again, I want to reiterate, Is the Minister's position that this budget will be sufficient to

encounter or control the expanded project risk from the increased spending we are seeing in government?

Moving on, Madam Chairman, on [page] B-77 under business unit 90015, Contract and Compliance. I note that 25 per cent reduction from \$146,000 to \$110,000. Again, I would like the Honourable Minister to explain how the department will be able to maintain standards in an increased spending environment when reducing costs on the compliance control environment.

Moving on, Madam Chairman, I see business unit . . . sorry, page B-77, business unit 90005, Procurement. We are seeing an increase of 22 per cent. That is moving from \$243,000 to \$296,000, an increase of some 22 per cent. And could the Minister say what structural change has occurred within the procurement or will occur within the procurement practice as a result of this increase? Are we expecting faster cycle times, reduced waivers, greater competition in vendors?

Staying on page B-77, moving on to business unit 90010, Project Management. Would the Honourable Minister be able to, if he does confirm that there is a centralised register of projects under PMO oversight, would he clarify what criteria determine inclusion, or if some projects in government are so minor that they do not require PMO oversight?

Staying on page B-77, under Administration, specifically [business] unit 90000 Administration. Would the Honourable Minister be able to outline how much of this fund is allocated to policy drafting versus compliance monitoring versus reporting? In other words, how much of it is forward looking, currently monitoring, currently escalating to a higher authority?

Staying on page B-77, specifically under the Full-Time Equivalents table, Madam Chairman. There are nine in 2026/27. Minister, with nine FTE overseeing all government procurement and project governance, what is the ratio of projects to oversight officers?

Staying on [page] B-77, I note that the procurement increase on full-time employees is from two to three. Minister, what is the defined workload per procurement officer? In other words, do they have a number of tenders that they have to oversee annually? Is there value threshold or some sort of risk clarification which outlines how much work they are able to undertake individually that year?

Staying on [page] B-77, under Training. So under Subjective Analysis the Honourable Minister did mention the training budget went up by 400 per cent as outlined on [page] B-77. And I know that sounds a scary number, but we're talking about going from \$3,000 to \$15,000. So, I think that is abundantly fair, especially for such a key role. My question to the Minister is, What certification or competency framework governs procurement training? Are officers trained to an internationally recognised procurement standard?

My next question is to the Minister as it relates to—I am sorry. I have already asked that.

My next question to the Minister relates to Enforcement versus Activity on [page] B-76. This deals

with waivers reported and . . . waiver reports completed and reported quarterly. Sorry, that is actually on page B-78 under business unit 90000. Minister, are those waiver reports tabled publicly or provided only to the Cabinet? Further questions relating to these waivers of the Minister. Minister, what percentage of the waivers are repeat offenders, or repeat vendors? Sorry, not offenders, repeat vendors.

Further on [page] B-76 . . . sorry, I am on [page] B-78 still on Cabinet Memos are vetted for within five business days after receipt. Minister, can you say how many of these Cabinet Memos were returned or amended due to non-compliance? That is, how many were not up to standard and therefore had to be returned to the origin, or the submitter?

Further under Head 80, specifically under Project Management, 90010, which I'm looking at on [page] B-78, but of course goes across the three pages. Minister, does this team track project overruns against original approved estimates?

My next question relates to cross-government risk exposure. And again, under the same team, which is Project Management, 90010. Minister, what is the aggregate value of projects actively monitored by Head 80? And further, Minister, does that team perform any post-implementation reviews for effectiveness?

Under business unit 90015, Contract and Compliance, the team which is currently two persons and attracting some \$110,000 of spending. How many contracts were terminated or renegotiated due to poor performance?

And second to last question, Minister, does Head 80 report directly to the Cabinet or through a ministry line item?

And last question under Head 80, Madam Chairman. Has this department under Head 80, currently requesting \$990,000 from this Honourable House, provided any measurable evidence that you can speak to that has reduced project risk exposure year on year?

Those are all my questions for Head 80, Madam Chairman.

An Hon. Member: That's it?

The Chairman: That's not all your . . . just for that head.

Mr. Jarion Richardson: That is just for that head.

The Chairman: Right, Minister, did you want to answer the questions for Head 80?

[Inaudible interjection]

The Chairman: The Minister is desirous of you asking all of your questions, Member. And while you put the rest of your questions up, I am going to remind the public that we are in Committee of Supply for [further consideration of the Estimates of] Revenue and

Expenditure for the year 2026/27. And we are debating Heads 9, 13, 18, 32, 43, and 80, which are found under the Ministry of Cabinet Office and Digital Innovation.

And the Member from constituency 23 is desirous of moving on to one of the other heads.

Member, are you ready to move on?

Mr. Jarion Richardson: Yes, Madam Chairman.

The Chairman: Yes, you have the floor.

Mr. Jarion Richardson: Thank you.

The Chairman: All right.

Mr. Jarion Richardson: Madam [Chairman], I'm moving on to Head 43, Information and Digital Technologies, otherwise known as IDT, starting on page B-63. Again, I thank the Honourable Minister for the brief on this one, and I look forward to his responses.

We note that staffing on [page] B-64 . . . I will start on [page] B-64, the Full-Time Equivalents. It reports the staffing increase from 50 to 54. And my question to the Minister is . . . I see that there is a difference here allocated to business units, such as business unit for Training (53080) is acquiring another person. But I believe the Honourable Minister said that there's not going to be a head count, or an increase in head count. So, if the Honourable Minister can just clarify if that is the case.

On [page] B-64, Salaries, we note an increase on the subjective analysis of current account estimates of \$729,000, or an increase of 13 per cent. Can the Honourable Minister explain this increase? Does this reflect new posts, such as the four posts that I believe we have on [page] B-64? I'm not sure. Or does this reflect a reclassification, or overtime, or recruitment of specialist IT roles, which I believe the Minister may have spoken of before?

Further, I note that on page B-64 under Professional Services, we are seeing an increase of 142 per cent, going from 2025/26 original of \$328,000 to the revised spend of \$478[,000]. The Honourable Minister has pointed out that we are estimating a \$795,000 spend, an increase of \$462,000 *[sic]*. And the question—

The Chairman: [That is] \$467,000.

Mr. Jarion Richardson: Thank you, Madam Chairman, [\$467,000].

What contracts compromise this \$795,000, and what deliverables are being purchased through those contracts?

Further on [page] B-64, under Repair and Maintenance for the subjective analysis of current account estimates, that line item is increasing by \$238,000. Is this lifecycle replacement, reactive system failure response, or ageing infrastructure costs? This is

especially key as we see a number of spends related to capital acquisition or development, which I will get to. And what we are trying to do is distinguish what is regular cost of doing business in Head 43 versus the general improvement processes that the Minister has spoken to.

Under [page] B-64, Communications, the Communications budget decreased by \$284,000. And my question to the Minister is, What services or contracts were reduced?

My next question takes us to [page] B-65, specifically business unit 53030 under . . .

The Chairman: Device Support.

Mr. Jarion Richardson: Yes, under Device Support. Thank you so much. Where we see an actual target in 2024/25 of zero, and then a target in 2026/27 of 80 per cent. And the question to the Minister is, Why is the actual outcome recorded as zero? Was the performance not measured or simply was it not achieved at all? Thank you.

Staying on [page] B-65, business unit 53035 under Network Support. We have performance measurement of network locations monitored. Again, an actual outcome of zero in 2024/25 and a target in 2026/27, [of] 100 per cent. So, my question really is, how many of these network locations were actually monitored in 2024/25, Honourable Minister?

Staying on [page] B-65, business unit 53040 under Service Support performance measurements. I see first call resolution for tickets, which again was a zero in 2024/25 and is targeted at 30 per cent in 2026/27. And my question to the Minister is, What was the actual first call resolution rate in 2024/25?

The same question actually applies on [page] B-65 to business unit 53050 under Digital Services. Specifically, the portal gov.bm uptime, which has an actual performance of zero under 2024/25, and a target of 98 per cent on 2026/27. So, the question to the Honourable Minister is, What was the actual uptime percentage for 2024/25?

Under [page] B-66, business unit 53090, it's the exact same question. And the same would go for business unit 53060, which is . . . these are recorded as zeros, and I think that that number can't be right. Surely, they did those jobs in 2024/25.

Moving on to Capital Acquisitions, Madam Chairman, which is starting on [page] C-9. Business unit 76074, Infrastructure Computer, which has a 2026/27 estimate of \$600,000. What hardware life cycle or expansion does this represent? In other words, what's happening with the infrastructure computers?

And on business unit 76075 under Development Projects, another \$650,000, what are the specific development projects that are funded under [business unit] 76075?

And we are still on [page] C-9, business unit 76169, Network Upgrade, an estimate of \$1 million for

2026/27. The network upgrade remains at \$1 million. Is this backbone infrastructure replacement, security hardening, or bandwidth expansion?

Moving on to business unit 76172, the iSeries systems/servers, which is estimated in 2026/27 to cost \$350,000. Minister, what business critical applications still rely on iSeries infrastructure? And what is the modernisation roadmap?

On the Wintel systems/servers, which is business unit 76463, an estimated spend of \$965,000, what portion of this is a refresh versus an expansion?

Still on page C-9, business unit 76591, Government Portal/Website, which has \$485,000 as an anticipated spend in 2026/27. Minister, does this funding refer to user redesign, security hardening, or content modernisation?

Madam Chairman, it is good to hear that we have more and more government services moving online. And I note that the Minister said . . . I want to say the number was 20. But it is fantastic to hear. It strikes me as something one of these political parties put in their campaign platform. Sound familiar?

[Laughter]

Mr. Jarion Richardson: Still on [page] C-9, business unit 76639, e-Government Initiatives, an estimated spend of \$600,000 for year 2026/27. Minister, what are the named initiatives under this allocation?

And finally, under IT Security, an estimated spend of \$850,000, estimated for the financial year 2026/27. Minister, what are the specific security investments . . . what specific security investments are going to be funded, such as endpoint design, SIME . . . yes, you can ignore that, penetration testing, identity management?

Madam Chairman, this one is actually a pretty sensitive one. We are obviously still waiting on the report from the committee on the cyberattack on the government from three years ago. It is clear the government has made a number of changes to their IT environment to deal with that breach. And so, it would be good to hear what actual mechanisms have been put in place.

Cross-referencing between [page] B-64, Professional Services and [page] C-9 for Capital IT Security. With the professional services at \$795,000 and the IT security at \$850,000, how are we ensuring that there is no duplication of consultancy spending or consultancy security spending?

Another cross-reference from [page] B-64 under the Repair and Maintenance and comparing that to [page] C-9 under the Infrastructure Computer, where Repair and Maintenance is rising to . . . that doesn't look right. Bear with me, please, Madam Chairman. My notes say Repair and Maintenance is rising to \$976,000, and I do not believe that is the right number.

The Chairman: Excuse me, what page are you on, Member? I just got confused for a second.

Mr. Jarion Richardson: Sure, no worries. I am on [page] B-64, Madam Chairman.

The Chairman: Okay, thank you.

Mr. Jarion Richardson: I am just trying to correct a number. I think that is . . . yes, that was the right number. So, Repair and Maintenance on [page] B-64, under subjective analysis of current account estimates is \$978,000.

The Chairman: Right.

Mr. Jarion Richardson: Whereas on [page] C-9, the Infrastructure Computer, which is business unit 76074, is 850 . . . [\$]600,000. My question is, given these two allocations dealing with what sounds like similar areas, what is the balance between maintaining the legacy systems currently right now versus replacing them?

Another cross reference from [page] B-65, Portal Uptime, Madam Chairman, and [page] C-9, Government Portal Funding. Minister, how does \$485,000 portal allocation translate into improved uptime and usability and public satisfaction metrics?

And the last one under IDT, Madam Chairman, is workforce . . . a question about the FTE, which is effectively the workforce, and the capital alignment that's on [page] C-9, the Development Projects. Minister, with additional FTE in business system support and digital services, are we reducing external dependents or are we expanding our external dependents?

Madam Chairman, that's my questions, or my first set of questions on IDT, and I might have supplementals after.

The Chairman: Okay, thank you, Member.

Are there any other Members who wish to speak to Heads 9, 13, 18, 32, 43, and 80?

At this point in time, I do not see anyone else taking to their feet.

However, I want to at least advise the House and the listening public that we are currently just about at the halfway mark, having spent at least two hours on this debate, or three minutes shy of two hours, to be exact. And at this time, I am going to call on the Member from constituency 22 to come and assume the Chair.

[Mr. Scott Pearman, Chairman]

The Chairman: Good evening, Honourable Members and members of the listening public.

We are halfway through the Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. This is the debate on Cabinet Office and Digital Innovation. It is a

four-hour debate. As I say, we are halfway through. We are two hours through.

And this is a debate on Heads 9, 13, 18, 32, [43], and 80. The House has heard presentation by the Minister, the Honourable Diallo Rabain. And then the House has heard questions from the relevant Shadow Minister for the OBA, namely, Jarion Richardson, MP.

I believe that that was the conclusion of the questions, or at least this round of questions, by MP Richardson. And I will turn over to the Honourable Minister for responses.

Hon. Diallo V. S. Rabain: I was telling him to ask all his questions. He was just finishing that head.

The Chairman: I'm sorry. So, forgive me. That was just the end of the questions on that particular head.

And the Minister would prefer you to soldier on, MP, with further questions on the next head.

Mr. Jarion Richardson: An appropriate—

[Laughter]

Mr. Jarion Richardson: Thank you, Mr. Chairman.

Moving on to Head 32, Department of Planning, which is outlined on pages B-58, starting on page B-58.

The Chairman: Yes, thank you, [page] B-58.

Mr. Jarion Richardson: My first question to the Honourable Minister is . . . he mentioned in his brief that there would be some installers. And I believe he was referring to renewable installer, some form of a recognised installer list that would go toward facilitating or expediting certain building projects or inspections. And my question to the Honourable Minister would be, Are those installers going to be qualified by the Workforce Development Programme? Which we've heard about over the years, which has been pushing out renewable installers.

And further, the Honourable Minister mentioned the building code will be updated . . . but he did not mention when that would take place. So, can the Honourable Minister confirm that will be taking place in this financial year, 2026/27, or it won't?

Further, a question from the Minister's brief. He had mentioned that Planning has a function that pairs up potential farmers with potential landowners. And my question to the Honourable Minister is, Why is this with Planning versus with Ag and Fish? Or howsoever named that Ministry is now?

An Hon. Member: You are showing your age, man.

Mr. Jarion Richardson: Hmm?

An Hon. Member: Ag and Fish hasn't been around for about 15 years.

[Laughter]

Mr. Jarion Richardson: Showing my age.
Moving on to Revenue, Mr. Chairman. Under [Revenue Source] 8128.

The Chairman: Yes. We are at page B-60.

Mr. Jarion Richardson: Yes, thank you.
[Revenue Source] 8128, Condominium Registrations. I am not sure if the Minister had mentioned it during his brief, I might have missed it. But I see it's gone all the way down now to zero. And my question to the Honourable Minister is, Why is that? I believe it has something to do with changes in legislation. But would the Honourable Minister be able to confirm that?

The Chairman: Why is the number at zero? Yes.

Mr. Jarion Richardson: And moving on to my core analysis. It's clear, Mr. Chairman, that housing is declared a national priority in the Budget Statement. And in that Budget Statement, Government says that Planning will use AI tools to expedite building permit approvals and improve decision-making. We see that Head 32 Current Account jumps by 23 per cent. That is adding some \$943,000, including general admin up 49 per cent, building permits up 129 per cent. Yet Head 32 shows zero per cent in equipment . . . zero per cent, sorry.

[Pause]

Mr. Jarion Richardson: Yes, we see zero money allocated to equipment in the 2026/27 Estimate, which is on [page] B-59. And I don't see a Planning AI line item shown in Head 32.

So, I will be asking quite a few questions around that. I believe the Minister, in his Ministerial Statement, mentioned Safe Port *[sic]* or some other name that I didn't quite catch.

An Hon. Member: SAFEbuilt.

Mr. Jarion Richardson: SAFEbuilt. So, I will be asking a host of questions around that because I think that is a fantastic opportunity for us to clear the bottleneck that we currently have. And the Minister mentioned that there are a number of HR hires as well related to that. So, I think this is an area that is worth exploring by this committee.

Specifically, would the Honourable Minister just confirm where that AI investment appears as a specific line item, project code, or acquisition within the Budget Book? That is for Head 32.

[Inaudible interjection]

Mr. Jarion Richardson: Under [page] B-59 General Summary, which has \$4,992,000 estimated in 2026/[27] versus \$4,157,000 in the revised 2025/26. Again, an increase of 23 per cent. Would the Honourable Minister please specify what portion of this increase is intended to reduce Planning and building permit timelines as distinct from internal administration?

Further staying on [page] B-59, business unit 42000, General Administration, specifically I see \$1.6 million in expenditure for 2026/27 versus \$1.1 [million], an increase of some 50 per cent. I see the General Administration cost going up by some 49 per cent. Would the Honourable Minister be able to explain what are the drivers of that cost—additional posts, regrading, consultants, rent allocations, or system costs? And what operational outputs will be delivered from this increase?

[Inaudible interjections]

Mr. Jarion Richardson: You should have given me your brief, then.

[Laughter]

Mr. Jarion Richardson: Further to the Honourable Minister, who did give quite. . . who I credit for giving a brief. So, I look forward to his adding further to that fantastic brief.

On [page] B-59, business unit 42080, Building Permits going up by 129 per cent. The Honourable Minister had mentioned that that's attributable to . . . or they are anticipating an increased pace in building. And if that is the case, will the AI tools be able to keep up with this expedited permitting process?

Question [on page] B-59, under Subjective Analysis. We are seeing \$288,000 in 2026/27 versus \$88,000 in 2025/26. My question is, Is that professional service related to these AI tools, whether it is configuration, workflow design, or digitisation of the permit process? And if so, what deliverables, by when, and how will success be measured?

Further, I note that equipment under [page] B-59 Subjective Analysis shows zero funds allocated for that. So again, requesting the Minister to provide the business unit cost or object code for the improvements that . . . digitised improvements.

I note that the FTEs are remaining flat. That's full-time employees, on [page] B-60. The total is 36, while expenditure is increasing by 23 per cent. If the goal is to accelerate approvals for housing delivery, where is the productivity gain coming from? This might be the area where the Minister had mentioned that he wasn't gaining a lot of people. But again, I was confused about that. I would appreciate the Minister if he can clarify the increase of some 23 per cent in that spending area.

Further on [page] B-61, business unit 42060, Forward Planning, performance measurement. Completion of the annual housing land audit, which is targeted in 2026/27 at 100 per cent. Minister, will the annual housing land audit be tabled publicly and updated on a schedule that supports their housing delivery decisions? And can you confirm how it will be used to unlock supply?

Staying on [page] B-61, business unit 42060 for Forward Planning, preparation of vacant and derelict buildings portal, which originally was 2025/26 at 100 per cent and then revised at 100 per cent and obviously is now at "not applicable." My question is, given that the portal is complete, where is it accessible? How is it being used to return vacant and derelict housing stock to productive use, which is consistent with the Budget Statement housing narrative?

Staying on [page] B-61, business unit 42060, evidence gathering in preparation for the next development plan revised in 2025/26 at 50 per cent. The target this year is 100 per cent. Minister, what is the precise deliverable for evidence gathering? And what is the timeline for the next Bermuda plan, national development plan? And how does that timeline support the urgent housing supply needs in Bermuda?

Staying on [page] B-61, business unit 42060, Performance Measures, consultation, vision, and objective setting for the next national plan, which is targeted at 100 per cent. Can the Honourable Minister provide the schedule for consultation and public milestones so the public and industry can plan development investment with further certainty?

Moving on to [page] B-62, business unit 42070, Development Management Performance Measures.

The Chairman: Yes.

Mr. Jarion Richardson: The number of Planning applications received, and percentage of applications determined within 12 weeks. In 2024/25, it was 354, 62 per cent. Revised in 2025/26 to 256, 68 per cent, and target is 80 per cent in 2026/27. Minister, what is the operational change which will move performance from 68 per cent to 80 per cent within the next 12 weeks? And is the AI initiative anticipated to be the primary driver of that improvement?

[Page] B-62, business unit 42080, Building Permits. Number of—

The Chairman: Yes.

Mr. Jarion Richardson: Thank you.

Number of building permit applications received, and percentage processed within four weeks of registration. Residential, actual target in 2024/25 was 170, or 43 per cent; revised in 2025/26, 250 to 59 per cent. And the target in 2026/27, 250, 70 per cent. Minister, what concrete interventions will drive residential permit processing from 59 [per cent] to 70 per cent

within four weeks? Additional staffing, process redesign, digitisation, your AI triage, or are you anticipating any regulatory changes?

[Page] B-62, Building Permits. Again, these measurables are in 2024/25, 419, 45 per cent. Revised in 2025/26 to 452 per cent and targeted in 2026/27, 500 or 70 per cent. The question to the Honourable Minister, Is the revision volume rising to a target of 500, while turnaround target rises sharply to 70 per cent? What systems or workflows changes will enable that step change?

Staying on . . . or moving back to [page] B-61, Enforcement and Searches.

The Chairman: Yes.

Mr. Jarion Richardson: Thank you.

Number of Planning searches received, and percentage completed within 28 days of receipt of request. Currently measured at, in 2024/25, 348 at 74 per cent. Revised in 2025/26 to 280 and 95 per cent, and then a target in 2026/27 of 100 per cent. Honourable Minister, what operational changes drove the improved revised forecast to 95 per cent and what residual constraints prevented from reaching 100 per cent?

Moving on to page B-59, Mr. Chairman, under subjective analysis for Rentals.

The Chairman: Yes.

Mr. Jarion Richardson: Currently estimated to be \$322,000 in 2026/27.

The Chairman: Yes.

Mr. Jarion Richardson: And from a \$318,000 revised in 2025/26, Rentals remain substantial for Planning. What facilities are being funded here, and do those facilities support the increased admin costs and anticipated activities of the department in 2026/27?

Further, this question does go back to the original one, which is where the line item is. Given the critical nature of the housing issue in Bermuda and the promise within the Government's Budget Statement that delivery capacity is being strengthened, where is the specific budget line item?

Those are my questions for Planning. I'm happy to keep going for—

The Chairman: Thank you, Honourable Member. It sounds as if the Minister would prefer the heads to be continued through rather than answering them sequentially. So, I believe the next head is Head 43, Information and Digital Technologies.

[Inaudible interjections]

The Chairman: Are you working from the front to the back?

Mr. Jarion Richardson: I'm working back to front, yes.

The Chairman: Well, I do apologise. I was not here for the beginning of the debate. So please take us to the head that you intend to ask questions about.

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman.

I am moving on to Head 18, Libraries and Archives.

The Chairman: Okay.

[Inaudible interjection]

Mr. Jarion Richardson: What?

[Inaudible interjection]

Mr. Jarion Richardson: Well, I would like to start as a former community beat officer by congratulating the librarians and library staff for reducing the antisocial behaviour the Honourable Minister had mentioned.

The Chairman: Yes.

Mr. Jarion Richardson: Outside the library, we have to make the place a social spot. If we are going to make our community a community of readers, and we would only have every success from that, then we have to make it a warm and welcoming place. So, there's two things.

First, I acknowledge the renaming of the library. I think that was a great idea. And further, I congratulate the library staff for reducing antisocial behaviour and howsoever that worked out. So, well done team.

So, moving on to my questions—

The Chairman: Thank you, Honourable Member.

Mr. Jarion Richardson: —for this team.

The Chairman: So, we are at Head 18, we are at [page] B-53 of the Budget Book. Yes?

Mr. Jarion Richardson: Yes.

There is a question, actually . . . I heard in the Minister's Statement, there is a project, I believe within archives, which is in Head 18, where they are digitising *The Royal Gazette* microfilm.

The Chairman: Yes, I believe he said that, for a certain period for the *RG*.

Mr. Jarion Richardson: Yes, I would just ask the Honourable Minister . . . I remember working at *The Royal Gazette*, and that librarian over in the corner, and that machine that looked very weird. And it was very hard to

access it, but it was a good resource to have. So, I'm just curious, are we paying for that? Is that a charitable project? Is that . . . how does that work? It's good to hear that we have access to those records, and we are archiving them. But it just stood out to me that it is the property of *The Royal Gazette*. Therefore, how did we get it in government, so to speak?

The Chairman: Hmm.

Mr. Jarion Richardson: Further, I'll start my questions on [page] B—

[Inaudible interjection]

Mr. Jarion Richardson: Yes, exactly.

What is the cost if we acquired it? Is it donated to us, or are we spending money to purchase it?

Starting on [page] B-53, Mr. Chairman.

The Chairman: Yes, [page] B-53.

Mr. Jarion Richardson: Yes, we are seeing an increase of \$168,000 for this budget year. And I would like the Minister to speak to the measurable service improvements the public will see for this 5 per cent increase.

The Chairman: Yes.

Mr. Jarion Richardson: Staying on [page] B-53, business unit 28000, Collection Management, where we are seeing \$224,000 estimated spending in 2026/27 versus \$435,000 revised from 2025/26. A decrease of some \$11,000. Given the department's objective to transform Bermuda materials from paper to digital format, my question to the Honourable Minister is, What digitisation capacity is being reduced or deferred by that \$11,000 decrease?

The Chairman: Yes.

Mr. Jarion Richardson: Staying on page B-53, business unit 28110, Youth Services, where we are seeing an increase of some \$78,000, that being from \$556,000 estimated spending in 2026/[27], up from \$480,000 in the revised 2025/26. Is this increased staffing? Is this expansion of programming or a specific youth literacy or learning initiative? And what measurable outputs will that change?

I believe the Honourable Minister mentioned an outreach officer, or maybe that was mentioned in the Budget Statement. But it would be really great to hear the anticipated initiatives or programming initiatives that would be supported whether by that individual officer or the general 16 per cent increase altogether.

The Chairman: Yes.

Mr. Jarion Richardson: Moving on to [page] B-54, the subjective analysis for Salaries. I see the salary increase by \$123,000. And does this represent increased increments, reclassification, or changes in staffing, such as the addition of one officer, although I am mindful that we don't see . . .

Looks like . . . we are on [page] B-55. We are gaining an officer in Archival Services. We are gaining another FTE in Youth Services. We are losing one in Record Management. We are losing two in Administration. So, if the Honourable Minister could speak to the \$123,000, but the net loss of one staff member on page B-55.

Staying on page B-54, subjective analysis, Materials and Supplies, Mr. Chairman.

The Chairman: Yes.

Mr. Jarion Richardson: We are seeing an increase of some 19 per cent, that is, in 2026/27, a requested amount of \$273,000 versus \$237,000 from 2025/26 revised. Would the Honourable Minister be able to please specify what is being purchased? Is it books, digital subscriptions, archival preservation materials, or facilities-related items?

Moving on to page . . . or staying on page B-54, but moving in the subjective analysis to the Repair and Maintenance, which is going up by some \$26,000 from \$188,000 in the 2025/26 revised estimate to \$214,000. Which library or archive facilities will require this spending? And is this preventive maintenance or response to an identified safety concern?

The archivists for Bermuda have quite a lot of work cut out for them. We have not always retained our information well. And I always have a soft space in my heart for the incredible hard work they do. And trying to digitise and save some 400 years of history. So, questions relate to, do we have a safety issue or are we trying to just get ahead of a problem?

Next question on [page] B-54, subjective analysis for Professional Services, where we are seeing a decline of \$35,000. What services are being reduced? Is that digitisation support, records management consulting, IT support? Is it conservation or other specialist work?

Mr. Chairman, could I just check how much time we have left in this debate?

The Chairman: We have got about an hour and 38 minutes, if my math is right.

Mr. Jarion Richardson: Perfect, thank you.

The Chairman: Okay. And while we are there, we will just say to the Honourable Members and members of the listening public, we are in the Committee of Supply for further consideration of Estimates of Revenues and Expenditures for the year 2026/27. And this is the

debate on the Cabinet Office listed for four hours, with 137 minutes left to run.

We are listening to MP Jarion Richardson, who is posing questions to the Honourable Minister Diallo Rabain.

Please continue, MP Richardson.

Mr. Jarion Richardson: Ever so eloquently, thank you. Thank you, Whip.

The Chairman: In case anyone's listening. You never know. Doubtful, but maybe.

[Laughter]

Mr. Jarion Richardson: Moving on, Mr. Chairman, to [page] B-54, subjective analysis on the Equipment. I see that zero dollars are budgeted in 2026/27. And that does raise a concern relating to objective number one, which is on [page] B-53, and objective number three, where we are shifting from paper to digital transformation and—

The Chairman: Optimise use of technology.

Mr. Jarion Richardson: —use of technology.

We don't seem to be doing that with any sort of minor capital allocation. So, my question to the Minister is, How are we doing that without increasing our equipment or purchasing any equipment? Thank you.

Staying on [page] B-54, Revenue Summary. I see a total revenue of some \$8,000 in 2026/27. Would the Honourable Minister be able to speak to any other opportunities to expand the programme . . . to expand programme fees or digital services' revenue without undermining access to Bermudians? I make that point of *without undermining access to Bermudians*, because if it is simply not possible, one thing I want to make sure we do is, again, improve readability . . . in reading proficiency in our community. It's made a world of difference in my life. I know it's made a world of difference in others' lives, and therefore the libraries are key and core to that mission.

Moving on to page B-55, Employee Numbers.

The Chairman: Yes.

Mr. Jarion Richardson: If the Honourable Minister would be able to explain the impact or the service-related impacts from these shifting FTE numbers. As we mentioned before we are seeing Archival Services increasing from three to four; Youth Services increasing from four to five; Record Management decreasing by one, and Administration decreasing by two.

Next question, Mr. Chairman, is on [page] B-56, business unit 28000, Collection Management.

The Chairman: Yes.

Mr. Jarion Richardson: In years of microfilm . . . hold on, let me just find that. Years of microfilm digitised. In actual measurements for 2024/25, we saw four and a half years. Where it was originally for 2025/26, eight years revised to five years. For 2025/26, our target going into 2026/27, it will be four years.

The Chairman: Mm-hmm.

Mr. Jarion Richardson: And to the Honourable Minister, can you explain why the target for 2026/27 declines to four years of microfilm digitisation when the prior years was [four and a half] and the actual target was eight? And that is especially related to the full-time equivalent number because we do see an increase in Archival Services. So what capacity constraint is actually driving this reduction, especially given the increase in personnel?

Staying on page B-56, business unit 28000, performance measurement, content units viewed online. In 2024/25, it was 804,235, and the target in this year, 2026/27, is 800,000. And would the Honourable Minister . . . well, I note, Honourable Minister, that the content units viewed online remain high. What specific investment is being made to maintain or improve this online access, especially given that the 2026/27 minor capital is zero?

Moving on, staying on page B-56, business unit 28060, Adult Services. I note . . . the performance measure is public Internet available for community access. In 2024/25, it was 20 per cent and revised in 2025/26 to 75 per cent with a target this year of 95 per cent.

Mr. Chairman, Internet access is key to any modern society and it's most especially key in ours where the increased cost of living will make Internet access more and more difficult. But one thing that has always been great about our government, the arrangements in Bermuda, is that we had public Internet available at the library.

The Chairman: Mm-hmm.

Mr. Jarion Richardson: So, my question shows the public Internet availability shows an actual 20 per cent and a target of 95 per cent, and what exactly is being measured here? Is it live 95 per cent of the time? Is it down 5 per cent of the time? What specific steps will we move . . . to move the service to 95 per cent of availability?

The Chairman: That's in contrast to the 20 per cent in the first column, is it?

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman.

The Chairman: Yes, thank you.

Staying on page B-56, business unit 28060, number of programmes conducted relative to previous years. In 2024/25 it was 220. Revised in 2025/26 to 260 with a target of 2026/27 to 260. And, Minister, what is the cost per programme in adult services, and how is programme effectiveness being measured beyond attendance figures?

Staying on page B-56, business unit 28060, I note one of the measurements is an increase in the number of people attending programmes relative to the previous years. In 2024/25, [it was] 2,718; in revised 2025/26, [it is] 2,500; and 2026/27, [there are] 2,800 anticipated. Would the Honourable Minister explain? The attendance fell in the revised forecast but is projected to rise again. What is the plan to increase attendance to 2,800, and how does the department intend to increase public awareness as pursuant to objective number two?

I will add the . . . how much time do we have left?

[Laughter]

Mr. Jarion Richardson: Because I have a lot of questions.

The Chairman: Goodness me, it's like MP Swan.

[Laughter]

The Chairman: We have got one hour and 31 minutes left in the debate.

Mr. Jarion Richardson: I want to make sure that I give the Minister enough time to answer these questions. There are quite a few, and there are quite a few punchy ones that really deserve some attention. So, what I'm going to do, Honourable Chairman, is advance straight to the Cabinet Office.

The Chairman: Yes.

Mr. Jarion Richardson: And ask those questions.

The Chairman: Which is Head 9.

Mr. Jarion Richardson: Head 9. And then I am going to sit down because I want to get some of these answers on the record.

The Chairman: Great. So that is page B-39 of the Budget Book. Yes?

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman.

The Chairman: Okay, so we are bypassing Head 13 for now, but you may come back to it.

Mr. Jarion Richardson: Yes, definitely. I have questions in that area. But I just want to make sure the Government has an opportunity—

The Chairman: Understood. Yes.

Mr. Jarion Richardson: Okay, so thank you, Mr. Chairman. My questions will start on [page] B-40. Specifically on objective number one, this is the Cabinet Office.

Now, Mr. Chairman, the reason why I want to get the Government to answer these questions specifically is because the Honourable Minister had made the point that this is very much the centre of the public service. As well as very much the heartbeat of the civil service. This is from where orders emanate, where projects are coordinated, where the Cabinet's instructions are facilitated into the public service. And, as such, we need to make sure that this organ of the public service is highly functional.

So, to that end, I'll start on objective one, Mr. Chairman.

The Chairman: Mm-hmm.

Mr. Jarion Richardson: Objective one—

The Chairman: That's page B-40?

Mr. Jarion Richardson: That's page B-40, yes.

The Chairman: Right.

Mr. Jarion Richardson: Strengthen governance, transparency and accountability across the public sector. Would the Honourable Minister be able to give the specific governance instrument that Cabinet Office implemented that binds permanent secretaries to compliance? Is it policy directive, performance appraisals, budget conditions, or Cabinet reporting requirements?

The next question on [page] B-40, objective five, ensure implementation of government reform priorities. And this is a key one, Mr. Chairman, as I especially made this point during my contribution during the general economic debate. Reform is key. And my question to the Honourable Minister is, What enforcement mechanism exists if a ministry fails to implement a reform priority? Is there a formal escalation procedure?

The Chairman: That's in relation to number five?

Mr. Jarion Richardson: Number . . . objective number five, sorry.

The Chairman: Yes, [page] B-40, yes.

Mr. Jarion Richardson: Moving on to [page] B-41, business unit 19080, Head of—

The Chairman: Public Service.

Mr. Jarion Richardson: —Public Service.

The Chairman: Mm-hmm.

Mr. Jarion Richardson: Honourable Minister, with the substantial increase in this unit, an increase of some 270 per cent, or \$1.2 million, what additional oversight has been operationalised? Specifically, does the Head of the Public Service now possess measurable authority over cross-ministry performance compliance?

Moving on to [page] B-41, business unit 19015, Policy and Strategy. Honourable Minister, how many cross-ministry policy reviews will be conducted in 2026? And what is the formal methodology? Will it be peer reviewed, impact assessment, fiscal reviewed, or performance audit?

Moving on to page B-44, business unit 19015. Introduce policy monitoring and evaluation of Throne Speech/Budget Statement undertakings.

The Chairman: Yes.

Mr. Jarion Richardson: Honourable Minister, how many cross . . . sorry, I am going back. That's [page] B-44, business unit 1905 *[sic]*.

The Chairman: [That's] 19015, yes? Policy and Strategy.

Mr. Jarion Richardson: Yes, that's it.

The Chairman: [Business unit] 19015. Yes, it's the top of [page] B-44.

Mr. Jarion Richardson: Honourable Minister, what is the monitoring architecture that is outlined in this performance measurement? Is there a dashboard? Is it internal only? Is it reported to Cabinet quarterly? Will this House see a published status update?

Staying on [page] B-44, in the same measure, Mr. Chairman. Honourable Minister, how many undertakings were monitored in 2024/25? And what percentages were delivered on time?

Moving on to [page] B-40, and the mission of the Cabinet Office as corporate headquarters of the civil service.

The Chairman: Yes.

Mr. Jarion Richardson: Sorry, the Minister actually answered that one already.

I am moving on to [page] B-45.

The Chairman: Yes, [page] B-45. This is a continuation of performance measures?

Mr. Jarion Richardson: This is [page] B-45. Yes, performance measures. Specifically, [business unit] 19080—

The Chairman: Public Service, Head of Public Service.

Mr. Jarion Richardson: Head of Public Service. Second cohort to begin a leadership programme.

The Chairman: Yes.

Mr. Jarion Richardson: Would the Honourable Minister be able to clarify . . . he had mentioned future leadership in his brief. I am not sure if these are the same leadership programmes, so if he could just clarify. Especially because in this performance measurement, a leadership programme was discontinued. And the question, therefore, is, What replaced it as the pipeline for senior civil service development?

Staying on page B-55 [sic], under [19080] to develop and implement an updated government reform plan.

The Chairman: You said [page] B-55 . . . you mean [page] B-45, staying on the same page

Mr. Jarion Richardson: [Page] B-45.

The Chairman: Yes—

Mr. Jarion Richardson: Apologies.

The Chairman: We are now with you.

Mr. Jarion Richardson: Minister, does the Public Service strategic plan replace the Government Reform [Agenda] entirely? And, if so, where is reform performance being quantified in this head?

Staying on page B-45, business unit 19080, under the Government Reform Agenda, initiatives that were discontinued. Would the Honourable Minister be able to explain what structural reform initiatives were completed and what remains outstanding?

Staying on [page] B-45, [business unit] 19080 programme initiatives resulting in increased efficiencies has discontinued. Would the Honourable Minister explain how our efficiency gains are now measured, now that that metric has been removed?

Moving on to [page] B-44, [business unit] 19000. I was pleased to hear the Honourable Minister's brief where there is a new performance measurement or some sort of progression management tool that has been implemented with the assistance of PwC. And so, I would congratulate on implementing that and rolling that out.

But staying on [page] B-44 in [business unit] 19000, three-day turnaround of Cabinet conclusions 90 per cent of the time. Would the Honourable Minister explain, Does this measurement track just

administrative dispatching of Cabinet conclusions, or is it a substantive policy execution?

Staying on [page] B-44, [business unit] 19020, health and safety audits undertaken. Minister, are the audit findings publicly reported or tabled to Cabinet only?

Staying on [page] B-44, [business unit] 19020, compliance rate for health and safety training. Is non-compliance linked to any kind of disciplinary consequence?

Staying on [page] B-44, under [business unit] 19035, London Office, direct advocacy to 200 UK Members of Parliament. Would the Honourable Minister explain what constitutes "direct advocacy?" Is it documented meetings, written correspondence, or attendance at an event? And how do we measure effectiveness of those exercises?

Staying on [page] B-44, [business unit] 19035, ministerial delegation visits. Would the Honourable Minister explain what measurable economic return is expected per delegation visit?

Staying on [page] B-44, [business unit] 19045 in the DC Office. The performance measures secure three business leads resulting in meaningful engagement. Would the Honourable Minister be able to define what "meaningful engagement" is, what impact it has, and what anticipated effectiveness also it should have?

Further, under [page] B-42, training, Mr. Chairman. Under the subjective analysis of current account estimates.

The Chairman: So, we are going back to [page] B-42, we are going up to expenditure, we are going down to training.

Mr. Jarion Richardson: Yes, that's it, Mr. Chairman.

The Chairman: Got it.

Mr. Jarion Richardson: Yes, the training, as the Honourable Minister had mentioned, is going up by some 678 per cent to \$339,000.

The Chairman: It's going up \$339,000 to \$389,000.

Mr. Jarion Richardson: Yes, up to \$389,000.

The Chairman: Yes.

Mr. Jarion Richardson: Thank you, from original in 2025/26 at \$50,000. So, Honourable Minister . . . Could the Honourable Minister explain what competencies are being targeted by a 678 per cent increase in training? Is it governance, digital literacy, fiscal oversight, or project management?

I also note on [page] B-42 for professional services under subjective analysis of current account estimates . . . professional services. We are seeing a spend of \$4,150,000.

The Chairman: Yes.

Mr. Jarion Richardson: Would the Honourable Minister be able to explain what percentage of professional services is policy advisory versus operational project support?

We are seeing an increase in the Cabinet budget for travel on page B-42 under subjective analysis of current account estimates. Travel is going up 49 per cent, going from an original in 2025/26 of \$267,000 to this year's estimate of \$399,000. And my question to the Honourable Minister relating to travel is, Is travel evaluated against a formal cost benefit or diplomatic objective framework?

Moving on to . . . staying on page B-42, other expenses, which has gone up some 124 per cent in spending. Minister, what new cost category explains this increase? The Minister did mention a number of projects, I believe, grouped under here, but it would be good to get a specified list of what's happening, because one of them is employee recognition. And that is always a good thing. But I am just curious, because the increase is some \$301,000. I know that's not all being spent on employee recognition. So, can the Honourable Minister explain what other projects are fit under there?

And further, could he explain why they are under the Cabinet Office, Head 9, instead of under Head 61, which is the HR department (for lack of a better word)?

The Chairman: Okay.

Mr. Jarion Richardson: Sorry, it is Department of Employee and Organisation Development.

The Chairman: Yes.

Mr. Jarion Richardson: And staying on Cabinet Office on [page] B-41, specifically under [business unit] 19090. This one, I have a couple of complaints with the nature of this Book, because in Hansard³, page 935, that's the debate from last year, as well as the Minister's brief this year, performance measurements were outlined in the brief and in the Hansard, but they are not included in the Estimates of Revenue and Expenditure.

So, in other words, we are seeing monies allocated, but we are not seeing what we are getting for those funds, unless you read the Hansard or the brief. So that's a general protest.

Moving on to [page] B-41, [business unit] 19090 . . . 41.

The Chairman: Protocol on official hospitality.

Mr. Jarion Richardson: Sorry, it should be under Government Reform, under Digital Transformation. That's [business unit] 19090.

The Chairman: I'm sorry, yes, the bottom one. Yes.

Mr. Jarion Richardson: Yes, thank you. Where we are seeing a decrease of \$216,000, or 22 per cent. And the Honourable Minister has, as have a number of other Ministers, mentioned digital transformation being quite central to reform. So, the question to the Honourable Minister is, Why does the allocation decline, whilst reform remains quite strong in narrative description, speeches, et cetera?

And to that end, and given the centrality of the Cabinet Office, I take you to [page] B-39, Mr. Chairman.

The Chairman: Yes.

Mr. Jarion Richardson: Where we see a total Ministry growth of 10 per cent.

The Chairman: Yes.

Mr. Jarion Richardson: Would the Honourable Minister be able to explain what formal coordination forum ensures alignment between the Heads—Head 9, Cabinet Office; Head 61, Department of Employee and Organisation Development; Head 43, Department of Information and Digital Technology; and Head 32, Department of Planning—as it relates to reform initiatives? All of these have reform initiatives and funds being allocated toward that. But I am not seeing in the Budget Book how these are being coordinated, which obviously falls to the Cabinet Office.

The Chairman: Yes, that's at page B-39 in relation to Heads 9, 32, 43, and 61.

Mr. Jarion Richardson: [Heads] 9, 61, 43, and 32, yes, that's right, thank you, Mr. Chairman.

Further, going back to [page] B-43, where we see a full-time equivalent increase in 44 to 51. Honourable Minister, I think this actually . . . this is where that number stayed the same.

The Honourable Minister mentioned that there would not be an increase in head count. If he could just explain, because the original says 2025/26, the full-time equivalents are 51. Whereas the revised is 44, indicating those 51 positions are not filled. And so, it looks like the Minister intends in 2026/27 to fill in what those vacancies are. Can the Minister clarify that for me?

Hon. Diallo V. S. Rabain: Point of clarification.

³ See the [Official Hansard Report](#), 28 May 2025, page 935

Mr. Jarion Richardson: Oh, good.

The Chairman: Yes, will you take a point of clarification?

Mr. Jarion Richardson: Yes.

The Chairman: Yes.

POINT OF CLARIFICATION

Hon. Diallo V. S. Rabain: Point of clarification. I know we have been doing this Budget Book, and we all talk about how it is to navigate. But when you are looking at the Budget Book, the numbers that are quoted for the subsequent year are always based against what was the original estimates.

So that's why it says—

The Chairman: That's why it's, for example, on the number we are looking at, Minister, it's a zero.

Hon. Diallo V. S. Rabain: Yes.

The Chairman: Yes. Thank you.
Continue please, MP Richardson.

Mr. Jarion Richardson: I thank the Honourable Minister.

Maybe I have just been talking so much, I didn't hear him properly, but so those are vacancies?

The Chairman: Honourable Minister, if you are . . . with your leave.

Hon. Diallo V. S. Rabain: No, what I was answering you is that you had asked a question. You are saying it is showing that the revised is 44, but we are saying that there are no differences, and you are asking what the difference is between that. And I am telling you that the Budget Book is always based against the original of the year before. And that's why it shows zero. And that's just the accounting and the way it has to be done.

Mr. Jarion Richardson: Sure. I thank the Honourable Minister, Mr. Chairman.

The Chairman: Yes, back to you, MP Richardson. You have the floor.

Mr. Jarion Richardson: [Page] B-40, under the objectives for Head 9.

The Chairman: [Page] B-40, yes. Head 9.

Mr. Jarion Richardson: Improve policy . . . the objective is to improve policy-making government wide.

The Chairman: Yes, objective four.

Mr. Jarion Richardson: Thank you. Would the Honourable Minister be able to explain what measurable indicator demonstrates improved policy quality? Is it fewer reversals, faster approvals, or improved fiscal alignment?

And on [page] B-45, Mr. Chairman, moving on to [business unit] 19080.

The Chairman: Yes.

Mr. Jarion Richardson: Under gross misconduct cases adjudicated within eight weeks, is the performance measurement—

The Chairman: That's the top line, yes, under that business unit.

Mr. Jarion Richardson: Yes, for . . .

The Chairman: Head of Public Service, gross misconduct cases.

Mr. Jarion Richardson: Yes, thank you.

Right now, we are seeing an actual outcome of 100 per cent, and then original forecast in 2025/26 of 80 per cent, revised forecast in 2025/26, 80 per cent. Targeted outcome, 80 per cent. That is, we are anticipating that 80 per cent of gross misconduct cases will be adjudicated within an eight-week period. My question to the Honourable Minister is, Is there a current backlog of misconduct cases?

Staying on [page] B-45, [business unit] 19080.

The Chairman: Yes.

Mr. Jarion Richardson: Customer complaints logged and responded, should be responded to within 48 hours. My question to the Honourable Minister is, Is there a central complaint registry across the Public Service?

The Chairman: And that is in relation to [page] B-45 and the customer complaints that are logged and responded to.

Mr. Jarion Richardson: Exactly, Mr. Chairman.

Every Member of Parliament who has ever canvassed—that's all of us—is well aware of complaints arising relating to government services. And we did ask some questions before of another department. It would be good to hear whether or not the Cabinet Office, given that this is a measurement item, actually has a capture mechanism to allow them to actually respond to customer complaints. And when we say customer, let's be clear, we are talking about citizens, Bermudians.

With that being said, Mr. Speaker, . . . Mr. Chairman, staying on [page] B-45.

The Chairman: Yes, [page] B-45 still, yes.

Mr. Jarion Richardson: I almost gave you a promotion there. Business unit 19085 under the PATI/PIPA unit.

The Chairman: Yes, at the bottom.

Mr. Jarion Richardson: Yes, I note that the Honourable Minister in his brief said they are putting more information online. And the information should be there by default.

The Chairman: Yes.

Mr. Jarion Richardson: Oh good, the Honourable Minister is back for this.

I would again say that sounds awfully like something I heard on an election platform from one of the parties. And so, does the Honourable Minister . . . does the PIPA/PATI unit have authority to compel departmental compliance timelines?

The Chairman: Right, that's [page] B-45 in relation to business unit 19085.

Mr. Jarion Richardson: Yes.

The Chairman: Is there a compulsion power?

Mr. Jarion Richardson: Yes. And a point to note, Mr. Chairman, I see that . . . I think that this Budget Book might have been cut off because earlier I had said that I did not see the performance measurements for one of the units. But what you actually see is a business unit repeated, and then there is nothing underneath the repeat. So, I am wondering if we just got a misprint.

The Chairman: That is the last business unit if you look at [page] B-43, but perhaps one is missing.

Mr. Jarion Richardson: Yes, I think we are missing one.

Yes, so my questions as it relates to Head 9 and as it relates to the reform that we have addressed across the heads as before, is a key part of this Government's programme going forward.

The Chairman: Honourable Member, for what it's worth, I have just counted the business units and they do all appear to be there. So, I think it is just someone with exuberance putting another row at the bottom of [page] B-45.

Mr. Jarion Richardson: I thank the Honourable Minister for his presentation, and look forward to his answers, especially those relating to Head 9. And then if we still have more time, I have plenty of questions remaining for Heads 18 and 13.

The Chairman: Excellent, well, we have about one hour and seven minutes left to go.

Does anyone else have questions for the Honourable Minister on this particular debate?

There being none, the floor is yours, Honourable Minister.

Hon. Diallo V. S. Rabain: Thank you, thank you.

There is nothing like having an opportunity to answer questions of what is happening with the people's budget as we move forward. And I will do my best to speak to some 18 pages of questions that I do see here on my computer.

[Laughter]

Hon. Diallo V. S. Rabain: All right.

The Chairman: Lots of time left; lots of time left.

Hon. Diallo V. S. Rabain: Yes. And starting with Office of Project Management and Procurement (OPMP), because you did go backwards that way.

The Chairman: So, we are going to get a Head 80 first, are we?

Hon. Diallo V. S. Rabain: That would be, yes, Head 80.

The Chairman: Great.

Hon. Diallo V. S. Rabain: There was one . . . the first question was—

The Chairman: It was page B-76 of the Budget Book, yes, Minister?

Hon. Diallo V. S. Rabain: [Page] B-76. Was the 2025 Annual Report tabled in the House in 2025. The answer is no, the 2025 Report has not yet been tabled.

Question two, how does he relate . . . I am assuming he meant myself. How does he relate to these units on [page] B-78? What we do not see is who is in which unit will be undertaking what measure. The answer is, all units will be dealing with these department objectives as it is related to the specific professions.

Question three, [page] B-77, [business unit] 90015, Contract and Compliance.

The Chairman: Yes.

Hon. Diallo V. S. Rabain: General summary, 25 per cent decrease.

The Chairman: Yes.

Hon. Diallo V. S. Rabain: How to ensure degree of integrity and compliance with the Code? Answer, OPMP

staff have increased focus efforts to ensure outputs are maintained.

Question four, equipment not outlined on the schedule; what [does] the equipment entail? [Answer], audio/visual equipment for staff, i.e., headsets, monitors, keyboards, et cetera.

Question five, quarterly waivers under [business unit] 90000, Administration performance measures. Explain the waivers, how many are made, and what are they for? Waivers to waive sections of the Code of Practice with meaningful justifications. In 2024/25, OPMP saw 143 waiver requests.

And to just expand on that, what a waiver is. For example, if there is only one company that produces something, and there is a process that you have to go through to prove that that is the company that you have to use. So, in cases of a specific software, a specific widget, you may have a specific specialised piece of equipment that only that manufacturer does. I want to say, when you look at some of the stuff the police do, there are specific manufacturers that only do that work. But there is still a procurement process that has to take place. And part of that procurement process is proving that that's the only vendor that you can go to.

I think probably the best example I have is in a former Ministry that I occupied, is testing what only the Bermuda College does in Bermuda. Even though it's still a government department, there is still a process you have to go through to show why you only want to use that company, in this case, the Bermuda College, for that type of testing. So, I hope that clarifies what the waivers look like.

[Page] B-78, Code of Practice to be updated every five years, and it was previously biannual in other Hansards. Why has it changed to every five years? To ensure the continuity and consistency for a longer period of time, is the answer for that.

The Minister noted that we will revise the Code to make it more usable. Will you update according to [page] B-78, or will it just be changed around or take lessons learned to improve the quality of the document? The revision will ensure improvement to quality and usability. Lessons learned are ways that are considered in any update. I do know as we have been exploring the Code, and as it has been explained to me, it originally was put together almost like a piece of legislation.

And so, when you read the Code, one of the frustrations that we have gotten back from technical officers . . . it does, like a piece of legislation, say, *if this is happening, move to page 15*. You get to page 15. It says *if you're doing this, move to page 3*. You get to page 3, [it says] *move to page 38*. [Page] 38 then goes back to [page] 16. And you just keep bouncing back and forth throughout the document. And that has always been expressed as a frustration for persons who just do not have the patience to continue to do that.

So, one of the ideas is, how do we take that and create a document that if you are procuring this

type of thing, you just follow through. And then you do that if you are procuring something else, something different, you just follow it through, and you are not actually moving all around.

[Page] B-78, 90005, procurement, [Page] B-77, training sessions on policy. Original forecast was five sessions, that was revised to eight sessions and is [now] seven. And the answer is we adjusted from five, and seven is our new revised target.

[Page] B-78, [business unit] 90015, Contract and Compliance Department. Discontinued both its performance measures but still has staff and incurring expenses. What are they doing? Performance measures for the Contract and Compliance unit were combined with the procurement training sessions.

Nine FTEs for the head of \$990,000. I am assuming you are saying \$990,000—[Page] B-77, total amount of annual expenditure, only a 7 per cent increase in spending. How will the department cover additional services with such a marginal increase in budget? The 7 per cent increase supports core service improvement, expanded training and digital tools, and specialised expertise needed to strengthen procurement and price oversight across government.

I will also note that in the brief I did speak to some of the things that have already been put in place. Such as the changes in the procurement thresholds. And some of the work that would have normally been done by OPMP has been shifted to the accounting officers within the departments, i.e., the permanent secretaries. And so, but they will also . . . but they can only accept those roles after they have been certified that they have had the training.

So, the anticipation of things like single-source waivers for small projects would then shift to the permanent secretaries and not have to go through OPMP, thus reducing some of the workload that they would have had so they can do other things like more training, and the like.

Hon. Diallo V. S. Rabain: Where are we now? Okay, three improvements listed on [page] B-76 objective number four. What are the three specific improvements? The three improvements include develop a contract register to take contracts, ensure accounting officers appoint an authorised public officer to manage and monitor contracts, and the third shall be developed in consultation with accounting officers.

Next question, previous year spending on [page] B-77 of \$925,000. Where are these outlined in the previous objectives? And which have been adapted to these new procurement standards? The RFX drafting application is the central drafting platform used by all ministries for drafting solicitation documents. It does provide an auditable trail of creation solicitation documents.

So, if you have ever had a conversation with the public officers, they are always saying, *I got it, I can't do nothing until I get into this system and actually*

put it in. There is a very prescribed way to do it, which sometimes leads to frustration. Because according to what I have been told, it's sometimes the questions are a lot easier to answer if you are just not frustrated and you kind of just do it. So, that is the system that everybody has to . . . it's a requirement that your procurements have to go into the system before they are authorised to go out.

Are these digital platforms active and which ministries are involved? All ministries are involved and have access to these platforms, i.e., RFX draft application. As I said, all officers, if you are producing a procurement through your ministry or the department, you have to go through this process. So, everybody has access to it.

[Page] B-78, how does Head 80 independently determine value for money? Is there benchmarking or [is it] department by department? This is dependent upon successful determination of project planning and delivery, i.e., on time, on budget, and by department by department.

[Page] B-76, objective number three, policy and regulations. How many procurement breaches were identified in 2024 and 2025 and how many were resolved? How were they resolved as well? OPMP maintains procurement breaches register. In 2025, we had four reported breaches.

These breaches . . . how can you say what the remedy was? These breaches are reported to HOPS [Heads of Public Services] for consideration and action. Just as a note, because I have heard of this so many times. And this is the big fear about messing up on your procurement, is that the . . . all breaches have to be reported to OPMP and then if there's a requirement for them to do a report and report them to HOPS and then action may or may not be taken from that point regarding on what the seriousness of the breach is.

There is also the dreaded . . . I can't remember the name of it, but you can be charged and money taken from you if it is found out that you've wasted funds. So, I know that is something that is often talked about and really used as the big hammer and it does put the fear of losing your shirt in public officers.

Does Head 80 retain a registry of all government projects? The answer is no. But I can say it is something that we are discussing to make the tracking of projects much easier. And that can lead to sometimes breaches where . . . because there is . . . because it is not being tracked by . . . because it is supposed to be tracked by individual departments, some of them do not do it as well. And then they end up doing something not realising they should have done something prior.

[Page] B-77, \$925[,000] for revised 2025/26. Is this budget sufficient given the increased spending risk of the government? A fully funded and staffed office will ensure that this office will appropriately advise and guide and meet the mandate to achieve the mandate of

the department while ensuring target government benefits are achieved and risk mediated.

Again, I also speak to what I mentioned earlier because we have reduced some of the workload on OPMP and I did mention it in the brief. The idea is instead of filling those unfilled posts, we are looking at how we can skill up the people that are there while making sure that the workload that has shifted from them to the accounting officers, i.e., the permanent secretaries, is done adequately.

A 25 per cent reduction in compliance control. How will standards remain to be met with the reduction? FTE, the contract and compliance manager post is currently vacant, as I said. And to meet this challenge the existing professional staff have stepped up when and where possible.

[Page] B-77, [90005], Procurement, 22 per cent in budget. What structural change will occur? Increase in vendors, et cetera. The 22 per cent includes local training and professional contracting services.

[Page] B-77, business unit [90010], Project Management. Is there a centralised vendor and what is the criteria above a certain amount? Again, the answer is no, which is very similar to the previous question that I just answered.

[Page] B-77, Admin 90000, how much of the fund allocated policy development drafting . . . how much of fund allocated policy development drafting and monitoring? The bulk of the additional in admin is salaries, as we spoke to. And I will throw this out as a marker. All of the admin that you see for salaries includes the uplift as well, that all public officers received in this previous year. So, there is a bit of it that's for that. And then when you see extra-large amounts, we will talk about it. I know you did mention the one about the Department of Planning, and we did mention it in the brief, and I will speak to what that was as well.

[Page] B-77 on the FTEs, there are nine. With these, what is the ratio of projects to oversight officers? This is impractical and without tangible benefits, as we do not measure outputs by ratio on this form.

[Page] B-77, procurement officers increased from two to three. What is the workload of each officer? We currently have two who share the workload and other staff get involved as needed.

[Page] B-77 under Training, the budget went up 400 per cent, but that goes from \$3,000 to \$15,000. What certification or competency framework governs procurement training? Yes, the certification is internationally recognised, including Project Management Institute, PMI, and the Office of Government Commerce, UK. The procurement training is competency-based training in collaboration with US-based National Institute of Governmental Procurement.

Has Head 80 produced measurable evidence in documented project risks? Yes, to public officers across government who have engaged this department in procurement and project matters.

[Page] B-78, [business unit] 90000, waivers reports completed to the Cabinet. What percentage are repeat vendors? (Repeat vendors, interesting.) Waive reports are shared with the Cabinet quarterly. OPMP does not have the percentage of this at this time of repeat vendors. Did you mean vendors or . . . ?

[Inaudible response]

Hon. Diallo V. S. Rabain: Because vendors don't fly. Oh, you mean where the persons are going to the same vendor?

An Hon. Member: Yes.

Hon. Diallo V. S. Rabain: Oh, okay.

Project Management, [business unit] 90000, does the Cabinet monitor overruns in [accordance] with risk management? Project Management tracks some overruns for projects that are high value and of high risk.

Under the same team project management, what is the aggregate value of projects monitored by Head 80? Do they perform any post-project analysis? The answer, the aggregate value is unknown by OPMP. But yes, selected projects and end phase project advice and guidance. And, as we talked about the increase of the threshold, there is also built into that the ability to audit projects. Because they are not going to OPMP. OPMP does retain the ability to audit sample projects as they see fit.

[Business unit] 90015, Contract and Compliance. How many contracts terminated or renegotiated due to noncompliance? This is unknown as the contract management is managed directly by the concerned ministries and not OPMP.

Does Head 80 report directly to the Minister? No, all departments report directly to the permanent secretary. Just as a . . . just to clarify. There are no public officers that report directly to ministers, except permanent secretaries.

Now, IDT, Head 43, page B-63, Staffing, full-time equivalents of 50 to 54 staff additions to business units requiring additional persons. Minister to clarify comments about no additional headcounts. The brief does not speak of me speaking of no additional headcounts, so I'm not sure. I did speak to it in different briefs, but I did not speak to additional, no additional headcounts here.

However, for transparency, the additional headcount is for a comptroller, service analyst, support analyst, and trainer. This is spread across the department to meet service needs.

Increase in specialist and IT roles. In what respect to staffing do we have an increase in specialist roles? And the answer I have here is, the goal is to increase our technical expertise and reduce external consultants. With emerging technologies, we require a period to allow the internal team to take over.

[Page] B-64, what contracts justify the \$70,000 budget and what are the expected outcomes? These contracts span across multiple areas of IDT. Of mention, these include the IDT development programme with an expected outcome of creating the next wave of digital leaders. Other contracts include project-specific time-bound outcomes.

Under Repair and Maintenance, the line item is increasing by \$238,000. What is the reactive maintenance? Is that planned? With large purchase investments, a one-year warranty is normally included. This increase covers the cost of the new hardware moving from warranty to maintenance.

[Page] B-64, Communication. What contracts were reduced? Reducing external data circuits from multiple locations by integrating with government IDT-managed fibre circuit.

[Page] B-62, [business unit] 53030, Device Support. We see an actual target of zero last year, 80 per cent this year. Was performance not measured or not achieved? This was a publishing error. Last year was 41 per cent.

[Page] B-64, [business unit] 53035, Network Support. Network locations monitored listed as zero previously listed as 100. How many were actually monitored? Again, that was a publishing error. Last year was 97 per cent.

[Page] B-65, what was the actual first call resolution rate in 2024/25? Again, that was a publishing error. Last year was 10 per cent.

The portal has performance of zero. What was the actual uptime percentage? Again, publishing error. Last year, the uptime percentage was 99.95 per cent.

The Chairman: Minister, you are welcome to answer the publishing errors, but if you prefer to skip over them and just provide an erratum, that may be a better use of time.

Hon. Diallo V. S. Rabain: Sure.

The Chairman: Okay.

I mean, it's up to you if you wish to identify them all, but if they are just a publishing error on one page—

Hon. Diallo V. S. Rabain: I think that was the last one.

The Chairman: Fine.

Hon. Diallo V. S. Rabain: [Business unit] 76074, Infrastructure [Computer], \$600,000 last year, what does that reflect? What projects? These funds are allocated to replace aged and broken hardware, specifically computers and laptops.

[Business unit] 76075, Development Projects. What development projects fall under this unit? This includes projects such as mobile device management and optimisation of our disaster recovery environment.

[Business unit] 76169, Network Upgrades, investment of \$1,000,000. What is this? Security, bandwidth, backbone. This capital investment is focused on replacing ageing equipment. Replacing allows us to optimise our security posture at the same time.

[Business unit] 76172, iSeries Systems, \$350,000. What departments rely on the iSeries system and what is the modernisation roadmap? Several departments including tax, TCD, finance, and social insurance. Government has invested in this platform over the last few fiscal years. However, the roadmap will align the work with the digital transformation initiatives.

Wintel, [business unit] 76463. What portion is a refresh versus an expansion? This capital budget includes both. IDT will be refreshing the backup environment and expanding our data infrastructure environment.

[Business unit] 76591, Government Portal/Website. Does funding refer to user design modernisation? Yes, the main focus of this funding is to revamp the internal government portal. This requires user design and optimisation. And if you would recall, I have made mention of the revamping of the portal, and we are on schedule to have the new portal done for April of this year.

[Page] C-9, [business unit 76639, e-Government Initiatives], \$600,000, what are the named initiatives under this allocation? Capital funding is allocated for enterprise architecture. This creates a map showing how different departments' systems work together. This allows for better decision-making. Additionally, we will be creating dashboards to use the existing data better.

Question, under IT Security estimated spend of \$850,000. What specific security investments are going to be invested in? What are the actual mechanisms that are being put in place? Investment will be made in AI-enabled email and network threat management software. Additionally, we will do third-party penetration and vulnerability assessments.

[Page] B-64, Professional Services, [versus page] C-9. How are [we] ensuring no duplication of security spending? Assurances of no duplication is via active management and project management.

Under Repair and Maintenance, compared to infrastructure computers, \$978,000, but on [business unit] 76074, it is \$600,000. Given these two allocations sound alike, what is the balance between maintaining legacy and replacing new? These are actually two different things. [Business unit] 76074, \$600,000 is user-facing equipment such as computers, laptops, and printers. Repairs and maintenance is for backend equipment such as routers, switches, and servers.

[Page] B-65, portal uptime versus [page] C-9, government portal funding. How does portal allocation transfer to user satisfaction metrics? The funding on [page] C-9 is related to government's internal portal. Presently, we do not record user satisfaction internally. IDT can investigate if this is feasible. Sounds like we are referring to the intranet versus our external net.

FTE and capital alignment, with additional under business systems, are we reducing dependence on external vendors or are we reducing them? With an increase in the business and support analysis, we are able to support moving more applications to the cloud as a result. As a result, it would thus lessen the support of the external vendors . . . support for legacy applications.

Head 32, Department of Planning. [Page] B-58, competent persons list. Are they going to be qualified for Workforce Development? Yes, this initiative is being developed in close collaboration with the Department of Workforce Development. You would recall that that legislation was passed in this House last summer to allow that to happen.

And so, the idea is once these are up, we can look at how other ones . . . this one is specifically for solar panel installers. And then once that is up and running, we will use the lessons learned from that to see how we can incorporate other trades into that programme. And we are hopeful that that will be up and running within the next few months. So, they have been working with Workforce Development to come up with how do we certify what those people, what those installers are going to actually have to say that they are certified to do this work.

When will the building code be updated? A consultative draft of the new code is scheduled to be shared with the public in the new fiscal year for consultation. The work has currently been done on that. I believe there was an RFP that went out to select a vendor to actually look and see what could be done. It's now at the point where it's ready for public consultation. And we will be going out very shortly, as I said in the new fiscal year, to have public consultation on the suggested amendments to the building code.

Grow Local Bermuda. Why with Planning and not with the Environment? The department has taken this project on proactively with an aim to encourage the use of arable land such as agricultural reserves, which are designated by the Department of Planning. It is hoped that this project would raise awareness of the importance of conserving woodland reserves and boost local food production. The project has included consultation with the Department of Environment and Natural Resources. Initiatives such as these highlight the fact that the remit of the Department of Planning is not limited to processing applications.

And I will say that this project has been going on for quite a while. As stated, it is quite easy with the Department of Planning to identify where all these properties are because it's in their database already. And so, they are able to . . . and so it was something that they started, I want to say, over a year ago. This was actually started. And so, it's just been progressing.

When would the building code be updated? I think we had that . . . I'm going up.

Revenue 8128, [page] B-60. Condo registrations going down to zero. Is this due to changes in

regulation or other legislation? In prior years, condo registrations were more numerous. We are not seeing much demand in this area. On average, the department receives one request annually. In fact, we received our first request for the 2025/26 fiscal year in February (as in last month.)

Core analysis. Housing, a national priority. Planning will use AI tools. No Planning AI line item. Why is that? SAFEbuilt is for now what we are using. And they use a manner of tools, which some of may be AI, or they have told us they use a whole manner of technology to review. And so, the line item that you are looking for is us paying them to do the work.

And I believe you asked some questions about the increase in building permit, the 129 per cent increase in the building permit line item that does include the money for SAFEbuilt. And so that's why you do not see a specific line item for that work just yet for the Department of Planning. But we will also look to incorporating AI in our toolkit with the Digital Transformation Team as we continue the work that they are doing there.

Again, confirm which AI line . . . or where the AI investment appears in a line item. As I said, it actually doesn't. Not in this particular head for now.

A 23 per cent increase . . . what portion is allocated towards administrations and timelines? Additional clarity is required. Although the budget brief specified the posts, which are to be funded, timelines would be improved by recruitment, refining processes, and engaging [SAFEbuilt] to review building permits.

[Business unit] 42000, General Administration, \$1.6 million versus \$1.1 million, costs rising by 49 per cent. What operational increases will be seen by this? I think this is one of the things you asked. This is driven primarily by the two new funded posts and additional funding provided for the overall operating costs, such as minor increases in rent, cleaning, cost of new building space, Wi-Fi costs, marginal increase in system software due to moving our premium server to the cloud space.

There was also an accounting anomaly last year where there were a few posts that currently exist that showed as not funded. So, it does cover those posts that . . . they have already been there and we have been funding them. But their funding wasn't showing in that line item.

Building permits increased by [129] per cent due to anticipated increased building. Will AI be able to keep up with the increases processing building? Again, the use of SAFEbuilt and the filling of the vacant and now funded additional plans examiner post is intended to address the resources needed to keep up with the increased pace of permits.

In addition, continued system enhancements including additional automations within the workflow to shave off additional processing time will be employed.

Under Professional Services, is it there for AI? You asked several questions on this.

[Laughter]

Hon. Diallo V. S. Rabain: To be clear, the \$88,000 was a revised figure for the current fiscal year and this represents funding from vacant posts to pay for currently engaged local consultants. And so, part of the funding that you see and that we added on again this year is we employ . . . because we could not fill the plans examiner's posting, the building permit examiner's post, we had consultants there that worked on part-time. And so, they would actually work on these things as well.

So, some of the funding that we have in there which was not allocated last year and we found that we used it, we decided to add some funding to ensure that we can still retain them until we can find persons to fill those posts.

[Page] B-59, provide business unit for digitised improvements. Again, I think that falls under your AI line item question.

[Page] B-[60], Housing Delivery. Where is the gain coming from? Clarify increase in spending in this area. We are not quite understanding this. Perhaps it's intended for the Ministry of Housing and Municipalities, BHC or BLMC. We facilitate approvals of housing developments and issue building permits to enable construction. The housing delivery plan would be, I guess, something you can hold off to when my colleague who sits next to me gives his presentation on his budget. You can ask him about the housing plan.

[Page] B-61, [business unit] 42060, Annual Housing Land Audit. Will it be tabled? How will it be used to unlock supply? There is no requirement for the housing land audits to be tabled. They will be published and posted on the planning website which the previous ones, I believe the previous ones have been posted there as well and form part of the evidence base of the next Island-wide development plan which will address housing as well as other . . . of Bermuda's other land use needs.

So, the annual housing audit is really an audit to see how many houses are out there. And so, it helps guide the Bermuda Plan and the things that need to be developed that go into that.

Preparation of vacant and derelict buildings on portal. Housing land audit versus vacant buildings, are they the same thing? It was mentioned . . . it is mentioned in here that is a project that had been launched by the Department of Planning a while ago to just identify where derelict buildings are, utilising the land valuation data that says if you are not paying land valuation, the house is considered derelict.

And so . . . but that is something that is now in discussion with other ministries because they are looking to do other things. And so, it's something that the Department of Planning won't be posting to the website just yet while they work through some other things, especially around the PIPA legislation of . . . you do not want to publish a derelict house and then it's like, *Hey, that's Jarion's house!* Right? So those are some things

that have come up since the discussion of that. So those are some ongoing things that are being looked into now. So just to answer your question, that will not be . . . that will not be published in the near future. Even though you can go on the land valuation site and you will see if it says zero, you know where it is.

[Page] B-61, [business unit] 42060, evidence gathering for development plan. Target this year is 100 per cent. What are the deliverables for this and how does this fit with the Bermuda Plan? The department intends to commence public consultation on the new island-wide development plan this year. The new island-wide development plan will replace the current Bermuda Plan 2018, which if my memory serves me correctly, they are supposed to be replaced every 10 years is what typically . . . but I believe they are looking at how they can shrink that because things should change so much faster now.

[Business unit] 42080, Building Permits, [59] to 70 per cent. What drives this increase within four weeks? What are the regulatory changes? Constantly streamlining processes and educating the public industry. Possible additional resources through positions that are now budgeted for, i.e., the vacant plans examiner position that was previously not filled. And additional support by the SAFEbuilt consultant.

Volumes rising to 70 per cent. What workflow changes will allow these changes? Upgrading and optimising current workflow processes. Adding additional online features and automatisation. Moving away from paper submission requests.

[Page] B-61 Searches, number of planning searches, target 100 per cent. What operational changes resulted from the increase to 90 and what is needed to achieve 100 per cent? As stated in the budget brief, this increase was due to filling the vacant post of the planning enforcement section to make a total of three enforcement officers now.

Rentals, currently estimated at \$318,000. What facilities are being funded? The offices of Planning are in rental space and moved in March 2025. The office is located on the third floor of 44 Church Street West, a BHC-owned building. If you remember, previously they occupied an office across the street in the Dame Lois Browne-Evans Building, and they were required to move because the courts needed the space that they had. So, they are now relocated in the BHC-owned building and paying rent.

Housing issues, delivery capacity is reported as strengthening, where is the budget item? This is not us. Again, Housing and Municipalities, unless we are misunderstanding the question. The department responds to the development proposal applications it receives. From a policy perspective, we identify opportunities for appropriate sites for residential development via the zoning of the land.

On to Libraries and Archives, Head 18.

The Chairman: Yes.

Hon. Diallo V. S. Rabain: [Page] B-63 [*sic*], archival records. How are we attaining RG records, and what is the cost of the new platform?

The Chairman: I think it's [page] B-53, but it doesn't matter, yes.

Hon. Diallo V. S. Rabain: [Page] B-53, what, did I say something else?

The Chairman: You said [page] B-63, but that's okay.

Hon. Diallo V. S. Rabain: [Page] B-53.

The Chairman: Yes.

Hon. Diallo V. S. Rabain: There are no monies paid to *The Royal Gazette*. The digitisation project provides online access to the historical papers and ease of research. The cost is \$34,073 for the new platform. If anyone has ever gone to the website and actually looked [at it], it is really a huge, massive resource for not only *The Royal Gazette*, but other newspapers as well. And it is a phenomenal resource. If anyone . . . if you can go and look online now and do searches, actually, you are able to search text within the newspaper and everything as well.

Increase of \$160,000, what are the measurable improvements the public can see? The outreach to primary school who are in need of library services. What you are also referring to is the youth outreach officer. That is the only additional post that . . . I believe the only additional post that we are funding and that will be with the youth library specifically to provide outreach to primary school-age children.

Digitisation capacity. What is being deferred by the \$11,000 decrease? This is a result of the use of a cheaper vendor to provide more efficient service. Therefore, it is cost-effective with nothing being deferred.

Youth services, increased budget due to staffing, programming, or learning initiative. The staffing of the one additional post of the youth outreach officer that I mentioned.

[Page] B-54, subjective analysis, salary analysis. \$123,000, is this due to an increase in staffing? Once again, it is due to BPSU salary agreements, raise the cost of salaries in the department and the additional staff member.

[Page] B-55, gaining an officer in two places and losing in others. Net loss of one staff member yet seeing an increase. Can you explain? Retirement of the former director, one promotion and two added posts.

[Page] B-54, material and supplies. Increase of 19 percentage specifically what is being purchased? The increased cost of shipping and taxes for important books and supplies.

Repair and maintenance. Which library will require this spending? Is the maintenance or response

an identified concern? The government's record centre and Queen Street branch maintenance.

[Page] B-54, on equipment. Zero is allocated. Related to objective one and two on [page] B-53. We do not seem to be doing that with any capital allocations. How are we doing that with no equipment? No major equipment is needed to be purchased this fiscal year. That would be considered a capital purchase.

[Page] B-54, professional services decline of \$39,000. What is this decrease related to? Again, moving to a more cost-effective digitisation vendor for our digital projects.

[Page] B-55, explains service-related impacts in shifting FTE numbers in various areas. Experienced staff are acting in these roles temporarily until staff can be hired to fill the post. Note that these changes are recent and development plans for succession have to be written.

[Page] B-54, revenue summary. Speak on expansion of service fees without undermining access to Bermudian's expansion of reading capacity. All fees are minimal in cost and do not undermine the access for Bermudian's.

[Page] B-54, 28000 Collection Management Microfilm Digitisation. Four and a half years revised target is four years. Why does the current target reduce year over year? In past years, the cost was gradually increased by the previous digitisation vendor. The new vendor will provide more digitisation records for less cost through any efficient digitisation workflows and technologies.

Content units viewed online remain high. What is being done to retain this, given that the capital figures are listed as zero? Units viewed online will remain high and popular. It has been budgeted for and a purchase in object code, materials, and supplies.

Internet access. Public Internet at the library, 25 per cent to 95 per cent. What does this target entail? With the purchase of new desktop hardware and software, the 95 per cent target of public Internet access will meet providing continued daily access to the public.

And I do want to say that in the mid-year supplementary, we have had funding in there for them to get these new computers. That is why you will not see it in this year's budget, but it would be something that was already allocated for.

Cabinet Office.

[Pause]

The Chairman: Thank you, Minister. We have about 24 minutes left in the meeting.

Hon. Diallo V. S. Rabain: Twenty-four minutes. Okay?

The Chairman: Twenty-five minutes.

Hon. Diallo V. S. Rabain: Cabinet Office, that is Head 9. On [page] B-40, Object 1, since the Minister made

the point that this was the nerve centre, we need to make sure that it is highly functional. What is the specific governance instrument that binds PSs to compliance?

[Laughter]

Hon. Diallo V. S. Rabain: Isn't that the PS's job?

[Laughter]

Hon. Diallo V. S. Rabain: Isn't that the PS's job description?

A1 procurement code, CECC, and PSC regulations. [Page] B-4 objective, government priorities, and enforcement for lack of department-enforced compliance. Speaking to reform initiatives, they are part of our performance appraisal criteria as leaders.

What oversight has been operationalised? Does HOPS have operational oversight over department compliance? HOPS has oversight of permanent secretaries. Departments within the Ministry report to the permanent secretary.

[Page] B-45, 19080, HOPS' second cohort to begin leadership programme. Is this the same as future leaders? No. The second cohort is to develop our internal leaders, namely, directors and permanent secretaries. Future leaders are about developing our youth in respect to civil leadership. The Government is a sponsor of the Future Leaders Programme, just like the One Bermuda Alliance did, and it is not a government programme.

Throne Speech initiatives. How are objectives monitored, and how many were achieved on time? The Cabinet secretary manages the delivery of Throne Speech initiatives. Throne Speech items populate the legislative agenda and are prioritised in consultation with the Cabinet.

[Page] B-45 strategic plan. How does it replace the reform plan? Yes, the Government reform plan expired in 2023, so the new strategic plan is the continuation covering the period from 2024 to 2027.

[Page] B-45, 19080. How are efficiencies gained now that the item has been removed? The Public Service strategic plan has KPIs which are measured annually. Improved service user satisfaction, improved employee satisfaction, increased number of services digitised, and improved the public perception of the Public Service.

[Page] B-45, 19020, health and safety. Are audit findings publicly available or only with the Cabinet? The audit reports are compiled currently and are being made available to departments to act on the recommendations identified. The audit reports are expected to be completed by fall of this year, including a consolidated report. They are intended as internal documents for continued improvement.

[Page] B-42, increased by 678 per cent to \$389,000. What competencies are being targeted

through this increase? Support for specific government programmes for various hard-to-fill posts across government. Training, with the increase. HOPs, \$245,000, customer service training programmes, succession planning, leadership development planning, job-specific training programmes, including ad hoc student funding for hard-to-fill posts. DT, \$100,000, workforce upskilling.

Employee recognition. Why [in] the Cabinet Office? Why else?

[Inaudible interjection]

Hon. Diallo V. S. Rabain: What else is in that budget? Surely not all employee recognition.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: Included Public Service Excellence Awards Programme and related end-of-year celebration. Also, Long Service Award events and other whole system activities related to employee recognition services worldwide.

HOPs, other expenses. HOPs, \$298,000, accommodate all of the events, hospitality costs not previously budgeted for. Career fair, International Women's Day, Public Service Excellence Award annual event, OT annual meeting, and Leadership Development Day.

[Page] B-41,19090. Performance measures are not included in the estimates of the revenue and expenditure. Variants in the Hansard and brief.

The strategic plan includes relevant digitisation KPIs, specifically, improved service user satisfaction, increased number of services digitised, and improvement to service perception.

[Page] B-39, Ministry growth of 10 per cent. What coordination form is used to manage reform initiatives across departments? We use the Microsoft Office 365 tool planner for project management, which is updated monthly. Reports are produced for the Cabinet three times a year. Public updates occur ad hoc.

[Page] B-40, objectives for policy development government-wide. What are the measurements of policy quality? This varies in [accordance] with the policy initiatives.

[Page] B-45, 19080, gross misconduct case adjudicated within eight weeks. We are seeing 100 per cent outcome, but original 80 per cent. And we are anticipating 80 per cent. Is there a current backlog of misconduct cases? No, there is no current backlog of misconduct cases.

[Page] B-45, 19080, customer complaints logged and responded within 48 hours. Is there a central complaints registry in government? Yes, there is. We have our customer feedback mechanism, and we take these very seriously.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: As of July, there were 354 submissions on the user feedback portal with average satisfaction of 70 per cent, which 202—57 per cent, were compliments; 88—25 per cent were complaints; 40—11 per cent were recommendations; [and] 26—7 per cent were questions.

[Page] B-45,19085, PATI [Public Access to Information Act 2010] and PIPA [Personal Information Act 2016] online information. They should be there by default. There is a compulsion power [under] the PATI Act. Proactive publications are encouraged via the PATI Code of Practice. If more information is available, there is less need to request it via PATI. And I think I remember hearing about it being in election platforms. I want to thank you, because it was in our election platform for the last . . . it was in our election platform to make sure that more PATI information is available online.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: And so, Mr. Chairman, that ends the questions that I have.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: There are some questions that—

The Chairman: Members!
Minister, yes.

Hon. Diallo V. S. Rabain: There are some questions that fall under the—

The Chairman: [It's] hard to hear your Minister.
Premier.

[Laughter]

Hon. Diallo V. S. Rabain: There are some questions that fall under the direct remit of the Premier in the Cabinet Office, and he will provide answers to some.

The Chairman: Thank you, Minister.
Premier. Apparently, you have the floor.

Hon. E. David Burt: I'm going to try. This is hard. Don't worry. Let me try and lift it up. Let's see. Unless Jairon wants to give me his thing.

[Page] B-44—Mr. Chairman, good evening.
How are you?

The Chairman: Good evening.

Hon. E. David Burt: I'm going to answer, or try to answer, a few questions.

The Chairman: Yes, the floor is yours, Premier.

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

[Page] B-44 . . . what is it called? Business Centre, or this is the 19015 question, I'm assuming it was from the Honourable Member for constituency 23.

The Chairman: You are correct.

Hon. E. David Burt: What constitutes direct advocacy for overseas offices in the United States? It will be meetings with federal and state officials. Not very often we meet with local officials, but a meeting with federal and state officials, and of course, administration officials as well.

In the European Union, that will be European Union [representatives] and officials in Brussels with the Commission and other particular bodies, as well as meetings with various persons and representatives of member states.

In the Middle East, that will be Middle East and Africa, there will be meetings with regional [representatives] and specifically Ministers of the Government in the various governments that are covered by the GCC region and also our focus areas in Africa.

And in the United Kingdom, of course, it will be the United Kingdom Government, Ministers and Whitehall Officials, MPs, Members of the House of Lords, local government, where necessary in the United Kingdom, and that local government, where necessary, would apply to Bermudians who are living inside of the United Kingdom.

There was another question that said, what economic return is expected for each overseas engagement? I will read. My answer is this. Some trips are immediate and other trips are long-term relationship building. So, there is not an expected return for each trip. Trips are determined based upon the profile of the audience. Major international events such as the World Economic Forum, Future Investment Initiative, World Government Summit, and items like the Wyoming Blockchain Symposium enable significant political, business, and civic relationships to be created and nurtured. And these are the benefits for the jurisdiction.

So, for instance, Mr. Chairman, there could be an event that you travel to that can basically take the place of five different engagements because you get to meet multiple people from different members of different administrations, et cetera. It all depends on the level of the particular forum. That's the same type of thing that you will see for a World Economic Forum, or Wyoming Blockchain Symposium. If you are looking for engagement on a global level, World Government Summit, or the Future Investment Initiative.

We will give an example. For example, the Brussels Office insisted that the Minister of Finance attended the European [Fund] Financial Symposium. And this is because there are a multitude of various regulators that are there. It is something that is important.

But also, during this event due to our attendance, and this was in 2022, Coinbase reached out to

speak. We were able to facilitate meetings with the BMA while we were there and others. And of course, this led to the largest digital finance company setting up on our shores, becoming a contributor not only to the Bermuda Monetary Authority, but also to the Consolidated Fund through tax payments.

Another example would be the Wyoming Blockchain Symposium, in one particular meeting and event. And of course, this is not an inexpensive event to attend, but we were able to meet with accountants, the treasury secretary, the SEC chairman, the federal vice chairman, federal governors. And I remember a comment from a technical officer who accompanied us on the trip, where her comment was that the first meeting was worth the whole trip. So, it is difficult to quantify the immediate economic benefit, but all trips do have objectives, and they are decided on whether or not.

And just as a note, there are multiple different opportunities that are always extended to Ministers of the Government and to me, as Premier and Minister of Finance. And most of those we do not accept. But we accept the ones which we feel are either targeted towards the objectives of which we are trying to achieve, political objectives that we are trying to achieve, direct engagement objects we are trying to achieve, or have a meaningful impact on making sure that we, I guess I would say, advance our platform commitments that will be laid out in the electorate.

There was a question in regard to [page] B-42 training. Training increased by 678 per cent, [\$]389,000 more competencies are being targeted with this increase.

Support for specific training programmes for various hard filled posts across government, and there is a \$339,000 increase, and HOPs is \$245,000 of that, which falls ahead of the Public Service, customer service training programme, succession planning, leadership development planning, and job-specific training programmes, including ad hoc student funding for hard-to-fill posts.

And for digital transformation, \$100,000 of that is for workforce upskilling, because we want people to be able to use all these wonderful AI tools that we pay a fortune for.

Moving on to what percentage of professional services are policy advisory versus operational. I do not have the percentage breakdown for that. The increase is \$375,000 of that increase, \$250,000 is for ministry administration, youth online safety, and electoral reform. The balance is for the Head of the Public Service, for internal communications, as well as the job evaluation grade structure implementation, which is particularly important for us to advance.

Next it says digital transformation seeing a decrease of 22 per cent. Why has the allocation declined? While the narrative remains strong, it is not an actual decrease. In material amounts, is now part of capital, not seen under the Cabinet Office capital amounts, but housed under Finance Strategic Initiative funding.

The Chairman: Thank you for those answers, Honourable Premier, Minister of Finance.

I understand from the substantive Minister that there are no more answers to be given, if that is correct. There are 10 more minutes left in this debate.

Do any other Members have questions on Heads 9, 13, 18, 32, 43, or 18?

I see MP Richardson is on his feet. You have the floor.

Mr. Jarion Richardson: There are a lot of pages.

[Laughter]

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman, and I thank the Honourable Minister and Honourable Premier for their answers, which will undoubtedly inform next year's debate.

I believe we were. I am going to move from the library to the post office. We have got 10 minutes, so let's see how we get on.

The Chairman: [Page] B-46.

Mr. Jarion Richardson: Head—

The Chairman: Head 13, page B-46.

Mr. Jarion Richardson: Thank you.

Okay, let us start with a general conversation. I will do five minutes, and then I will leave it for five minutes for answers. I have got, on [page] B-47—

The Chairman: Yes.

Mr. Jarion Richardson: —a question relating to a 3 per cent increase in total spending for the general post office.

The Chairman: Yes, bottom line.

I have heard, sort of, a chirp from the Minister that it is a salary uplift, if that is going to answer an anticipated question.

Mr. Jarion Richardson: Sure. Well, I want to get the question on the record,—

[Laughter]

Mr. Jarion Richardson: —And then, because like I said—

The Chairman: Away you go, MP Richardson.

Mr. Jarion Richardson: Yes, the Hansard is incredibly useful, and I like to get these questions on the record. Honourable Minister, or Honourable Premier, Head 13 increased by \$274,000. Given declining traditional mail

volumes globally, what structural reform or service expansion justifies this increase?

And happy for the Premier to answer, and I will sit down and do it again.

[Inaudible interjection]

Mr. Jarion Richardson: No? Okay, thanks.

[Inaudible interjection]

Mr. Jarion Richardson: Sorry?

[Inaudible interjection]

Mr. Jarion Richardson: Okay. Moving on to [page] B-50, employee numbers, Mr. Chairman.

The Chairman: Yes.

Mr. Jarion Richardson: Total full-time FTEs is down to 115, down from 121 revised in 2025/26. So down 10 positions. How will service standards be maintained with reduced staffing?

Moving on to [page] B-50, business unit 23550, mail operations full-time equivalents, 47 gone down to 42.

The Chairman: Yes.

Mr. Jarion Richardson: A loss of six positions. What delivery efficiencies replace that labour capacity?

Moving on to [page] B-47, business unit 23240, relating to the central mail processing facility, which is a 13 per cent increase or an increase of \$303,000. What infrastructure or process upgrades are funded under this line item?

Staying on [page] B-47, business unit 23500, sub-post offices are at \$1.8 million, down \$186,000, and if the Honourable Minister could explain, what does this reflect? Service rationalisation, reduced hours or closures or staffing reductions? And—

The Chairman: Thank you, MP Richardson. If you want to leave him five minutes, that would be it. It's a matter for you, though.

Mr. Jarion Richardson: Oh, let's get these on. Let's get these on the record for next year.

[Inaudible interjection and laughter]

Mr. Jarion Richardson: These on the record for next year. I know the Honourable Minister will endeavour to get the answers to me in his own time.

I have noticed if we are in corporate services or [page] B-51—

The Chairman: Yes, performance measures.

Mr. Jarion Richardson: Thank you.

Dealing with programme 352 *[sic]*, under performance measures, there is an increase in the amount of revenue earned year in year. In actual 2024/25, I see a zero. Revised in 2025/26, zero. Targeted 2026/27, a 2 per cent increase. Minister, what does the zero actual outcome represent?

The Chairman: I think that is actually the top of page [page] B-51 under programme 325, yes? Administration finance?

Mr. Jarion Richardson: That's exactly it.

The Chairman: Not [programme] 352.

Mr. Jarion Richardson: I also note under [page] B-51, specifically succession planning, the number of succession plans developed and implemented for both key and other BPO positions. And the actual target, again, in 2025, is zero. And the target in 2026/27 is 10.

The Chairman: Yes.

Mr. Jarion Richardson: Minister, how many succession plans are currently in place?

Moving on to, or staying on [page] B-51, programme 330, under IT services.

The Chairman: Yes.

Mr. Jarion Richardson: There is a measurement or performance expectation to ensure minimum business impact in the event of an IT service change. And the target for 2026/27 is under four hours. And the question for the Honourable Minister is, what was the actual downtime in 2024/25?

Staying on, Mr. Chairman, for [page] B-51, I see upgrade to UBU systems annually and related databases.

The Chairman: Yes, second from the bottom.

Mr. Jarion Richardson: Yes. With an actual measurement of 2024/25 of 90 per cent. The target is for 2026/27 is 100 per cent. Minister, what prevented full compliance in 2024?

Staying on [page] B-51, specifically the measure ensures UPU, technical compliance per UPU product and technical specifications.

The Chairman: Mm-hmm.

Mr. Jarion Richardson: The actual measurement in 2024/25 being 80 per cent with a target this fiscal year 2026/27 of 100 per cent. Would the Honourable Minister please explain what areas were non-compliant?

Staying on, or moving on to [page] B-52, operations performance, Mr. Chairman, with your permission.

The Chairman: Yes.

Mr. Jarion Richardson: The BPO's ranking is among the 198 countries within the UBU. Our actual in 2024/25 was a ranking of 75, whereas our target ranking in 2026/27 is 45. Would the Honourable Minister note the ranking target improves from 75 to 45? And I'm curious what operational change supports this ranking improvement?

Obviously, it goes without saying, or we have said it before, Mr. Chairman, how crucial it is that we have a population or a well-read population, especially given our size and how much it has benefited us as Bermudians over time. And so, it is always key that we are well-measured as compared to our others. And definitely the post office plays a key role in all this.

Question on [page] B-52.

The Chairman: This will be your last one, MP Richardson.

Mr. Jarion Richardson: Thank you, sir.

EMS on-time delivery performance. That's too bad, I have so many more.

[Laughter]

Mr. Jarion Richardson: Yes, EMS on-time delivery performance against UPU benchmark of 95 per cent, actual target of 2024/25, is 95 per cent, with its target for this fiscal year of 2026/27 of 98 per cent. And the Honourable Minister, what operational enhancements support exceeding UPU benchmarks? I believe that is my last allowance.

The Chairman: Well, you have got your questions on the record. I do not think there is time for the answers, but no doubt the Honourable Minister will indicate how he might get those answers to you.

Honourable Minister?

[Inaudible interjection]

The Chairman: And if not, would you move your heads for approval?

Hon. Diallo V. S. Rabain: You want me to move my head?

The Chairman: No, I mean, if you would like to respond to it.

Hon. Diallo V. S. Rabain: Oh, yes, yes.

The Chairman: But we are out of time.

Hon. Diallo V. S. Rabain: We are furiously trying to get you some of these things. I can give you a couple of them, I do believe. You asked about the uplift of the budget, [it] is definitely the salary uplift. It is something, and I think I explained that previously.

I know you asked about the reduction in the cost of a post office. I will have you know that one of them is out of service while it is being renovated, so you will not have any operation there.

The Chairman: Okay. Minister, if you would like to move your heads for approval, please.

Hon. Diallo V. S. Rabain: And I just want to thank you for the questions that we have gotten.

Mr. Chairman, I move Heads 9, 13, 18, 34, 43, and 80 to be approved as printed.

The Chairman: It has been moved that Heads 9, 13, 18, 32, 43, and 80 be approved.

Is there any objection to that motion?

No objection; agreed to.

[Motion carried: Cabinet Office and Digital Innovation, Heads 9, 13, 18, 32, 43, and 80 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2026/27.]

The Chairman: Minister, would you be kind enough to move that the Committee rise, report progress, and ask for leave to sit again?

Hon. Diallo V. S. Rabain: Sure.

Mr. Chairman, I move the Committee rise and report progress and ask for leave to sit again.

The Chairman: It has been moved that the Committee [of Supply] rise, report progress, and ask for leave to sit again.

Is there any objection to that motion?

No objection. Agreed to.

[Motion carried: The Committee of Supply agreed to rise and report progress and sought leave to sit again.]

[Pause]

House resumed at 9:00 pm

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

REPORT OF COMMITTEE

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Speaker: Good evening, Members.

Are there any objections to the Estimates [of] Revenue and the Expenditure for year 2026/27 being reported back to the House?

None? We'll continue on then. Thank you.

[Inaudible interjection]

The Speaker: That's it. That's it. Right.

[Crosstalk]

The Speaker: No. There are no other matters to be done for this evening.

So, Minister—

Hon. E. David Burt: I'm looking for a Minister.

The Speaker: There's no Minister here.

We can carry it over. We'll do it Wednesday. We'll do it Wednesday. We'll do it Wednesday.

Premier, you can just move us.

[Crosstalk]

The Speaker: Premier, just move us on to . . .

[Crosstalk]

The Speaker: Well, Minister, when you got a matter, you should always be tuned to the Parliament so you know what procedure is. Next time, you would have lost out, okay? All right.

I was out of the Chambers. I knew I had to be here by listening to the radio. You always gauge when the matter is coming to a certain point.

Let it be a lesson learned.

An Hon. Member: Yes.

The Speaker: Minister, Members, the next item on the Order Paper tonight is the second reading of the Auxiliary Bicycles (Project Ride) Amendment Act 2026 in the name of the Minister of Tourism, Transport and Culture.

Hon. Owen Darrell: Mr. Speaker.

The Speaker: Yes.

Hon. Owen Darrell: Thank you.

I move that the Bill entitled the Auxiliary Bicycles (Project Ride) Amendment Act 2026 be now read for the second time.

The Speaker: Are there any objections to that? Continue, Minister.

BILL

SECOND READING

AUXILIARY BICYCLES (PROJECT RIDE) AMENDMENT ACT 2026

Hon. Owen Darrell: Mr. Speaker, the Bill before this Honourable House is the Auxiliary Bicycles (Project Ride) Amendment Act 2026, which amends the Auxiliary Bicycles Act 1954 to create a learner's permit to allow for the on-road instruction and on-road examination for Project Ride students.

Mr. Speaker, Honourable Members will be aware of the Government's 2022 Throne Speech commitment to amend legislation to create a learner's permit to facilitate on-road riding instruction and final examinations for teenagers attempting to acquire their Bermuda youth licence before operating an auxiliary bicycle. The Government's plan is to enhance the skills of novice riders and to better prepare them for the road, promote safety, reduce collisions and cultivate responsible road users.

For many years, Mr. Speaker, a practical component was not required to acquire an auxiliary bicycle licence. The only requirements were the presentation of proof of age and a recent medical certificate. The Project Ride [Programme], or PRP, which began in the 1980s, started as a joint effort between the Bermuda Police Service Road Safety Unit and the Ministry of Transport.

Initially, the programme was only targeted to pedal cycles. Mr. Speaker, the programme later transformed into a voluntary pursuit for those who endeavoured to obtain an auxiliary bicycle licence at 16 years of age. An insurance policy discount was the incentive.

In the late 1990s, the Transport Control Department introduced a practical manoeuvrability exam for both auxiliary and motorcycle licence applicants. The course was designed with the assistance of the Bermuda Police Service Driver Rider Training Programme, or unit. Mr. Speaker, effective 1 April 2010, the Project Ride Programme became a mandatory component for the process to acquire a licence to ride an auxiliary bicycle. Also at this time, the name of the licence for a 16-year-old to ride an auxiliary bicycle was changed to the Bermuda Youth Licence. The 12-hour course introduces students to various aspects of traffic laws, auxiliary bicycle proficiency skills, rules of the road, and places the emphasis on correct and safe riding procedures.

Mr. Speaker, the Project Ride Programme successfully processes between 400 and 600 students per year. However, the practical skills attained by each graduate have always been challenged because of the absence of an on-road component. Project Ride Programme students currently commence the programme at 15 years and 6 months of age. This means a proficient student could possibly complete the four hours of theory and eight hours of practical instruction, pass the practical exam at the age of 15 years [and] 7 months.

It follows that there are some Project Ride students that must wait five months between completing formal instruction and obtaining the Bermuda Youth Licence. The time gap is far too long.

Mr. Speaker, one must attain the age of 18 years before receiving on-road instruction for every other vehicle category and completing the final practical exam. Therefore, the requirement for students to do an on-road instruction and an on-road examination when they attain the age of 16 will bring the level of parity and enhance the Project Ride Programme.

Mr. Speaker, there are currently five certified Project Ride instructors to serve the students who participate in the programme annually. Currently, the theory exam is proctored by the Project Ride instructors.

The Transport Control Department (TCD) has limited control over this extremely important programme component. The concern was raised by members of the TCD team who have witnessed students collaborating during their theory exams while their instructor is training other students on the practical riding course. Also, too many theory exams result sheets have the scores of 100 per cent.

Mr. Speaker, we are not saying that all Project Ride instructors display a casual approach to teaching. However, the theory exam is critical because once the Project Ride student passes, they do not have to sit another theory or computer exam to acquire a regular driver's licence at the age of 18 years. Therefore, it is important that every Project Ride Programme student attains a thorough understanding of the theory component of the programme before attempting to ride on the road, instead of being taught only what is necessary to pass the practical riding exam.

Mr. Speaker, all other theory exams are taken by the way of TCD standards and a computerised process. To standardise and insert control of the Project Ride Programme, TCD is undertaking an exercise to load the Bermuda Youth Licence Theory Exam onto the TCD suite of computerised theory exams and allocate time after school for students to sit the exam. An additional benefit will be that of developing a better attitude of the process of acquiring a driver's licence from the students, because like every other licenced applicant, they must arrange a time to sit the exam at TCD.

Mr. Speaker, most slight injury, serious injury, and fatal collisions involve two-wheeled vehicles, meaning auxiliary cycles and motorcycles. This is confirmed by the data recently received by TCD to the Bermuda Police Service.

Mr. Speaker, auxiliary bicycles and motorcycles are the only two vehicle categories that do not undergo final practice exams on public roads. This means that currently, the first real-world experience that a Bermuda Youth Licence applicant has with traffic is after they have acquired their licence.

Mr. Speaker, to address this unsafe practice, the Auxiliary Bicycles (Project Ride) Amendment Act 2026 allows for the creation of a learner's permit like

that in the motor car driver's licence regulations of 1952. This permit will only be issued after the student successfully passes both the TCD traffic code computer exam, the practical manoeuvrability disciplines in the TCD yard, and reaches the age of 16 years.

The permit can then be used to lawfully receive on-road instruction and complete the final ride exam on public roads. The cost of this learner's permit will be \$12 for the Bermuda Youth Licence applicants. This is a small price to pay to ensure that the Bermuda Youth Licence applicants are equipped with the skills to develop road sense, which can contribute to improving road safety.

Mr. Speaker, a mandatory requirement for the success of these upgrades is the certification of the Project Ride Programme instructors for preparation for the new on-road discipline. This critical training responsibility will be undertaken by an approved local business.

Mr. Speaker, motorcycles upon which to conduct final riding exams will be purchased for the TCD examiners. There will be no need for any structural alterations at the department because the Project Ride theory exam will now be added to the other TCD computer exams.

Mr. Speaker, any cost expended to achieve the goals of this Bill will outweigh the benefits of drivers. By instilling quality, safe and responsible riding habits early in the riding career of teenagers, novice riders will have a solid foundation of knowledge and skills that should positively influence them to make sound decisions as they become licenced drivers. These ingrained practices not only contribute to far safer roads, but also help to reduce collisions, damage, injuries and fatalities.

Mr. Speaker, ultimately teaching young people about good driving habits early sets them on the path towards a lifetime of responsible road use and contributes to the overall improvement of the road safety landscape and more importantly a healthier society.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Robinson, you have the floor.

Mr. Dwayne Robinson: Thank you, Mr. Speaker.

And we are happy on this side to see movement towards improving road safety as I personally believe that it is a national emergency with the number of collisions and road fatalities that we are experiencing currently. So, any movement towards reducing that is welcomed.

My first point here would be . . . I would just like for the Minister to give a little bit of background on the consultation that led to this particular amendment being decided that it would have the desired outcomes in which he has listed. Because a lot of this is not exactly

showing the young people earlier than 16, and it is still around the same year they would come in contact with Project Ride. So, I'm just looking to see like where the consultation was that allowed the Minister to make the deduction that this would lead to less collisions and improve road safety. Just for my clarity and for the listening audience.

I also hope that we see more amendments coming down the line. I just wanted to know whether or not this particular amendment was tied in with the wider national road safety plan that is meant to come out later this year. Because it needs to be a comprehensive method to tackle this as it is a multifaceted issue that we are experiencing. So, I just wanted to know . . . obviously, I don't want to get any heads up. But if the Minister could shed some light on how that wider strategy may come together with this particular amendment, I would appreciate it.

I am concerned a bit about the safety of the on-road test for folks who are using two-wheel vehicles. Because obviously with a car, the instructor is right next to the learner and is able to stop the car or initiate brakes, or whatever. And on this particular on-road test, there will be a degree of separation between the instructor and the young learner. And as we know, as the Minister stated in his brief, the majority of these collisions are two-wheeled vehicles. And we are now, you know, placing young people who are learning on the road, basically riding, not alone, but separated from the instructor. So, you know, if anything does happen, they don't truly have much protection such as they would if they were doing a learner's permit for a car with somebody's sitting directly next to them.

[Inaudible interjection]

Mr. Dwayne Robinson: Well, I'm not saying that they shouldn't do it. I'm just saying . . . I'm asking about the safety. That's all.

So, some of the questions that I would have regarding that is, how will the instructor communicate with the learner that is currently taking the test? And also, will the instructor be following behind in a vehicle that is flagged so people know that there is currently a test going on? Because obviously, during the peak hours or whenever these tests are being done it will require additional caution from the community because the person is riding and learning on their own versus having somebody who is in the vehicle with them.

So, you know, is there going to be a way for that vehicle to be flagged? Will the community be notified about the timetables of these practical tests? Just so that we can look out for these young learners as they are on the road and basically separated from the instructor.

And with the timetables that are given, how many students or learners will be allowed to take the test at one time? Is this an individual particular test or is it a group that will be out together being monitored by

an instructor? Just some specifics that are not necessarily in the brief or in the legislation that I think would help folks know whether or not this is going to be having some stringent safety protocols. Because unfortunately, in the legislation, it does state that the guidelines and the regulations will be determined by the director.

So, it doesn't necessarily give much credence to what safety protocols and what guidelines will be utilised in this particular programme. So, that's why I'm asking these very general questions because I know that a lot of people want their young people to learn. And I think it is crucial.

I agree with the Minister, on providing young people an opportunity to get on the road early. But we know that our roads are not particularly safe right now for even experienced riders. So, because I don't have the regulations to know the guidelines in which they will be kept safe, I think that it would benefit the listening audience for the Minister to provide some clarity on the safety around this particular test.

And also, obviously, there is a liability issue as far as . . . when you are in a car, you know full well that when you are taking this test, the instructor is somewhat liable because they can hit the brake and intercept somebody who may get spooked or may take a wrong turn or may, whatever the case may be. Whereas in this particular case if, unfortunately, there is an accident that involves a learner, the instructor can only caution them from afar. They cannot necessarily engage in anything that may protect that young rider. So, I just wanted to have a bit of clarity from the Minister on the liability issue there, should that unfortunate circumstance happen.

Because I can imagine that if we get, unfortunately, a good bit of accidents involved in this on-road test, that it may not be a desirable job description for a person who is signing up to teach, if they are going to be held liable, per se, for any of these accidents or if somebody decides to get reckless on the road despite the instructor communicating with them.

So those are my high-level concerns. And I will ask a few questions when we go to Committee.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member wish to make a contribution?

MP Lister. Would you like to make a contribution at this time?

Mr. Dennis Lister III: Good evening, Mr. Speaker. Yes.

The Speaker: Go right ahead.

Mr. Dennis Lister III: Thank you, Mr. Speaker.

Mr. Speaker, I stand to lend my support to this amendment brought by the Minister of Transport.

Mr. Speaker, in my previous role as Chairman of the Road Safety Council, this is an idea that we proposed and brought as the Minister said in his briefing. This was first announced in the Throne Speech of 2022. So, this is an idea that the Road Safety Council, under my tenure, had proposed a few years back, and now it is exciting and good to see that this culmination has come to now this amendment that is being brought to address an issue.

The issue that the Road Safety Council noticed was that in Bermuda, as was mentioned in the briefing, at the age of 15 and a half, you are eligible to do Project Right. And I cast back my mind, Mr. Speaker, 20-plus years ago, Mr. Speaker, to when I was 15 and a half.

[Inaudible interjections]

Mr. Dennis Lister III: That was in the year 2000, 2001, somewhere around then, Mr. Speaker. I remember going 15 and a half and being excited to sign up to do the Project Ride Programme to then get my licence. Well, Mr. Speaker, as the Minister mentioned, I was 15 and a half in January. The course was two months, maybe took me until March, but I didn't go 16 until August. So, for next five, six months, you know, just twiddling your thumbs, waiting to go.

[Inaudible interjection and laughter]

Mr. Dennis Lister III: I wouldn't say that, Minister. But you are twiddling your thumbs, waiting to go 16 to get on that bike and get on the roads. But as was mentioned, you do the Project Ride and everyone sees it, you drive across TCD in the evenings or certain times of the day. And you see the instructor with the cohort of students doing the practice and you go up and down, you turn, you zigzag. It's all fine and dandy, Mr. Speaker. But that does not compare to the real world when you are on your bike.

And so, you do your Project Ride. You wait; you get your licence at 16. You get on the roads and it's the first time you experience real on-the-road experience, even though you have your licence. And whatever you learned on the course training at TCD, it does not prepare you for what happens in the real world.

[Desk thumping]

Mr. Dennis Lister III: So, this amendment, which gives on-road training to get real life experience, what it does is expand your theory. I remember going in TCD, taking that test. But this puts that theory to test with the real-world experience.

So, Mr. Speaker, again, this is something that was recognised by the Road Safety Council a number of years back. And I'm excited to now see this come to fruition. So, to the present Chairman of the Road Safety Council and the Road Safety Council team and members, to the Minister and to his staff, the support staff

... I see the PS in here. Again, I commend them all for bringing this.

And one other point that is in this amendment, Mr. Speaker, is [that it] also addresses visitor safety. Those are my words, *visitor safety*. In this amendment, if a visitor is visiting Bermuda for more than 30 days, they can apply to get a visitor's licence. I think that is common sense, Mr. Speaker. Too often, we have seen where tourists come to Bermuda. Some may have biking experience, some may not. But they are allowed to rent a bike. And too often, we see accidents. I mean, I can do a survey. Anyone who is in here right now have seen some sort of accident with a tourist. Where to us, it means ... it might seem common sense.

I can reflect back to, Mr. Speaker, when I was probably 19, 18, and I was looking to go get a job at one of the Oleander rental cycles. And I was standing in the parking lot, and one of the instructors was giving instruction to a group of tourists. And Mr. Speaker, this one tourist thought he was showing off. He hit the throttle, went up against the railing. The bike was higher than him, came down, luckily enough nothing happened to him. The bike got a lot of damage. But it goes to the point, Mr. Speaker, where if we are going to allow tourists and visitors on our islands that either they have limited or some might have a bit more road experience, Bermuda's roads are a bit different. We are much more windier, narrower. We might travel at a slower speed, but that does not always mean that it's safer.

So, I think the further extension of this amendment to allow for licences for visitors who will be here for more than a period of days, I believe 30 days or more, is common sense. Again, all of this goes to helping make our roads safer, not just from the young students, but also to the visitors who we have visiting the Island.

So again, Mr. Speaker, I lend my support to the Minister and his team for bringing this amendment and look forward to getting to Committee and hopefully passing with no objections and this becoming an amendment to help make our roads safer.

I did just want to make one point, Mr. Speaker, as the Member from constituency 30 was speaking before me. I was tempted, it was hard to not jump up because in my previous head as Road Safety Council, I did want to rebut to some of his comments. But what I will say, Mr. Speaker, is that one thing the statistics do show is that the most frequent accidents, especially in two-wheel motorcycle, auxiliary cycles, actually from the older demographic, those that are about 30 and 35 and older.

So, the younger fresh out of Project Ride, it's good to know that they don't have the highest demographic of accidents. But this is just another tool to strengthen them as they get on the roads and to ultimately make our roads safer.

As the MP from constituency 30 mentioned, maybe we could get into getting experience younger than 16. What I would say is there was consideration

when I was the chairman of the Road Safety Council to, again get an educational component into the school curriculum so that children are made aware and exposed to it at an earlier age. I don't think children get on the roads before 16, but at least they can have some theories, some in-class learning. It can help prepare them for when they get to 16. But overall, I think this is common sense legislation and amendment.

And thank you again, Mr. Speaker, for allowing me to lend my support to this amendment, the Auxiliary Cycles (Project Ride) Amendment Act 2026.

Thank you.

The Speaker: Thank you, Member.

Does any other Member wish to make a contribution?

MP Swan?

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

Ever so briefly, and I will declare my interest. There was a time in life when I was a lot younger than I am today.

[Laughter]

Mr. Hubert (Kim) E. Swan: And the first committee that I ever chaired on behalf of the Government of Bermuda was as chairman of the Road Safety Council when I was a very young man following the 1983 general election. And I just—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: I'm sorry?

[Inaudible interjections and laughter]

The Speaker: He wasn't alive yet.

Mr. Hubert (Kim) E. Swan: And I was compelled to speak for a couple of reasons because I want to, first of all, compliment the work of the previous speaker, the Honourable Junior Minister DL III, Mr. Lister, who shares your name, Mr. Speaker, because I know what a daunting task it was to be a chairman of such an important committee with responsibilities. And road accidents and fatalities were very prevalent then as they are today.

And I remember serving on that committee with Dr. Francioni and one of the main concerns with all the serious accidents that don't result in necessary deaths but change lives of families and the like. So, and just following on from MP Lister, commending the Minister for doing all he can for road safety, I just have to say that there are young people practising on the roads today who are under 16.

On February 10, I had the experience when private schools were out, I was out riding my horse and was able to follow some young riders along the way

who were riding and damaging the golf courses as I got some calls from the general manager down there at St. Regis to put the notice that people are damaging the course. He sent me the videos, and it was in the morning. And I was out and I actually caught sight and got on my horse and followed them and we rode across.

And much to the surprise that I shared with the Bermuda Police Service, because not just the day before or two days prior or so, my colleagues in the east, we meet with the Bermuda Police to talk about community issues and one of the concerns was, you know, riding these electric bikes on the road. And I walk, most people know that for the last 180 days I've been walking four and a half miles every day. And one of my concerns is, you can't hear those bikes coming. And at night people are popping wheelies and they are older people.

But on this day, private schools were out and I followed these bikes and I came to find out that these young children came from up in Pokiok. And I believe the police were well aware that that area was well known and they were aware and I was able to relay that information.

I say that because most people assumed that these young people riding underage were coming from Wellington. But they weren't the public-school folk. They were young people who were moved from an area in their community because they were causing problems and then they transported their problems across the bridge to St. George's and then they have been transporting their problems even up into Junior Minister Lister's constituency, up into Riddell's Bay, which is now a park, damaging.

So that's a concern that I hope to take the opportunity to flag that I certainly believe that following on from the Auxiliary [Bicycles (Project Ride)] Amendment Act 2026, we need to certainly look at how these electric bikes . . . And I know that there are older people riding the heavy ones and racing around and damaging places like the Garrison Field. But there are also younger children, you know, between 12 and 15 who are learning how to ride and also damaging property.

So maybe as former Road Safety Chairman, Junior Minister Lister suggested, we can provide an educational component to both public and private schools, because these children went to Saltus. Right? That we go around to all schools and notify them of not only how to ride, but responsible riding and how important it is not to damage property that is important to the tourism product of Bermuda.

So, I do believe, and I applaud the efforts of the volunteers and the schools that have participated in Project Ride to provide young people. But my experience has been this, is that the younger you can get young people riding, using even pedal cycles, it will help Bermuda change their mind-set.

We know the mind-set of Bermuda is to be on these ever-too-congested roads. I'm not suggesting in this legislation that we should be getting them on the

water and using boats more, but that would be a help, Mr. Speaker. But certainly, I noticed the people who are involved in triathlons and the like and appreciate how important exercise is, they have families out there riding with their children, teaching them how to ride at very young ages.

And I would encourage us to expand upon that educational point of view that Junior Minister Lister suggested and go not to high schools, but into the primary schools and encourage children and teach children how to ride, ride from Wellington round to East End or to St. George's Prep, ride to St. David's, but encourage adults to ride with them so that they can learn how to get more exercise, appreciate, you might even find a top cyclist out of that. You might find a future triathlete out of that. Out of that gets people more exercise, teaches them responsible, but not waiting until they are irresponsible to teach them how to drive, teach them how to ride when they are five and six.

As a coach, I have learned that the younger you teach somebody good habits the better, rather than trying to reverse bad habits. And we make the mistake when it comes, you know . . . and I know the Minister understands this because he's an educator by trade. And so, my appeal is for us as we are doing these initiatives to go into schools and teach.

Look, Mr. Speaker, you remember when we were youngsters going to Glebe. Right? We did not have to always wait for Mr. Chipper Lee's bus. Sometimes we couldn't get on it anyway. We walked or we used our pedal cycles. And we were, you know, and if we had a young one, we put them on the bar and towed them too. Mine was cousin, Fred, my great cousin, who towed me from Hog Bay level to town so that I didn't have to stay at home. That's the—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: On the handlebars, on the crossbar, on the bar. That's what . . . Fred Anderson, great cousin, my . . . my . . . the best cousin you could ever have, who would tow you to town on a bike.

[Laughter]

Mr. Hubert (Kim) E. Swan: But what would it take for a collaborative effort between Health and Education and Transport to get more young people riding their pedal bikes to school, chaperoned by some parents?

It will help the parents who could get up a little early, get a little, get their blood circulating because it will change the mind-set of a country that suffers from diabetes as well.

The Speaker: There you go, Minister of Health.

Mr. Hubert (Kim) E. Swan: I'm telling you, it's the fundamental things. So, whilst we are focussing on what

they are going to do at 15, let's change their mind-set at five and six. That's my contribution.

And I just want to say how proud I am at this young Junior Minister because I've observed him doing a role that I did when I was a young person. And I listened how he acquitted himself to this subject matter. And I wanted to take this opportunity to tell him that I've been very proud observing him because now he can speak as legislation is coming forward that has his fingerprints on it, Mr. Speaker. But let us go down to a lot younger generation.

Thank you.

[Desk thumping]

The Speaker: Thank you, MP.

Does any other MP wish to make a contribution?

Minister Wilson, would you like to continue on from that vein?

Hon. Kim N. Wilson: Oh, I'll be much briefer. Thank you.

Mr. Speaker, I too want to rise in support of the amendments to the Auxiliary Bicycles (Project Ride) [Amendment] Act 2026. As a parent, I can speak specifically from a point of view with respect to the merits of this policy.

The Speaker: Mm-hmm.

Hon. Kim N. Wilson: However, I also can speak from personal experience. Some nine and seven years ago, respectively, when my children were both 15 years old and they had completed the Project Ride Programme, my husband and I felt that that was probably not sufficient.

And at the time, notwithstanding that they would do the on-road . . . sorry, off-road test training at TCD, and then we would go to Somerset Primary and put the cones out and help them to navigate through that. We could see that that was probably not enough to ready them for being on the Bermuda road conditions.

And there was a private company that actually used to do the equivalent of the on-road teaching. They would follow behind them from Somerset to school with a GPX and they would just watch them and help navigate them and help them to drive, learn how to be defensive drivers, confident drivers, et cetera. So, we had the benefit of being able to purchase those training sessions. And they didn't come cheap, but it was something that we thought was necessary, especially with respect to my daughter because she didn't look like she was very steady on the bike initially.

However, I think this particular legislation is meaningful and vital because it allows for that extra type of tutelage on road without having to privately pay for that. So, I think that that closes the gap as it relates

to theory and reality. I also think that the skills that they learn from the on-road training, which will include how to be a defensive driver, how to navigate the roads with confidence and skills, will certainly put our children in better stead.

And we know that well-trained young riders will make our roads safer for everyone, the motorists, the pedestrians and other persons on cycles. And as such, the update to this Project Ride Programme by requiring the on-road testing and the training, I think will be very vital. And it's not only a programme that's an investment, but it obviously produces stronger road users for our youth, which hopefully will manifest itself as stronger road users as adults.

Thank you.

The Speaker: Thank you, Minister.

Does any other Member . . . Minister—

[Desk thumping]

[Crosstalk and laughter]

The Speaker: Minister Furbert, you are getting an ovation before you even started.

Go ahead, Minister.

Hon. Tinee Furbert: Good evening, Mr. Speaker.

Mr. Speaker, I also want to lend my comments in regard to this Bill, particularly as it relates to drivers on the road and particularly bike users. It certainly is a very stressful experience for me as I drive on the road today. Particularly with the behaviours of many of our bike riders, zipping through the cars, going on the other side, coming on the other side of the road, trying to get through. It makes for a very stressful driving experience, you know? And I just want to take this opportunity to speak about the bad road behaviours on our roads.

And if we could retest people, so that they can better learn how to navigate and be conscious of other people on the road and their safety, I just think that people need to be more conscious of their behaviours on the road, particularly bike riders who have all sorts of skills displayed on our roads. It is important that every person who utilises our roads is cognisant of other road users so that everyone can particularly feel safe.

Mr. Speaker, I want to just share a story. I, too, have young people in my life who . . . my son had the opportunity to do bicycle lessons from young. And so, he was very comfortable on the road by just riding the push pedal bikes, right? He had lessons in riding on the road with his push pedal bike. And I believe that that allowed for him to have a better assessment and skill level to be able to ride an auxiliary bicycle when he turned 16 on the roads.

My daughter, on the other hand, it was very squeamish for me to watch her during Project Ride because she did not have that bicycle experience prior. And watching and observing her just in the vicinity of

the Department of Transportation doing her lessons scared me, quite frankly, because I just felt as though she was not as . . . she didn't look as safe as my son did.

And so having the experience of our young people, having the opportunity to actually go out on the roads to test their ability and their skill and learn a little bit more practically what it means to drive on the road would be helpful to many young people. There may be some people who already have the skill and the ability to navigate and be safe on our roads, but then there are some people who need just an extra little bit more of a boost and opportunity to trial their skills on our roads.

Currently, my daughter is at the age of wanting to drive soon. She'll be turning 18. And so, she constantly is asking me when can she take lessons to drive a car. However, we know how it's written in legislation that she will have to wait until she's 18 to actually get those lessons to drive on the road.

And so, I do believe these changes are the same with what is being proposed today, where our young people will have to wait until they are 16 to actually get their lessons, just like they have to wait for a lesson before they turn, sorry, while they turn 18. It's the same sort of pattern and process, but that is how it is right now.

So really, Mr. Speaker, this change, we have lost a lot of lives on our roads, even though MP Dennis Lister [III] speaks about the average age of persons who do experience road fatalities and injuries are over the age of 16. However, it does not discount the fact that young people are still dying on our roads, and many people are experiencing injuries on our roads, which we need to highlight and pay close attention to. I've had a couple of decks myself, Mr. Speaker, particularly when I was 16. I've had many. I praise the Lord that I am alive today.

[Inaudible interjections]

Hon. Tinee Furbert: Maybe if I would have had those lessons, Mr. Speaker, I would have been okay, right? I would have less scars on my legs. But really, this is really about road safety. This is about giving opportunities for our young people to practice their skills and gain greater skills while actually being on the road. I just am hopeful that this process will run smoothly for our young people and that it does not create any sort of issue around delay. But this is definitely a change to the Bill that will, the outcome is that we will have safer riders on our roads.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Mr. Tyrrell, would you like to make a contribution at this time?

Mr. Neville S. Tyrrell: Yes, Mr. Speaker. And thank you for the opportunity.

Mr. Speaker, I certainly, in the first instance, want to thank the Minister for this amendment to the Auxiliary Bicycle (Project Ride) Amendment [Act]. I think it's certainly something in the right direction. And the reason I say that is because, can you imagine just reaching 16, you don't have to do any tests, any learning, anything, and just get your licence and out on the road you go.

The Speaker: That's what we [did]. You turned 16 and got on a bike. That's all you had to do back then.

Mr. Neville S. Tyrrell: And that's it. But today, that is not so good.

The Speaker: And then you got your licence when you turned 16; that was all.

Mr. Neville S. Tyrrell: In our day, maybe, Mr. Speaker, that was okay because that's what we looked forward to.

But let me say that moving away from just being 16 and going straight on the road to what the Minister is implementing now in terms of a learner's permit, on-road testing and on-road instruction, I will certainly tell him that some mothers are going to love him now. That is slowing up the process. There is a statement that says, *Twenty-four hours in politics is a long time*. Twenty-four hours in a young person's life is a long time as well. And anything that can slow up them bullying on to the road at 16 years old without any experience at all is exactly what we want.

[Desk thumping]

Mr. Neville S. Tyrrell: Let me say that I can give you a personal experience as two Members ahead of me have probably spoken and given personal experience. I have a mother in my family who has a 16-year-old. And I'm going to tell you, he's away in boarding school, so he has no opportunity to get any experience on the road.

So, when he comes home this summer . . . but what we did last summer was force him to do Project Ride. So now he'll come home and get his licence after getting some, what's the word, on-road testing before. He's going to do all that. And I actually told him that this Bill was coming up, and he said, *Pa, please vote for it*. Okay, I understand that, but he'll know that I'll vote for it anyway.

He's got his \$12 already ready for his licence and he will be on the road, but at least he'll know that he's not rushing into it. He's done Project Ride. In fact, I think we made him go an extra lesson or whatever it was they do. I don't know how many they do, but he did an extra one so that we were certainly certain that he would be getting some experience. And his mother is

very happy with this. So, Minister, thank you very much for this. I'm supporting it and I hope everyone else sees the benefit of it.

Thank you very much.

The Speaker: Thank you.

Minister, would you like to make a contribution as well?

Minister Rabain.

Hon. Diallo V. S. Rabain: I will be brief, Mr. Speaker. Mr. Speaker, I'm probably the only one in here who has a 16-year-old who went 16 just a month ago.

[Crosstalk and laughter]

Hon. Diallo V. S. Rabain: I think Minister Haywood's got a 16-year-old we don't know about.

[Crosstalk and laughter]

Hon. Diallo V. S. Rabain: Well, Mr. Speaker, it scares me to death when I see what's going on on the roads. You get the updates every morning. There's an accident and you're fearful for the people who are out there and you are trying your best because we all grew up, as you said, you go 16, you get your licence, you get on your bike. It's like a rite of passage—

The Speaker: Get on the bike.

Hon. Diallo V. S. Rabain: —but it has caused all parents with 16-year-olds to have huge pause. I am happy to see this legislation brought through. I know when me and my daughter talked about it, it was Project Ride. I told her, well, she couldn't even entertain getting a licence. We're not even talking about getting a bike but getting her licence until she also did the systemised training and [the] security service-thing that they do, which is training on the road. Apparently, it's a much higher level than Project Ride. She called me and said, *Well, I'm going to do Project Ride first.* I said, *Well, why do that one and not the other one first?* She said, *Because I was told Project Ride is much easier.*

[Inaudible interjection]

Hon. Diallo V. S. Rabain: Right. And so, I've had the opportunity to watch them down their practice, and they still look shaky, riding around TCD in figure eights and the like, but I'm glad that we do have that now because when we were coming in you just—

The Speaker: Jumped on the bike.

Hon. Diallo V. S. Rabain: —jumped on the bike, and you rode around the field a couple of times, and then you were ready to go with that.

So, I just wanted to stand to give my support, full-blooded support to this Bill. I'm glad to see that we are doing something that's going to help us help, especially help our 16-year-olds to be more careful riders and allow them to have the opportunity to enjoy that pastime that we grew up enjoying, but a little bit safer based on what it is that we see on the roads today, Mr. Speaker.

And so just with those brief words, I just want to thank the Minister for bringing this, and I look forward to us passing this Bill with zero objections as we move on to making our roads safer for our young people.

The Speaker: Thank you, Minister.

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

None other?

Minister, would you like to close this item so we can go on to Committee?

Hon. Owen Darrell: Thank you, Mr. Speaker.

And the robust comments that we have had on this debate, Mr. Speaker, show that road safety is definitely paramount on the minds of not only individuals on both sides of this Honourable House, but also on the minds of Bermudians.

And while some may ask the question, Mr. Speaker, why are we adding additional testing and additional layers onto 16-year-olds when some will argue that it, statistically, will show that it's not the 16-year-olds that are getting into serious accidents. The argument that the Road Safety Council has been talking about, the argument that we as legislators must put in the forefront, is that at this early age, this is the very first opportunity, Mr. Speaker, where our individuals for the rest of their life will be entering as a road user. And it is at this point, Mr. Speaker, that we need to make sure that every piece of protection that we can put in is afforded to our young people.

Mr. Speaker, you will remember as I went through my brief that there have been many changes over the years. It would have been from Youth Parliament many years ago, where the discussion of safety of young people on the roads first came up. And that was where the idea of the Bermuda youth licence actually came from. And I could tell you that if you would have told [me] and my friends at the age of 15 that we wouldn't be able to tow, people would have been, young people, if they do that, been as they say, marching in the streets.

Mr. Speaker, if you would have said that, you know, young people who, you know, at 16 years old, I think all of us can tell you that 16 was kind of the first age that we went out to sessions. And I remember going to Clayhouse, you know—

[Inaudible interjections]

Hon. Owen Darrell: Be nice.

You know, because once you got your bike, you got this freedom. So, when the Bermuda youth licence came by, Mr. Speaker, and they said that all young people have to be in their house by one o'clock, people were saying, *Well, what do you mean?* And I can tell you that as a taxi driver back in the day, before this youth licence came into place, it was very dangerous to see blue plates. We used to call them *blue plates* on the road late at night. They were shaky. They were wobbly. And it just was not a good look.

So, with that said, Mr. Speaker, I'm going to go through and answer some of the questions that were put forward.

So, a question was asked about the Minister, Can he give feedback on the consultation to this amendment and the desired outcomes? Consultation has taken place, Mr. Speaker, with the Road Safety Council, which started as my honourable colleague behind me mentioned that he was the former chair of the Road Safety Council that brought this initiative forward.

The Project Ride instructors have been consulted. The parents, as my honourable colleague has said, the parents have been consulted as well as the Bermuda Police Service has been consulted. Students who have completed the Project Ride Programme have also been consulted on how we can improve the programme by completing an evaluation form.

Overall, 75 per cent of the students that completed the form have recommended, Mr. Speaker, 75 per cent have recommended that on-road training be included into the programme.

Mr. Speaker, another question was, Is this amendment tied with the wider road safety plan slated to come out later? All safety components that we bring to this House, Mr. Speaker, and all relevant legislation changes and legislation ties into the wider road safety plan and the holistic aim to make roads safer. So, the answer to that, Mr. Speaker, is absolutely.

How will the instructor communicate with the new learner taking the test? There was an article that was done in a publication a couple of months ago where they actually showed how this would work. But for those who did not see that, the instructor will communicate with the learner via an earpiece. So, they will have an earpiece. So we are, as this Government has been doing, Mr. Speaker, using and introducing further technology to benefit all that we do, especially coming out of the Transport Control Department.

Will the instructor follow behind in a vehicle clearly marked to indicate that the test is going on to notify the community? Will the community be notified of the details of the test? Mr. Speaker, yes, that happens now. If you are around TCD on a daily basis, you will see many, in this case, cars, leaving the yard and they are going out and they have a big red sticker on the side that says, you know, *driver under test*. And we can look at that in the regulations that we might have flags, we might have, you know, special stickers on helmets. There's a lot of things that could be done, Mr. Speaker,

to bring awareness and say, *listen, give this group of individuals riding some grace because they are doing an on-road test*.

How many learners can take the test at a time? The director's guidelines will contain that at a later time, Mr. Speaker. Another question was, What safety protocols and guidelines will be utilised? The guidelines for safety and guidance will be issued by the director.

And then what I did not say in the brief is that there's also a section that has been added in here regarding the visitor's driver's licence. And it was not in the brief. There was a gap and we did find . . . the Honourable Member behind me did mention earlier in his presentation that we found that there was a gap in the Auxiliary Bicycles Act regarding visitors. And this is determined to be important to include to ensure that visitors using Bermuda roads on auxiliary bicycles as well, Mr. Speaker.

So, Mr. Speaker, I would like to at this time thank all of those who spoke in support of this and in support of this Bill, because as we know, it is something that we wake up to every day, which is the safety of road users on this Island. And while we may like to give statistics as to who is and who is not getting into these accidents, we cannot look past the entry point of which users are entering our roads, Mr. Speaker.

So, with that said, Mr. Speaker, I move that the Bill be committed.

The Speaker: Thank you, Minister.

Deputy Speaker, would you like to take the Chair and take us into Committee? Thank you.

House in Committee at 9:58 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

AUXILIARY BICYCLES (PROJECT RIDE) AMENDMENT ACT 2026

The Chairman: Good evening, Members.

We are in Committee of the Whole [House] on the Bill entitled the [Auxiliary Bicycles \(Project Ride\) Amendment Act 2026](#). I call on the respective Minister.
Minister.

Hon. Owen Darrell: Thank you, Madam [Chairman].

I'd like to move that the Bills [*sic*] be moved individually.

An Hon. Member: Clauses.

Hon. Owen Darrell: The clauses, sorry, be moved individually.

The Chairman: It has been moved that we consider the clauses individually.

Are there any objections?
There are none.
Agreed.

Hon. Owen Darrell: Mr. Chairman, I would like to move clause 1 be approved.

The Chairman: Minister, you would like for clause 1 to be considered at this time?

Hon. Owen Darrell: Yes, Madam Chairman.

The Chairman: Yes. You can put—

Hon. Owen Darrell: Clause 1 provides the title of the Bill.

The Chairman: Okay. Clause 1 provides the title of the Bill.

Are there any other Members who wish to speak to clause 1?
There are none.
Continue, Minister.

Hon. Owen Darrell: Madam Chairman, I'd like to move clause 2.

The Chairman: It has been moved that we consider clause 2.
Are there any objections?
There are none.
Can you read the clause, Minister?

Hon. Owen Darrell: Madam Chairman, clause 2 provides defined terms to be inserted into section 1 of the principal Act.

The Chairman: Are there any other Members who wish to speak to clause 2?
I recognise the Member from constituency 30.

Mr. Dwayne Robinson: Yes, thank you, Madam Chairman.
And just to be clear, we support. Okay, so I'm just . . . I'm just asking some questions.

[Inaudible interjections and laughter]

Mr. Dwayne Robinson: Just in clause 2, in the 9AA(4) *[sic]*, which is just talking about the driver's licence for visitors.

[Crosstalk]

The Chairman: Clause two provides terms to be inserted.

[Crosstalk]

The Chairman: Yes, that's . . . clause 2 is on the . . . Minister, which clause did you read?

Hon. Owen Darrell: Clause 2, I was going to do them individually, Madam Chairman.

The Chairman: Which is . . . provides defined terms to be inserted into section 1 of the principal Act.

Mr. Dwayne Robinson: My apologies. I will wait for the next one.

The Chairman: So, you do not wish to speak to clause 2?

Mr. Dwayne Robinson: No.

The Chairman: Right.
Minister, continue. Yes.

Hon. Owen Darrell: Thank you, Madam Chairman.
Madam Chairman, I now move that clause 3 be approved or considered . . . sorry.

The Chairman: It had . . . Okay. It has been moved that we consider clause 3.
Are there any other persons who wish to speak to . . . I'm sorry.
Are we in approval of that?
Yes.
Continue, Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.
Clause 3 amends section 9 of the principal Act to allow a person without a valid driver's licence to operate an auxiliary bicycle when holding a learner's permit, undergoing on-road instruction or undergoing an on-road driving test. It also defines a valid driver's licence or Bermuda's youth licence as one valid for driving an auxiliary cycle that extends the section's application to auxiliary bicycles driven on estate roads.

The Chairman: Thank you.
Are there any other Members who wish to speak to clause 3?
There are none.
Continue, Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.
I now move that clause 4 be considered.

The Chairman: Didn't you just read clause 4?

An Hon. Member: That was [clause 3]

Hon. Owen Darrell: That was [clause] 3.

[Crosstalk]

The Chairman: I was up at 4:30 am, I believe it was.
You would like for clause 4 to be considered.
Are there any objections to that?
There are none.
Continue, Minister.

Hon. Owen Darrell: Madam Chairman, clause 4 inserts new sections 9AA, 9AB, 9AC, 9AD into the principal Act to extend the regulatory framework for Project Ride [by] establishing the licensing requirements for Project Ride instructors to conduct on-road instruction and empowers the Minister to make regulations for the qualifications of an instructor and the issue, renewal, suspension and revocation of a licence. They also provide [for] the issuance of an auxiliary bicycle driver's licence to eligible visitors who meet specified residency-related criteria, require individuals to obtain a Bermuda youth licence after certified on-road instruction and testing, empower the Director to issue related guidelines and create offences connected [with] learner's permits.

The Chairman: Are there any other persons who wish to speak to clause 4?
I recognise the Member from constituency 30.
Member, you have the floor.

Mr. Dwayne Robinson: Thank you so much, Madam Chairman.

And I just wanted to speak to the clause 4 there regarding the visitor's licence. Just to ask the methodology of having a person qualified for over 30 days of a stay, like what? Because a lot of stays are very . . . a lot shorter than that. So, I just wanted to know, like, what was the methodology behind that particular number to allow them to be eligible?

And also, to ask the Minister, was it considered that the visitors also have to take an on-the-road driving test? Because we do get a lot of road traffic collisions that involve our tourists and visitors as well.

The Chairman: Thank you.
Are there any other persons who wish to speak to clause 4?
There are none.
Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.
I'm just waiting to get a detailed response on the rationale as to why we went that way. So, Madam Chairman, if you would just give me some grace.

The Chairman: I will allow you to go back because we have not approved them. So, I will allow you to go back to clause 4. Had we already approved it—

Hon. Owen Darrell: Go back to clause 1?

The Chairman: I would . . . clause 1, whichever clause it is. Had we already approved it, you would not be able to go back. So, you can continue.

Hon. Owen Darrell: All right. So, I'm going to move to [clause] 5 and go back and get you the response for [clause] 4.

The Chairman: Yes.

Hon. Owen Darrell: Thank you, Madam Chairman.
Madam Chairman I'd like to move that we consider clause 5.

The Chairman: It has been moved that we consider clause 5.
Are there any objections?
There are none.
Continue, Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.
Clause 5 amends section 9A of the principal Act by deleting subsection (4) to facilitate the defined term "Project Ride" being moved to the interpretation section (section 1 of the principal Act).

The Chairman: Thank you, Minister.
Are there any other persons who wish to speak to clause 5?
I don't see anyone.
Minister, you may continue.

Hon. Owen Darrell: Thank you, Madam Chairman.
I would like to move that clause 6 be considered.

The Chairman: It has been moved that clause 6 be considered.
Are there any objections?
There are none.
Continue, Minister.

Hon. Owen Darrell: Madam Chairman, clause 6 amends section 10 of the principal Act by inserting a new subsection (4) to provide that references in the section to a driver's licence or Bermuda youth licence includes a learner's permit.

The Chairman: Are there any other persons who wish to speak to clause 6?
There are none.
Continue, Minister.

Hon. Owen Darrell: Madam Chairman, I now move that clause 7 be considered.

The Chairman: It has been moved that clause 7 be considered.
[Are there] any objections?

There are none.
Continue, Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.

Clause 7 makes a consequential amendment to the Government Fees Regulations 1976 to insert the fees to issue or renew a Project Ride instructor's licence and to issue a learner's permit.

The Chairman: Are there any other Members who wish to speak to clause 7?

There are none.

Minister, would you like to provide the answer for the Member?

Hon. Owen Darrell: Yes.

Madam Chairman, I would like to go back to clause 4. I think the Honourable Member from the other side asked about the visitor's portion of this. And there are some questions.

What was the method of having someone qualify for over 30 days as opposed to persons who are here for shorter times? Correct?

So, what we did here was we mirrored this, Madam Chairman, with what's provided in the Motor Car Act for visitors obtaining a driver's licence for a private motor car, which is considered to be a reasonable time period for long-term visitors to the Island. So that was the methodology. So, we have just aligned it. I mean, kind of similar to how we aligned the 16 with 18 in a car.

An Hon. Member: Mm-hmm. All right.

Hon. Owen Darrell: Was it considered that visitors also needed to take an on-road auxiliary cycle test? No. No on-road testing. This is only for young people in the Project Ride Programme.

Thank you, Madam Chairman.

The Chairman: Thank you, Minister.

Now, Minister, I need you to ask that all of your clauses be approved.

Hon. Owen Darrell: Madam Chairman, I now move that clauses 1 through 7 be approved.

The Chairman: It has been moved that clauses 1 through 7 be approved.

Are there any objections?

There are none.

So approved.

Continue.

[Motion carried: Clauses 1 through 7 passed.]

Hon. Owen Darrell: Madam Chairman, I move that the preamble be approved.

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

Are there any objections?

There are none; so approved.

Hon. Owen Darrell: 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 to that?

There are none; so approved.

[Gavel]

[Motion carried: The Auxiliary Bicycle (Project Ride) Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 10:09 pm

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

REPORT OF COMMITTEE

AUXILIARY BICYCLE (PROJECT RIDE) AMENDMENT ACT 2026

The Speaker: Good evening, Members.

Are there any objections to the Bill entitled Auxiliary Bicycle (Project Ride) Amendment Act 2026 being reported to the House as printed?

There are none.

The Bill has been reported.

Minister, do you want to do your third reading?

SUSPENSION OF STANDING ORDER 21

Hon. Owen Darrell: Thank you, Mr. Speaker.

I move that Standing Order 21 be suspended to enable me to move the Bill entitled Auxiliary Bicycle (Project Ride) Amendment Act 2026 be now read for the third time by its title only.

The Speaker: Any objections?

There are none.

[Motion carried: Standing Order 21 suspended.]

The Speaker: Continue.

BILL

THIRD READING

AUXILIARY BICYCLE (PROJECT RIDE) AMENDMENT ACT 2026

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

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

[Motion carried: The Auxiliary Bicycle (Project Ride) Amendment Act 2026 was given a third reading and passed.]

Hon. Owen Darrell: Thank you, Mr. Speaker.

The Speaker: Thank you.
Premier.

ADJOURNMENT

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

Mr. Speaker, I move that this Honourable House do now adjourn until Monday . . . sorry, Wednesday—

The Speaker: Wednesday . . . Wednesday . . . Wednesday.

Hon. E. David Burt: March . . . Did I say Wednesday now?

[Crosstalk]

Hon. E. David Burt: I'm as tired as the Deputy Speaker.

Wednesday, March 4, at 10:00 am.

[Crosstalk and laughter]

The Speaker: MP Swan, are you on your feet to make a contribution at this time?

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

The Speaker: Okay.

BLACK HISTORY MONTH

Mr. Hubert (Kim) E. Swan: Mr. Speaker, in the interest of the hour was late, this speech was unable to be delivered on Friday past, which was February 27, during the month when we celebrated Black History Month.

And I thought it necessary to speak on a subject that I've spoken to for ever since I first ran for the House of Assembly in 1983. I've spoken to this subject on many occasions based on my experiences in life around the world and my experiences in Bermuda.

As we reflect on Black History Month, I believe in Bermuda we probably need to contemplate considering a representation of what Black History Month . . . and I want to salute Minister Diallo Rabain for his efforts to highlight someone each day of Black History Month.

I appreciate it. I'm humbled that he included me and my contributions in sport as someone worthy of such recognition.

But I think that given Bermuda's complex history as it relates to the impact of slavery of so many countries in the Caribbean and around the world, and the Americas and India, Africa have had all the same experiences that it should be a 12-month campaign—

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: —to educate people on what is truly meant by to live with this subject matter. I believe in Bermuda. There are two persons who, in my estimation, this is just my humble opinion, are worthy of international recognition for their work in this subject.

One of those persons I knew personally. I have stood on the side of the road and argued with her for quite a long time when I was a young budding politician. I got to know her better because my father was her . . . that was his sister-in-law. Yes?

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: And we got to know each other far better over time. She used to talk to me about this subject matter, and I used to help her when she was organising events and the like to raise funds. And as she grew older, she became far more appreciated and accepted in our society.

But I asked Bermuda, right, for what we enjoy in Bermuda today, in 2026, and the challenges that still exist from the systemic institutionalised racism that exists as a consequence of slavery, where would we be in modern Bermuda without Dr. Eva Hodgson? Where would we be?

Let me tell you, Mr. Speaker, 40 years ago, 45 years ago . . . 43 years ago thereabouts, as a young man coming along, I can tell you, Dr. Eva Hodgson was public enemy number one of persons who did not see that subject the way she portrayed it, truthfully portrayed it.

The Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: And she spoke and carried the burden of the Black community in this country in a way in which she was prepared to take on that vilification.

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: Where would we be in this world without another Bermudian who I did not know, who I was not taught about until I got much older in life? Mary Prince. Where would this country, where would the world be without that courage? You know, I try to talk truthfully to people who I come in contact with at all levels and stations of life. And some sit in very high

echelons in this country and around the world. And I'm not afraid to tell them about this subject and how it has impacted this country and how it still impacts this country. And how the playing field still remains tilted where persons can enjoy privilege based on where they sit, who they believe in, and what they believe. But it doesn't erase the truth.

Here's something that most people don't appreciate. When slavery was abolished in 1834 (coincidentally, the year my great grandmother's father was born, Edward Stanley George Ratteray in Somerset, born in 1834), there was a [Slave] Compensation Act introduced in 1837.

The Speaker: Yes. Mm-hmm.

Mr. Hubert (Kim) E. Swan: The Slave Compensation Act, many people . . . you know what? The Slave Compensation Act translated to more money than Britain could afford at that particular time. Translated to almost \$19 billion in today's translation of dollars. Many people would think that, oh boy, there was a Slave Compensation Act that just got paid off in 2015 . . . 2015! When persons around that time were still protesting in places like Bristol and taking down statues and knocking them down in modern times, right? You know, the Slave Compensation Act was not meant to help those families who were enslaved or their descendants. The Slave Compensation Act was to compensate the slave owners around the world, particularly in the British Empire.

The Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: So, you know, my grandpa, being a fisherman and a farmer and a little country mason from White Hill, used to always say, *you reap what you sow*. The Slave Compensation was made to ensure that the economy built around slavery could still exist. The people who built the economy could still survive. It meant that the mind-set that those who went before [us], who championed there, that mind-set could be kicked, the can could be kicked further down the road. And further down the road it was kicked.

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: And so, we do not have enough persons like Dr. Eva Hodgson prepared to be academics to really delve into how this subject is impacting this country today.

The Speaker: Mm-hmm. Yes.

Mr. Hubert (Kim) E. Swan: But I'm grateful that in my lifetime I saw what courage really looks like. I see people who, when she passed, spoke so eloquently about her and the like. But I can tell you what. If you think people had a dislike for any PLP Leader, Dr. Brown being the most dreaded amongst all from persons who

didn't support the PLP, Dr. Eva Hodgson was hated by people because she was intelligent enough to articulate the truth and courageous enough to put it in the paper week after week and rebut anybody who dared to argue against it and back it up with empirical evidence. But people sometimes just don't want to know what the truth is. They just can't handle the truth, Ruth. That's the truth.

The Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: And I just want to say that when we are looking to educate this country, when we are looking to make this country grow, we need and we owe it to this country, to the children, to the people who come into Bermuda from overseas, the people who come into this country to work from other places. That education is paramount.

An Hon. Member: Yes.

The Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: You know, I had a conversation with someone. You know, a lot of people look at me, *Yes, he's a golfer*. But you know what? I know what it's like.

You know, I used to do something, Mr. Speaker. When I went to airports in Europe in year two, I used to walk right to the police station. The guys said, *Where you going, Swan?*

I said, *If I go up to the counter and present my passport, they'll be hauling me in. They have profiled me before.* I got tired of it. I went right to the police. Yes. I said, *Here it is. This is me.*

The officer said, *What are you doing here?*

I said, *I'll be back here to see you, so you'll see me again.*

You know, I was being proactive. Why? Because I stood in line behind a Smith from Paget, whose brother I knew playing, who was a top golfer out of Riddell's Bay back in the 1970s. And we had the same passport. And he went through. We were at [Paris] Charles de Gaulle [Airport] going back to London from the French Open. And I told . . . he says, *What happened?* I said, *Every week, week after week.*

The Speaker: Mm-hmm.

Mr. Hubert (Kim) E. Swan: You know? Why? Is it because I look North African? Is it because I could pass for an Ethiopian or Somali or an Eritrean? Is it because they didn't know if I was Moroccan or Algerian? Or was it simply because I was the only dark person in the line, the only Black person in the line?

That's the superficial side of it. The side of this subject that can't see what a blind man or woman can feel about this subject is what's damaging us today.

This system is designed to benefit persons. It was designed to benefit White people.

And let me declare my interest. Isaac McKinley Hall from Southampton was my great-grandfather. He married Emily Burrows, the aunt of Reginald Burrows, the sister of Edgar Burrows, my uncle.

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: And my Aunt Emily, she had a mother that was born a Higgenbotham in St. George's, the White Higgenbothams in St. George's. And so, I know what it is to have love for my White relatives in this country. And I know the pain that my Black brothers and sisters have felt over years. And how this particular subject is very complex. And looking at it from a simplistic, superficial point of view is damaging. Because, Mr. Speaker, it makes it possible for those who benefit and revel in it, who come from Bermuda and see something that exists in this country that can help them prosper.

And do you know it keeps us all apart? The majority of this House are Black persons. The majority of this House, in the time that I've been in the legislature, has been growingly predominantly Black persons. And I would say that all of us Black persons in this House want a Bermuda that is free of racial discrimination, institutional racism. I know that.

But had it not been for Dr. Eva Hodgson in this country, the modern-day Mary Prince, the ignorance that was allowed to prevail would not be able to be dispelled. It's only able to because of the research and the writings that she was able to present. Black History in this country needs to be every month. The Slave Compensation Act that Britain only paid off in 2015, 2015 paying off, compensating, has kicked that can down the road two centuries.

The impact of this scourge on society has been probably the worst crime against humanity in the history of the world because it lasted for centuries. Ripped people out of their homes. Broke families. Took away their language. Made them human property.

Mr. Speaker, I thank God to be blessed to have had the experience in my trade to take me all around this country. To be educated in Alabama. To play golf in Mississippi. To win a golf tournament in Louisiana. To walk amongst people and be the only Black person in a tournament. And be taught by people who worked in the hospitality industry who prepared me. They saw something in me that I couldn't see for myself. I was not lucky, I was blessed. When Herman, who I talk about, "Buzz" [William] Deshields, Earl Anderson, Reverend Carter from the Seventh-day Adventist Church, Pastor Wells, Pastor Carter influenced my life. It wasn't by accident. It was by divine intervention to prepare a young man to make a speech such as this.

[Desk thumping]

Mr. Hubert (Kim) E. Swan: Understanding that people who sit in high places need to be reminded that there is a system that will benefit you and your children and you turn a blind eye to it because it benefits you. But one day it may just land on your doorstep.

This world, Mr. Speaker, I'm worried about this world. I called a friend who I knew was travelling and I said, *Listen, be careful where you're going*. I've had a little experience with people yanking you over because you look a little different.

And on our doorstep in America, people look at things a little bit differently than even the America that I travelled through in the deep south in the 1970s. A little bit differently. You know, we have had persons pulled over in their communities. We have had young men shot and we have had people roughed up by law enforcement for the last 10 or 20 years, but it's a different climate percolating in countries that we used to rely on and travel to all the time. On a global scale, as we look at all the challenges the world faces today, I certainly appreciate the people I came in contact with.

As I give this speech, I think of the late Harreld Kirkpatrick who had several Purple Hearts serving in World War II. I remember the late Betty Vincent who influenced my life, who came to Bermuda in the late 1940s, early 1950s from England, who actually was one of the people who introduced me to golf, who integrated into society. I give thanks for them and their contributions, Mr. Speaker.

They conveyed upon me how significant the leadership of Winston Churchill was in the face of tyranny. Where would we be? Maybe we would be speaking German today had that person not had the courage to stand up against tyranny. So, I have respect for leadership that is prepared to stand up against things that are against humanity. But it's easy to look at things so structurally important, simplistically, and how it may impact just our little, small space.

So, in recognition of Black History Month, as my time comes to a close, I just want to say how much I salute the courage of Dr. Eva Hodgson. Her role in this country, the sacrifice that she made so that we could be provided with truth, and I'm sure with the knowledge that she had and with the upbringing she had, she knew exactly the role she needed to play, not too dissimilar to Mary Prince.

Thank you, Mr. Speaker.

The Speaker: Thank you, Honourable Member.

I don't see any other Member moving. And so, I assume that we are all going to move and sync out of the door at the same time.

And with that, I want to thank Members. MP Swan, you wrapped up just now by saying you respect those who had the courage at that time to stand. I want to say that as we look around the world now, right now, as we see what's going on around the world, it takes that type of courage again to stand up to those big bullies who are doing what they are doing.

With those few words, the House now stands adjourned until Wednesday, the 4th of March.

[Timer chimes]

An Hon. Member: And the clock tells us it's time to go.

[Inaudible interjections]

The Speaker: Yes, you had a few more seconds left, MP.

[At 10:31 pm, the House stood adjourned until 10:00 am, Wednesday, 4 March 2026.]

**BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT
4 MARCH 2026
10:05 AM**

Sitting Number 27 of the 2025/2026 Session

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

The Speaker: Good morning, Members.
Just waiting for Sarge to sort out the bar.
Thank you.
Mr. Clerk will now lead us in prayer.

PRAYERS

[Prayers read by Mr. Somner, Clerk]

The Speaker: Amen.
Good morning, Members. Good morning to our listening audience, both here and overseas. I get calls from people overseas listening to us often as well. But good morning, Members.

[Gavel]

The Speaker: The House is now in session.

CONFIRMATION OF MINUTES

[Minutes of 27 February 2026]

The Speaker: Members, the Minutes of the 27th of February have been circulated. Are there any amendments required?
There are none.
The Minutes will be confirmed as printed.

[Minutes of 27 February 2026 confirmed]

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Speaker: We have been informed by the following Members that they will be absent today: Minister De Silva and Minister Hayward have both provided that information for us.

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: There are none.

PETITIONS

The Speaker: There are none.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Speaker: We have one Statement this morning in the name of the Minister of [Public] Works and [Environment].
Minister.

**ROAD PAVING AND PLANNED WORKS FOR THE
SWING BRIDGE, UPDATE**

Hon. Jache Adams: Thank you, Mr. Speaker. Good morning to you and the listening audience.

Mr. Speaker, I rise today to provide this Honourable House and the people of Bermuda with a comprehensive [update on the road paving programme](#) by the Ministry of Public Works and Environment, and to advise of a necessary adjustment to our sequencing as we advance critical infrastructure works across the Island.

Mr. Speaker, this Government has been clear that improving the condition of our roads remains a national priority. Our road network is essential to daily life in Bermuda. It supports our residents travelling to work and school, our businesses moving goods and services, and our visitors experiencing all that Bermuda has to offer. We have continued our road paving programmes across the Island with works at Orange Valley Road in Devonshire, Middle Road in Smith's and North Shore Road near Flatts being recently completed.

However, responsible governance requires not only planning, but adaptability.

We are extremely proud to say that the Request for Proposals for the replacement Swing Bridge will soon be released in the impending weeks. As such, it has become necessary to strategically redeploy our paving teams to make preparation for this project. This decision is grounded in sound project management. Major infrastructure works of this scale require careful

coordination so that supporting road networks, staging areas, and traffic routes are properly prepared in advance.

Accordingly, works will be scheduled for the Swing Bridge detour routes via Number One Gate, Kindley Field Park, St. David's Road, Wallast Point Road and the Southside Road area. These preparatory works are essential to accommodate heavy equipment, facilitate construction staging, support traffic diversions, and safeguard public safety once bridge construction begins. By acting now, we will reduce the risk of delays and ensure that the bridge project proceeds in an orderly and efficient manner.

Mr. Speaker, before those works commence, community consultation will take place to ensure residents and stakeholders are informed and afforded the opportunity to provide feedback. We recognise that roadworks affect daily routines, and we are committed to engaging openly and providing timely communication so that the public is aware of what to expect.

In the interim, Mr. Speaker, paving currently underway in the Flatts Village area near the Aquarium will be completed to minimise disruption and maintain continuity for residents and businesses. Upon completion in Flatts, the team will undertake full resurfacing of Spanish Point Road, a heavily trafficked corridor whose condition warrants comprehensive attention to ensure a uniform and durable finish.

Thereafter, crews will transition to Kindley Field Park to begin the necessary preparation works in direct support of the Swing Bridge project. This proactive sequencing ensures that once the bridge contract is awarded, construction can advance without avoidable setbacks related to site readiness.

Following this phase, works will move west to Southampton, paving along Middle Road beginning at Lighthouse Road and extending eastward to Longford Road in Warwick. At this time, the BELCO trenching work will have reached the railway trail and will no longer interrupt traffic. This stretch of roadway is a critical corridor serving residents, commuters, public transportation, and the tourism sector. Improving this route will materially enhance driving conditions and safety in the western parishes.

Finally, the programme will transition as we progress to Palmetto Road—

[Desk thumping]

Hon. Jache Adams: —one of Bermuda's heavily used roads. Addressing its full resurfacing aligns with our strategy of targeting high traffic area that have experienced sustained wear and deterioration.

Mr. Speaker, this updated sequencing reflects prudent planning and careful coordination between routine road improvements and a major capital project of national importance. The people of Bermuda expect safer, smoother roads. They expect infrastructure projects to be managed efficiently and delivered

responsibly. And they expect transparency about our plans and progress.

This Government remains committed to meeting those expectations and to laying a strong and sustainable foundation for Bermuda's future.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

There are no further Statements this morning. We will now move on.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: This morning, we have the written questions, and we also have a question from the Statement that was just given.

And we will go to the written questions first. And the questions this morning from MP DeCouto to the Premier have been . . . both the Opposition and the Government have agreed to defer them for the moment.

Okay. So, we go to the second written question.

[Crosstalk]

The Speaker: And the second set of questions this morning from MP Fahy to the Minister of Home Affairs, Minister Lightbourne. Those two are also written questions due for a written response.

I believe you received the responses.

Hon. Michael Fahy: Good morning, Mr. Speaker. I have indeed. Thank you.

QUESTIONS ANSWERED IN WRITING

QUESTIONS: CARICOM MEMBERSHIP

Hon. Michael Fahy: On 23rd February 2024, the Honourable Premier advised this Honourable House that the Governor had received a Letter of Entrustment from the UK's Minister for Overseas Territories authorising the Government to begin negotiations with CARICOM. Would the Honourable Minister please provide this Honourable House with a copy of the said Letter of Entrustment?

Hon. Michael Fahy: Would the Honourable Minister please advise this Honourable House the date upon which the Government of Bermuda will publish a Green Paper and then a White Paper in respect of Bermuda becoming a full member of CARICOM as was indicated by the Honourable Minister in the 2025/2026 Budget Debate?

**QUESTION: FLOATING SOLAR
PHOTOVOLTAIC PLANT**

Hon. Michael Fahy: *Would the Honourable Minister please advise this Honourable House of the number of Expressions of Interest received by the Regulatory Authority for a floating solar photovoltaic plant in Bermuda and the timescale envisaged regarding an announcement of a decision on whether such a floating photovoltaic plant will proceed?*

The Speaker: Okay. Thank you. That takes care of the written questions.

We will now go to the questions on the Statement this morning. And Minister, you have two Members who wish to put questions to you.

The first is from MP Linda Smith.

Would you like to put your questions to the Minister?

**QUESTION 1: ROAD PAVING AND PLANNED
WORKS FOR THE SWING BRIDGE, UPDATE**

Ms. Linda Smith: Thank you, Mr. Speaker. Yes, I would.

Minister, thank you for the update. And it's good to hear about the activity that's taking place with respect to paving. I know there is a great deal of interest in it.

You did give us a sense of the sequencing of the work that will be taking place. But could you also provide generally, if you could, a timeline of what people can expect? And also, in terms of how long some of the paving work may be postponed due to the work that needs to happen for the Swing Bridge.

Thank you.

The Speaker: Thank you.
Minister.

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

I am always hesitant to give these concrete deadlines. But nonetheless, I will say that at this present time, it is expected that we will begin the works at Spanish Point Road within the next week or so. And we do anticipate to start this work, then transition and complete or start the work at Kindley Field next month. So, at some point in April. We envision this work to be roughly three, possibly four months of work.

And then, so anything further than that would just be difficult for me to project. But those are our estimated timelines at this present time.

Thank you, Mr. Speaker.

The Speaker: Thank you.
Supplementary or new question?

SUPPLEMENTARY

Ms. Linda Smith: Thank you, Mr. Speaker.

Specifically, I'm wondering about the Southampton area.

The Speaker: Minister.

Hon. Jache Adams: Understood, Mr. Speaker.

We will start—

[Inaudible interjection]

The Speaker: Go ahead, go ahead.

Hon. Jache Adams: No worries.

Mr. Speaker, we are expecting to start the Kindley Field in April. Again, it is expected to take roughly three, possibly four months. After the area in the Kindley Field area is completed, that is when we will start Southampton. So—

The Speaker: Four months from now?

Hon. Jache Adams: July, August, I guess. At its present date, that is the anticipated timeframe.

The Speaker: Okay.

Supplementary or new question?

Ms. Linda Smith: No, thank you very much.

The Speaker: Thank you. Okay.

Minister, MP King also has questions for you this morning.

MP.

**QUESTION 1: ROAD PAVING AND PLANNED
WORKS FOR THE SWING BRIDGE, UPDATE**

Mr. Robert King: Good morning, Mr. Speaker, Members of this Honourable House and the listening public.

Regarding the bridge works, what date will the RFP be issued?

**QUESTION 2: ROAD PAVING AND PLANNED
WORKS FOR THE SWING BRIDGE, UPDATE**

Mr. Robert King: And what is the estimated cost for the construction to include contingencies and maintenance?

Those are my questions. Thank you.

The Speaker: Mm-hmm.

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

As I stated in the Statement, the RFP is expected to be in the next imminent weeks. So, I would roughly . . . again, [it is] hard to give concrete deadlines because there is still work that needs to be done in order to achieve that. But I think it's reasonable to

assume that within the next two, possibly three weeks, the RFP will be issued.

Again, the RFP will be issued. Again, you do not know the exact amount of the contract until you have completed that process. But it is anticipated to be roughly \$50 to \$60 million.

The Speaker: Thank you.

The Speaker: Supplementary? No further? Okay.

Members, that brings us to the end of the Question Period. Thank you for your participation, Members.

We will now move on.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Junior Minister Furbert.

Hon. Wayne L. Furbert: Thank you, Mr. Speaker.

Mr. Speaker, I rise this morning to bring condolence to the family of Bishop Lloyd Duncan.

The Speaker: I think you should associate the whole House with that.

Hon. Wayne L. Furbert: I definitely associate the whole House. I'm sure every Member would like to bring condolence to the family.

Mr. Speaker, I knew Bishop Duncan before he was a bishop. This goes back many years ago when he was just a . . . I think he was just really in the church, as we all grew up in the Pentecostal movement. He particularly was at New Testament Church of God.

[Inaudible interjection]

Hon. Wayne L. Furbert: I associated the whole House, yes.

He was at New Testament Church of God. Of course, I was at the Holiness Church there up in Warwick and throughout Bermuda. So, we have known each other for a long time. When Bishop Goodwin Smith was the bishop of the New Testament Churches of God in Bermuda. I remember when he became a pastor at a very young age. Then he became . . . that's around at the Greater Smith here, in location. Then, of course, he became the bishop when Bishop Goodwin Smith passed away. Then he took over the church over here at New Heritage Worship Centre. Then, of course, when the shift took place, I think about two years ago, he then moved his church in God's territory in Hamilton Parish at Midland Heights Church there. So, I have known him for a long time. I must admit, Mr. Speaker.

[Pause]

The Speaker: Take a moment. Take a moment.

Hon. Wayne L. Furbert: Yes, it's tough.

The Speaker: Yes.

Hon. Wayne L. Furbert: Bishop Duncan's wife unfortunately six months ago lost her mother and father.

The Speaker: And father, yes.

Hon. Wayne L. Furbert: So, it's been a very sad day for her in particular.

The Speaker: Mm-hmm.

Hon. Wayne L. Furbert: This is, like I said, it's a family I have known for a long time.

So, he was a very excited gentleman. I mean, he could preach. One thing about Bishop Duncan, he could preach. He loved to sing. I'm not sure many people realise that also he played the piano from time to time. His brother, who's still living, is a singer also. That's why we kind of knew each other because we both were in churches singing at a young age.

But, Mr. Speaker, I will end on this word. Bishop Duncan fought a good fight.

The Speaker: Mm-hmm.

Hon. Wayne L. Furbert: He has finished the race. He kept the faith. And, Mr. Speaker, henceforth, there is laid up for him a crown of righteousness.

The Speaker: Mm-hmm.

Hon. Wayne L. Furbert: Mr. Speaker, I will miss Bishop Duncan.

Thank you.

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

Minister Weeks.

Hon. Michael A. Weeks: Thank you, Mr. Speaker. Good morning to you, colleagues, and the listening audience.

I rise to my feet, Mr. Speaker, to be associated with the remarks by the Member who just took his seat for Bishop Lloyd Duncan. His family and my family were good friends. So, on behalf of my family, my wife in particular, condolences go out to his wife, Shanda, and the rest of the family.

You know, I've known Lloyd pretty well all my life. And I remember we used to joke back in the day, I used to call him "Jakes" because he looked like T.D. Jakes in the way he presented himself. So, he and I used to have a nice little chuckle when I used to say that to him. So, my heart goes out to his wife, his children, and family.

Mr. Speaker, on a more positive note, we have a young and upcoming football star in our midst by the name of Jace Donawa. His name has been flashing all over the college circuit and especially even on ESPN with that brilliant free kicker he is. So, I really want to mention him because . . .

The Speaker: Out of the West End.

Hon. Michael A. Weeks: He's out of the West End, yes, and I will give him that.

[Laughter]

Hon. Michael A. Weeks: Yes, I will give him that. You know, I am a West End man when it comes to cricket.

But I would like to put the country on notice that this young man, right, we have seen him for a while coming and developing. He's the son of Jay Donawa, a long-time marathon icon here in Bermuda. You know, I have seen Jace develop from young until now. He's very confident, very skilled, very intelligent because right now I think he is at the University of North Carolina getting his academic degree. But I put him on notice that the country to watch this young man as he matures.

Thank you, Mr. Speaker.

The Speaker: Okay. Yes.

Does any other Member wish to make a contribution this morning?

Minister Adams.

Hon. Jache Adams: Mr. Speaker, I'm going to be ever so brief today because we have assembled today. And so, I thought I would wish a very special fifth birthday to Yara Michelle Adams, who is very special. She's my daughter.

[Desk thumping]

Hon. Jache Adams: Today happens to be her birthday.

[Inaudible interjections]

The Speaker: I think you might want to—

Hon. Jache Adams: I associate the House. There we go. There we go.

The Speaker: Look who just walked in! Yes, see?

Hon. Jache Adams: So, yes, somebody else may want to wish you a very special birthday. But nonetheless, I assure you, she's probably not listening. But nonetheless, I wish her the best birthday.

Thank you, Mr. Speaker.

The Speaker: Okay.

Does any other Member wish to make a contribution?

Opposition Whip, MP Cannonier.

Hon. L. Craig Cannonier: Yes, thank you. Thank you, and good morning, colleagues, and to Bermuda.

Mr. Speaker, last Monday I spoke of my concern of the war that is going on. And you mentioned, you had some words and that we needed to speak up more, you said.

The Speaker: Yes.

Hon. L. Craig Cannonier: Again, last night I sat up watching the live feed and more atrocities taking place. I gave it some thought. And I'm really concerned about everyone in this conflict. But I do have some friends in Lebanon. They have 130 members of Parliament. And just this last year . . . only six are women. And so, I met some of them not too long ago at a health forum. And I did [Whats]App them. I was able to get through the App to them.

But the atrocities that they explained to me are just unbelievable. And Lebanon is only at blame for being a friend of Iran. But yet they are being bombed mercilessly for being a friend of Iran.

The Speaker: Mm-hmm.

Hon. L. Craig Cannonier: I'm not taking sides here. But this is so wrong.

The Speaker: Yes.

Hon. L. Craig Cannonier: So wrong.

The Speaker: Totally agree.

Hon. L. Craig Cannonier: Unnecessary that we cannot find a way to negotiate. And, again, I liken it to . . . it is almost like gang warfare right now. Because they can't sit and talk. So, they are not using guns or knives. They are using missiles. And so, the poor families. This particular MP said that no matter where they travel now, they have to travel with suitcases of food in the car wherever they go, even if they go 15 minutes, because they just do not know if they will get back.

And so, it's pretty sad. And, again, on my feet . . . Bermuda has affected worldwide events in so many different ways. Just to say that, as Bermudians, we feel for what's going on. And our sympathies are with all these families that are losing lives at this time. It truly is an atrocity and must stop.

Thank you, Mr. Speaker.

The Speaker: I totally support that.

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

MP Reverend Dill, you have your three minutes.

Rev. Dr. Emilygail A. Dill: And good morning.

The Speaker: Good morning.

Rev. Dr. Emilygail A. Dill: I would like to take the opportunity to wish a belated happy birthday to Mr. Colbert Pearman, who celebrated 90 years on this past Monday. Many of you will know the song, *Bermuda Jewel of the Sea*, which is the song that was composed by Mr. Colbert Pearman. And I just want to pray God's continued blessings on him as he goes forward. And there was an announcement of a competition that will be amongst the schools to do new variations of the song, *Jewel of the Sea*, as we lead into our heritage celebrations.

Thank you, Mr. Speaker.

The Speaker: Thank you. I will associate myself with those remarks for Mr. Pearman.

Premier, would you like three minutes on the floor this morning?

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

The Speaker: Go right ahead.

Hon. E. David Burt: Mr. Speaker, first, it would be remiss of me if I did not stand to my feet and be associated with the condolences for the late Lloyd Duncan, offered by the Honourable Member for constituency 6 and echoed by the Minister of National Security.

My family, of course, knew the family of the late Bishop Duncan, and it is without question a tragedy. And we will certainly mourn along with the family of a loss of someone who was always very spirited in carrying the word forward.

I remember when I had first moved back to Bermuda and the evening commercials on ZBM News was the *church in the hood that will do you some good*. And he was always finding a way to make sure to spread the word and the gospel of Jesus Christ. And so, from that particular aspect, I just want to make sure that the condolences of the Government are extended to his family as well.

Mr. Speaker, I did not stand to my feet on Monday. However, I do wish to send a belated happy birthday wish to one of my favourite constituents. And this is a lady, Mrs. Margaret Burgess, who turned 100 towards the end of last month. It was funny because, as you know, Mr. Speaker, one of the responsibilities of being Premier of the country is that you do look to attend as many hundredth birthday parties as possible. I must say I cannot count how many I have done in my time in office, but it has been quite a number.

But it isn't very often that you get to celebrate one of your own constituents who is actually turning 100. And I remember the first time that I canvassed Mrs. Margaret Burgess when I was first running in constituency 18. And, you know, you have the lists and then there's this lady and, you know, she was in her late 80s at the time. And then you see the age on this sheet, and you get very nervous about what, you know, you may encounter.

But this young lady at that time was incredibly bright and sprightly. And I actually remembered canvassing before the 2025 election and going up to her house. And she was the exact same way. And she reminded me, she says, *I'm 99, you know, I will turn 100 next year*. And so said, so done. But it was a great celebration with her family at the Cocoa Reef [Resort]. And I just wanted to take the opportunity to wish her a happy belated 100th birthday. I was clearly able to give it in person, but I would certainly ask that the House send a letter of congratulations for the celebration of her 100th birthday.

Thank you, Mr. Speaker.

The Speaker: Thank you.

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

There are none other.

Before I move on, I would just like to add my words and thoughts to the condolences that have been expressed to the Duncan family on behalf of the passing of Bishop. I have known both he and his wife and his in-laws and his mother for quite some time. My parents worshipped with them. And Bishop Duncan is one that is held in high esteem in my household, my family. And their loss is felt deeply in my house. And my mother and sister still worship there. And they have been close friends with both he and his in-laws and his . . . who passed a few months ago and his mother as well.

So, our condolences from a personal level felt, and I was quite shaken yesterday when I did receive the news. So, I add my words of condolences to those that have been expressed.

We now move on.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

NOTICE OF MOTIONS 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: That now leads us to the reason of today's sitting, which is the continuation of the debate on the resumption in the Committee of Supply for the further consideration of the Estimate of Revenues and Expenditures for the year 2026/27.

As for the listening audience, once we go into Committee the Speaker will be out of the Chamber, and the time allotted for the debate today is eight hours. So, I will be out of the Chair for that period of time.

We will start the debate this morning dealing with the Ministry of Health for the first four hours, and the second four hours will be the Ministry of Transport, Tourism, and Culture.

I will now call on the Member of the Chair Panel to take the Chair, and I will call on the Premier first to move us into Committee, and then I'll ask the Member of the Chair Panel, MP Linda Smith, to take the Chair after that.

Premier.

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

Mr. Speaker, I move that the House do now resume in Committee of Supply to consider the Estimates of Revenue and Expenditure for fiscal year 2026/27.

The Speaker: Are there any objections?

There are no objections to that.

I call on MP Linda Smith to take the Chair and take the House into Committee.

Members, have a good day of debates.

House in Committee at 10:32 am

[Ms. Linda Smith, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Chairman: Good morning, Members. It having been moved, Honourable Members, we are now in Committee of Supply for the further consideration of the

Estimates of Revenue and Expenditure for the year 2026/27.

We are doing the Ministry of Health this morning, starting with heads . . . well, we are going to cover Heads 21, 22, 24, and 91. We have a four-hour debate starting now. And I am calling on the Minister of Health to bring us forward.

Thank you.

MINISTRY OF HEALTH

Hon. Kim N. Wilson: Madam Chairman, I move the following heads: Head 21, Ministry of Health Headquarters; Head 22, Department of Health; Head 24, Hospitals; and Head 91, Health Insurance, be now taken under consideration.

The estimates of revenue, expenditure, performance measures, and FTEs for the Ministry of Health are found on pages B-149 through B-170 of the Budget Book. And, Madam Chairman, this relates to Head 21 Headquarters.

HEAD 21—MINISTRY OF HEALTH HEADQUARTERS

Hon. Kim N. Wilson: The Capital Development and Acquisitions estimates are found on pages C-5 and C-12 of the Budget Book. The Grant estimates are found on pages C-18 and C-19 of the Budget Book.

Madam Chairman, the Ministry of Health has been allotted a total of \$302,478,000 for the fiscal year 2026/27 for the heads of its headquarters, the Department of Health, Hospitals, and the Health Insurance Department.

Madam Chairman, today I am pleased to present the budget for the Ministry of Health and its departments and quangos, starting with Head 21, the Ministry of Health Headquarters, found on pages B-150 through B-153 of the Budget Book.

Mission

Hon. Kim N. Wilson: Madam Chairman, the mission of the Ministry of Health Headquarters is *To ensure affordable access to quality health care while protecting vulnerable populations and strengthening the sustainability of Bermuda's health system.*

The Head 21 budget reflects the efforts of headquarters to create a health system that provides equitable access to health care services in the most appropriate settings, drives efficiency through digitalisation initiatives, and ensures that our health care infrastructure can adapt to evolving public health needs while maintaining the highest standards of fiscal responsibility.

Through disciplined financial stewardship, strengthened regulatory oversight, strategic investment in digital health infrastructure, and the phased advancement of universal health coverage, this budget

positions the Ministry to move from planning to measurable implementation. It supports data-driven decision-making, enhances system transparency and accountability, and reinforces Bermuda's capacity to prevent, detect, and respond to public health risk.

Expenditure Overview

Hon. Kim N. Wilson: Madam Chairman, a total of \$23,721,000 has been allocated for Head 21 Headquarters for 2026/27, which represents an increase of 52.0 per cent or \$8,087,000 over the budget of fiscal year 2025/26. This constitutes 7.8 per cent of the total budget allocated to the Ministry of Health.

Revenue Overview

Hon. Kim N. Wilson: The Ministry of Health Headquarters is projected to generate \$54,000 during the 2026/27 fiscal year, which represents, Madam Chairman, an increase of 93 per cent from the \$28,000 in revenue in the previous fiscal year. And this increase is attributed to a projected increase in the total number to be collected in fees for the re-registration of doctors.

General

Hon. Kim N. Wilson: Madam Chairman, I will now address the first programme under Head 21, General. Line item 2101 General. Madam Chairman, the programme 2101, General, comprises 15 FTEs and the programme's total budget found on page B-150 of the Budget Book is \$21,583,000.

General Administration

Hon. Kim N. Wilson: Of that, \$13,151,000 has been allocated to [31000] General Administration. This represents, Madam Chairman, a 90 per cent, or a \$6,228,000 increase compared to fiscal year 2025/26. The General Administration budget covers expenses associated with the day-to-day operations of the Ministry, including the Accounts Section and the Project Management Office (or PMO) which is helping to implement the Universal Health Coverage (or UHC).

For UHC, Madam Chairman, a total of \$1,595,000 for the PMO, including a director, two project managers, and a health informatics nurse, and \$1 million for the engagement of subject matter experts, marketing, and communications. Additionally, Madam Chairman, \$3 million has been allocated to digital health projects and \$6,200,000 for the subsidisation of FutureCare premiums, providing targeted financial support to eligible participants and equitable access to essential health services.

Line item 31000, General Administration. Madam Chairman, this Government remains committed to delivering a health care system that is equitable, integrated, and financially sustainable for the people of

Bermuda. Universal health coverage is a structured reform programme designed to ensure that every resident can access essential health care services without experiencing financial hardship. During fiscal year 2026/27, the Ministry of Health will continue transitioning from health system design and financing models to advance measured implementation of UHC.

Madam Chairman, health care expenditure in Bermuda remains high by international standards, with 11.6 per cent of the gross domestic product being spent on health, representing the third highest in the OECD. At the same time, our health outcomes are disproportionate to our spending, underscoring the urgency for health reform to address structural pressures associated with an ageing population, a high burden of chronic noncommunicable diseases, fragmented funding arrangements, administrative duplication, and inequities in access to care. These challenges require coordinated and evidence-based reform to ensure long-term sustainability.

Madam Chairman, the Universal Health Coverage Project Management Office will continue to oversee actuarial analysis, financial modelling, and structured reform planning. During this fiscal year, Cabinet will receive a fully costed core benefits package supported by financial stress testing under multiple utilisation scenarios, phased implementation options, and defined risk mitigation strategies. The purpose of the core benefits package is to establish a defined set of essential services accessible to all residents, with a focus on primary care, prevention, and chronic disease management.

This approach is intended to direct health expenditure towards community-based services that provide the greatest population health benefit. The Ministry is also advancing the structural framework for a single-payer system. The objective of this work is to reduce duplication, improve administrative efficiency, strengthen fiscal oversight, and improve equity in access to services. A streamlined financing structure centralises funding flows, improves claims administration, and reduces administrative costs, which drive health system efficiencies. To this end, Cabinet will also receive structured implementation options during this fiscal year for decision.

Madam Chairman, under the Integrated Care Pathways (or the ICP) workstreams of UHC, the Ministry will transition from pathway design to operational implementation of the ICPs for diabetes, chronic kidney disease, and mental health. These pathways were designed to improve coordination between providers, standardise treatment protocols, strengthen early disease detection, and reduce preventable hospital admissions. Pathway implementation will focus on measurable improvements in care, continuity, and patient outcomes.

Madam Chairman, legislative modernisation also remains a priority to drive health reform, and during this fiscal year, the Ministry will advance legislative

drafting to support health system governance, financing arrangements, and patients' rights protections. These legislative measures are intended to provide a stable and accountable UHC framework.

In parallel, Madam Chairman, the Ministry is progressing the National Digital Health Strategy, including the phased implementation of electronic health records across the Department of Health Services. The introduction of integrated electric health records will improve the accuracy, availability, and timeliness of clinical information across care settings. This will enhance continuity of care, reduce duplication of tests and services, and support safer and more coordinated treatment.

Importantly, a modern digital health infrastructure will enable the Ministry to generate reliable population health data, strengthen performance monitoring, and support evidence-based service planning. Improved data analytics will assist in identifying utilisation trends, forecasting demand, evaluating outcomes, and allocating resources more effectively. This investment in digital health is therefore foundational to improving quality, efficiency, and long-term system sustainability.

Madam Chairman, universal health coverage is being implemented through a phased and financially disciplined approach. Each stage of reform is subject to actuarial modelling, financial review, stakeholder consultation, and fiscal oversight. This Government remains focused on ensuring that Bermuda's health care system supports seniors, working families, and vulnerable populations to access the care they need in the most appropriate settings.

The objective of universal health coverage is to ensure that all residents have access to the health services they need, including prevention, treatment, rehabilitation, and palliative care, without suffering financial hardship. To ensure that residents receive clear and timely information, the Project Management Office will implement a comprehensive communications strategy, outlining implementation progress to date, the next phases of reform, and the expected implications for residents and providers. Ongoing engagement and transparency remain essential components of implementation.

Mental Health

Hon. Kim N. Wilson: Madam Chairman, during fiscal year 2025/26, the Ministry of Health issued \$370,000 in grants to community organisations, including \$150,000 to MASC Bermuda to increase utilisation of mental health services among men and boys, \$120,000 to the Family Centre's Intensive Counselling Services to increase early detection and intervention for mental health challenges among children ages 4 to 18, and \$100,000 to the Women's Resource Centre for personalised mental health interventions among women.

Additionally, the Ministry of Health facilitated a two-day Youth Mental Health First Aid training sessions

in June [2025], and a Youth Anti-Stigma Summit in October of 2025. Together, these initiatives have not only bolstered the community capacity to identify and respond to mental health concerns among youth and adults, but also engaged students, educators, and community partners in breaking the stigma around mental health and normalising open dialogue about mental well-being as a part of holistic health.

Madam Chairman, during fiscal year 2026/27, efforts for mental health promotion will be amplified through sustained campaigns that promote emotional well-being, encourage the reduction of stress, and promote self-care. The integration of mental health discussions into everyday life, whether at a barbershop or beauty parlour or within a faith-based community, remains a priority for mental health promotion activities.

Community engagement and partnership with non-governmental organisations will also continue through pop-up initiatives in non-clinical settings and capacity building via the Mental Health First Aid training sessions, making workplaces, schools, and community spaces safer and more supportive.

Madam Chairman, this ends my presentation on business unit line Item 31000, General Administration.

Grants Administration

Hon. Kim N. Wilson: Turning now, Madam Chairman, to line Item 31015, Grants Administration.

Madam Chairman, at page C-18, it outlines the Ministry of Health's grants to various agencies that deliver critical front-line services supporting public health and social assistance, as well as a grant dedicated to health education initiatives. The total budget for the business unit is \$7,805,000, and these grant funds are allocated as follows:

- \$4,000,000 for the Lady Cubitt Compassionate Association (or the LCCA), to cover overseas medical care for uninsured and underinsured persons;
- \$1,250,000 for the Bermuda Health Council;
- \$120,000 for the Family Centre to assist with the delivery of counselling services delivered at no charge to families in Bermuda with children between the ages of 4 and 18 years old;
- \$150,000 for the Men and Masculinity Support Centre of Bermuda (MASC) to provide counselling and support services for men as part of the mental health initiative;
- \$120,000 for the Women's Resource Centre to assist with programmes that support women in poverty and transition by providing access to therapeutic services with individual counselling, community support groups, mindfulness and wellness activities, and support services, including access to housing and food, employment, and education support;

- \$63,000, Madam Chairman, for the Sexual Assault Response Team (or SART), to assist them to provide comprehensive support to survivors of a sexual assault;
- \$200,000 for the Dr. Barbara Ball Public Health Scholarship, and
- \$1,902,000 in mental health grants.

Sexual Assault Response Team (SART)

Hon. Kim N. Wilson: Madam Chairman, starting with the Sexual Assault Response Team (or SART). The grant to SART is being managed by a part-time coordinator in collaboration with the chief nursing officer. There are three trained forensic nurses who rotate weekly for 24-hour on-call duties and are linked via telemedicine with Tulsa, Oklahoma, for support if necessary. With the retirement of one forensic nurse, training has commenced with two other nurses. Of the 15 forensic examinations performed by the Sexual Assault Nurse Examiners [SANEs] in 2025, six were conducted on individuals under the age of 18.

The SART committee drives engagement across government departments, NGOs, and quangos to raise greater awareness. In the previous year, health promotion activities were celebrated during Forensic Nurse's Week, and SART also had a strong presence at health fairs and on radio campaigns, sharing information and resources to combat sexual abuse in our community. Additionally, collaborations have been realised with IRISi, which is a UK-registered charity that's dedicated to improving the health care response to gender-based violence, and the United Kingdom Health Security Agency (or UKHSA). This fiscal year, a train-the-trainer course on domestic abuse is planned to build capacity among health professionals to identify and respond to these challenges. SART remains committed to advancing the capacities of the newly trained SANEs and refurbishing a newly dedicated space that safeguards the privacy of clients and confidentiality of interactions and services.

Bermuda Health Council

Hon. Kim N. Wilson: As Bermuda advances significant health system reforms, the Bermuda Health Council (or the Council), continues to serve as one of government's most strategic delivery agencies, linking policy intent to execution, regulation to reform, and innovation to fiscal stewardship.

Mandate

Hon. Kim N. Wilson: The mandate of the Bermuda Health Council remains committed to ensuring quality, accessible, and cost-effective health care for all residents. It was established under the Bermuda Health Council Act in 2004. The Council is mandated to regulate, coordinate, and enhance the delivery of health

services while advising the Ministry of Health and government on system performance, sustainability, and reform.

The Council acts as an independent, evidence-based authority, conveying government, health professionals, health insurers, health service providers (businesses), patients, and international partners. Its work underpins regulatory compliance, workforce oversight, health financing reform, and long-term system planning, particularly as Bermuda prepares for the phased implementation of UHC.

Expenditure Overview

Hon. Kim N. Wilson: Madam Chairman, for fiscal year 2026/27, the Bermuda Health Council's total operating expenditure is projected at \$4,805,065. This reflects minor board-approved adjustments following financial budget review while maintaining overall fiscal discipline in the context of inflationary pressures, contractual obligations, and expanded statutory responsibilities.

Key areas of expenditure include the following.

- Payroll expenses in the amount of \$3,223,756. This is reflecting the final board-approved staffing costs, including salary progression and targeted capacity to support regulatory modernisation, policy development and enhancement, and systems reform activities.

The Chairman: Minister, we are approximately 30 minutes into this debate, and I just wanted to remind the listening audience that we are in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. We are currently debating the Ministry of Health, Head 21—Headquarters.

And, Minister, if you would like to proceed.
Thank you.

Hon. Kim N. Wilson: Madam Chairman, yes, I was talking about the key areas of expenditure.

- Building expenses for the Bermuda Health Council total the sum of \$452,888, covering contractual rent increases and essential services required to maintain safe, secure, and functional premises.

[Pause]

Hon. Kim N. Wilson: One moment, Madam Chairman. My tabs are falling out.

The Chairman: Take your time, Minister.

Hon. Kim N. Wilson: Professional fees.

- Madam Chairman, professional fees in the amount of \$542,083. And that is provided to enable the strategic use of actuarial, regulatory, policy, legal, and information technology

expertise, particularly, Madam Chairman, in support of UHC preparation, long-term care reform, and legislative modernisation.

- Training and workshops in the amount of \$72,875, supporting continued professional development, stakeholder consultation, and targeted local and overseas training aligned with best practice.
- Madam Chairman, operational expenses in the amount of \$167,216, supporting governance, digital platforms, communications, stakeholder engagement, and core compliance functions, excluding the Bermuda Nursing and Midwifery Council.
- And finally, the Bermuda Nursing and Midwifery Council in the amount of \$200,000, providing operational support in line with the approved Bermuda Nursing and Midwifery Council's budget.

Madam Chairman, depreciation and amortisation are budgeted at \$146,247, reflecting existing asset holdings. While no standalone capital grant is reflected in the base budget, the Council will undertake essential capital investments during fiscal year 2026/27, particularly in digital infrastructure. These investments include registration and licencing platforms, professional and service registries, donor databases, and the Unique Patient Identifier (UPI) infrastructure.

Madam Chairman, these capital costs will be met through a combination of existing reserves and a portion of the additional \$250,000 in operational grant funding requested, ensuring that critical digital systems required for regulatory effectiveness, data integrity, and system efficiency are delivered in a timely and fiscally responsible manner. These investments are foundational to improving billing accuracy, reducing administrative friction, strengthening oversight, and supporting affordability access to the health care system.

Revenue Overview

Hon. Kim N. Wilson: Madam Chairman, projected revenue for the Council for fiscal year 2026/27 totals \$4,654,506. Consistent with the Board-approved budget, revenue sources remain diversified and they include the following:

- Government Operational Grant in the amount of \$1,250,000;
- Mutual Reinsurance Fund (MRF) transfers in the amount of \$2,978,016. This is to support core operations, the kidney transplant programme, and innovation-related activities;
- licensing fees for insurers, health professionals, and health service providers in the amount of \$309,490;
- rental income in the amount of \$21,000; and
- interest income in the amount of \$96,000.

Madam Chairman, based on these projections, the Council anticipates an operating deficit of

approximately \$150,560 for the fiscal year. When non-cash depreciation of \$146,247 is excluded, the projected cash position is effectively balanced. The Council will continue to actively manage expenditure, pursue operational efficiencies, and explore permissible revenue opportunities throughout the year to minimise any variance from budget neutrality.

Positioning and Priorities

Hon. Kim N. Wilson: Madam Chairman, the Bermuda Health Council continues to play a central role in modernising regulatory frameworks, strengthening health system accountability, and advancing digital transformation. Over the past year, the Council has completed the following:

- continued operation and expansion of a block-chain-enabled digital credentialing platform currently used for registering health professionals;
- strengthened the kidney transplant coordination programme, including advancing agreements with overseas transplant centres that will deliver significant long-term cost savings and improved patient outcomes;
- enhanced oversight of health insurers and health service providers, and enforcement of mandates for coverage, transparent billing and patient protections;
- advanced health technology assessment processes to support evidence-based decision-making;
- improved system-level data collection, analytics, and public reporting to support transparency and policy development; and finally
- supported preparatory work for UHC, including stakeholder engagement and financial modelling.

Madam Chairman, the Council maintains a strong record of governance and accountability, with year-over-year unqualified audit opinions and publication of annual reports and financial statements.

Plans for the Upcoming Year

Hon. Kim N. Wilson: In fiscal year 2026/27, the Health Council will continue advancing major health system reforms while progressively shifting several initiatives from development to implementation, monitoring, and evaluation. The Council's programmes will span regulatory modernisation, digital health infrastructure, health financing reform, and population health policy. Key priorities for this upcoming year include:

- implementing support for UHC through continuing policy development, financial modelling, stakeholder engagement, and operational readiness towards activities to support Bermuda's phased transition toward Universal Health Coverage;

- monitoring the performance, uptake, data quality, and user experience of Helping Hub that it delivers measurable value as Bermuda's national health and social care directory;
- advocating for the Patients' Bill of Rights and supporting the development and adoption of policies that strengthen transparency, fairness, and protections for health care consumers;
- support advancement in the review and update of health system legislation and modernising health professional regulation to ensure a framework that remains proportionate, responsive, and aligned with contemporary practice and workforce realities;
- continuing the onboarding of health professionals and health service providers for expansion of the digital credentialing system workstream to strengthen regulatory oversight, workforce visibility, and compliance efficiency;
- supporting accountability measures that improve quality, safety, and financial sustainability within hospital services;
- strengthening and clarifying oversight of health service (business) providers to ensure services are safe, effective, responsive, caring, and well-led;
- advancing standards, monitoring frameworks, and policy development for residential and community-based long-term care;
- progressing evidence-based policy work for the First 1,000 Days of Life focused on maternal, infant, and early childhood health, recognising the long-term impact of early-life interventions on population health outcomes and system sustainability;
- conducting structured cost-effectiveness and feasibility studies of proposed new services, service expansions, and adjustments to where and how existing services are delivered. This is all an aid to support value-for-money decisions and efficient use of resources;
- providing analytical and advisory support for health insurance reforms, with a focus on affordability, benefit design, reimbursement structures, and consumer protections;
- advancing implementation of the Unique Patient Identifiers (UPIs) to strengthen data integrity, continuity of care, and system analytics in a database that allows providers to securely verify patient insurance status, reduce administrative friction and support appropriate access to care;
- enhancing interoperability, cybersecurity, and responsible data sharing across regulatory and system functions;
- working closely with the Information Commissioner's Office to strengthen understanding and application of the Personal Information

Protection Act (PIPA) within health care settings;

- advancing policy, guidance, and system understanding of the appropriate use of artificial intelligence to improve health care delivery, regulatory oversight, and operational efficiency in health businesses;
- continuing the use of advanced actuarial and population health modelling to support sustainable health financing and long-term system planning;
- laying the groundwork for centralised research and data repositories to support evidence-based decision-making and international collaboration; and
- advancing workforce development and internship programmes to support skills development, workforce exposure, and succession planning across the health system.

These initiatives, Madam Chairman, are designed to improve access, quality, safety, affordability, and financial sustainability across Bermuda's health system, while ensuring innovation is implemented responsibly and in the public's best interest.

Madam Chairman, the Bermuda Health Council benefits from a dedicated and experienced Board, supported by ex-officio members from across the government. On behalf of the Ministry of Health, I extend my sincere thanks to outgoing Board members for their service, and appreciation to returning and newly appointed members (which I think were just gazetted a day or two ago) for their continued commitment to strengthening Bermuda's health system.

Madam Chairman, the Bermuda Health Council remains a cost-effective, high-impact organisation that consistently delivers value for public investment. Through disciplined financial management, evidence-based regulation, and strategic collaboration, the Council will continue to support the government in achieving a more equitable, sustainable, and resilient health system for Bermuda.

Madam Chairman, this ends my presentation on business unit 31015, Grants Administration.

The Chairman: Thank you, Minister.
Do you want to proceed?

Hon. Kim N. Wilson: Sure.

Corporate Services, 31020

Hon. Kim N. Wilson: The estimated budget for Head 21's Corporate Services unit is \$626,000. This unit serves as the Ministry's strategic engine, housing the leadership and planning functions essential to our mission.

[Pause]

Hon. Kim N. Wilson: Just a minute, Madam Chairman.

The Chairman: We are just taking a short break here, and just to remind the listening audience that we are in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27, and we are debating the Ministry of Health, Head 21, which is headquarters.

Minister, are you ready to proceed?

Hon. Kim N. Wilson: Yes, I am.

The Chairman: Okay.

Hon. Kim N. Wilson: Madam Chairman, line item 31020, Corporate Services, which can be found at page B-152 of the Budget Book.

The estimated budget for Head 21, Corporate Services Unit is \$621,000. This unit serves as the Ministry's strategic engine, housing the leadership and planning functions essential to our mission.

The Chairman: I believe, excuse me, Minister, I believe that that's on . . . is that on [page] B-150?

Hon. Kim N. Wilson: [Page] B-152.

The Chairman: Okay.

Hon. Kim N. Wilson: Madam Chairman, central to this unit is the Policy Directorate, which manages the lifecycle of health legislation and policy from initial drafting to final evaluation. Corporate Services also provides my office with the direct administrative and advisory support necessary for stakeholder engagement and the clear communication of government objectives. This unit is critical to ensuring that every Ministry initiative is data-backed, agile, and fully aligned with our national health reform goals.

Madam Chairman, this ends my presentation on business unit 31020, Corporate Services.

National Health Emergency, 31997

Hon. Kim N. Wilson: Madam Chairman, still on page B-152, line item 31997, National Health Emergency.

Madam Chairman, for fiscal year 2026/27, there has been no budget allocation for the National Health Emergency unit. Many of the responsibilities for emergency preparedness, including maintaining and exercising the Public Health Emergency Response Plan, coordinating simulation exercises, strengthening inter-agency readiness, and ensuring alignment with international health security obligations, continue to be absorbed across existing business units, ensuring that Bermuda remains resilient and ready to respond effectively to evolving public health risks.

This ends, Madam Chairman, my presentation on business unit 31997, National Health Emergency.

Madam Chairman, this ends my presentation on the first programme under Head 21, General.

Madam Chairman, I will now address the second programme under Head 21, and that is the Office of the Chief Medical Officer. Madam Chairman, that is at [page] B-150.

Office of the Chief Medical Officer (OCMO), 2102
Expenditure Overview

Hon. Kim N. Wilson: The estimates of expenditure and revenue and full-time equivalents for programme 2102—[Office of the Chief Medical Officer] (OCMO) under Head 21 are found on pages B-150 through B-152 of the Budget Book. Its total budget for fiscal year 2026/27 is \$2,138,000, which funds three business units, namely: 31030—Health Care Registration and Regulation; 31040—Epidemiology and Surveillance Unit, and 31050—Port Health. The Office consists of 13 FTEs.

Madam Chairman, the OCMO serves as a vital authority in protecting our community's well-being through rigorous regulation and strategic oversight. Its core mission involves upholding the standards of our health care workforce through professional registration and maintaining strict controls over pharmaceutical distribution. Furthermore, the office spearheads our epidemiology and disease surveillance efforts, fulfils essential statutory health duties, and leads the Island's health emergency planning, resilience, and response, ensuring Bermuda is prepared for any public health crisis.

Health Care Registration and Regulations, 31030

Hon. Kim N. Wilson: Madam Chairman, line item 31030, Health Care Registration and Regulations, still on page B-150.

Madam Chairman, an allocation of \$898,000 was made for the Health Care Registration and Regulations business unit. The Office of the Chief Medical Officer (OCMO) serves as the primary regulatory body for medical practitioners and pharmacies across Bermuda. Beyond its licensing duties, the Office provides the essential administrative framework for the Bermuda Medical Council, with the CMO acting as its Executive Officer. By presiding over the Professional Conduct Committee, the Office ensures that patient grievances are addressed and that the integrity of medical and pharmaceutical care remains beyond reproach.

Madam Chairman, over the last fiscal year, this business unit has demonstrated its commitment to the health care sector through high-volume, high-precision service delivery. Specifically, the team managed the registration of more than 200 fully licensed medical practitioners and adjudicated over 250 applications for controlled pharmaceutical drug licences. These figures represent more than just paperwork, but rigorous

checks and balances that uphold the quality and safety of health care services across our Island.

The Registrations business unit continues to meet its performance benchmarks with consistency. By maintaining exhaustive and accurate professional registers and supporting statutory boards in their disciplinary and licensing duties, the Office of the Chief Medical Officer acts as a critical gatekeeper. This ensures that only those with appropriate qualifications are authorised to practice.

Madam Chairman, the OCMO's role is equally vital in its capacity as a strategic advisor to the government and a facilitator of legislated health functions. Crucially, the Office serves as Bermuda's Public Health Focal Point which is the dedicated conduit for real-time health intelligence from international organisations, including the World Health Organization (WHO), Pan American Health Organization (PAHO), United Kingdom Health Security Agency (UKHSA), and Caribbean Public Health Agency (CARPHA).

Our collaboration, Madam Chairman, with these global partners is an investment in our local workforce, providing access to specialised training and technical facilities. Furthermore, these alliances bolster our national resilience, offering the expertise required to mitigate and manage public health emergencies, ranging from disease outbreaks to the health impacts of extreme weather and natural disasters.

Madam Chairman, this ends my presentation on business unit 31030, Health Care Registration and Regulations.

Epidemiology and Surveillance Unit, 31040

Hon. Kim N. Wilson: Madam Chairman, line item 31040, Epidemiology and Surveillance Unit, still on page B-150.

The Epidemiology and Surveillance Unit (ESU) has been allocated \$699,000 for fiscal year 2026/27. Fun fact: before I became the Minister of Health, I did not even know what an epidemiologist was and now I realise the critical importance that they play insofar as helping to safeguard Bermuda with respect to public health measures, keeping the data and so forth. So, shout out to the epidemiologists in the Ministry.

The Chairman: I am sure we are going to have more insight into that as you proceed.

Thank you, Minister.

[Inaudible interjection]

Hon. Kim N. Wilson: I went around the corner, and I was like, *What exactly do you do?*

[Laughter]

Hon. Kim N. Wilson: The ESU delivers public health surveillance, produces priority population health

indicators to support evidence-based decision-making, (this is what they do) and they fulfil the national and international reporting obligations. Through continuous disease monitoring, data collection, analysis, and interpretation, the ESU supports timely public health action and preparedness for emerging health threats. The ESU works closely with health care providers, laboratories, regional and international partners to investigate unusual disease events, assess public health risks, and coordinate appropriate response actions. Core functions include case investigation, contact tracing, and case management, which remain essential to preventing and controlling outbreaks. The Unit's work also supports compliance with international health security obligations.

Madam Chairman, following a confirmed measles case reported in 2024, the first in Bermuda in over three decades, the Epidemiology and Surveillance Unit undertook a comprehensive review of the outbreak response to strengthen future preparedness. During the 2025/26 fiscal year, the ESU led After-Action Review meetings with key stakeholders to assess response coordination, surveillance processes, and operational readiness. The review identified priority areas for improvement, including clearer inter-agency roles and responsibilities, refined escalation and notification pathways, stronger integration between surveillance and response operations, and the need to strengthen surge capacity and data flows.

In fiscal year 2026/27, the ESU will focus on implementing these recommendations through updates to surveillance and response protocols, targeted training and simulation exercises, enhanced coordination mechanisms, and continued collaboration with regional and international partners to ensure readiness for future outbreaks.

Madam Chairman, during the 2025/26 fiscal year, the Epidemiology and Surveillance Unit conducted a wide range of communicable disease investigations in response to reported cases, clusters, and signals identified through routine surveillance. Over 95 per cent of these investigations were initiated within established public health response timelines, aligned with internationally recognised early detection and notification benchmarks. This included investigations that required public communication and inter-agency coordination, such as confirmed cases of leptospirosis, where the ESU undertook case investigation, exposure assessment, and risk communication to inform appropriate public health response.

During the 2025/26 fiscal year, Madam Chairman, the ESU maintained ongoing syndromic and communicable disease surveillance to support early detection of public health risks. Most monitored syndromes and priority conditions remained within expected levels, with targeted increases and alerts identified and managed as appropriate. To support transparency and informed decision-making, the ESU published weekly updates and monthly Surveillance Summary Reports on

its website and provided additional updates to the public through the website and other communication channels as required based on alert levels. These surveillance activities supported timely risk assessment and proportionate public health responses throughout the year.

During the 2025/26 fiscal year, the ESU also focused on the development and piloting of the Bermuda Health Information System (BHIS) to modernise surveillance and data management processes. This work included configuring system modules for surveillance use, testing workflows, and piloting data capture and reporting functions with selected users. The pilot phase supports identification of system requirements, workflow refinements, and data quality considerations, while aiming to reduce reliance on manual and fragmented reporting processes.

In fiscal year 2026/27, the ESU aims to transition from piloting to implementation of BHIS for routine surveillance activities. This will include expanding system use across relevant programmes, strengthening data flows from laboratories and health care providers, and embedding BHIS into routine surveillance and reporting processes. Full implementation will support more timely reporting, improved data quality, enhanced analytical capacity, and more efficient use of surveillance data to inform public health action and health system decision-making.

Madam Chairman, population health surveillance remains a core function of the Epidemiology and Surveillance Unit, particularly through the STEPS to a Well Bermuda survey. During the 2025/26 fiscal year, the Epidemiology and Surveillance Unit continued implementation of the survey, which is designed to provide nationally representative data on risk factors for chronic non-communicable diseases. Implementation highlighted operational challenges, including workforce availability, field logistics, and participant engagement, which are not uncommon for large-scale population health surveys.

Nevertheless, the data collected through the STEPS survey are expected to yield [important] insights into key risk factors and health behaviours, supporting situational understanding and informing future public health planning. In fiscal year 2026/27, the ESU will pursue complementary data collection methods to support continued monitoring of population health indicators.

Madam Chairman, in response to the rising prevalence of non-communicable diseases in Bermuda, the OCMO is actively developing chronic disease clinical standards and guidelines. Collaborating closely with the UHC project management team, the CMO is facilitating the creation of clinical standards for the treatment of common diseases in Bermuda. This initiative involves health care professionals and specialists from both the public and private sectors, ensuring a comprehensive approach to chronic disease management. The CMO further supports UHC efforts by

chairing the Clinical Senate and participating as a member of the UHC Steering Committee, thereby contributing to the strategic direction and implementation of these initiatives.

These efforts are critical to ensuring consistency, quality, and equity in care across the health system. By establishing national clinical standards, the OCMO aims to align care practices with international best practices while adapting them to Bermuda's unique health care context. This work will help reduce variations in treatment across health settings, promote evidence-based decision-making, and improve patient outcomes—particularly for conditions such as diabetes and hypertension. As Bermuda continues to pursue UHC, the development and adoption of standardised clinical guidelines will serve as a foundation for improving the effectiveness and efficiency of health services across the Island.

Madam Chairman, the ESU team has been instrumental in building capacity for public health emergency response in Bermuda. Their work ensures that the country can rapidly detect, assess, and respond to health threats, minimising the impact on the population. ESU played a pivotal role in completing the Bermuda Public Health Emergency Response Plan. This is a simulation exercise, planned for fiscal year 2026/27, which will serve as a critical test of the Plan's effectiveness, allowing for the identification of gaps, refining of protocols, and strengthening of inter-agency collaboration.

The office works to coordinate efforts and enhance Bermuda's preparedness for public health emergencies. This plan is scheduled to be updated biennially to ensure its relevance and effectiveness and underscores the Ministry's commitment to maintaining a high level of preparedness and resilience in the face of evolving public health risks.

Madam Chairman, the scope and complexity of the Epidemiology and Surveillance Unit's responsibilities continue to expand, driven by evolving public health threats, increasing data demands, and the growing use of digital surveillance systems. Sustained investment in workforce capacity, analytical skills, and supporting infrastructure is essential to ensure that the Unit can continue to deliver timely surveillance, investigations, and public health intelligence. Without adequate capacity, there is a risk that gains in early detection and response could be undermined, resulting in delayed action and higher downstream costs.

Madam Chairman, this ends my presentation for business unit 31040, Epidemiology and Surveillance.

Port Health, 31050

Hon. Kim N. Wilson: Madam Chairman, I would like to draw your attention to line item 31050, Port Health, still on page B-150.

The Port Health business unit has a budget allocation of \$541,000 for fiscal year 2026/27. This Unit ensures Bermuda meets its obligations under the International Health Regulations in relation to travellers, conveyances, cargo and the points of entry. Their role is to mitigate public health risks at all points of entry by managing environmental health risks. This includes the issuance of ship sanitation certificates, and detecting, notifying, reporting, and controlling all potential health risks, including risks associated with food and vectors.

Madam Chairman, under the technical guidance of the World Health Organization (WHO), Pan American Health Organization (PAHO), and Caribbean Public Health Agency (CARPHA), Port Health completed the Level 3 Ship Sanitation Certificate course and participated in training on the Caribbean Vessel Surveillance System (CVSS), the electronic data sharing platform created to capture illness information, particularly disease outbreaks, in real or near-real time on passenger vessels. This recent training builds capacity for a harmonised approach and promotion of consistency and uniformity in surveillance, coordination and response during public health events.

Madam Chairman, in 2025, the Port Health Unit inspected over 30 cruise ships and luxury yachts and completed 12 cargo ship inspections. This business unit will continue to enhance its operations in the inspection of food items and medicines to safeguard the public as there have been over 62 items inspected under the Public Health Act 1949. As recruitment efforts continue, the unit's capacity will be strengthened. Overall, Port Health maintains its compliance, regulation and authorised port health capacities for the issuance of Ship Sanitation Certificates and in 2026/27 looks forward to increasing public awareness of Port Health services through collaboration and education.

Madam Chairman, this ends my presentation on Business Unit 31050, Port Health.

Madam Chairman, this ends my presentation with respect to programme 2102, Office of the Chief Medical Officer.

Capital Acquisitions

Hon. Kim N. Wilson: Madam Chairman, turning now to Capital Acquisitions.

The Capital Acquisitions for the Ministry of Health Headquarters found on page C-12 allocated \$47,000 for the purchase of new computers to replace outdated equipment and enhance operational efficiency.

Madam Chairman, this concludes my presentation on Head 21, Ministry of Health, Headquarters.

The Chairman: Thank you, Minister.

Would you like to take questions on Head 21, or do you want to proceed?

Hon. Kim N. Wilson: I'll continue with all four heads that were moved, Madam Chairman, and I will take questions following the presentation.

The Chairman: Okay, thank you.

HEAD 22—DEPARTMENT OF HEALTH

Hon. Kim N. Wilson: Madam Chairman, I would like to turn now to Head 22, Department of Health, and that can be found at pages B-154 to B-157 of the Estimates of Revenue and Expenditure in the Budget Book.

Madam Chairman, it gives me immense pleasure to present the budget for Head 22, the Department of Health, again found on pages B-154 through B-157 of the Budget Book. The total current expenditure is estimated to be \$41,700,000 for 2026/27. This is an increase of 13 per cent, or \$4,936,000, compared with the original 2025/26 budget. The 2026/27 budget allocation for Head 22, Department of Health, also constitutes 14 per cent of the overall budget for the Ministry of Health.

Mission

Hon. Kim N. Wilson: Madam Chairman, the Department of Health's vision is *Healthy People in Healthy Communities*. The Department's mission is *To promote and protect optimum health and well-being in Bermuda*.

Expenditure Overview

Hon. Kim N. Wilson: Madam Chairman, 300 Department of Health Officers (I am on page B-157) work in 26 public health programmes to ensure the health and well-being of the population. The 2026/27 full-time equivalent (FTE) estimate is an increase of four posts or 1 per cent over post levels from the budget year 2025/26. The total number of FTEs reflects the unfreezing of posts from the 2024/25 fiscal year, and the reorganisation of the Occupational Safety and Health, Port Health, Child Care Regulations, and Child Health business units of the department.

Revenue Overview

Hon. Kim N. Wilson: Madam Chairman, the projected revenue for the Department of Health, found on page B-156, totals \$4,011,000 and this total is in relation to various fees, licences and medication.

Madam Chairman, I will first address the Administration programme under Head 22, line item 2205.

Programme 2205, Administration

Hon. Kim N. Wilson: Madam Chairman, the Department of Health's section 2205, Administration comprises the business units of Administration, Health Promotion, Comprehensive School Health and Child Care

Regulations. The Administration Section consists of 12 FTEs.

Business Unit 32230, Administration

Hon. Kim N. Wilson: Madam Chairman, the 2026/27 budget estimate for business unit 32230, Administration (and I am on page B-155, Madam Chairman) is \$925,000. This represents a decrease of \$70,000. This business unit is responsible for providing strategic direction, overseeing the recruitment and retention of a competent workforce to ensure that the department delivers quality public health services to the community, managing the department's infrastructure, including facilities, vehicles and information technology, and budget monitoring and management. This business unit comprises only three FTEs, namely: the director, assistant director and administrative assistant.

Madam Chairman, the department is on track to achieve a 90 per cent staff retention rate and is aiming for a 95 per cent retention rate. The department is focused on succession planning for retention and to addressing attrition over the next 10 years due to retirements, contract expiry, resignations, and promotions and provide opportunities for staff development and preparation of the next generation of leaders. With a large percentage of contract workers, the department continues to implement strategies to recruit and retain Bermudians. This includes bursary students and trainees in these hard-to-fill posts, including public health nurses, environmental health officers, speech language pathologists, physiotherapists, and laboratory analysts.

Madam Chairman, the department still has challenges in recruiting and filling posts within a timely manner and has introduced Key Performance Indicators to measure the length of time for local and overseas recruitments. Programme managers have also been trained as recruitment managers themselves, to lead in recruitment drives, thereby reducing the length of time of recruitment. This has shifted the primary cause of failed overseas recruitments from taking too long, to sticker shock and the cost of living in Bermuda.

This ends my presentation on business unit 32230, Administration.

Business Unit 32240, Health Promotion

Hon. Kim N. Wilson: The 2026/27 budget estimate for the Health Promotion and Wellness business unit of the Department of Health, listed at cost centre 32240 on page B-155 of the Budget Book, is \$778,000.

Madam Chairman, Health Promotion is the first strategic principle of the Bermuda Health Strategy 2022–2027, highlighting healthy living and preventive care as essential to a strong, sustainable health system. The Health Promotion and Wellness Programme leads this effort by developing public health policies, programmes, and educational tools that empower

individuals and communities to make healthy choices. Working with public health partners, the programme raises awareness, reduces risk factors, and supports wellness across the lifespan.

Madam Chairman, the annual Health Promotion Calendar highlights health-promoting activities led by the department and community partners. The 2025 edition, produced in partnership with the Bermuda Archives, featured the theme “Old Bermuda,” using historic photos to spark conversations with older adults and encourage them to share memories and stories, strengthening connections between older and younger generations and supporting social well-being and healthy ageing.

Madam Chairman, two of the Department of Health events on the calendar that Health Promotion annually sponsors are Public Health Week and Celebrating Wellness. Public Health Week, Madam Chairman, is a week-long observance dedicated [to] recognising the contributions of public health, celebrating successes, and highlighting issues critical to improving the Island's health. For 2025, the World Health Organization's theme was “Healthy Beginnings, Hopeful Futures.” And this was adopted here in Bermuda. This campaign highlights the critical need to improve maternal and newborn health, aiming to reduce preventable deaths, promote quality care, and ensure better long-term health for mothers and their babies.

Madam Chairman, the Health Promotion and Wellness Office hosted a Let's Talk panel discussion on the topic “Healthy Beginnings, Hopeful Futures: The First 1000 days of Life in Bermuda.” Bermuda's First 1,000 Days Integrated Care Pathway is a key initiative under its UHC programme, focusing on maternal and child health from conception to age two. It aims to enhance perinatal care, strengthen mental health support, and improve early childhood nutrition and development. The panel included local health professionals providing information and answering audience questions.

Madam Chairman, celebrating Wellness Week is an annual event geared towards increasing awareness and promoting measures to address the epidemic of non-communicable diseases, which continue (regrettably) to severely impact our health, economy, and sustainable development of Bermuda. The 2025 Celebrating Wellness Week theme was, “Engage, Empower, Elevate” and it brought the community together to improve health and well-being through fun, free, and accessible activities.

During Celebrating Wellness Week, three community events were conducted focusing on community, families, and corporate groups including:

- Dancing in the City, which was an evening of fun, music, and movement;
- Family Fitness Fun which brought together the whole family for an evening of movement, laughter, and wellness—promoting healthy

habits, reducing stress, and creating lasting family memories; and

- The Corporate Team Fitness Challenge, which brought together coworkers for team games, group fitness, and fun activities that build teamwork, boost morale, and promote workplace wellness.

These events promote healthier lifestyles, strengthen community connections, and support both physical and mental well-being. They also align with the Government's 2025 Throne Speech commitment to make wellness and prevention national priorities.

Madam Chairman, the 3rd annual Move More Bermuda Games was postponed [to] 2026 due to scheduling conflicts. However, it will take place on Friday, 5 June 2026. The Move More Bermuda Games is part of the Department of Health's Move More Bermuda campaign launched in 2011. These initiatives aim to promote the importance of incorporating physical activity into our daily lifestyles.

Madam Chairman, continuing the work on destigmatising mental health, in 2025, nearly 200 professionals participated in the Community Adolescent Mental Health Training Programme. The cohorts were composed of professionals from the Department of Education, the Department of Health, the Bermuda Hospitals Board, the Department of Child and Family Services, the Office of Youth Affairs, the Department of Corrections, partners from the Nonprofit Alliance, and members of the public.

Madam Chairman, a training schedule has been created for the year, offering at least one training per month and instructors are now all certificated to deliver the course virtually and in-person. Moving forward we will be able to offer a half-day introduction session and a shorter course for those who need to refresh their mental health knowledge and skills. We are conducting research among those who previously took the course to see how it has impacted their work with adolescents.

Madam Chairman, the Well Bermuda Strategy to Improve the Nutrition Environment of Bermuda 2026–2030 was developed in close collaboration with 43 community members representing the farming industry, health care providers, education, health and environment sectors, health promotion and disease prevention services, community organisations, churches, parish councils, and the private sector in a consultative stakeholder engagement workshop conducted in June 2025.

Participants exchanged diverse perspectives and insights about their current experiences and observations and proposed actionable approaches to strengthen Bermuda's nutrition environment. Following the workshop, a draft copy of the Strategy was provided to stakeholders in September 2025 to obtain input and feedback. Stakeholder consensus around the four pillars of actions for this Strategy, Prevention, Promotion, Policy and Partnership, underscore the need for a

coordinated and multi-tiered approach to improving nutrition and building a Well Bermuda.

The four pillars, Madam Chairman, of the Well Bermuda Strategy 2026–2030 are as follows:

1. preventing nutrition-related diseases through upstream interventions;
2. promoting healthy eating and active lifestyles across all life stages;
3. implementing policies that enable a sustainable nutrition environment; and
4. strengthening multi-sectoral partnerships for coordinated and lasting impact.

To successfully implement the Well Bermuda Strategy 2026–2030, a national [intersectoral] steering committee and subcommittees will be established to lead the implementation and monitoring of the Strategy. The strategy will be officially launched in March 2026.

Madam Chairman, this ends my presentation on business unit 32240, Health Promotion.

The Chairman: Thank you, Minister. Just a bit of a break here and a reminder to the listening public.

We are in the Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. We are doing the Ministry of Health right now under Head 22, Department of Health.

Minister, please proceed.

Hon. Kim N. Wilson: Thank you, Madam Chairman.

Business Unit 32265, Comprehensive
School Health

Hon. Kim N. Wilson: I would like to invite you to turn with me on line item 32265, Comprehensive School Health.

Madam Chairman, the 2026/27 budget estimate for the Comprehensive School Health, also known as Healthy Schools, business unit 32265 can be located on page B-155 of the Budget Book and they have—

The Chairman: [Page] B-155?

Hon. Kim N. Wilson: Yes. They have been allocated, Madam Chairman, the sum of \$175,000.

Healthy Schools promotes health in schools through the Department of Education, the National Drug Control and Mirrors, and the Department of Child and Family Services as well as community health partners such as the Bermuda Diabetes Association, Bermuda Cancer and Health, and the Bermuda Underwater Exploration Institute. This business unit also collaborates with other Department of Health school-based programmes, including Child and School Health, Nutrition Services, Oral Health, Community Rehabilitation Services, and Environmental Health.

Madam Chairman, the Healthy Schools Programme collaborates with schools to implement 10 components of health and integrate them into academics. Schools receive tips for making improvements and feedback about what health looks like on their campuses. Each April to May, schools complete a self-assessment that their compliance with the 10 components of health and their progress is celebrated at the Annual Healthy Schools Awards Ceremony in May. The 10 components of health under Healthy Schools have been adopted by 32 of 33 public and private schools since 2007.

In compliance with the school nutrition policy, the Healthy Schools team is working more closely with the Department of Education to limit all fast-food deliveries to schools for any reason and food-focused fundraisers to no more than once a month. Healthy Schools has provided schools with recommendations for non-food fundraisers and rewards. Additionally, all public and private schools have at least one filtered bottle-filling station and/or a filtered water system, making fresh, clean water the easiest choice. Healthy Schools supports and recognises those schools that choose to implement their own water-only policy.

Madam Chairman, a healthy lifestyle assembly is provided by Healthy Schools in as many preschools, middle, senior schools, and camps as possible, which includes fun and interactive discussions about the importance of adopting, practicing, and maintaining healthy habits and lifestyles.

The Healthy Schools programme has also designed a Wellness Wednesday Calendar that preschools and schools can use to highlight healthy habits each Wednesday. Students and staff are also encouraged to practice one healthy habit throughout the week. Healthy Schools has developed a School Health Policy Manual that schools can reference when they have a question or concern related to safety and health at school. All schools have received one and are due to receive the third edition.

Madam Chairman, in 2026/27, Healthy Schools will continue to encourage schools to grow edible plants, fruits, and vegetables. Also, to help students understand their own health-related fitness, Healthy Schools will continue to work with the Department of Education's Curriculum Officer for Physical Education and Health to improve the completion of the FitnessGram assessments for P5 through S4 students in terms one and three. Meetings are planned to encourage schools to integrate small bursts of physical activity throughout the day in the classroom, and to implement the Daily Mile with students and staff each morning.

Healthy Schools and the Department of Education's facilities manager, in partnership with the Environmental Health Programme, work closely with school custodians and cleaning companies that clean schools to raise their environmental cleanliness standards through frequent inspections, and provide feedback to each school custodian for improvement.

Madam Chairman, since 2020, Healthy Schools has been working with public and private schools to improve compliance with the Bermuda School Asthma Policy and ensure optimal environmental health in schools, by having schools reduce clutter in classrooms and other school areas; and eliminate the use of plug-in air fresheners and aerosol sprays.

Madam Chairman, since the summer of 2021, Healthy Schools has been coordinating out-of-school camps during all school breaks and after-school programmes throughout the school year. To ensure children's safety and health, Healthy Schools provides support and public health updates, monitors safety and health standards, and conducts surveillance visits, as needed. Discussions have commenced with the desired result of setting standards for camps to ensure the safety and health of all children in out-of-school camps and after-school programmes.

Madam Chairman, this ends my presentation for business unit 32265, Comprehensive School Health.

Business Unit 32290, Child [Care] Regulations

Hon. Kim N. Wilson: Madam Chairman, the 2026/27 budget estimate for the Child [Care] Regulations [CCR] business unit 32290 on page B-155 represents a budget of \$846,000, which is an increase of \$336,000 or 66 per cent. This funding ensures the continued success of a programme that has five full-time staff members, who help to ensure long-term continuity and stability for childcare oversight in Bermuda. Additional funding in 2026/27 is provided for child safeguarding and enhanced training and development for day care providers and day care centres.

Madam Chairman, this business unit remains steadfast in its responsibility for the registration certificates of day care providers [DCP] and licences for day care centres [DCC]. I am pleased to report significant gains in our operational reach. They include the following:

- A remarkable 91 per cent completion rate for the S.T.A.R.S. inspection tool for all day care providers and day care centres. This evaluated performance in domains such as child supervision, safety, sanitation, health, and parental and family engagement;
- Investigations of complaints within the strictly allotted 48-hour timeframe for safety concerns and five days for non-safety risks. This efficiency is sustained through our robust and ongoing working relationships with the Bermuda Police Service [BPS] and the Department of Child and Family Services [DCFS]; and
- The offering of targeted information sessions conducted online for day care providers and the day care centres to provide crucial updates and practical tips for navigating the S.T.A.R.S. inspection framework.

Madam Chairman, the Developing Professionals Programme (CCR's capacity building programme for day care professionals) has seen exceptional growth this year, offering 11 comprehensive workshops. These sessions were facilitated by a diverse group of experts, including Child Care Regulations staff, Department of Health professionals such as health visitors, nutrition services and occupational therapists, and external specialists such as ParentGuide.

Madam Chairman, notably, we have partnered with the UK Health Security Agency [UKHSA] to introduce the e-Bug initiative to our day care centres. These teaching resources are specifically designed to promote positive behaviour changes in children to prevent the transmission of infections. This training was offered to all centres through our professional series, with one centre inviting the development officer to actually host a dedicated session for their children. Participant feedback from e-Bug training has been overwhelmingly positive, and all participants can now access these valuable resources for free online to implement in their own programmes.

Madam Chairman, the Child Care Regulations (CCR) Programme is also introducing a new Extra Support Pilot project, an initiative that utilises a three-tier support model to help centres thrive, including:

- Tier 1: Core support, which involves sharing resources, updating policies or recommending trainings for staff;
- Tier 2: Strategic support which could include an operational observation with recommendations, presentations at a centre staff meeting on a specific topic or the provision of feedback for inspection preparation; and
- Tier 3: Intensive support which involves specific training typically required following a substantiated complaint or investigation to ensure issues are resolved and do not reoccur.

Madam Chairman, while these successes are praiseworthy, there are still challenges facing the sector. For the Bermuda College Child Care Certificate programme, only 4 out of 15 eligible persons participated in the third cohort. Barriers such as the cost of the programme and the time constraints of staff who work during the day and attend classes in the evening must be addressed to further support professionalisation in the field.

Madam Chairman, the CCR team remains committed to its mission: *Happy, Healthy, and Safe Child Care*. Stakeholders continue to have a voice through the Relationship Building and Collaboration Survey and dedicated quarterly meetings where providers can learn from one another. Additionally, in January of this year, a "Mix and Mingle" event was hosted in recognition that while many providers work in the same field, they often do not know their colleagues. It was a successful afternoon that allowed the dedicated providers and child care centre operators in Bermuda to

connect and build a stronger, more unified child care community.

Madam Chairman, this ends my presentation on business unit 32290, Child Care Regulations.

This ends my entire presentation, Madam Chairman, on section 2205, Administration.

The second section that I will present under Head 22 is Community Health.

Programme 2201, Community Health

Hon. Kim N. Wilson: Madam Chairman, I would like to draw your attention to 2201 line item entitled Community Health. The Department of Health's section 2201, Community Health, can be found at page B-154 of the Budget Book. And that, Madam Chairman, comprises 13 business units and has for 2026/27 an estimated budget of \$30,445,000. Overall, Madam Chairman, this represents an increase of 14 per cent over the 2025/26 original budget. The business units of the Community Health Programme consist of 221 full-time equivalents.

Business Units 32000 and 32015
Lefroy [House] Care Community and
Sylvia Richardson Care Facility

Hon. Kim N. Wilson: Madam Chairman, the Department of Health operates two exemplary long-term care facilities. Namely, the Sylvia Richardson Care Facility in St. George's and the Lefroy House Care Community in God's Country and the holders of the Somerset Cup Match in Sandy's.

[Desk thumping]

Hon. Kim N. Wilson: He's not even listening!

An Hon. Member: Hear, hear!

Hon. Kim N. Wilson: Oh, you are ignoring me.

[Laughter]

An Hon. Member: That's good stuff. That's good stuff.

Hon. Kim N. Wilson: I was just making sure the Honourable Member was still awake.

[Laughter and inaudible interjection]

Hon. Kim N. Wilson: Madam Chairman, the 2026/27 budget estimate for Lefroy House Care Community listed at business unit 32000, again still remaining on page B-154, is \$6,215,000. Madam Chairman, the 2026/27 budget estimate for Sylvia Richardson Care Facility, listed at business unit 32015, still remaining on page [B-154], represents the sum of \$7,171,000. These amounts are increased by 17 per cent and 15 per cent,

respectively, from the original 2025/26 budget amounts.

Madam Chairman, both facilities provide care and promote independence and optimal health for persons aged 65 years and over, who have significant nursing and care needs requiring 24-hour facility-based care. The two facilities are residential care communities, providing comprehensive medical, nursing, environmental, and recreation services to the residents and respite care elders. Our aim, Madam Chairman, is to maintain and improve quality of life for elders and their loved ones.

Madam Chairman, at Lefroy House, the physical bed capacity is maintained for 32 residents, including two respite beds. Infrastructure projects continue to improve and optimise the living space for elders. This includes the replacement of porch covering material in the courtyard area that is underway, with internal ceiling areas to recommence next.

The redesign of the new Lefroy House Care Community was awarded to Geoff Parker Architects following a design competition held last July. There is a steadfast commitment to invest in the infrastructure to improve the capacities and environment for the care of seniors.

With the ongoing improvements, Lefroy [House] Care Community [LHCC] has been able to improve its operating licence score from a C to an [A] this past licensing period, enabling LHCC to continue to operate at full capacity. Respite care has commenced after receiving much needed new beds. Furthermore, educational opportunities continue to be facilitated so that the staff have the required skill set to continue to provide a high level of care.

Madam Chairman, maintaining the required minimum staffing levels 24 hours per day, whilst ensuring coverage is found for staff who are out on sick leave and vacation have resulted in significant overtime expenditure. The operating costs have increased significantly, especially the cost of supplies, food, and utilities. Additionally, the costs for repair, replacement of equipment, and maintenance have increased, including the updates for the door lock system which crashed, and installation of cabling to accommodate the new fibre phone system.

Madam Chairman, an online survey was created for the family members of residents at LHCC to ascertain feedback on the facility's service delivery. Madam Chairman, 53 per cent responded with overall satisfaction with the care provided. Areas identified for improvement were furnishings and communication infrastructure throughout the facility to increase access to registered nurses.

The LHCC Management and staff are committed to enhancing the quality of care through staff education and capacity building. Staff participated and completed several training courses, including Safety Care Training, Fit Testing, ServSafe Certification, and Mental Health First Aid.

Turning now to the Sylvia Richardson Care Facility (SRCF). Sylvia Richardson [Care Facility] is continuing to work on its infrastructure, as attention is required on the exterior of the building. Replacement of the flooring is required in most areas. The ageing water pumps require replacement to ensure reliable water pressure and safety. The funding to this unit will help reduce maintenance costs and ensure compliance with facility standards. An independently provided survey on the condition of the facility is being used to guide the programmed maintenance of the Sylvia Richardson Care Facility.

Heating, Ventilation, and Air Conditioning (HVAC) units need continued upgrading to improve climate control and energy efficiency. Funds will enhance resident thermal comfort, reduce energy use, and require fewer emergency repairs. These initiatives will have significant upfront costs, but a long-term reduction in utility expenses.

Madam Chairman, more staff education is also planned for the team focusing on dementia care and Cardiopulmonary Resuscitation (CPR). And that training will also be provided to staff. As well they will receive training for the Dietary and Handyman Departments. Funding for education and workshops in this unit will help improve resident, family and staff relationships, and compliance with best practice standards.

Madam Chairman, similar to the situation at Lefroy [House Care Community], higher overtime usage is also being experienced at Sylvia Richardson [Care Facility] due to staff shortages and unexpected absences. The noticeable rise in payroll expenses requires further review and continued recruitment.

Furthermore, the last year has shown rising prices in food, medical supplies, utilities, and contracted services. Consequently, the facility is experiencing higher operational costs due to inflation and overtime. While the upgrades require more funding, there will be a reduction in long-term maintenance and utility expenses. The budget accounts for rising overtime needs, and inflation to [ensure] stable, high-quality service delivery throughout the year. Finally, tendering for the design phase for up to a 24-bed extension at Sylvia Richardson [Care Facility] is also anticipated in this fiscal year 2026/27.

Madam Chairman, the Sylvia Richardson Care Facility team is committed to enhancing residential care and operational efficiency by upgrading essential infrastructure, strengthening staff training, and promoting a competent environment. Additionally, the Sylvia Richardson Care Facility, with good effect, has introduced family meetings to improve communications overall.

Madam Chairman, this ends my presentation on business units 32000, Lefroy House Care Community and 32015, Sylvia Richardson Care Facility.

Business Units 32010, Community Health Administration and 32060, Community Health

Hon. Kim N. Wilson: Turning now, Madam Chairman, to line items [32010], Community Health Administration and 32060, Community Health

Madam Chairman, the 2026/27 budget estimates for business units 32010, Community Health Administration, and 32060, —Community Health which fund the nursing team, both are found on page B-154 of the Budget Book, are \$2,258,000 and \$2,433,000, respectively.

The Chairman: Minister, we are about 10 minutes away from the stopping mark for 12:30 pm. I don't know whether you feel comfortable doing both of those or just one of those, but I'll let you make that decision and just time it out.

Thank you.

Hon. Kim N. Wilson: Okay. They are tied together, Madam Chairman, so the submissions are actually overlapping, so it probably would behove me to go ahead and proceed.

Thank you.

[Inaudible interjection]

Hon. Kim N. Wilson: Yes, for—

[Pause]

[Inaudible interjection]

The Chairman: [Business units] 32010 and 32060.

Hon. Kim N. Wilson: I know where I was. I was just trying to not repeat myself. Anyway, I'm going to have to.

The 2026/27 budget estimates line item 32010, Community Health Administration, which receives \$2,258,000 and line item 32060, Community Health, which receives \$2,433,000, respectively.

Community Health Administration's budget will increase by \$685,000 which represents a 44 per cent increase. These costs will be used for digitalisation of paper records; relocation of the stores department away from the Hamilton Health Centre thereby freeing up space for client facing services; and staffing costs including the training of a public health nurse trainee.

With respect to the Community Health Nursing's budget for 2026/27, this will increase by \$132,000 which is a 6 per cent increase.

Madam Chairman, the Community Health Administration business unit consists of administration support and health education. The business unit provides administrative support for the programmes offering preventive and curative services including child health, school health, travel health, immunisations, community nursing, sexual and reproductive health, nutrition, clinical laboratory, rehabilitation, speech and language pathologists, two long-term care facilities,

vaccine storage, medical and office supplies, and logistics. The programme assures conditions in which the facilities can operate safely, effectively and efficiently for clients and staff.

Madam Chairman, redesign of the Hamilton Health Centre is urgently required to modernise and provide services and equipment for this area, particularly for persons living with disabilities, mobility adaptive equipment, and accommodations for other access, safety and health, functionality, and privacy considerations. To date, the clinical laboratory was repurposed to accommodate staff.

Moving forward, the anticipated recruitment of new staff within the Community Health Administration requires new workspace to enhance the public health programmes. Establishing positive practice environments is an essential strategy for the retention of the health workforce.

Madam Chairman, construction work on Mangrove Bay Clinic is substantially complete with an anticipated occupancy in May 2026. There were two vehicular replacements and one new vehicle added to the fleet, as well as upgrades to the recharging electrical stations for universal use.

At the St. George's Clinic, windows in the waiting area were replaced and a new security alarm system was installed.

At the Warwick Clinic, some renovations were done involving entry ways for safety and health purposes.

Madam Chairman, the demands on the social worker team remain high. In 2024/25, there were a total of 141 new referrals. Of the new referrals, 67 per cent, or 68 clients were discharged following resolution of the primary issue.

This is reflective of the team's effective and efficient role in helping to meet the increasing needs of the community and connecting persons with the appropriate services. The main reasons for social worker referrals were financial hardship, care support, and care home placement assistance. The complexities of cases are related to a lack of health insurance, limited access to essential medications, and the inability to secure affordable housing. In this regard, collaborations with NGOs are ongoing to address the challenge of homelessness, which of course, Madam Chairman, is a social determinant of health.

Madam Chairman, the majority of the referrals have been received through the Adult Preventive Health Community Nursing programme, which has been instrumental in identifying persons in need. In 2025, there were 1,560 service events which included home and office visits, collaboration and correspondence with other agencies, family correspondence, and transportation assistance. Additionally, ongoing representation of Community Health in the bi-weekly long-term care committee meetings ensures an efficient admission process to the Government long-term care facilities for seniors.

In 2025, Madam Chairman, the Community Health Administration's programme efforts focused on training, succession planning, and cross-programme integration. The celebration of World's AIDS Day, the expanded programme on immunisations, and other observation days on the health promotion calendar were priorities, and podcasts were also introduced as a strategic tool for enhancing health literacy.

Madam Chairman, there have been significant delays with implementing the reorganisation of the Community Health Restructure, primarily because of the lack of human resources. And in this regard, the report for the Nursing and Midwifery Workforce Survey was completed, with implications for attracting, recruiting, and retaining nurses to meet the future health care needs of our community.

Madam Chairman, there is a need to invest in facility modernisation, especially if technological advances are to be incorporated into service delivery and services are expanded to include the adult population who are under- and or uninsured. Our health facilities and services must be fit to accommodate the needs of our ageing population.

Madam Chairman . . . I wonder if that might be an opportunity to break for lunch, because I will be turning to a different business unit.

The Chairman: Thank you, Minister.

Yes, I would like to invite you to make a motion that we break for lunch.

Hon. Kim N. Wilson: Madam Chairman, I move that we break for lunch until 2:00 pm.

The Chairman: A motion has been made that we break for lunch and return here at 2:00 pm.

Are there any objections? If no—

[Gavel]

Proceedings in Committee suspended at 12:26 pm

Proceedings in Committee resumed at 2:03 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

MINISTRY OF HEALTH

HEAD 22—DEPARTMENT OF HEALTH

[Continuation thereof]

The Chairman: Good afternoon, Members.

We are resuming in Committee of Supply on the Ministry of Health, and we are looking at Heads 21, 22, 24, and 91. So, let's resume, Members.

[Gavel]

Hon. Kim N. Wilson: Thank you, Madam Chairman.

The Chairman: Yes, Minister.

Hon. Kim N. Wilson: Yes, Madam Chairman.

When we broke for lunch, I had an opportunity as I was walking back to the office to share briefly with the Honourable Member who sits next to me, opposite me, as well. He was accompanied by a former Member of the Opposition in the Senate who may, having been a former Member not realising and remembering the rules . . . So, I thought for the public's edification, which he invited me to do, I wanted to just provide a quick overview as to the purpose of this particular exercise and who sets the time limits and the Heads for debate.

The Chairman: Please continue.

Hon. Kim N. Wilson: So, in the Westminster parliamentary system, the Committee of Supply is a fundamental annual process in which the House sits as a committee of the whole [House] to examine and approve the Government's proposed expenditure for the upcoming financial year. Bermuda follows that same model through the House of Assembly, consistent with the traditions.

The core purpose of the Committee of Supply is financial accountability, the exercise of Parliament's historic power of the purse. The Executive may propose expenditure, but only Parliament may authorise it. Through debate on the estimates of revenues and expenditure by the Heads (and you keep hearing us refer to the Heads) the Members have an opportunity to scrutinise the public funds and whether they align with stated priorities, whether allocations are justified, and whether spending reflects policy commitments.

For clarity and for the members of the public, as well as that former Opposition Senator, under the Standing Orders of the House of Assembly, the total time allotted for debate on the estimates in Committee of Supply is fixed at 56 hours pursuant to Standing Order 39.

Standing Order 40(4) further provides that the Opposition shall determine the order in which the Heads of expenditure are considered upon written notice to the Speaker and to the Government. As debate proceeds subsequently through those Heads, this effectively determines how the 56 hours are distributed across ministries.

And accordingly, while the overall debate period is prescribed by the Standing Orders, the practical allocation of time among ministries is shaped by the

order selected by the Opposition, and not by the Government.

The Chairman: That is right.

Hon. Kim N. Wilson: Given the size, complexity, and public importance of the health portfolio, I would have expected that sufficient time would have been allocated to allow for full and thorough scrutiny, particularly as we frequently approach the time limit with limited opportunity remaining for questions.

That was for the edification of the public, but in particular, the former Opposition Member Senator, who perhaps has been out of his place for quite some time and forgot how the rules go.

We do not set the time limit.

The Chairman: Exactly.

Hon. Kim N. Wilson: In that regard, and I am not trying to discourage any participation of other budget Heads, but for the Ministry of Health, which is one of the biggest budgets—

The Chairman: Yes.

Hon. Kim N. Wilson: —to have four hours—

The Chairman: It is a short period of time.

Hon. Kim N. Wilson: No disrespect to the Honourable Member that sits behind me. Sports has three? I mean, we are talking apples and oranges, but in any event, hopefully that . . . I mean, Sports is critically important, but we always run out of time. But in any event—

An Hon. Member: That is correct.

Hon. Kim N. Wilson: It is for the Opposition—

The Chairman: Thank you.

Hon. Kim N. Wilson: —to set the Heads—

The Chairman: Yes.

Hon. Kim N. Wilson: —pursuant to [Standing] Order 39, and read with 40(4), and then they set the time. And we are obliged to comply.

The Chairman: That is right.

Hon. Kim N. Wilson: Thank you.

Now, Madam Chairman, thank you for that indulgence.

Business Units 32010, Community Health
Administration and 32060, Community Health

[Continuing]

Hon. Kim N. Wilson: Pursuant to . . . I was at section 20 . . . sorry, for the 2026/27 Budget Estimates under Community Health, and I am reading from business line (and I invite you to join me) 32060.

They received \$2 million . . . I am reading from page B-154, Madam—

The Chairman: Yes. I am following you.

Hon. Kim N. Wilson: Thank you.

The Chairman: Yes.

Hon. Kim N. Wilson: Madam Chairman, that line item represents a budget allocation of \$2,433,000. The Community Health Nursing team comprises highly skilled and dedicated nursing staff and is currently staffed by one community health coordinator, nine public health nurses, and one community health worker.

A recruitment initiative is underway currently to secure one advanced practise nurse. In addition, plans are underway to reclassify two public health nurse positions to the title of senior public health nurse roles to strengthen clinical capacity, leadership, and scope of practise within the service.

Madam Chairman, moreover, the transition of two community health social workers has proven to be a vital enhancement to the team, given the increasing volume and complexity of social issues that are being encountered, which I spoke about earlier before lunch. Their expertise, Madam Chairman, has strengthened the team's capacity to assess and respond to systemic barriers faced by clients, resulting in more coordinated and effective support services.

Preliminary findings indicate that many barriers to cardiovascular disease risk reduction are not solely attributable to individual behaviours but are influenced by broader structural and socioeconomic factors, including access to services or other context-specific determinants of health. In this regard, the multidisciplinary team will continue to document these barriers to inform service planning, support future research, and strengthen the local evidence base for equitable and sustainable prevention strategies in Bermuda.

Madam Chairman, the HEARTS initiative utilises a standardised clinical protocol for the treatment and management of hypertension in primary care. It has been effective in strengthening clinical follow-up, blood pressure control, and continuity of care through a coordinated, multidisciplinary clinical model.

Madam Chairman, the Adult Health Clinic leads clinical management using team-based care, evidence-based treatment protocols, and monitoring systems to improve population health to guide quality improvement. These efforts are supported by the Nutrition Services team, which support client behaviour change and readiness for sustained lifestyle transitions. This

integrated approach is improving hypertension management and reducing cardiovascular risk across the community.

Madam Chairman, the department's record and submission on prioritising accessible health care for hypertension management to achieve universal health coverage was accepted and published by the Pan American Health Organization and World Health Organization [PAHO/WHO] and selected as one of the four featured practises from successful submissions by 44 countries across the region of the Americas.

Additionally, at the invitation of PAHO and WHO, the Bermuda team travelled to the Cayman Islands to share implementation experiences and conduct quality improvement sessions to strengthen HEARTS locally. This collaboration demonstrates Bermuda's leadership in regional knowledge exchange, supporting the Cayman Islands as they newly join the Americas in the implementation of the HEARTS initiative.

Madam Chairman, during the 2024/25 fiscal year, a total of 87 adult preventative clinics were delivered, including wound care clinics that were conducted on four afternoons weekly compared to 55 clinics in the previous year. A total of 776 patients were seen for new and follow-up appointments, wound care, education, and blood pressure and glucose monitoring, representing a 37 per cent increase from the previous year when 566 patients were seen. The growth in clinic volume, patient numbers, and case complexity underscores the need to expand adult health services, improve access to appropriate facilities, and strengthen advanced practise nursing roles.

Madam Chairman, over 6,780 home visits were conducted, supporting wound care management, post-discharge follow-up, maintenance of client independence, long-term care assessment, and ongoing health education. A significant proportion of clients are linked with two or more agencies. The volume of clinics delivered, clients served, and home visits conducted reflects both the essential role of Community Health Nursing and the growing needs of the population. This trend reinforces the need for a modernised, adequately equipped facility to support service expansion and quality improvement. Community health nurses have also ensured continued service delivery to homebound clients, reducing the pressures on the acute care services.

Madam Chairman, community nursing activity was analysed using a visit-based population approach, reflecting care delivery across a dynamic caseload. During the reporting period, 62 per cent of visits addressed low-dependency needs, 33 per cent medium-dependency needs, and 4 per cent high-dependency needs. While a large proportion of visits relate to low-dependency health maintenance needs, these visits remain time-intensive and essential to sustaining client independence and preventing deterioration. A smaller

cohort presents with high-dependency needs requiring ongoing resource-intensive support.

Madam Chairman, patient satisfaction surveys indicate high levels of satisfaction with the service accessibility and response times, with 88 per cent of clients reporting being satisfied with the care received. Throughout the year, the team participated in 19 health promotion activities and education sessions, conducting screening and referrals as appropriate. The team also supported emergency response efforts during hurricane season, with staff deployed to the CedarBridge Academy shelter during Hurricanes Imelda and Melissa.

Madam Chairman, funding allocated to these service areas supports not only clinical care but also addresses social determinants of health, strengthens partnerships, and promotes a culture of prevention across Bermuda's community health system.

Madam Chairman, this ends my presentation for business units 32010, Community Health Administration and 32060, Community Health.

Child Health, 32030

Hon. Kim N. Wilson: Turning now, Madam Chairman, to line item 32030, Child Health. And I still remain on page B-154, Madam Chairman.

The 2026/27 budget estimate for Child Health, listed as business unit 32030, is \$3,185,000, representing an increase of \$61,000, which is a 2 per cent increase.

Madam Chairman, the Child Health Unit consists of three subprogrammes, namely immunisation, child health, and school health. And this includes asthma education and the travel health. These subprogrammes provide preventative and curative health services for infants, children, adolescents, adults, seniors, and the travelling public. These are conducted through various clinics, schools, and community settings. Services include health and development assessments, screenings, referrals, treatment of minor ailments, health education, health promotion, anticipatory guidance, adult and senior immunisations, and travel consultations for travel to high-risk areas.

Madam Chairman, the Child Health programme has achieved favourable results with 86 per cent of parents of newborns receiving home visits within the first 14 days of birth. [One hundred] per cent of mothers were screened for maternal well-being. This increased percentage also accounts for new mothers who had moved to the Island and those that required repeat screening. Three per cent of mothers screened were referred to specialist mental health services, or given extra support from health visitors such as listening visits.

Madam Chairman, health visitors are essential in delivering health services to the community and families with children under five. Little Listeners, which is a successful initiative spearheaded by a health visitor in

partnership with the Youth Library services, was piloted this past year. The purpose of this initiative is to strengthen community ties, enhance social development, increase father involvement, and support early literacy.

To combat childhood obesity at an early age and in early stages, Madam Chairman, initiatives to promote and increase breastfeeding rates need to occur. The exclusive breastfeeding rate at six weeks postpartum is 53 per cent, up from 44 per cent in the previous year. With the aim of continuing this upward trend, interventions such as one-on-one breastfeeding sessions, group classes, special initiatives during breastfeeding awareness month, and collaboration with King Edward VII Memorial Hospital and the National Breastfeeding Committee must continue.

Madam Chairman, the school health programme has slightly increased its human resources but is still operating with fewer staff than its FTEs capacity. In the 2024/25 school year, 46 per cent of five-year-old school health assessments were completed, 2 per cent less uptake than the previous year. School nurses are working diligently to promote this free service. Last year, 23 per cent of five-year-olds were identified as overweight or obese, which represents an increase of 2 per cent from the previous year. And in this regard, school nurses are implementing preventative measures such as nutrition talks, promoting physical activity, and referring students to public health nutritionists.

Furthermore, to support these efforts, Child Health team nurses received comprehensive training from the Caribbean Public Health Agency, or CARPHA. This training focused on accurate techniques for measuring children's growth and developing motivational intervention skills to provide effective nutrition counseling based on growth assessments. These interventions address key issues including childhood obesity and malnutrition.

[Inaudible interjection]

Hon. Kim N. Wilson: Madam Chairman, the primary focus for the school asthma education programme was to follow up with students who missed school due to asthma-related illnesses. It highlights the importance of consistent, proactive asthma management and the need for a robust support system in schools. The school asthma nurse provides asthma education sessions to school staff and encourages schools to host Bermuda Cancer and Health Centre talks on smoking, marijuana, and vaping.

Madam Chairman, lastly, the demand for the travel health services has increased this past fiscal year with 721 consultations, which is 77 more than the previous year. Reminders were sent to the public encouraging individuals to book appointments two to three months prior to travel to ensure adequate immunity and to receive key travel health safety information.

Travel consultations provide education on water, food and vector-borne illnesses, and prevention to reduce the risk of Bermuda residents returning with infectious diseases. Work is underway to digitalise the appointment system that will allow clients to book their own appointments.

Madam Chairman, this ends my presentation for business unit 32030, Child Health.

Expanded Programme for Immunization, 32070

Hon. Kim N. Wilson: Madam Chairman, turning to 32070, Expanded Programmes for Immunisations, or II, Madam Chairman, in 2026/27, the budget estimates on Expanded Programme for Immunisations [EPI] listed at business unit 32070 on page B-154 represents the sum of \$1,312,000, and this remains relatively unchanged compared to the fiscal year 2025/26.

The Expanded Programme for Immunisations is Bermuda's national framework for preventing vaccine-preventable diseases across the life course. It aims to reduce morbidity and mortality, ensure equitable access to vaccines, standardise immunisation services, and support disease control, elimination, and eradication in alignment with the World Health Organization and the Pan American Health Organization guidance. The programme also strengthens the health system through surveillance, workforce development, and improved service delivery infrastructure.

Madam Chairman, Bermuda's EPI provides immunisations for infants, children, pregnant women, adults, seniors, travellers, and other vulnerable groups. Vaccines are primarily procured through the PAHO Revolving Fund to ensure quality, safety, and cost-effectiveness. Delivery occurs through both public and private sectors. In 2025, the programme transitioned to a dedicated business unit, namely 32070, fully separating from 3203[0] Child Health business unit with reorganisation continuing towards full operational maturity.

Madam Chairman, post-COVID, declines in volume and the vaccination coverage alongside persistent misinformation and vaccine hesitancy continue to challenge uptake, particularly for measles, mumps, and rubella—the MMR—and the human HPV vaccines. A regional measles outbreak and two confirmed measles cases in Bermuda within the past year underscore the ongoing risk of disease importation and community transmission.

Following the 2024 measles outbreak, the first dose MMR coverage exceeded 95 per cent in 2025. This improvement is partially attributed to the revision of the immunisation schedule to administer the first MMR dose at 12 months and the second dose at 18 months of age, instead of four to six years old.

Madam Chairman, additionally, administration of the tetanus, diphtheria, and pertussis, which is the Tdap, vaccine to antenatal mothers increased from 23.5 per cent in 2024 to 24 per cent in 2025, representing a 2.13 per cent increase.

Madam Chairman, despite these gains, the proportion of children fully vaccinated by two years of age remains below the 96 per cent target. Coverage for the primary series, which is diphtheria, tetanus, pertussis, polio, and Haemophilus influenza type b, is approximately 90 per cent, indicating the need for continued targeted interventions. Addressing vaccine hesitancy through community engagement, partnerships with trusted leaders, and collaboration with healthcare professionals remains a strategic priority.

Madam Chairman, during the 2024/25 influenza season, 1,983 influenza vaccines were administered, including 1,070 doses to individuals aged 65 years and older including long-term care residents. The Department of Health's Flu Express campaign, which ran between October and November 2025, vaccinated 821 clients, predominantly aged 65 years and older, with online registration and payment improving access and client flow. From October 2025 to January 2026, 1,902 influenza vaccines were administered. A total of 3,150 doses were distributed to private facilities. Overall, 4,800 influenza doses were procured, with 4,512 distributed excluding privately imported vaccines.

Madam Chairman, the expanded use of the Electronic Immunisation Registry [EIR] has strengthened data quality, reporting timelines, and coordination across providers. Stakeholders are now routinely using the EIR for immunisation documentation and online vaccine ordering, improving operational efficiency.

Madam Chairman, in 2025, Bermuda's EPI demonstrated measurable progress despite resource constraints. Sustained collaboration across government, healthcare providers, and communities is essential to main coverage gains, address hesitancy, and strengthen programme resilience. While business unit 32030 continues to face staffing and operational pressures, active recruitment efforts are underway to support long-term programme effectiveness.

Madam Chairman, this ends my presentation for business unit 32070, Expanded Programme on Immunisation.

Sexual and Reproductive Health, 32040

Hon. Kim N. Wilson: Madam Chairman, I am still on page B-154 of the Budget Book, and for 2026/27, the Sexual and Reproductive Health [business unit] received \$1,052,000. Savings are being achieved by delaying the recruitment of a vacant administrative post for part of the year.

Madam Chairman, the Sexual and Reproductive Health, or the SRH programme, consists of two sub-programmes: one, maternal health; and two, communicable diseases. Sexual health requires a positive and respectful approach to sexuality and sexual relationships, and the programme addresses this through high-quality information and education, treatment, and interventions.

Services provided include antenatal and postnatal care, cervical screening, mammogram referrals, family planning, emergency contraception, free condoms, pregnancy testing, unplanned pregnancy advice, testing and treatment of sexually transmitted infections, testing for HIV [and] counselling, contact tracing, and vaccines for the HPV, among others. These services are offered to uninsured and underinsured populations at low cost.

Madam Chairman, this budget brief outlines service demands, activity trends, and clinical workloads within the SRH services to support continued and enhanced funding. The data shows sustained high utilisation, increasing complexity in sexual health screening, and ongoing need for family planning, pregnancy-related and cervical screening services.

Total pregnancies increased by 18 per cent in comparison to the previous year, while 14 per cent of pregnancies were unplanned, representing a decrease by 8.2 percent. They remain a significant component of service demand and underscore the ongoing need for accessible family planning and sexual health education.

Madam Chairman, demand for family planning services remains consistently high across all age groups. There was a reduction of 27.4 per cent in first-time family planning starters in 2025, but ongoing appointment volumes indicate sustained need for clinical capacity. Teenage family planning appointments decreased by 16.5 per cent as a result of young people living abroad for education purposes and legal restrictions around the age at which they can access the SRH services without parental consent. However, teenage family planning activity remains substantial, requiring continued investment in youth-friendly confidential services.

Madam Chairman, antenatal care coverage is an indicator of access to and use of health care during pregnancy. The number of women attending the clinic for a minimum of four antenatal visits decreased by seven per cent in 2025. Efforts have been focused on the delivery of antenatal education and antenatal yoga classes, which provide evidence-based physical, psychological, and educational benefits that complement routine antenatal care and align well with the preventative remit of SRH services. It is important for Sexual and Reproductive Health Services to provide antenatal classes because they deliver measurable outcomes across clinical, psychosocial, and public health demands. Regular antenatal education has been delivered free in the clinic and community with 100 per cent client satisfaction.

Having a sufficient and well-balanced quota of midwives within SRH services is critical for safety, quality, continuity, and equity of care. Seventy-eight per cent of women booked for antenatal care had babies born with birth rates above five pounds five ounces. Birth weight is influenced by antenatal factors and highlights the importance of early booking for antenatal care

and regular antenatal contacts to address modifiable risk indicators during pregnancy.

Madam Chairman, cervical screening remains a core preventative service. Of the 93.6 per cent of normal results, 6.4 per cent of women had abnormal results which required referral, a decrease of 1.3 per cent of referrals in comparison to the previous year. A consistent proportion of abnormal results necessitate specialist referral, coordination with secondary care, and follow-up support, all of which have staffing and administrative cost implications.

Madam Chairman, sexually transmitted infections (or STIs) screening and laboratory activities saw an 8.6 per cent increase year over year, driving up laboratory and staffing costs. Additionally, the rising STI screening attendance of 1,523 attendees in 2025 reflects increased clinic and community needs and appropriate service uptake. Moreover, the volume and diversity of laboratory investigations, representing 4,185 in total, indicate significant costs for consumables, laboratory processing, and clinical interpretations. Over 50 per cent of laboratory activity related to complex multi-pathogen STI testing. Expanded testing aligns with best practise guidelines but does require sustained financial support.

Madam Chairman, health promotion and education are essential to SRH services, schools, and communities because they provide information that informs decision-making, encourages healthy behaviours, reduces stigma, and promotes mental and emotional well-being. Despite staff shortages, SRH services were able to contribute to a few health promotion activities each month. Sexual health education sessions were provided in schools, on radio shows, through podcasts, workshops, career and community health fairs, and SRH staff also supporting Flu Express, travel clinics, and health promotion events throughout the year.

This ends my presentation for business unit 32040, Sexual and Reproductive Health.

Madam Chairman, turning now to line item 32080, Physiotherapy, and 32120, Occupational Therapy.

Physiotherapy, 32080 Occupational Therapy, 32120

Hon. Kim N. Wilson: The 2026/27 budget estimates for business 32080, Physiotherapy, and business unit 32120, Occupational Therapy both are found at pages B-154 [and] represents \$1,570,000 and \$1,462,000 respectively. Both budget amounts have increased 22 per cent and 26 per cent respectively over the 2024/25 original estimates.

Madam Chairman, within Community Rehabilitation Services, Occupational Therapy and Physiotherapy aim to maximise the functional potential and independence of children with sensory motor delays and individuals with physical movement challenges while

preventing avoidable injury complications and loss of function. This rehabilitation service spans the age spectrum and is organised into three teams: early intervention, school-based therapy, and seniors. The staff is comprised of nine registered occupational therapists, eight registered physiotherapists, and one coordinator and one team administrative assistant whose services are shared with the speech and language pathology programme.

To strengthen Bermuda's healthcare workforce and the programme's staffing capacity, an additional trainee post was created. The trainee posts were introduced to address persistent hard-to-fill vacancies, particular in paediatric early intervention where therapists support babies and young children with more involved developmental and neurological needs including medically complex cases that require specialist therapy skills, consistent follow-up, and close family support.

Furthermore, continued investment in professional development remains a priority with staff supported in accessing both virtual and in-person training opportunities. This ensures our clinicians remain current, competent, and confident in delivering effective, high-quality, evidence-informed therapy services.

Madam Chairman, within the early intervention team, dedicated specialist OTs and PTs provide early intervention for babies and young children from birth to age four at risk of developmental delays and or disability. The OT and PT early intervention service aims to complete a full assessment of referred clients within 20 working days to ensure appropriate intervention is provided and to mitigate delays in functioning. Approximately 90 per cent of referrals received for PT services and 84 per cent for OT services were assessed within the established time frame this fiscal year, while an estimated 91 per cent of clients on the PT caseload and 95 per cent of clients on the OT caseload were making steady progress towards the established goals.

Madam Chairman, assessment clinics are held weekly to promptly identify and address sensory motor delays in babies and young children, thereby enhancing their functional potential and quality of life. These clinics reduce waiting times by expediting children's transition from referral to assessment and by providing a clear plan for support. In addition, parent and multi-disciplinary training sessions have been delivered throughout the year helping children get the right support early and reducing both the number of children needing school-based therapy and the intensity of services required later.

Madam Chairman, the school-based paediatric therapy team aims to increase early recognition of sensory motor and developmental delays and to provide a more equitable service for school-aged children throughout the year, not just during school terms. The OT and PT school-based service aims to complete a full assessment of referred clients within 20 working days. Approximately 79 per cent of referrals received for PT services and 68 for OT services were assessed

within the established time frame, and an estimated 85 per cent of school-aged clients on PT caseload and 84 per cent on OT caseload were progressing towards the established goals.

The OT team experienced a period of reduced staffing that affected assessment timelines. However, through strong coordination and prioritisation, the team maintained service impact through consultation, targeted intervention blocks, and practical home and classroom programmes delivered with parents, caregivers, and education staff.

During the fiscal year, the team successfully conducted sensory motor screenings for each child entering primary one in the government school system. Additionally, during school breaks, therapy services were extended to summer camps and in the homes of school-aged children with complex medical or physical needs. These extended services helped to preserve gains made during the school year, reduce the risk of regression, and maintain participation in daily routines.

Madam Chairman, the OT and PT seniors-based therapy team aims to support clients in remaining as independent as possible in their own homes. The seniors team conducts home safety and falls risk assessments for all eligible seniors referred, helping to reduce falls at home, prevent injury, and avoid unnecessary hospital visits. In this reporting period, client and caregiver training was provided to maximise function and promote ageing in place. In addition, several health promotion and education activities were conducted to further promote healthy ageing in our community.

The OT and PT seniors-based therapy team aims to support clients in remaining as independent as possible in their own homes. The seniors team conducts home safety and falls risk assessments for all eligible seniors referred, helping to reduce falls at home, prevent injury, and avoid unnecessary hospital visits. In this reporting period, client and caregiver training was provided to maximise function and promote ageing in place. In addition, several health promotion and education activities were conducted to further promote healthy ageing in our community.

The OT and PT seniors-based service aims to complete a full assessment of referred clients within 20 working days. Approximately 93 per cent of referrals received for PT services and 91 per cent for OT services were assessed within the established time frame, and an estimated 92 per cent of clients on PT caseload and 95 per cent on OT caseload were progressing towards established goals.

This ends my presentation on business units 32080, Physiotherapy, and 32120, Occupational Therapy.

Clinical Laboratory, 32090

Hon. Kim N. Wilson: Turning now, Madam Chairman, to line item 32090, Clinical Laboratory, the 2026/27 budget estimate for the clinical laboratory listed at

business unit 32090 can be found at page B-154. And it represents the value of \$769,000. This budget reflects the Bermuda Government's clinical laboratory, or the BGCL, which is registered and approved to operate by the Bermuda Health Council. The 14 per cent budget decrease is due to staffing adjustments.

Madam Chairman, the clinical laboratory is responsible for diagnostic testing, supporting programmes within the government clinics across the Island. The primary clinic, which is the Hamilton Health Centre, requires testing for their diverse programmes such as the Maternal Health and Family Planning, the Communicable Disease Clinic, the Adult Health Programme, Child Health, and Oral Health. The clinical laboratory also serves as the public health laboratory for Bermuda, assisting with outbreak investigations and public health emergencies.

In the 2026/27 budget year, the BGCL aims to adopt a One Health approach, which is recommended by the World Health Organization. The One Health approach combines humans, domestic and wild animals, plants, and the wider environment, all of which are closely linked and interdependent. The Bermuda Government clinical laboratory plans on expanding testing for veterinary and environmental surveillance for the 2026/27 budget year. Additionally, wastewater surveillance remains a priority for 2026/27 as this can provide early warnings of potential public health threats that require action. The Bermuda Government Clinical Laboratory will continue to expand capacity in antimicrobial resistance surveillance using culture, PCR, and whole genomic sequencing.

Laboratory staff, Madam Chairman, remain compliant with the Bermuda Civil Aviation Authority and International Air Transport Association, or IATA, by maintaining certification to transport infectious shipments by air, sea, and cargo to the Caribbean Public Health Agency laboratory or to the UK Health Security Agency.

Currently, the Bermuda Government clinical laboratory provides specimen referrals for highly infectious organisms that cannot be tested locally. The BGCL aims to increase the local capacity for disease detection and will continue to rely on assigned reference laboratories if there are limitations with local testing capacity. Moreover, the BGCL will remain intentional with using whole genomic sequencing, developing a system for surveillance, testing pathogens of high priority, and implementing surveillance of antimicrobial resistance.

The BGCL maintains accreditation standards under the Commission on Laboratory Accreditation, or COLA, and upholds registration requirements by the Bermuda Health Council. The BGCL currently provides clinical chemistry, haematology, serology and immunology, microbiology, and molecular diagnostics using a robust quality assurance system.

[Inaudible interjection]

Hon. Kim N. Wilson: Sorry.

The Chairman: Members, we are in Committee of Supply on Heads 21, 22, 24, and 91 under the Ministry of Health, and the Minister is going to resume.

Hon. Kim N. Wilson: Thank you.

PCR testing for sexually transmitted infections such as gonorrhoea and chlamydia remain to be the gold standard for sexually transmitted infections identification. During the 2025/26 budget year, the laboratory expanded the routine STI screening panel to include [Mycoplasma] genitalium and Trichomonas vaginalis using PCR.

The Chairman: Is it vaginitis?

Hon. Kim N. Wilson: No, it is-

The Chairman: No? Vaginismus? No?

Hon. Kim N. Wilson: Yes.

The Chairman: Yes.

Hon. Kim N. Wilson: The inclusion of trichomonas—

The Chairman: Yes, trichomoniasis, I believe it is. Okay.

Hon. Kim N. Wilson: —now allows both males and females to be screened as screening in previous years was limited to females only.

Thank you, Madam Chairman.

BGCL has technological advances such as real-time PCR and will in the future have the capacity to perform whole genomic sequencing benefiting the several sectors within health. The BGCL now offers real-time PCR for influenza A and B, providing subtyping such as H1N1 and H3 at full capacity, transitioning from using point-of-care testing. With increased PCR capacity, the BGCL has remained on standby for testing measles, mpox, or any other emerging threats that can potentially be imported into Bermuda. Meanwhile, COVID-19 testing represents 1.65 per cent of the overall testing. Having local capacity to investigate public health threats has significantly reduced the turnaround time for case management, assisting with epidemiology and surveillance measures.

Madam Chairman, the laboratory has performed 5,984 sexually transmitted diagnostic tests during the 2024/25 budget year, which is approximately 64 per cent of the overall diagnostic testing provided for the government programmes. For clinical chemistry, 6.7 per cent of testing was performed, doubling the amount of testing from the last budget year.

Madam Chairman, I am pleased to report that the forecast performance measures were achieved. The target goal outcome for communicable disease

testing was slightly under the target goal with testing 6,196 tests. Additionally, the outcome for non-communicable disease testing has been met with 3.1 per cent above the target goal outcome due to the testing for the adult health programme.

As the clinical laboratory continues to expand, the performance measures for noncommunicable disease testing will also be influenced. The Government clinical laboratory continues to enrol in proficiency testing as a quality assurance measure, providing competency and assessing the capacities and capabilities of all who work within the laboratory.

Madam Chairman, in budget year 2026/27, BGCL continues to expand testing for government programmes using the chemistry analyser and immunoassay analyser. The objective of expanding clinical chemistry testing is to provide diagnostic support for the adult health programme, targeting the uninsured and the underinsured. The aim is to make diagnostic testing available to all who require support in healthcare. And to this end, Madam Chairman, there has been a significant increase in chemical analysis in 2025/26, and the laboratory will continue to expand as it is needed.

Madam Chairman, this ends my presentation for business unit 32090, Clinical Laboratory. Turning now to line item 32100, Speech and Language.

Speech and Language, 32100

Hon. Kim N. Wilson: Madam Chairman, I still remain on page B-154, and the Speech and Language Services for budget year 2026/27 represents the sum of \$2,089,000. This represents a six per cent increase over the 2025/26 original estimates accounts.

Madam Chairman, the Department of Health's Speech and Language programme provides speech, language, feeding or swallowing assessments, and intervention services across the community. When fully staffed, the programme consists of 14 speech-language pathologists, one trainee post, and one programme coordinator. Of these, three speech-language pathologists provide early intervention services in collaboration with the Department of Education's Child Development Programme for children from birth to age 4 or 5 years of age.

Eight speech and language pathologists are school based, providing services across all levels of the Bermuda government schools ages 4 through 18. One speech-language pathologist provides services to students with special needs who attend the Dame Marjorie Bean Hope Academy, ages 4 through 18, and one speech and language pathologist provides services to our adult and senior population.

Two posts were vacant in fiscal year 2025/26, and the recruitment drive is currently active. A recommendation has been made for the trainee to become full-time effective [the] 1st of April 2026, leaving the trainee post vacant to accommodate another Bermudian in the field of speech-language pathology who

needs clinical experience. Following the recruitment drive, interviews and recommendations will follow.

Madam Chairman, a combined 516 cases were followed for intervention by Speech and Language services this year, which represents an increase from 382 in the previous year. The caseloads vary between 45 and 65 clients per officer.

Madam Chairman, speech-language pathologists work closely with parents, school personnel, allied health professionals, and private homes and clinic settings to raise awareness of speech and language delays and disorders, to promote functional communication skills, as well as to prevent life-threatening complications that may occur during feeding and swallowing. The speech and language pathologist therapy services include the provision of prevention and promotion information, screenings and assessments, consultations, as well as interventions. Services also include the delivery and provision of treatment for those identified as needing intervention.

Client improvement, that is, the effectiveness of treatment, is measured by the reduction in the severity of the communication or swallowing challenges.

Madam Chairman, this year, the waitlist numbers for early intervention services are still high, but we are happy to report that they are lower than the last reporting period. While current programme time guidelines aim to provide an initial assessment for young children within three months of internal initial referral, the average wait time is six months or less.

In 2025, fifty [*sic*] cases were referred to the school-based programme. All students who were referred received an initial assessment within the programme's time guidelines of 35 working days. Once identified as needing services, clients are provided with therapy interventions.

Currently, there are no school-based students on a waitlist. Clients are reassessed on a routine basis to assess their status and to measure progress. Services to middle and senior schools have been adapted to be provided through a consultative model where the therapist provides school personnel and parents with the appropriate resources and strategies for clients with complementary direct services.

Madam Chairman, this ends my presentation for business unit 32100, Speech and Language. [I am] turning now to 32110, Nutrition.

Nutrition, 32110

Hon. Kim N. Wilson: Madam Chairman, the 2026/27 budget estimates for 32100, Nutrition Services, remain on page B-154. They were allocated for this budget year the sum of \$308,000, and this represents a \$22,000 or 8 per cent, increase over fiscal year 2025/26. This increase is justified given the high instance of diet-related disease in Bermuda. About half of the increase is from salary uplift and regrading, and the remainder is intended to enhance the programme.

Madam Chairman, the nutrition programme has two public health nutritionists who support government and nongovernmental organisations in promoting healthier lifestyle behaviours and prevention of chronic diseases through consultative nutrition services across Bermuda's population. Nutrition intervention programmes support the promotion of healthy dietary habits and help reduce food insecurity.

Madam Chairman, it is important to implement a contingency plan that educates and empowers the community to grow their own produce in the event of import disruptions. To that end, two community-focused programmes supporting this initiative are the Bermuda Parish Gardening Competition and Grow, Eat, Save.

Gardening programmes, Madam Chairman, including garden competitions and educational community gardens, are cost-effective health promotion initiatives that encourage increased fruit and vegetable consumption and improved health and well-being. By increasing access to fresh, affordable produce and strengthening food and nutrition literacy, these programmes enable participants to grow and eat more fruits and vegetables, thus increasing sustained improvements in healthy eating behaviours. These initiatives also promote physical activity, mental well-being, and social connection while reducing financial barriers to healthy food choices.

Through food sharing and community engagement, gardening programmes strengthen food security and health equity, offering a low-cost preventative health investment with measurable community-level benefits.

Madam Chairman, this year, the Ministry of Health, in collaboration with the Ministry of Home Affairs, expanded the Grow, Eat, Save educational programme and secured a pilot location. This initiative supports the Department of Health's goals of scaling the programme across all parishes whilst advancing the Ministry of Home Affairs' Affordable Bermuda Agenda by promoting food security, healthy living, and long-term cost-of-living interventions.

Madam Chairman, the PIVIO lifestyle intervention programme has demonstrated strong demand and meaningful improvements in participant health outcomes, supporting positive changes in nutrition, physical activity, and overall well-being. Participants have reported greater awareness of healthy lifestyle practises and increased fruit and vegetable consumption, which is reinforcing the programme's effectiveness in promoting sustainable behavioural change. However, cost and access to healthy foods were identified as challenges for some participants, underscoring the need for continued investment and supportive interventions to ensure equitable participation. PIVIO was offered to government employees as part of a broader employee wellness initiative aimed at improving health, fostering long-lasting healthy habits, reducing absenteeism, and increasing productivity. Investing in employee wellness

strengthened the Government's most valuable asset, which is its workforce, whilst also contributing to improved performance, long-term cost savings, and overall organisational success.

Madam Chairman, Nutrition Services received 96 medical nutrition therapy referrals across the lifecycle. Eighty per cent of these referrals were generated internally by the Department of Health's practitioners. For example, the launch of the HEARTS preventative clinic contributed to a significant increase in referrals for the clients served.

Nutrition counselling continues to prioritise high-risk individuals who are uninsured or underinsured to advance health equity. Among the clients, 72 were adults, 22 were school-age children, and two were infants. No maternity clients were referred.

Madam Chairman, Nutrition Services completed the annual inspections of both public and private senior care homes to assess compliance with the Code of Practice nutrition standards. Seventy-one per cent of homes met the requirements for providing a nutritious and varied diet to promote good health. Homes that were not in compliance at the time of the inspection received lower scores and were informed accordingly. Nutrition Services also partnered with Age Concern to deliver educational sessions for senior care homes to review expectations for meeting the Code of Practice nutrition standards. Fifteen of the 18 homes attended, and these sessions will be offered again to support follow-up and improved compliance.

Nutrition Services continues to support the Department of Corrections in meeting the requirements for healthy, cost-effective meal planning. Fluctuating food costs continue to pose challenges for both senior care homes and the Department of Corrections. Madam Chairman, the food cost estimates, or the FCE, were developed by Nutrition Services for the Department of Financial Assistance to estimate food card allowances based on age, gender, sex, and daily calorie requirements. Rising cost-of-living pressures have prompted revisions to include a separate cost for essential goods. As a result, Nutrition Services has partnered with the Department of Financial Assistance and external consultants to facilitate this task. Additionally, monitoring of the nutrition policy, which mandates the provision of nutritious food options aligned with the Eat Well Plate guidelines, indicates that amongst responding schools, 91 per cent are compliant.

Madam Chairman, Nutrition Services, in collaboration with the World Health Organisation, serves as the focal lead for the Baby-friendly Hospital Initiative. In 2025, meetings were held with King Edward VII Memorial Hospital staff to discuss implementation of the 10 Steps to Successful Breastfeeding, and this initiative remains ongoing.

Madam Chairman, this ends my presentation for business unit 32110, Nutrition Services.

Adult Health, 32130

Hon. Kim N. Wilson: Turning now to 32130, Adult Health, I still remain on page B-156. This Adult Health [unit] received for the 2026/27 budget \$621,000. The Adult Health programme consists of three sub-programmes

1. correctional health for medical services to inmates in correctional institutions;
2. occupational health for the medical assessment of recruits to the uniformed services and occupational health services to government employees in hazardous and high-risk occupations; and
3. forensic services to the Bermuda Police Service and medical supervision of detainees in police custody.

Together, these services are integral to protecting public servants, maintaining institutional health standards, and promoting the humane treatment of individuals in custody.

Madam Chairman, the Adult Health programme continues to play a central role in safeguarding the well-being of individuals within Bermuda's correctional system and supporting essential public sector workforce functions. During the 2025/26 budget period, clinical demand within Westgate Correctional Facility remained significant, with 1,314 inmate physician consultations conducted. This volume reflects both the complex health needs of the incarcerated population and the programme's commitment to ensuring timely access to medical care.

Madam Chairman, a critical component to intake health management is the initial medical evaluation provided for individuals entering correctional institutions. The programme maintained a strong performance in this area, with 95 per cent of all newly received inmates receiving an initial medical evaluation. (That is the number. On intake, they receive a medical assessment.) This high completion rate underscores the programme's effectiveness in early identification of medical, mental health, and public health risks, which is essential for both patient care and institutional safety. (This is for persons that are under remand.)

Beyond correctional health, the programme also supported government operations through pre-employment medical assessments. In the 2025/26 period, 125 recruitment medicals were completed, ensuring that new hires met required fitness and health standards. These assessments helped reduce long-term occupational health risks and contribute to a healthier, more resilient workforce.

The programme responded to 80 callouts for medical assessments and forensic medical examinations, reflecting its role in supporting law enforcement and judicial processes. These services are oftentimes sensitive and require specialised clinical expertise, further demonstrating the programme's broad operational scope and the need for sustained investment.

This ends my presentation for business unit 32130, Adult Health.

Madam Chairman, this ends my presentation for the Department of Health, Section 2201, Community Health.

Oral Health

Hon. Kim N. Wilson: The third Department of Health section that I will present, under Head 22, is Oral Health, 2202. Madam Chairman, this represents line item 32150, Oral Health Control; 32155, Oral Health Administration; and 32160, Oral Health Prevention.

Madam Chairman, the 2026/27 budget estimates for programme 2202, Oral Health, listed at business units 32150, 32155, and 32160 can be found on page B-155, and that represented collectively the sum of \$1,785,000. There are 16 FTEs in this programme.

Madam Chairman, the oral health programme provides comprehensive public health dental services to Bermuda's children age 0 to 18 years of age and seniors age 65 years and older. The oral health services are based on high-quality patient-centred care, including dental examinations, consultations, preventative and dental hygiene appointments, as well as a range of restorative clinical treatments, including extractions and fillings. There is a strong emphasis on preventative care, especially for children and adolescents, and restorative and minor surgical procedures.

Madam Chairman, oral health is not separate from overall health. It is a critical component of it. Poor oral health has been linked to a range of systemic conditions, including heart disease and diabetes. For older adults, untreated dental issues can lead to pain, nutritional deficiencies, and increased risk of chronic illness. In children, dental problems can affect growth, school performance, and self-esteem.

By providing accessible, preventative, and restorative care, the oral health programme not only addresses immediate dental needs but also contributes to better long-term health outcomes and reduces the burden on other areas of the health care system. This programme exemplifies the importance of integrated, equitable public health services by prioritising the oral health of our youngest and oldest residents.

Madam Chairman, of utmost importance is the need to address the personnel needs through human resource development to assure continuity of the full range of oral health services. Following the onboarding of two dentists, the St. George's Dental Clinic, which was suspended for one year, resumed in October 2024. Experience has shown that the dental officer posts are hard to fill. To ensure continuity of care during the closure of the St. George's Clinic, patient treatments were accommodated by transferring all support staff to the Hamilton Health Centre.

Moving forward, it is intended that all dental assistants are cross-trained and upgraded in their skills and knowledge base to enable them to function in any capacity as their job description dictates. This process of retraining has begun through the introduction of one-

on-one clinical rotations, and it is also intended to introduce and reinforce changes in clinical skills, exposure to new materials, equipment maintenance, and advances in technology. This also presents the opportunity for staff to acquaint themselves with different providers as the programme has just onboarded a third dentist in anticipation of the reopening of the renovated Mangrove Bay facility in the months ahead.

Madam Chairman, the final quarter of the year saw the onboarding of two temporary relief staff members, both Bermudian, one a male dentist and one a female dentist assistant. The addition of the two officers came at the appropriate time. The dentist has been engaged mainly to treat the population at Westgate Correctional Facility, reducing the backlog of inmates needing dental treatment. This service has been very successful with the experienced male dentist being able to accomplish most of the treatment needs of the population. The addition of the relief dental assistant also came in at the appropriate time, substituting for staff on leave due to sickness and vacation. And both new staff are functioning well in their positions.

The Chairman: I will just take two seconds to let the listening public know in the House that we are now in the final hour of this debate, and we are debating Heads 21, 22, 24 and 91 under the Ministry of Health.

Minister, you may continue.

Hon. Kim N. Wilson: Thank you.

Madam Chairman, the school-based programme is an essential part of oral health services. Children in primary schools upon entering grade P1 are examined by the school health team to obtain baseline health status information. The decayed, missing, and filled teeth index is used during screenings to document the oral health status of each child. Annual screening using this tool serves to observe trends and introduce appropriate programmes to address oral disease and maintain healthy mouths. Children who are examined and who need urgent care are referred to the clinic or their primary dental provider for immediate attention.

Madam Chairman, in the past, the medical and dental teams made separate visits to the schools to conduct screenings, gather information, and in the case of the medical team, provide other services such as immunisation. This way of operating between the medical and dental teams often presents a distraction for the school, students, and the curriculum itself. However, this school year the oral health and the medical teams have collaborated to provide the health screening on the same days and times. Through this collaborative effort, there has been a minimisation of interruptions and distractions of school schedules.

During the 2025/26 school year, a total of 273 and 285 children were examined as part of the school health assessment. Sixty-eight per cent of the children had no active tooth decay, which resembled the 2024 experience among the same age group. Of the 36 per

cent of children with cavities, 29, or approximately 10 per cent, had one decayed tooth. All children with dental cavities were referred for treatment.

Madam Chairman, the Oral Health Department spearheaded two successful community clinics in St. George's, and I will pause to thank you for coming to support those, Madam Chairman. Programme managers within the Department of Health supported the effort, which made for a very comprehensive and holistic delivery of services. Public support was overwhelming, demonstrating the need for care and awareness of the services delivered at the clinic. A combined total of 180 patients in all age groups were attended to by dental, medical, and nursing teams in a collaborative effort demonstrating the all-encompassing nature of primary health services.

Madam Chairman, the dental team was able to supplement services through the purchase of a mobile dental unit, which augmented the stationary equipment in clinics and allowed for more persons to be treated within the allotted time. At the last outreach held in December 2025, we were able to partner with the private sector, Dr. Mekanjuola, for the use of his mobile van, which proved to be a great asset to the providers and the clients. The overflow of patients in the waiting area was able to [be] comfortably accommodated in the van which was welcomed by all.

Madam Chairman, the Department of Health's Oral Health services provided comprehensive dental care through 2025, servicing a total of 5,193 patients across all age groups with a monthly average of 433 patients. Of the total number of clients served, 1,551 were children up to the age of 18, and 965 were adults ages 19 to 64. And 2,677 were seniors aged 65 years and older. Services included preventative, restorative, curative and rehabilitative, and follow-up care services with a strong focus on seniors and underserved populations.

Madam Chairman, this ends my presentation for programme 2202, Oral Health.

Environmental Health, 2203

Hon. Kim N. Wilson: Turning now to the fourth programme under Head 22, which is 2203, Environmental Health, Madam Chairman, I still remain on page B-155.

The budget for 2026/27 estimates for the programme 2203, Environmental Health, that the Department of Health listed consists of five funded business units, including 32170 Institutional Hygiene, 32171 Public Health Nuisances, Pollution and Outbreak Control, 32175 Environmental Health Administration, 32190 Vector Control, and 32270 Occupational Safety and Health. The combined operational programmes of those items I just discussed represents a budget of \$4,778,000, and this represents an increase of 13 per cent over the 2025/26 original estimate and incorporates an increase in recruitment for some vacant posts.

The Environmental Health Programme consists of 48 full-time equivalents.

Madam Chairman, based on the long-held principle that prevention is better than cure, the Environmental Health Programme delivers a broad range of essential functions designed to protect and promote public health. These responsibilities include regulating business activity, conducting environmental monitoring, controlling disease vectors, enforcing public health legislation, investigating potential offences, and offering guidance and support to both businesses and the wider community.

Madam Chairman, the programme's remit is extensive, covering food safety, nuisance control, workplace safety and health, tobacco control, drinking and bathing water quality, and housing standards. Environmental Health officers and vector inspectors are effective problem solvers whose work is vital to safeguarding the well-being of our residents and preserving Bermuda's reputation as a safe jurisdiction for business and tourism.

A new Chief Environmental Health Officer was appointed in January 2025, and the programme has entered a period of modernisation. A new case management system has already been implemented, and in the coming year, the programme will seek to digitalise its application and inspection processes to improve efficiency and service delivery. They will also expand their use of social media and other communications tools to better engage with the public and the business community, ensuring that accurate information is shared widely and encouraging positive behaviours that protect public health.

Madam Chairman, the work carried out by environmental health officers and vector inspectors is both varied and rewarding, touching the lives of every Bermudian and every person who visits or works in our Island home. To ensure the sustainability of the profession, plans are underway to support a pipeline of qualified Bermudian environmental health officers through trainee posts, scholarships, and practical placement opportunities.

Institutional Hygiene, 32170
Public Health Nuisances, Pollution and
Outbreak Control, 32171
Environmental Health Administration, 32175

Hon. Kim N. Wilson: Line items 32170 Institutional Hygiene; 32171 Public Health Nuisances, Pollution, and Outbreak Control; and 32175 Environmental Health Administration—the 2026/27 allocation for those line items that I just discussed, Madam Chairman, represent \$922,000, \$62,000, and \$1,422,000 respectively.

Madam Chairman, managing a complex mix of reactive and proactive responsibilities, these business units form the backbone of the Environmental Health programme. In the year ahead, they anticipate licensing approximately 2,000 businesses. While the majority

of these are expected to be food-related establishments, their remit extends far wider. It includes pest control operators, hotels, and a range of businesses that provide high-risk services to the public, such as tattooists, barbers, hairdressers, skin piercers, and cosmetologists.

Madam Chairman, in addition to their duty to safeguard public health, our Environmental Health officers also play a crucial role in supporting the local economy by offering expert advice and guidance to business owners, helping to ensure that their operations remain safe, compliant, and successful. These same officers also respond to a wide range of environmental health complaints, including concerns related to air quality, drinking and bathing water quality, pollution incidence, noise, odours, and numerous other potential nuisances. These matters are often highly emotive and must be approached with professionalism, sensitivity, and fairness. When left unaddressed, such issues can significantly affect the well-being of those impacted, making the officers' role in resolving them both essential and deeply valued.

Madam Chairman, this ends my presentation on business units 32170 Institutional Hygiene; 32177 Public Health Nuisances, Pollution and Outbreak Control; and 32175 Environmental Health Administration.

Vector Control, 32190

Hon. Kim N. Wilson: Turning now to 32190, still remaining on page B-155, is Vector Control. Madam Chairman, the cost centre for Vector Control at 32190, representing the budget for 2026/27, represents an allocation of \$1,992,000.

The Vector Control programme is charged with safeguarding Bermuda from the serious public health threats posed by diseases spread by rodents and mosquitoes. Illnesses such as leptospirosis, dengue, and chikungunya, and Zika present a significant risk to our island. Even a small number of cases could place considerable strain on our primary and secondary healthcare services, disrupt the economy, and damage Bermuda's hard-earned reputation on the global stage. Through extensive surveillance and robust interventions, the Vector Control programme maintains a highly visible and reassuring presence across our communities, providing expert advice to residents and businesses alike. Day in and day out, our vector inspectors are in the field inspecting land and buildings, treating mosquito breeding sites, clearing vegetation, and baiting and trapping rodents. The tactics, techniques, and procedures they employ reflect best practises and are comparable to worldwide class vector management standards.

Madam Chairman, beyond their operational duties, the Vector Control programme also invests in outreach and education. Through wellness fairs, career days, school visits, and public events, they raise

awareness about the importance of controlling mosquito and rodent populations and offer practical guidance on how every member of the public can play their role. This vital work helps to prepare future generations of Bermudians and builds stronger, better-informed communities that are resilient to the risk posed by vector-borne diseases.

Madam Chairman, in the current year, Vector Control is scheduled to receive replacement vehicles, ensuring that inspectors have the tools they need to carry out their duties more effectively and efficiently. Additionally, recruitment will remain critical to the programme's continued success, particularly as several long-serving vector inspectors are due to retire after many years of dedicated service to Bermuda.

Madam Chairman, modernisation efforts will also continue at pace. Vector inspectors are already equipped with tablets to support field work, streamlining data collection, enhancing operational efficiency, and improving the quality of service provided to the public. These investments, both in people and in technology, will strengthen Bermuda's capacity to manage vector-borne threats and protect the health of our communities.

Madam Chairman, this ends my presentation on the business unit 32190, Vector Control.

Occupational Safety and Health, 32270

Hon. Kim N. Wilson: Turning now to 32270, Occupational Safety and Health, Madam Chairman, Occupational Safety and Health was allocated \$380,000 for the 2026/27 budget. As Bermuda's regulator for workplace safety and health, this unit carries a crucial mandate to conduct inspections across workplaces Island-wide, investigate serious workplace accidents, and advances the well-being of our workplace and workforce through the development of modern policy standards and procedures.

Madam Chairman, in September 2025, a new safety and health inspector was welcomed to the service. His interventions have already produced tangible improvements in workplaces that might otherwise have gone unaddressed. Over the past year, the business unit also facilitated additional employee asbestos training programmes, which is an important step given the scale of ongoing development across the Island. Additionally, for the first time, businesses were able to submit their annual accident data online, making compliance both more efficient and more accessible.

Madam Chairman, looking ahead, work is underway to refresh the Advisory Council for Safety and Health, ensuring it remains both effective and fully representative of Bermuda's evolving workforce. Equally, accelerating the ticketing of safety and health offences will remain a priority in fiscal year 2026/27, strengthening compliance and supporting safer working environments across the Island.

Finally, recruitment for an additional safety and health inspector will take place in the year ahead. This appointment will effectively double capacity to safeguard Bermuda's workers, enhancing the unit's ability to prevent harm, uphold standards, and champion safe and healthy workplaces for all.

Madam Chairman, this ends my presentation on the business unit 32270 Occupational Safety and Health. And this ends my presentation for programme 2203, Environmental Health.

Central Government Laboratory, 2204

Hon. Kim N. Wilson: The fifth section I will present under Head 22 is the Central Government Laboratory. Madam Chairman. The 2026 . . . I am sorry; I am at Head 2204. And the . . . I still remain on page B-155.

The Department of Health's programme Central Laboratory consists of business units 32200 Forensic Analysis and 32220 Water and Food Analysis. The estimates for the business units are \$1,268,000 and \$700,000 respectively for 2026/27. This represents a 19 per cent and 17 per cent increase respectively from the 2025/26 budget. The drivers for these increases are uplifts in salaries, increased callout remuneration for fast-tracked cases, additional funds for laboratory supplies and lab gases, import duties, preventative maintenance contracts for equipment, and increased electricity bills. The Central Government Laboratory programme consists of nine full-time equivalents.

Forensic Analysis, 32200

Hon. Kim N. Wilson: The Forensic Analysis programme performs seized drug analysis and toxicology analysis. In 2025, the total number of exhibits that were processed was 6,645. The laboratory continues to manage very large case submissions with the largest ones being intercepted via the airport, cruise ships, and washing up along our shore lines. The drugs identified were cannabis and cannabis products totalling 628 kilograms, cocaine totalling 52 kilograms with an average purity of 61 percent, and one kilogramme of MDMA, also known as Ecstasy. Diamorphine or heroin submissions have decreased and are being replaced by the more dangerous drugs such as fentanyl and pink cocaine, which consist of MDMA, which is ecstasy, and ketamine mixture. Most worrying was the first submission to the laboratory of carfentanyl, which is a compound that was developed as a tranquillizer for large animals such as elephants and has not been approved for human use. It is 100 times more potent than fentanyl and carries a very high risk of overdose and death when taken.

The laboratory continues to receive submissions of these dangerous compounds, confirming that the drug use landscape in Bermuda is changing. There is a need to maintain and keep abreast with the analytical equipment required to correctly identify these

substances. Many pieces of the current equipment are nearing their 15-year life expectancy and require replacing. Equipment that is requiring imminent replacement includes the high-performance liquid chromatography machine and the Fourier transform infrared machine.

Toxicology analysis [is] also performed on coroner's cases, cases of driving under the influence, and urine analysis for stakeholder agencies. The compounds that are routinely tested are for common drugs of abuse in Bermuda, which include cannabis, cocaine, heroin, ecstasy, and fentanyl. There continues to be a steady year-on-year increase in cases submitted to the laboratory, and the previous year has been no different. The laboratory processes 367 cases as noted in the performance measures. Fifty-four cases have been processed from the previous backlog with 156 that are being worked on. The drug submissions are now being reflected in the toxicology case results, and there were three toxicology cases that recorded fentanyl at fatal levels. I am going to repeat that. [There were] three toxicology cases that recorded fentanyl at fatal levels this last year.

The increase in cases is requiring a marked increase in laboratory supplies and maintenance of analytical equipment. There is also a need for sustainable human resources as this area is very technically specialised. And in this regard, the laboratory has hired two Bermudian scientists—one as a bursary student and one as a trainee. Both students are following a trainee path that will contribute to the sustainability of the laboratory. Nevertheless, there is still the need to engage a dedicated toxicologist and a further trainee to ensure successful succession planning in this technically specialised area. Additionally, the organisational structure and staff in the lab are being reviewed to ensure [there are] entry-level positions for Bermudian scientists with clear growth and succession pathways.

Madam Chairman, this ends my presentation for business unit 32200 Forensic Analysis.

Water and Food Analysis, 32220

Hon. Kim N. Wilson: The Water and Food Analysis programme performs analytical testing of potable (drinking) and nonpotable water samples, dairy products, and food. It is primarily a laboratory support service to the Environmental Health programme with the results used to proactively identify bacteriological and chemical risks in both human and animal health. It is through this collaboration that the Department of Health maintains a low incidence of water and food-borne diseases.

Potable drinking water analysis includes samples from Works and Engineering, Watlington Water, ROCON Ltd., L.F. Wade International Airport, hotels, private dwellings, restaurants, and care facilities. Nonpotable water samples include seawater, [sewage] effluent, and water from animal habitats.

There was a total of 4,719 water samples tested during this reporting period, less than 100 samples tested compared to the previous year. This positively signals that less follow-up testing was required and guidance to the public was brought to bear. The affordability of quality water testing undertaken by this programme allows a substantive savings to the public when compared to private entities. It is noteworthy that the water quality of our main bathing beaches continues to meet the United States Environmental Protection Agency's guideline value every week through our routine seawater testing.

Local milk samples are now being analysed bi-monthly to determine whether they meet legislated limits as set out in the Public Health (Milk and Dairyfarm) Regulations 1952. Milk samples that do not meet the legislated limits cannot be used for supply and are referred to the government's veterinary for assistance and intervention.

Madam Chairman, this programme continues to excel with respect to its performance measures. Turnaround times of 5 or 10 days for disseminating water, dairy, and food testing results were achieved 99 per cent of the time, and the programme is on target to accomplish the same for the upcoming year. Achieving short turnaround times affords timely intervention and remediation.

As indicated in section B-163 of the Budget Book, there were fewer dairy samples analysed, and this decline was due to the shortage in human resources. The number of food samples tested remains low as Bermuda continues to maintain a low instance of foodborne disease. Ninety-one per cent of external quality assessment scores met the international standards, demonstrating the high standards to which our team produces results.

The World Health Organization recommends that governments ban the production and use of partially hydrogenated oils, or PHOs, as an ingredient in food products. Testing and enforcing compliance with policies is critical to maximising and sustaining health benefits, and to this end, the Water and Food Analysis programme is working diligently towards building local laboratory capacity to test food for partially hydrogenated oils. Our goal is to have testing capacity in situ by May 2026. A legislative order to ban partially hydrogenated oils in food in Bermuda and a communication plan for various stakeholders is imminent. This project is supported by the United Kingdom Health Security Agency.

Madam Chairman, lastly, this programme is collaborated with the Bermuda government clinical lab, Department of Environmental and Natural Resources, and the Office of the Chief Medical Officer to test for Salmonella Mississippi and avian flu in our local feral chicken population. Our goal is to have tested 100 feral chickens by the end of March 2026 for both microorganisms.

Madam Chairman, this ends my presentation for business unit 32220 Water and Food Analysis. This ends my presentation for programme 2204 Clinical Lab.

Capital Development

Hon. Kim N. Wilson: Capital Development is found at page C-5. For 2026/27, the Department of Health will receive \$2,040,000, and allocations have been made for the Sylvia Richardson Care Facility in the amount of \$450,000, the refurbishment of parish clinics to the amount of \$890,000, and Lefroy House Care Community in the amount of \$500,000, with \$200,000 for minor works expense incurred for the repair and maintenance of the Department of Health facilities.

Capital Development Acquisitions

Hon. Kim N. Wilson: The Capital Development estimates for the Department of Health [are] found at page C-12. It totals \$43,000, and that's for Lefroy House furnishings.

Madam Chairman, that concludes my presentation for Head 22, Department of Health.

Madam Chairman, you would have heard what I said when I started this afternoon with respect to the time constraints. I am looking, and we have about, what, 20 minutes left?

The Chairman: A little bit more than that. You have just over a half an hour left. You have about 32 minutes, 33 minutes left.

Hon. Kim N. Wilson: Okay. I can continue with Hospitals, which is Head 24, and Health Insurance, which is Head 9. Should I continue?

An Hon. Member: You will have to be really fast.

HEAD 24—HOSPITALS

Hon. Kim N. Wilson: Madam Chairman, I am pleased to present the budget for Head 24, Hospitals, found on page B-166–B-167 of the Budget Book.

Madam Chairman, the mission of the Bermuda Hospitals Board [BHB] is to provide safe, high-quality hospital care delivered efficiently and aligned with Bermuda's evolving health financing framework.

Madam Chairman, Bermuda Hospitals Board delivers emergency, critical care, acute care, chronic care, long-term care, learning disability, substance abuse, and mental health services.

You will note that the Honourable Member that sits opposite did nod for me to go ahead and continue.

The Chairman: Yes.

Hon. Kim N. Wilson: BHB is the only provider of 24-hour healthcare services in Bermuda, seven days per week. BHB services are delivered from the King Edward VII Memorial Hospital, the Mid-Atlantic Wellness Institute, and the Lamb Foggo Urgent Care Centre, as well as various group homes and community settings. BHB serves Bermuda's resident population as well as the many visitors who come to the Island each year. BHB has the second largest number of employees in Bermuda, with about 1,600 full-time staff and 200 on-call and locum staff.

BHB's mandate is set out in the Bermuda Hospitals Board Act 1970 and its amendments. The Act defines what services BHB is required to offer, and the only services provided outside of that mandate are long-term care and intellectual disability services, which are delivered by BHB and directed by the Ministry of Health.

General—2401

King Edward VII Memorial, 34000
Mid-Atlantic Wellness Institute, 34010

Hon. Kim N. Wilson: Madam Chairman, a total of \$211,146,000 has been allocated for Head 24 Hospitals for 2026/27, which represents an increase of 19 per cent or \$34,005,000 over the budget of the previous year. This constitutes 70 per cent of the total budget allocated to the Ministry of Health for 2026/27, compared to 72 per cent of last year's budget.

Grants and Contributions

Hon. Kim N. Wilson: [The] Head 24 budget comprises a hospital patient subsidy in the amount of \$112 million for youth, the aged, and indigent. BHB further receives \$55,550,000 for payment for outstanding debt, and this allocation will support the BHB in meeting time-bound statutory, contractual, and operational obligations as well as address its immediate cash flow pressures.

In addition, the BHB has been allocated \$937,000 in operational grants for 2026/27. This allocation includes support for salary and expenses of the BHB tumour registry in the amount of \$143,000 and funding to support costs associated with the ambulance service from the Lamb Foggo Centre. Of the total expenditure estimate for Head 24, [a] \$42,161,000 allocation was made for the Mid-Atlantic Wellness Institute, or MWI, for its operational expenses, which is equivalent to last year.

Revenue

Hon. Kim N. Wilson: Madam Chairman, [for] line item 2401—General, 34000 King Edward [VII] Memorial, and 34010 Mid-Atlantic Wellness Institute revenue,

Madam Chairman, BHB receives funds from the following sources: one, the Ministry of Health's budget, which for the upcoming fiscal year amounts to

\$211,146,000; a fixed payment from the Mutual Reinsurance Fund [MRF] for all services included under the Standard Health Benefit [SHB] since BHB's funding model was changed to a block grant in June of 2019. This portion of BHB revenue is not a budgeted line item in the Budget Book, but it is a significant portion of BHB's overall revenue. For the fiscal year, total funds from the MRF for SHB services are budgeted at \$172,800,000, which represents a slight increase compared to the previous year. The overall revenue funding basis for MRF and government funding between 2019 and 2026 has been relatively flat and has formed over 90 per cent of BHB's total revenue.

Madam Chairman, out-of-pocket costs paid by individuals who do not have insurance and non-residents who need urgent or emergency health care services while on Island—this comprised about 4 per cent of BHB's total revenue in the last fiscal year. This revenue is expected to grow further this fiscal year given the 300 per cent fee adjustment for inpatient reimbursement rates. There is also a short list of services under [section] 4b of the fee schedule of BHB, which allows BHB to charge for such things as specialist services like oncology.

Madam Chairman, donations through the Bermuda Hospitals Board Charitable Foundation totalled \$400,000 in fiscal year 2025/26. And the Hospital Auxiliary of Bermuda has also allocated \$400,000 for BHB in the upcoming fiscal year.

Financial Impact—Expenditure and Revenue Overview

Hon. Kim N. Wilson: Madam Chairman, several factors including high medical inflation have contributed to the significant financial strain for BHB. BHB has no cash reserves and owes \$55 million—\$13 million in overdraft and \$42 million in loans. BHB is currently maximising utilisation of its credit facilities, which is used for operational expenses month to month, and does not have cash for major projects. By the end of 2025, BHB had recorded a net loss of \$15,200,000, and this is, however, \$10,007,000 better than the projected loss of \$25 million due to cost savings and government concessions. Government concessions amounted to approximately \$7,200,000.

[Inaudible interjection]

Hon. Kim N. Wilson: Yes. By 2025.

Net revenue is slightly above budget by \$1,800,000, and expenses are \$9,000,000, or 3 per cent, below budget. BHB is looking to find different revenue opportunities outside of the government funding and is hopeful that alternatives will materialise in the next fiscal year. BHB will also seek to introduce limited charges for services where the costs are driven by external local forces, international markets, and overseas vendors, for example specialist drugs and medical

supplies, and when the activity is directed by external providers.

Madam Chairman, regarding the auditing process, BHB has audited financial statements now up until 2023, and all audits have been unqualified. The 2021, 2022, and 2023 annual reports have been submitted to this Honourable House and published, and the auditing process for the financial statements for the 2024 fiscal year will be completed this year. Work on the 2025 fiscal year audit is currently underway, and the BHB is expected to be in compliance with audit reporting going forward.

Investments in Upgrades and Improvements: Clinical and Operational Improvements.

Hon. Kim N. Wilson: Madam Chairman, investments in repairs, maintenance, and upgrades have been limited to only what is essential. This ensures the basic safety of equipment, technology, and the facility and ensures BHB keeps pace with international standards of care but does not allow for more proactive activity and planning. Nevertheless, despite a financially pressured year, BHB has continued to focus its vision on pursuing excellence through improvement to make Bermuda proud.

Madam Chairman, in March 2025, BHB announced a replacement and upgrade programme for its diagnostic imaging equipment. Throughout the year, nearly all of its ageing equipment has been replaced and upgraded. The \$12 million, five-year investment, includes a comprehensive package of replacements, upgrades, installations, and ongoing services. Modalities replaced and upgraded under the programme so far include X-ray, CT, MRI, nuclear imaging, and ultrasound at King Edward VII Memorial Hospital. The X-ray equipment at the urgent care centre is currently in the process of being replaced and will reopen in March 26.

As the only 24/7 emergency diagnostic service in Bermuda, BHB sees some of the most complex illnesses and diseases on Island. Such patients require the best equipment with the best possible quality images. The new equipment is faster and uses less contrast and radiation, which are important for patient safety and well-being. This upgrade project means BHB has the safest, most advanced equipment in Bermuda for its patients.

Sterile Processing and Department Upgrade

Hon. Kim N. Wilson: The Bermuda Hospitals Board successfully completed its \$4,500,000 sterile processing department upgrade project in August 2025. Work included the installation of state-of-the-art washers and sterilisers, infrastructure modernisation, and new flooring and furniture, ensuring safer, more reliable services with expanded capacity. This investment directly addressed the risk of ageing sterile processing equipment and infrastructure, much of which was over

15 years old. Sterile processing is critical for surgical safety and sterilising vital equipment and tools used across the hospital.

New Hip Replacement Procedure

Hon. Kim N. Wilson: Madam Chairman, starting at the beginning of last year, the BHB became part of the U.S. Food and Drug Administration's clinical study for a new orthopaedic implant hip replacement procedure. The Polymotion Hip Resurfacing [Device] is a new hip replacement device that will be used in men and women under the age of 65 as part of a clinical study. The first hip replacement surgeries using the polymotion implant took place in KEMH in January of 2025. Over 200 patients are expected to be enrolled in the study, which will run for at least two years. About 20 Bermudians in total are expected to be enrolled in the study.

Launch of New Human Resources and Payroll Systems

Hon. Kim N. Wilson: Madam Chairman, BHB rolled out new payroll and human resource systems this year as the previously used systems were no longer supported by the vendor. The four-year implementation process has a cost of about \$5 million. There are future phases to this project, but the main implementation is complete.

Digital Health

Hon. Kim N. Wilson: The National Early Warning Score [2], or NEWS2, is a standardised tool used in hospitals to identify and respond to patients who are at risk of clinical deterioration. NEWS2 helps in the early identification of patients who are becoming critically ill. As an early warning dashboard in PEARL, the electronic medical record system, [it] was formally launched in 2025 and is currently in use. Based on clinician feedback, BHB is currently modifying PEARL to make the NEWS2 score available within patient charts. There are several other updates to PEARL, including a clinical AI digital assistant, which was implemented in PEARL as an artificial intelligence scribe for physicians.

BHB also rolled out the physician mobility application, which allows physicians to access PEARL from their mobile devices. This speeds up and provides better access to physicians when off site and on call.

Finally, the data lake project, which allows for the storage of data from various sources, including databases, logs, and social media images and video to be stored, has continued. And this project picked up at the end of 2025 and will continue until the upcoming fiscal year.

Madam Chairman, 24 new medical administration carts [MAC], also known as workstations on wheels, were purchased for inpatient units at BHB at a cost of \$250,000. MACs are mobile workstations and

used to carry medication, supplies, and a computer workstation, allowing for the update and access to patient electronic medical records on PEARL at the bedside. The new units have a longer battery life and are more ergonomic than the previous units that were purchased about 15 years ago.

Madam Chairman, the renovation of Keepers Cottage was completed this year costing \$1,150,000. The renovation of this standalone building at MWI's site was required as the building was ageing and the facility needed to be made appropriate for intellectual disability clients with behavioural issues. The first client has already moved in.

The demolition of Archlyn Villa is scheduled for March 2026. Although it was a historic building, it had fallen into such disrepair that it could not be maintained. The building was not only a safety hazard but also detrimental to the neighbouring properties and an eyesore for neighbours. BHB retains ownership of the site and is hopeful that it will be the site for future staff accommodations. BHB was advised of the retention of some elements from the building, including a plaque and tiles that are of historic significance.

Community Outreach

Hon. Kim N. Wilson: Madam Chairman, this past fiscal year, BHB had a presence at numerous health fairs, provided community education presentations, and offered training and screening. The mental health services have been particularly active, making presentations, underscoring regular interviews, and attending fairs to help reduce stigma and share information about mental health and the services available for those in need of them. Moreover, the MindFrame PhotoVoice exhibit took place in September 2025, helping to foster understanding and insight into the people who use MWI services through art, photography, and poetry.

Madam Chairman, in September's Recovery Month, Turning Point undertook interviews with clients telling their stories, and that had led to a purple sock day in honour of all persons recovering from addiction.

During Stroke Week, along with education around stroke awareness, free screening was also offered in partnership with the Bermuda Diabetes Association and Evolution Healing Centre. And BHB has supported the Evolution survey of stroke survivors to help gather data on rehabilitation experience in order to identify service gaps, unmet needs, and improve care.

Regarding charity, the BHB made a medical supply donation of sterile, single-use needles, gloves, masks, surgical gowns, and coveralls to Jamaica following the devastating impact of Hurricane Melissa. The supplies went to help equip Black River Hospital, which is located in St. Elizabeth, Jamaica.

Performance Quality Audit and Improvements

Hon. Kim N. Wilson: Madam Chairman, in the previous fiscal year and as part of the Johns Hopkins Medical International LLC clinical affiliation agreement contract, BHB underwent a quality audit. BHB's external measure of quality is usually through accrediting bodies, but there are also monthly quality metrics that are reviewed by leadership and the board from hand hygiene to falls and pressure injuries. Improving these metrics and meeting international benchmarks is a constant driver, and to facilitate this process, Johns Hopkins sent hospital quality specialists from its own network to work with BHB. This work has begun, and BHB not only shares its results with Johns Hopkins but also is updating how it shares its metrics internally. Subsequently, action plans are drafted and implemented to address any of the areas that need improvement.

Greenlight Procedure for Prostate Hyperplasia

Hon. Kim N. Wilson: Nearly two years ago, BHB introduced green light laser prostatectomies through the kind donations from Argus and Chubb through the Bermuda Hospitals Charitable Foundation. Used to treat benign prostatic hyperplasia, a common condition affecting men as they age, this treatment means men no longer require a surgical intervention, including a hospital stay after treatment. Data released this year shows that in the first 18 months after it was established, 46 men underwent the green light procedure, and none needed an overnight admission. This translates to safer, faster recoveries and freed up hospital capacity. In fact, the new procedure avoided about 138 patient days, which are disruptive to patients' lives and costly to the healthcare system. Financially, this meant BHB avoided about \$370,000 of inpatient costs, reduced nursing demands, and auxiliary services resulted in additional savings.

Emergency Department Performance

Hon. Kim N. Wilson: Madam Chairman, as we continue the presentation of Head 24 Hospitals, it is important that we speak candidly about one of the most significant operational and financial pressures facing our health system, and that is the ongoing strain on the emergency department at the Bermuda Hospitals Board.

This year has been extremely challenging for the emergency department. A high number of medically fit for discharge patients at King Edward VII Memorial Hospital has caused long wait times for patients awaiting admission to inpatient units. Those awaiting beds remain in the emergency department and in turn, the emergency department itself becomes filled beyond capacity. This is not merely an operational issue, it is an ongoing matter that affects parents, families, patients, healthcare workers, and the sustainability of our healthcare system. Misuse of the emergency department at King Edward VII Hospital is contributing

significantly to overcrowding, placing pressure on the hospital's ability to deliver timely, high-quality care. The emergency department is designed for urgent, life-saving care for serious illness and injury requiring immediate intervention. However, the increasing use of emergency services for non-urgent matters contributes to longer wait times, inefficiencies, and delays for those who genuinely require acute medical attention.

Recent data shows that acute hospital beds are occupied by medically fit for discharge patients for an average of 49 days, and in some cases, more than 300 days. This creates system-wide blockages. It prevents incoming emergency patients from accessing beds, limits surge capacity in the event of major incidents, and delays elective surgeries. From a budgetary perspective, this represents a high-cost use of acute hospital resources for care that could and should be delivered in more appropriate, lower-cost community settings.

This is not about assigning blame; it is about fairness, efficiency, and responsible stewardship of public funds. There are complex social and financial factors that influence when and where people seek care, and we recognise that this is a reality. However, we must also recognise the broader implications for the cost and efficiency of the health system. To ensure the emergency department operates within its mandate of acute care, it is critical that non-emergency conditions are directed to general practitioners or urgent care facilities. Appropriate use of care setting improves patient experiences, whilst preserving hospital capacity.

The government investment alone cannot resolve this issue. Partnership is essential. Families must remain engaged with the loved ones who are admitted and collect them promptly when medically cleared. Homes must be prepared where appropriate. And necessary financial assistance for long-term care applications must be pursued by families in a timely manner. And where private resources exist, they should be utilised responsibly, rather than defaulting to the hospital for extended stays. Care homes and community providers must also play their role by avoiding unnecessary transfers to the emergency department for non-emergent matters, and by accepting residents back promptly once medically cleared. And as a community, we must all work together to protect the acute hospital capacity for true emergencies.

The Chairman: Members, we have about 11 minutes remaining.

Hon. Kim N. Wilson: Do you want me to keep going?

[Inaudible interjection]

Hon. Kim N. Wilson: Do you want—

[Inaudible interjection]

Hon. Kim N. Wilson: Oh. Okay. Do you want me to do? Will I get to human resources? Okay. Or do I . . . I do not mind pausing now. It is up to you.

[Inaudible interjection]

Hon. Kim N. Wilson: Keep going?

[Inaudible interjection]

Hon. Kim N. Wilson: Okay. Okay.

Despite this reality, outside of patients waiting for an inpatient bed, the majority of people are seen and discharged from the ED faster than international benchmarks. This was highlighted in performance data collected and collated as part of the Emergency Services Day in May 2025.

Furthermore, between April 2024 and March 2025, the Emergency Department recorded approximately 29,105 visits involving about 18,123 individuals, 96 per cent of whom were Bermuda residents. Among them, 1,188 patients presented with life-threatening conditions such as heart attacks, major trauma, or severe respiratory distress that required immediate high-priority care.

Madam Chairman, about 15,000 other attendances involved urgent but not immediately dangerous conditions, which still required significant resources such as tests, imaging, and consultations to diagnose and manage. Despite the high volume, the Emergency Department team consistently delivered timely care. The median time from arrival to triage, which is the initial nurse assessment, was 14 minutes. And patients who did not require admission typically spent around three hours and eight minutes from registration to treatment. About 12 per cent of patients were admitted to the hospital for further care, while the remainder were safely treated and discharged. It should be noted that internationally, most public emergency departments aim to keep the median time between registration and discharge within four hours.

While this performance is commendable, it should be noted that just under half of these patients are in the lowest two levels of acuity, meaning they have conditions or injuries that do not require emergency care. These patients should have been seen by their family doctor or, if it is the weekend, go to the Lamb Foggio Urgent Care Centre or other community urgent care centres.

Madam Chairman, keeping patients informed has been a key focus for the BHB [Bermuda Hospitals Board]. Patients in the waiting room can now see a large display that includes the wait times. It also advises how many low, medium, and critical care patients there are and how many are waiting in the department for a bed. A KEMH [King Edward VII Memorial Hospital] performance data snapshot report is also published every month on the BHB's website statistics page with

a day-by-day summary of wait times, admissions, out-patients appointments and surgeries.

Human Resources

Hon. Kim N. Wilson: Pay. Madam Chairman, as a matter of public record, increases in the cost-of-living increases are putting salary budgets under pressure. So, in April 2025, the Bermuda Industrial Union [BIU] staff received a 4 per cent salary [increase] and related retroactive payments. The BHB and BIU look forward to completing negotiations for the new collective bargaining agreement effective the 1st of October 2025.

Additionally, the Bermuda Public Services Union [BPSU] and the BHB agreed on a cost-of-living adjustment, or COLA, from 1st of April 2022 to the 31st of March 2028. And subsequently, the BPSU staff were given an 18.23 per cent increase, bringing wages in line with COLA from their last increase in 2018 to the 2025 levels and maintaining COLA increases throughout 2028. BPSU nurse employees will receive back pay in the total of \$38 million, supported by the Government, and will be paid in two instalments of \$19 million in January and April of this year.

Notably, there are other groups including physicians and directors who also have not had a pay increase, some since before 2018. And BHB is working on a process to review salaries for these groups and the BIU negotiations are also underway for the current three-year period and should conclude in this fiscal year.

Recruitment

Hon. Kim N. Wilson: Real quickly on recruitment, attracting and retaining local and global professionals remains a key focus for the BHB, and this is most keenly felt in the nursing workforce. As you know, Madam Chairman, we have discussed that there are worldwide shortages of healthcare professionals, not least of which are nurses, and they will continue their intensive global search. It is hoped that BPSU salary increases will help in attracting staff. And their vacancy rate currently is at 12 per cent, which is slightly above its 10 per cent target, and this includes critical areas, especially nurses that remain a high focus, as globally they are, like I said, in short[er] supply [than] nurses, general registered nurses, such as surgical and oncology nurses.

Madam Chairman, how many minutes do I have?

The Chairman: You have six minutes.

Hon. Kim N. Wilson: Madam Chairman, the Bermuda Hospitals Board employs 45 local students who were selected from 141 applicants. And they are between the ages of 20 and 29 and are studying in the healthcare field or related fields during the summer of 2025.

Following the successful partnership with BHB's Intellectual Disability Programme in the previous year, BHB also allowed five of their clients to be part of a rotation for the summer student programme, providing these promising young people with an equal opportunity to be acquainted with and gain workforce experience.

Madam Chairman, I do have more to do with respect to BHB, and I have not even touched Head 91. Should I pause?

The Chairman: You have approximately six minutes. Yes.

Hon. Kim N. Wilson: How did she go from five to six?

The Chairman: Well, you know what? I actually subtracted a minute, I did. I was looking the opposite way. It is exactly . . . well, you are down to five now.

Hon. Kim N. Wilson: Do you want me to go now?

Thank you, Madam Chairman. I will yield to the Member opposite —

The Chairman: Are there any other members who wish to speak on Heads 21, 22, 24, and 91?

Hon. L. Craig Cannonier: Thank you, Madam Chairman.

The Chairman: I recognise the member from constituency 12. Member, you have the floor.

Hon. L. Craig Cannonier: Thank you very much.

I would like to just essentially close out by saying that I have been doing this for quite some time now, and this budget brief for Health was quite extensive. It is probably one of the most detailed that I have heard in the last 15 years, so I will give the Ministry and its team huge accolades.

I did have, like, about 175 questions.

The Chairman: Wow.

[Laughter]

Hon. L. Craig Cannonier: This is a huge Ministry. I did.

The Chairman: It is a huge ministry.

[Laughter]

The Chairman: Well, that would have taken, what, eight hours within itself, right?

Hon. L. Craig Cannonier: Taken a whole notepad.

However, I will say this: Because of the detail of the Minister and her team, a lot of those questions

were actually answered. But one of the concerns that I do have, and I will go to [page] B-150, from [page] B-149 to [page] B-150.

It appears to me that we really do have a challenge for the Health Ministry. All of the good that is being done . . . I recognise also that it seems that the pain that our people are feeling within this industry continues to get louder and louder, and it almost feels like there needs to be another department that is helping pull this all together.

As I listened to the Minister and the numbers in the debate, throughout every Head the revised amounts are hugely different than the original amounts, and the amount for 2025/26 original amount, and then for the estimated amount. And so, there are these variances that I wanted to get into, and I will ask the Minister on the side for some of them that are more dramatic than others.

So, I guess my question really centres around these increases around Universal Health [Coverage], and how do we get there. And the question really is, phase one. We keep hearing about finalising phase one, but we are still a long way away from getting to where it is that we need to be.

Has the Ministry considered that until we get to this long-term phase, have they considered and will they consider looking at how we can spend monies on insuring the uninsured during this period of time until we get to the Universal Health [Coverage]? Have they considered it? Will they consider it? Because there are far too many people since 2010/11, when we are talking about Universal Health [Coverage], who are still not insured. And we could be spending a lot of that money right now insuring these people to ensure that we get those who are unfortunate to be in that position up to a position. And that is one of my major questions.

The Chairman: Okay, thank you. Are there any other Members who wish to speak to the respective Heads under the Ministry of Health?

There being none. Minister, I call on you. It is time. You have the last minute to move your Heads.

[Inaudible interjection]

The Chairman: You can very quickly, your last few minutes

Hon. Kim N. Wilson: I will talk quickly.

Phase one of UHC [Universal Health Coverage] was introduced in January of this year, which allowed for HIP and FutureCare patients to receive one physical free in support of our preventative measures. It increased the drug prescription benefit for HIP clients from \$1,000 to \$3,000 per year, and for FutureCare from \$3,000 to \$5,000. That was phase one of UHC.

You will see from the budget we also received \$15 million to support low-income seniors as it relates to their FutureCare payments, and we also received

further funds so that we can look to advance or provide some types of services for persons who are under and uninsured with a goal . . . still, the objective is the implementation of phase [one] UHC for Q3-2026.

The Chairman: Thank you, Minister. Now, Minister, could you—

Hon. L. Craig Cannonier: How many seconds is that?

The Chairman: Please, and it is only seconds.

Hon. Kim N. Wilson: Okay, Madam Chairman, I move that Heads 21, 22, 24, and 91 be approved as printed.

The Chairman: It has been moved that Heads 21, 22, 24, and 91 be approved as printed. Are there any objections? There are none. So approved.

[Motion carried: The Ministry of Health, Heads 21, 22, 24 and 91 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2026/27.]

The Chairman: That brings us to the next Ministry, and that is the Ministry of Tourism, Transport, Culture, and Sports.

Minister, you have the floor, and I will tell the listening public that this debate will be for four hours.

Minister, whenever you are ready, you may begin.

MINISTRY OF TOURISM, TRANSPORT AND CULTURE AND SPORT

Hon. Owen Darrell: Thank you, Madam Chairman.

I just want to say good afternoon to the listening audience as I get all of my paperwork and the like together. Good afternoon to my Honourable Member from the other side. I am sure he is locked and loaded and ready to go.

Madam Chairman, I move that the following Heads for the Ministry of Tourism, and Transport, Culture, and Sport, Head 71 Headquarters, [Head] 34, Transport Control Department, [Head] 35, Public Transportation, and [Head] 48, Transport, be now taken under consideration.

[Inaudible interjection]

Hon. Owen Darrell: Head 52 was not on your thing. That is what we were talking about. And Head 52, Madam Chairman.

The Chairman: Yes. It has been moved that Heads 71, 34, 35, 48, and 52 be taken under consideration.

Are there any objections to that?

There are none.

Minister, you have the floor.

HEAD 71—MINISTRY HEADQUARTERS

Hon. Owen Darrell: Thank you, Madam Chairman.

Madam Chairman, I am going to start my budget brief this afternoon with Head 71, which is the Headquarters. This could be found on pages B-233 to B-237 of the Estimates of Revenue and Expenditure.

Madam Chairman, it gives me great pleasure to present the budget for Head 71, the Ministry of Tourism and Transport, Culture and Sport Headquarters, found on pages B-233 to B-237 of the Budget Book.

The mission statement of the Ministry of Tourism and Transport, Culture and Sport Headquarters is, *To enhance visitor experience by positioning our destination as a diverse and globally competitive hub through strategic networking and relationship building, to further expand access to cultural and sports and to ensure the transportation of all people and goods efficiently and safely*, as found on page B-234.

Madam Chairman, a total of \$39,120,000, as shown on page B-235 of the Budget Book, has been allocated to the Ministry of Tourism and Transport, Culture and Sport Headquarters, Head 71. This budget allocation represents 36 per cent of the total budget allocation for the Ministry as a whole. Madam Chairman, Head 71 Headquarters now reflects the consolidation of the former Head 48, and Head 71, following the merger of the Ministry of Tourism, Culture and Sport with the Ministry of Transport in February of 2025.

As part of this restructuring, the functions, resources, and responsibilities previously recorded under Head 48 have been fully integrated into [Head] 71. Accordingly, Head 48 has ceased to exist as a stand-alone Head. As a result of this consolidation, there is a zero budget allocation under the former Head for the 2026/27 fiscal year, and no activity will be recorded under it. All financial and operational activity is now appropriately reflected within Head 71.

ANNOUNCEMENT BY THE CHAIRMAN

HOUSE VISITOR

The Chairman: While the Minister is adjusting his microphone, I want to take the opportunity to recognise the Senator, Mrs. Lindsay Simmons-Wilson.

Welcome!

[Desk thumping]

[Head 71—Ministry Headquarters, continuing]

Hon. Owen Darrell: Madam Chairman, the Ministry of Tourism and Transport, Culture and Sport Headquarters serves as the central engine for strategic leadership, policy direction, and oversight across Bermuda's tourism, transport, culture and sport sectors. It sets the overall vision and ensures that these interconnected areas work together to drive national progress.

Through coordinated initiatives, legislative development, and high-level guidance to the department and agencies, Headquarters play a key role in strengthening governance, improving service delivery, and positioning Bermuda as competitive and forward-looking both at home and abroad.

This investment supports the continued modernisation of Bermuda's transportation infrastructure. Madam Chairman, I will repeat, this investment supports the continued modernisation of Bermuda's transportation infrastructure, including our ports and public transportation systems, while also advancing the development of our sports and cultural sectors. Together, these efforts enhance the daily lives of our residents, create economic activity, and elevate the overall visitor experience, reinforcing Bermuda's reputation as a vibrant, well-managed destination.

Madam Chairman, the departments which come under the Ministry Headquarters remit include:

- Department of Sport and Recreation, Head 20
- Department of Marine and Ports, Head 30
- Transport Control Department, Head 34
- Public Transportation, Head 35, and
- Department of Culture, which is Head 52.

In addition, the Headquarters oversee 28 authorities, boards, councils, and committees.

They are as follows: The Bermuda Airport Authority. The Bermuda Arts Council, Bermuda Civil Aviation Authority, and Bermuda National Events and Entertainment Committee. Bermuda Shipping and Maritime Authority. The Bermuda Sport Anti-Doping Authority and the Appeals and Discipline Boards. The Bermuda Tourism Authority, Golf Courses Board, Hotel Licensing and Appeal Tribunal, and Liquor Licensing Authority. National Sports Centre Board, and nine parish councils. Naming and Recognition Committee, Public Service Vehicles Licensing Board. Ports Authority Board, Road Safety Council, Medical Reference Committee, and the Water Safety Council.

Madam Chairman, as shown on page B-236, it is anticipated that during the 2026/27 budget cycle, Headquarters will collect approximately \$1,444,000 in revenue. This revenue is mainly collected from vacation rental fees, liquor licence fees, and hotel licenses.

Madam Chairman, I will now explain the breakdown of budget allocations by business unit. These amounts are found on page B-235.

General Summary Expenditure and Subjective Analysis

Business Unit 8100, Administration

Hon. Owen Darrell: Madam Chairman, the estimated budget for the Administrative Section is \$38,496,000. This represents an increase of \$5,017,000, or an increase of approximately 15 per cent when compared to the prior year.

Bermuda Airport Authority

Hon. Owen Darrell: The Bermuda Airport Authority, Madam Chairman, included in the administration budget is a grant to the Bermuda Airport Authority in the amount of \$15,900,000, as found on page C-20. This represents an increase of \$999,000, or approximately 7 per cent from the previous year.

Madam Chairman, the Airport Authority currently employs 61 full-time equivalent staff, inclusive of vacancies. This team is made up primarily of Bermudian professionals who are responsible for delivering critical air navigation and meteorological services that keep our skies safe and our airport operating efficiently. Their work is highly specialised and essential to maintaining international aviation standards, ensuring the aircraft can land and depart safely in all weather conditions.

A portion of the increased expense allocation will be directed towards strengthening the Authority's workforce for the future. This includes progressing succession planning to ensure that institutional knowledge is preserved as senior officers approach retirement. Investing in talent development to prepare the next generation of aviation professionals, particularly in light of an ageing workforce.

In addition, funding will support the recruitment and selection of qualified individuals to fill existing vacancies within the aviation support services, ensuring that operational capacity remains strong and uninterrupted. These investments are about maintaining safety, building local expertise, and securing long-term stability for Bermuda's aviation services.

Bermuda Tourism Authority

Hon. Owen Darrell: The Bermuda Tourism Authority,

Madam Chairman, also included in the Administration budget is a grant to the Bermuda Tourism Authority's \$19,500,000 for 2026/27, found on [page] C-20. This amount represents a \$4 million increase, or approximately 26 per cent, compared to prior fiscal years.

Madam Chairman, this increased budget allocation to the Bermuda Tourism Authority [BTA] represents focused investment in Bermuda's tourism sector to drive demand, particularly in the non-summer months. This will aid in the expansion of sales and marketing activity to support the 617 new hotel rooms anticipated to come online later this year. By growing sales efforts and investing in high-profile sporting and other pinnacle events that attract visitors and global attention, this budget is intended to increase visitor arrivals, strengthen economic impact across the Island, and deliver measurable returns for Bermuda.

Madam Chairman, the BTA's total income for 2026/27 is forecasted at approximately \$37 million, with approximately \$18 million generated from visitor-related fees paid by hotel guests, vacation rental

occupants, and cruise ship passengers. Nearly 90 per cent of direct expenditure is dedicated to sales and marketing initiatives that drive visitation. Central to this year's business plan is productivity, efficiency, as well as accountability. Every dollar invested must demonstrate a measurable return.

Madam Chairman, while total visitor arrivals declined 9.8 per cent, total visitor spending increased by 3.5 per cent, reaching \$550 million. That distinction matters! Because what drives the economy is not simply volume; it is value. Air arrivals declined modestly, influenced by significant storm activity and reduced capacity from certain US gateway markets. Yet, per-visitor spending increased, cruise ship spending strengthened, and the superyacht segment delivered exceptional growth. Bermuda welcomed 119 superyachts, generating \$6.2 million in direct spending, a 64 per cent increase year over year.

Madam Chairman, despite the headwinds, Bermuda's tourism product demonstrated resilience. Strategic diversification proved essential. Canada emerged as a standout growth market, with more than 20,000 visitors, which was up 26 per cent. [There was] \$38.9 million in visitor spending from the Canadian market, which was up 20 per cent. This growth was supported by enhanced connectivity and the commitment of airline partners.

I wish to acknowledge BermudAir, whose more recent market entry has expanded options and connectivity.

Madam Chairman, Bermuda has seen significant private investment in its hotel product in recent years, with major upgrades across properties including Rosewood, Fairmont Hamilton Princess, the Grotto Bay [Beach Resort], Rosedon [Bermuda], and Cambridge Beaches [Resort and Spa], as well as others. This year, following extensive renovations, Bermuda anticipates the reopening of the Fairmont Southampton, a major expansion of room inventory and a clear signal of investor confidence.

There has also been a partnership renewal with the PGA Tour for another three years, not simply because its prestigious, but because it delivers measurable return. The 2024 Butterfield Bermuda Championship generated \$14 million in direct on-Island spending; \$1.35 million in donations to 60 local charities; and tens of millions in global media value.

In 2026, Bermuda will also welcome the return of the Apex SailGP and other signature events that will strengthen global visibility and drive high-value visitation.

Madam Chairman, tourism is not a single job. It is a career economy. Through continued support of the Signature School at Sands Secondary, the expansion of the BTA+ learning platform, now offering 38 professional development courses, and the AnchorBDA City & Guilds Assured programme developed by Bermudians for Bermuda, local participation across the tourism ecosystem is strengthened.

Sustainable tourism means diversification. It means high-value growth. It means collaboration. And it means ensuring that Bermudians are prepared to lead within their own industry.

Madam Chairman, I now move to Business Unit 81060, Transportation Planning Team.

Business Unit 81060, Transportation Planning Team

Hon. Owen Darrell: Madam Chairman, as found on page B-235, the Transportation Planning Team section sits within the Ministry Headquarters and includes one full-time equivalent employee. The budget allocation for 2026/27 is \$154,000. The Transportation Planning section is responsible for managing cruise ship operations in Bermuda, including contracts, logistics, regulations, and day-to-day coordination, to ensure continuous and efficient service delivery. It also leads to transportation projects and undertakes policy research and analysis to support the Ministry's strategic priorities and long-term planning objectives.

Madam Chairman, in 2025, the cruise ship season began with 179 scheduled calls and a projected passenger count of 80 per cent occupancy for 475[,000] passengers. One call was added mid-season. By the end of the season, 22 calls were cancelled, 17 due to adverse weather conditions, 5 as a result of itinerary changes, resulting in 159 actual calls ending the season with just over 467,525 passengers. This represents a reduction of [7,475] passengers, or 1.57 per cent. Despite cancellations, the 2025 season outperformed in passenger spending, increasing the per-person spend from \$214 per passenger to \$296 per passenger.

Madam Chairman, the economic impact for 2025 included \$23,200,000 in passenger taxes and \$10,900,000 in transport infrastructure tax.

Additionally, other cruise ship revenues were estimated at \$7 million in cruise ship visitor fees; \$158,100,000 in combined passenger and crew spending, and \$9,600,000 in cruise line disbursement expenses locally. This culminated in an estimated total of \$208,800,000 in economic activity for 2025.

Madam Chairman, the 2026 cruise ship schedule was first published in November of 2025, highlighting 193 calls.

Madam Chairman, the Ministry is forecasting a similar number of cancellations as experienced in 2025. Therefore, projections are at 90 per cent, which is 174 calls of 2026, with 561,859 passengers, which is an increase of nearly 100,000 passengers over 2025.

Madam Chairman, a very healthy economic impact to Bermuda is projected for this season, as well as \$25,600,000 in passenger taxes and \$12,900,000 in transport infrastructure tax. Additionally, cruise ship revenue is estimated at \$7,500,000 in cruise ship visitor fees, \$191,200,000 in combined passenger and crew spending and \$9,700,000 in cruise line disbursement expenses locally.

Madam Chairman, current projections indicate that approximately \$246,900,000 will be injected into Bermuda's economy over the course of this season.

Regulatory and Policy

Hon. Owen Darrell: The Regulatory and Policy Unit, business unit 81065, falls under the Ministry Headquarters [HQ] and has been allocated a budget of \$470,000, as found on Budget Book [page] B-235. This unit is staffed by four individuals, a senior manager, two compliance officers or hotel inspectors, and one administrative assistant.

Madam Chairman, the unit is responsible for the inspection and licensing of the tourism accommodation inventory, which includes hotels and vacation rental properties. As of January 2026, there were 45 operating licensed hotel properties, including four large resort hotels, 15 small hotels, four cottage colonies, three clubs, two vacation rental homes, six large cottages, suites and apartments, five small cottages, suites and apartments, two inns, four bed and breakfasts. The newest category, vacation rental homes, is best described as a vacation rental home, which can accommodate 10 or more guests.

Madam Chairman, the Tourism Investment Act, enacted in October 2017, is administered by the senior manager of the Tourism Regulation and Policy Unit. Applications for the Tourism Investment Orders are processed in consultation with the Attorney General's Chambers, the Office of the Tax Commissioner, and the Department of Customs. The Minister responsible for tourism ushers the application through the Cabinet and the Legislature.

Upon approval and assent, the Tourism Investment Order is gazetted, thereby initiating the granted period of concessions to the applicant, the hotelier, the restaurateur, or the entrepreneur. Madam Chairman, the Tourism Investment Act was amended in September 2025 to provide expanded periods of tax relief to

- new hotels from 10 to 15 years;
- refurbished hotels from 5 to 15 years;
- new restaurants from 3 to 5 years,
- existing restaurants from 1 year to 3 years; and
- attractions from 1 year to 5 years.

To date, 20 Tourism Investment Orders have been issued. They include four attractions, three special Acts, namely St. George's Resort Act, the Fairmont Southampton Hotel Act, and the Loren (Pink Beach and Elbow Beach) Act.

Madam Chairman, the Vacation Rentals Act 2018 is jointly administered by the Regulatory and Policy Unit, for vacation rental properties with an annual rental value of over \$22,800, [and] the Department of Consumer Affairs Rent Control Section within the Ministry of Home Affairs for vacation rental properties with an ARV below \$22,800.

This Act amended the definition of a hotel as per section 1 of the Hotels (Licensing and Control) Act

of 1969 to mean a place which provides sleeping accommodation for 10 or more guests. This was increased from six or more guests. As such, a vacation rental unit is one that provides sleeping accommodation for nine or fewer guests. Vacation rental properties and proprietors are required to register and secure a vacation rental certificate issued by either the Ministry responsible for Tourism or the Ministry responsible for Rent Control. To date, 69 vacation rental certificates have been issued for the registration period of 1 September 2025 to 31 August 2026.

Capital Expenditure

Hon. Owen Darrell: Madam Chairman, 2026/27 Capital Development Budget for the Bermuda Airport Authority totals \$3,505,000, as found on page C-7. Madam Chairman, the Bermuda Airport Authority will continue to oversee several ongoing and upcoming capital infrastructure initiatives related to IT and cyber resilience, structural health and safety improvements, and aviation and weather services equipment upgrades using the capital funding as mentioned earlier. These include, but are not limited to

- infrastructure health and safety improvements;
- phase one weather radar upgrades;
- firewall server and technology access point upgrades;
- hydrogen gas generator design and survey; and
- Phase 2 Cyber implementation.

Manpower

Hon. Owen Darrell: Madam Chairman, as seen on page B-236, there will be a total of 14 full-time equivalent employees in the Ministry Headquarters, Head 71. Compared to the prior year, 2025/26, this represents an increase by one.

Performance Measures by Business Unit

Hon. Owen Darrell: Madam Chairman, I am pleased to [report] that the department's forecast performance measures found on page B-237 for fiscal year 2025/26 were achieved.

Business Unit 81000, Administration

Hon. Owen Darrell: Madam Chairman, this business unit is responsible for the strategic, policy development, accounting support for the Ministry. Under this business unit, the performance measures for 2025/26 were all completed. However, due to the expanded role and portfolio of the Ministry, it became necessary to discontinue those measures and replace with the following new performance measures, for which the target date of completion [for] both March 2027:

- completion of the Electric Vehicle Policy;

- completion of the National Electric Vehicle Infrastructure Policy.

Business Unit 81065, Regulatory and Policy Unit

Hon. Owen Darrell: As mentioned prior, this business unit oversees the end-to-end handling of tourism investment relief applications from intake to implementation. It also carries out inspections of hotels and vacation rentals to ensure they meet regulatory standards and compliance requirements.

The performance measures for 2025/26 included ensuring hotel and vacation rental properties are inspected and licensed by the annual deadline of the 31st of March and the 31st of August, respectively. Hotel and vacation rental complaints are acknowledged within 24 hours of receipt, and hotel and vacation rental complaints are investigated within 24 hours of receipt and ensuring final report of hotel and vacation rental complaints are issued within 10 days of complaint. All forecasted outcomes were successfully achieved.

Plans for the Upcoming Year

Hon. Owen Darrell: Madam Chairman, the Ministry Headquarters will continue to serve as the strategic and policy hub for the Ministry, providing clear leadership and coordination across its departments and quangos. Our focus is on ensuring Tourism, Transport, Culture and Sport all work closely together, building stronger synergies, advancing key priorities, strengthening governance, and maintaining sound financial management.

In the year ahead, we must build on the successes of this past year while continuing to deliver practical results for the people of Bermuda. We are committed to cutting unnecessary red tape, streamlining processes, improving collaboration, and using data to guide smart decision-making so that services are efficient, responsive, and forward-looking. Madam Chairman, Headquarters will also continue to lead and support the 28 boards, committees, and authorities as they carry out their legislative responsibilities and community initiatives. These bodies play a vital role in our national development and through strong guidance, accountability, and partnership with HQ, their work will continue to strengthen our communities and help build a stronger, better Bermuda for everyone.

Madam Chairman, a full, strong focus will remain on building Bermuda's events and entertainment landscape, with 38 recipients receiving funding support to help bring diverse and dynamic experiences to our Island. These investments ensure that Bermuda remains vibrant, culturally rich, and attractive to both residents and visitors alike.

From community festivals and sporting events to cultural showcases and live entertainment, this support stimulates economic activity, creates opportunities for local entrepreneurs and artists, and enhances the

overall energy of our Island. By continuing to back these initiatives, Bermuda's reputation is reinforced as a lively, welcoming, and engaging destination year-round.

Madam Chairman, the Bermuda National Events and Entertainment Committee has been recently established to bring people around the table to take a more coordinated, practical approach to how events are planned and supported across the Island. The goal is simple, to make sure we are working together, not in silos, and that the events calendar makes sense for Bermuda.

One of the committee's first priorities has been completing a clear and easy-to-follow Bermuda events and entertainment calendar. This will help organisers avoid clashes, give businesses time to prepare, and allow us to better promote what is happening on the Island throughout the year. At its heart, this is about supporting our community, giving local talent and the promoters the platform they deserve, and keeping Bermuda active, energised, and full of life year-round.

Madam Chairman, the Bermuda Airport Authority will continue to oversee several ongoing and upcoming infrastructure initiatives related to aviation and weather services, using the capital funding mentioned earlier. These include, but are not limited to the

- Aeronautical Information Services to Aeronautical Information Management organisational transition;
- Air Traffic Engineering infrastructure upgrades;
- Bermuda Weather Service, [weather radar random refurbishment and resealing;
- Bermuda Weather Service application programming interface;
- Bermuda Weather Service website design;
- Bermuda Service hydrogen gas generator phase one; and the
- Cyber Security Systems infrastructure upgrades.

Madam Chairman, in the tourism sector, the Bermuda Tourism Authority [BTA] will build upon the foundation established for geographic diversification, and reduce its over-reliance on any single region into the visitor pipeline. Beginning in the first quarter, 2026/27, the BTA will lead a series of regional activations across the northeast in partnership with a strong group of hotel and on-Island experience partners. Madam Chairman, these roadshows will directly engage travel advisors, corporate planners, and media, ensuring Bermuda remains competitive and top of mind.

Sales and marketing efforts will expand to support hundreds of new rooms coming online over the next two years, with a focus on driving year-round demand, leveraging technology and AI to target the right visitor at the right time, reducing the cost of visitor acquisition, growing high-quality group and incentive travel, expanding presence in the UK luxury market,

continuing investment in the superyacht segment to attract high net worth and ultra-high net worth visitors.

All of this will operate within a disciplined, transparent accountability framework where performance and productivity are paramount.

Madam Chairman, I would like to thank the dedicated teams at Head 71 Ministry Headquarters, the authorities under the Ministry for their hard work and their solid commitment to the Ministry and its mandate.

Madam Chairman, that concludes Head 71, the Ministry of Tourism and Transport, Culture and Sport Headquarters.

Madam Chairman, would you like me to move to [Head] 34, the Transport Control Department [TCD], or should I pause there for questions?

[Ms. Renee Ming, Chairman]

The Chairman: Minister, you can continue.

Hon. Owen Darrell: Thank you, Madam Chairman.

HEAD 34—TRANSPORT CONTROL DEPARTMENT

Hon. Owen Darrell: Madam Chairman, Transport Control Department, is found on pages B-249 to B-252 of the Estimates of Revenue and Expenditure. Madam Chairman, the budget for Head 34, the Transport Control Department, commonly referred to as TCD, can be found on [pages] B-249 through B-252 of the Budget Book.

[Crosstalk]

The Chairman: Continue, Minister.

Mission Statement

Hon. Owen Darrell: Thank you.

Madam Chairman, the TCD, or the Transport Control Department) mission statement is, *To assure the safety of all road users*, is found on page B-249.

Expenditure Overview

Hon. Owen Darrell: Madam Chairman, as shown on [page] B-249, the department's budget allocation for 2026/27 is \$6,047,000. This is an increase of \$39,000, or 0.6 per cent, when compared to the prior fiscal year of 2025/26.

Revenue Overview

Hon. Owen Darrell: Madam Chairman, the estimate for revenue to be collected during the 2026/27 budget cycle is \$29,807,000, as shown on page B-250. This represents a 5 per cent decrease over the 2025/26 total revenues due to the reduction of the private motor car licensing fees by 10 per cent. The concession will come

into effect on 1 April 2026. That's nice. A couple days before my birthday.

[Inaudible interjection]

Hon. Owen Darrell: That's nice. That's nice.

General Summary Expenditure

Hon. Owen Darrell: Madam Chairman, as shown on B-249, the expenditure by business unit will now be explained.

Business Unit 44000, Examination

Hon. Owen Darrell: Madam Chairman, for 2026/27, the examination section's estimated budget is \$1,444,000. This represents a \$51,000, or 4 per cent increase over fiscal year 2025/26 to cover approved negotiated salaries and wage uplifts.

Business Unit 44040, Registration

Hon. Owen Darrell: Madam Chairman, the registration section processed 80,622 face-to-face customer transactions and 8,609 online transactions in 2025. The estimated budget for this section is \$1,207,000 for fiscal year 2026/27. This is an increase of \$130,000, or 12 per cent, compared to prior fiscal year 2025/26.

This increase represents a reallocation of funds from the administration section to cover credit and debit card commission fees

Madam Chairman, data recorded by the registration section shows that the end of year total number of vehicles on the road for 2023 was 49,997. For 2024, it was 50,560, and at the end of 2025 was 51,845. This shows an average year-over-year increase of just under 2 per cent.

Business Unit 44090, Road Safety

Hon. Owen Darrell: The estimated budget for the road safety section is \$321,000. This represents a 20 per cent increase, or \$53,000 to facilitate the Project Ride programme upgrades, negotiated salary and wage uplifts, and additional media campaigns aimed at promoting safer driving to reduce collisions. It should be noted that with regard to promoting safe driving and reducing collisions, the Road Safety Council will receive a grant from this business unit in the amount of \$125,000, compared with \$80,000 received in the prior fiscal year, as outlined on [page] C-20.

Business Unit 4410, Traffic Control

Hon. Owen Darrell: Madam Chairman, the estimated budget for the traffic control section is \$796,000. This represents a \$49,000, or 7 per cent increase over the prior year's budget. This increase is necessary to cover

approved negotiated salary and wage uplifts, and to provide a consistent presence for most of the cruise ship visits scheduled for the 2026 season, as traffic officers often work weekends to monitor public service vehicles at ports of entry and places of interest.

[Inaudible interjections]

Hon. Owen Darrell: Hey, you got your time on Friday to talk about that.

[Inaudible interjections]

Hon. Owen Darrell: I will give you plenty of time.

Business Unit 44210, Administration

Hon. Owen Darrell: Madam Chairman, the estimated budget for the administrative section is \$2,279,000.

This represents a decrease of \$244,000, or approximately 10 per cent, less than the prior year's budget. This decrease is a result of transferring funds to the registration section to cover credit and debit card commission fees, as previously stated.

Manpower

Hon. Owen Darrell: Madam Chairman, on 2026/27, budget estimates for manpower can be found on [page] B-251. Total full-time equivalence requested is 46, and this remains consistent with the prior fiscal year's original budget request.

Performance Measures by Business Unit

Hon. Owen Darrell: The department's performance measures can be found on [page] B-252, and they all have been achieved.

Business Unit 44090, Road Safety

Hon. Owen Darrell: The objective to achieve 90 per cent pass rate for Project Ride was maintained in 2025/26. Project Ride remains a fundamental foundational programme in equipping Bermuda's youth with knowledge, discipline, and practical skills required to navigate our roads safely and responsibly.

Madam Chairman, the Auxiliary Bicycles (Project Ride) Amendment 2026 was debated and passed in this honourable place just two days ago on 2 March 2026. These amendments add on-road instruction and practical examinations to the programme. In the future, students will acquire a learner's permit at 16 years of age after successfully completing the theory exam and training in the TCD yard. They will then be given on-road instruction and eventually completing the programme by taking their final examination ride with a TCD examiner. Students successful in this final discipline will then be able to acquire a Bermuda youth

licence. This new process is identical to that acquiring the Bermuda driver's licence.

Madam Chairman, on February 9, 2026, the Bermuda Police Service released collision data to TCD that highlighted the harm that has been caused by collisions on Bermuda's roads. Madam Chairman, 702 people have lost their lives on our roads between 1962 and 2026. From 2006 to the above date, there have been 234 road deaths. During that period, 2,417 serious injury collisions, 12,936 slight injury collisions, and 19,316 damage-only collisions were reported to the Bermuda Police Service. Madam Chairman, the Bermuda Police Service data also revealed that a slight injury collision occurs every 15 hours. A serious injury collision occurs every three—

[Crosstalk]

Hon. Diallo V. S. Rabain: Recalculating.

[Laughter]

The Chairman: Minister, are you okay?

Hon. Owen Darrell: I can't find my location.

[Crosstalk]

The Chairman: We can confirm you are in the House of Assembly. You can continue.

[Laughter]

Hon. Owen Darrell: Thank you. Thank you, Madam Chairman. No idea where I was, Madam Chairman. Bear with me. Got it.

Serious injury collisions occur every 3.5 days, and there [is] a fatal collision in Bermuda every 31 days. Most collisions are avoidable.

Madam Chairman, as mentioned in the subjective analysis for the road safety section, the budget has been increased by \$53,000 for this fiscal year to allow more education and awareness to be promoted by the department and the Road Safety Council. The established approach to tackling poor driving is education, enforcement, and engineering.

The additional funding will be allocated to an enhanced, consistent media presence, using the various forms available to educate motorists. The enforcement and engineering elements will be driven by other ministries with support of this Ministry.

Business Unit 44110, Traffic Control

Hon. Owen Darrell: Madam Chairman, as for the previous fiscal period of 2025/26, the objective to keep the response time to reports of abandoned vehicles remains 10 business days. The section continues to encounter difficulty removing four-wheeled vehicles due

to the Island-wide demand for towing service vehicles. On a positive note, the section has acquired a truck with a lift to collect abandoned cycles. The officers in this section can now remove abandoned cycles and auxiliary bikes after 30 days if not collected by either the owner or a repair facility. The expectation is for this performance measure to be met again throughout this budget cycle, because the section is now fully staffed with eight officers.

Business Unit 44000, Examination

Hon. Owen Darrell: Madam Chairman, the target of providing 90 per cent of driving test appointments within 10 business days was successfully achieved in 2025/26. A full team of examiners in this section means that the objective should again be met in 2026/27. The daily schedule still has three examiners dedicated to conducting both driving and riding tests. This has significantly improved efficiency by reducing the average wait time for appointments to within 10 business days.

Madam Chairman, during this budget cycle, a review will be undertaken of the process currently in place for vehicle examinations due to the commissioning of the new testing equipment at three facilities. As a result, there will be some changes for the better. This modern equipment is very thorough and raises the testing regime to international standards.

The outcome will be safer vehicles on Bermuda's roads through consistent risk-based road worthiness inspections. Similarly, Madam Chairman, a review will be conducted of the computer and practical examinations to create better educated and training riders and drivers. This initiative will be supported by the activities planned by the Road Safety Section. Together, the aim is to raise the standard of riding and driving in Bermuda.

Business Unit 44040, Registration

Hon. Owen Darrell: Madam Chairman, the goal of servicing 75 per cent of customers within 30 minutes of ticket collection was successfully achieved by 2025/26. This target was expected to be met in 2026/27 because the section is currently fully staffed. The customer management system is a critical component to achieving this target because it efficiently allocates customers to the clerks to maintain an even distribution of work.

Business Unit 44210, Administration

Hon. Owen Darrell: Madam Chairman, in 2025/26, the target to answer 60 per cent of incoming centre calls within five minutes was successfully achieved. The second customer service representative is in place to ensure that the objective of managing the high volume of 12,000 calls received each month is maintained. The customer service representatives deliver service by

providing general information and guidance on the new online applications and requests.

In 2025/26, the goal of processing accounts payable and receivable invoices within five business days was achieved to avoid financial risk. This performance target is expected to continue in the upcoming year due to a full complement of staff in the section.

Plans for the Upcoming Year

Hon. Owen Darrell: Madam Chairman, I'll now lay out the plans for the upcoming year.

The Transport Control Department—

The Chairman: Minister. It is five o'clock. I just want to do an announcement on the air just in case for our listeners.

We are currently in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. We are currently on Head 34, Transport Control Department, also known as TCD. Thank you.

Hon. Owen Darrell: Thank you, Madam Chairman.

TCD continues to work on fulfilling the 2024 Throne Speech initiatives to “remove red tape” by eliminating the requirement to undergo a medical assessment every 10 years as part of the driver licence renewal process until the age 70. Reducing the number of vehicle inspections required for a new vehicle and introducing abbreviated licensing periods for private motor vehicles.

Madam Chairman, currently the process for renewing the driver's licence every 10 years requires the licence holder to submit a completed medical form. This process is maintained until the licence holder reaches the age of 70. In each case, the applicant must cover the cost of the medical assessment, thereby increasing expenses. Further, scheduling appointments with the physician and presenting for the assessment proves cumbersome for customers.

Madam Chairman, it is therefore proposed that after the initial grant of a driver's licence, subsequent renewals require the applicant to self-report only in relation to any medical conditions that may impair the ability to safely operate a vehicle, thereby eliminating the requirement for further medical assessment until a person reaches the age of 70.

Madam Chairman, the second initiative covers private motor car annual inspections. Currently, a new private motor car must undergo inspections every other year up to five years, and then annually thereafter. This frequency of examinations may feel excessive, particularly when the vehicle is still considered relatively new and is unlikely to have significant structural or mechanical issues.

The third-year examination requirement will be removed to reduce the burden on vehicle owners, allowing them to have the use of their vehicles without

unnecessary interruptions. Streamlining the vehicle examination process is the removal of red tape, and it is in the best interest of the public as well as the Transport Control Department, although this convenience will result in a loss of approximately \$90,000 in revenue.

Madam Chairman, this Honourable House and the public should be aware that TCD has been chosen as the government's pilot for stablecoin payments. The department's self-contained information technology system makes it easy to integrate a digital payment method because it is a relatively modern system. This initiative is in keeping with the government's vision, which is, *A future-forward Government for the people of Bermuda*.

Madam Chairman, it is hoped that everyday transactions will transition into a digital form within the next three years. Customers will have the option of using phones and storing the value and scanning QR codes to pay for goods and services. The Transport Control Department will be the first government department to accept this kind of payment. Madam Chairman, each of the aforementioned new approaches to providing service is designed to align with government's core values: *Customer-centric, future-focused and to promote prosperity*.

Madam Chairman, I close Head 34, the Transport Control Department, by thanking the leadership and the staff for their dedication to providing excellent customer service to our residents. Thank you, Madam Chairman. That concludes the brief for TCD, Head 34.

I now move, if it's at your pleasure, to Head 35, the Department of Public Transportation.

The Chairman: You can continue.

HEAD 35—DEPARTMENT OF PUBLIC TRANSPORTATION

Hon. Owen Darrell: Thank you, Madam Chairman.

Madam Chairman, Budget Head 35, the Department of Public Transportation, is found on pages B-253 through B-256 of the Budget Book.

Mission Statement

Hon. Owen Darrell: Madam Chairman, the mission of the Department of Public Transportation is, *Moving Bermuda with a quality public bus service*. It can be found on page B-253.

Expenditure Overview

Hon. Owen Darrell: Madam Chairman, as shown on [page] B-253, a total of \$26,083,000 has been allocated for Head 35. This represents an increase of \$804,000 over the prior year, and 3 per cent increase. The increase is primarily due to cover approved negotiated salary and wage uplifts.

The department has five business units, bus operations, repair service, inventory management, administration, and management support. As shown on [page] B-253, the analysis by business unit is now explained as follows.

Business Unit 45010, Bus Operations

Hon. Owen Darrell: Madam Chairman, the budget estimate for bus operations is \$13,721,000. This represents an increase of \$518,000, or a 4 per cent increase over the prior year's budget.

This increase is required to cover approved negotiated salary and wage uplifts.

Business Unit 45090, Repair Services

Hon. Owen Darrell: Madam Chairman, the budget estimate for repair services [is] for \$4,654,000. This represents an increase of \$196,000 or 4 per cent over the prior year's budget. This increase is required to cover approved negotiated salary and wage uplifts.

Business Unit 45115, Inventory Management

Hon. Owen Darrell: Madam Chairman, the budget estimate for inventory management is \$1,545,000. This represents an increase of \$18,000, or 1 per cent over the prior year's budget. This increase is required to cover approved negotiated salary and wage uplifts.

Business Unit 45120, Administration

Hon. Owen Darrell: Madam Chairman, the budget estimate for administration is \$5,050,000. This represents an increase of \$26,000, or 1 per cent over the prior year. This increase is required to cover approved negotiated salary and wage uplifts.

Business Unit 45200, Management Support

Hon. Owen Darrell: Madam Chairman, the budget estimate for management support is \$1,113,000. This represents an increase of \$46,000, or 4 per cent over the prior fiscal year. This increase is required to cover approved negotiated salary and wage uplifts.

Revenue Overview

Hon. Owen Darrell: The revenue for the department is estimated to be \$5,501,000 *[sic]* as shown on page B-254. This is in line with the prior year's online original budget. The department has maintained its revenue levels a year after introducing [the] Shorelink app which modernised the service by providing a digital option for purchasing fares directly through a mobile service.

Subjective Analysis

Hon. Owen Darrell: Madam Chairman, the subjective analysis of the current account estimates of the Department of Public Transportation is found on [page] B-254. Aside from higher energy costs attributed to higher oil market prices, the only other material change in the expenditure for 2026/27 is directed to salaries and wages and these increases are required to cover the approved negotiated salary and wage uplifts.

Capital Development Expenditure

Hon. Owen Darrell: Madam Chairman, the capital development estimate for the department can be found on page C-7 and is \$1,300,000. This capital will be used to continue upgrades at the Fort Langton and satellite depots.

Capital Acquisition Expenditure

Hon. Owen Darrell: Madam Chairman, the capital acquisition estimate for the department can be found on page C-14 and is \$6,169,000.

This capital will be used for the acquisition and landing of 20 new electrical buses, the continued innovation of the digital fare media system, the digital transformation of the dispatching system, and the replacement support vehicles, updated computer equipment, and other necessary upgrades to the facilities, tools, and equipment.

Manpower

Hon. Owen Darrell: The total complement of full-time equivalents is estimated to be \$243,000 as shown on page B-255 of the Budget Book.

This is a decrease of one full-time equivalent from the prior fiscal year 2025/26 original budget request.

Performance Measures by Business Unit

Hon. Owen Darrell: Madam Chairman, the department's performance measures can be found on page B-256 and have, for the most part, been achieved. I will now expand.

Business Unit 45010, Bus Operations

Hon. Owen Darrell: Madam Chairman, bus operations provide 11 bus routes between 6:00 am and 1:00 am every day of the year. Sweeping through all nine parishes, the public bus is a treasured method of transportation for many residents and visitors to the Island. Residents, school students, and seniors enjoy free passage on this unforgettable and world-renowned system.

[Inaudible interjection]

Hon. Owen Darrell: Yes, we got that.

Business Unit 45200, Management Support

[Inaudible interjection]

Hon. Owen Darrell: An increased level of compliments has surged into the Bermuda government online feedback forms while complaints have been slashed, Madam Chairman, by 50 per cent. There was a 14 per cent reduction of serious vehicle incidents as opposed to the target of 30 per cent. The necessary analysis will be conducted to identify a more effective approach to prevention. The target to improve ridership passenger count was exceeded at a rate of 7 per cent. Investments in improving the passenger experience (e-buses and digital Fare Media app) have led to improved ridership. Further investment in technology-driven collection of ridership data is planned.

Business unit 45090, Repair Servicing

Hon. Owen Darrell: Madam Chairman, the public buses, support vehicles and heavy equipment are maintained by the repair servicing team. Madam Chairman, 75 per cent of the time, the industry standard of 80 per cent of the total fleet was in service daily. The target of maintaining buses at 90 per cent of the preventative maintenance programme was achieved.

Business unit 45115, Inventory Management

Hon. Owen Darrell: Madam Chairman, the store section that falls under the inventory management is responsible for the procurement, storage, control, and insurance of parts for vehicles and equipment. The target for the average number of buses out of service due to parts was successfully achieved at 5 per cent or less. All planned maintenance was achieved due to inventory management maintaining 70 per cent of parts as required for the planned preventative maintenance programme.

Business unit 45120, Administration

Hon. Owen Darrell: Madam Chairman, the administration section is primarily responsible for developing departmental strategy policies and procedures for ensuring that the people, processes, and resources are in place to deliver the mission. Madam Chairman, 95 per cent of identified occupational safety health issues were addressed against 100 per cent target. Further alignment of resources will facilitate additional improvements in the delivery of training to meet the targeted outcome of 100 per cent of frontline staff completing customer service training.

Three critical vacancies were noted at the end of 2025/26. Recruitment and training will continue with the aim of meeting the target outcome of zero critical vacancies.

Hon. Owen Darrell: Madam Chairman, the management support team manages the sale and process of bus and ferry fares and provides administrative support for the accounts, procurement, and human resource functions. The team sought to process all vendor payments within five business days. However, it fell short of the target at 90 per cent. The department plans to improve performance by recruiting staff to address current shortages and by strengthening processing procedures to ensure that all targets are met.

Plans for the Upcoming Year

Hon. Owen Darrell: Madam Chairman, the Department of Public Transportation will be in receipt of 20 new electric buses in the first quarter of the next fiscal year, 2026/27, taking the department closer to its target of full electrification of the public bus fleet by the year 2030. Passengers can anticipate improved service with rides that are more timely, smoother and more comfortable. Travelling throughout the Island on the pink and blue buses will become increasingly beneficial for all passengers.

Madam Chairman, the Department of Public Transportation plans to begin the revitalisation of bus operation section by transforming the way buses are dispatched and tracked. By introducing technology-based and process-orientated improvements, the section will gain access to the critical data required to make informed scheduling decisions and implement the changes internally. The modernisation of business practices promises to catapult the department into the 21st century.

Madam Chairman, plans will soon be underway to roll out a new and improved way of riding the bus. Passengers would need only to tap their bank card or their handheld device on the payment display of any bus or ferry, after which they will receive immediate confirmation that their fare has been processed. Residents and visitors have been enjoying the benefits of real-time information by using their mobile device to monitor the location of the next bus while waiting at the bus stop. Downloading the Shorelink app is a quick and simple process that can change the game for passengers wanting to purchase fares and track the next bus.

Madam Chairman, efforts will continue to focus on identifying and developing potential successes for both current and anticipated vacancies. In preparation of a higher number of retirements, the department will emphasise effective knowledge transfers to safeguard essential intellectual and technical expertise. Cross-skilling will be a critical component of the company's strategy to maintain agility amid unexpected fluctuations in staffing levels.

Madam Chairman, I conclude Head 35 by expressing my appreciation to the leadership and the entire team at the Department of Public Transportation for

their ongoing commitment to providing excellent transportation to the public.

I now move to Head 52, Madam Chairman, the Department of Culture.

The Chairman: Sorry, just a clarification there. I do not have Head 52 on my paper. Is this something that was added afterwards?

Hon. Owen Darrell: Yes, Madam Chairman. It was a discussion with the two Whips that Head 52 is the Department of Culture, and they felt that it was important that we debate that as well.

The Chairman: Okay, that's fine. Proceed.

Hon. Owen Darrell: Thank you, Madam Chairman.

HEAD 52—DEPARTMENT OF CULTURE

Hon. Owen Darrell: Madam Chairman, the Department of Culture can be found on page B-259 through B-263 of the Estimates of Revenue and Expenditure.

Madam Chairman, I now present for the fiscal year 2026/27 Estimates of Expenditure and Revenue for Head 52, the Department of Culture, which can be found on [pages] B-259 through B-263 of the Estimates of Revenue and Expenditure Book.

Mission

Hon. Owen Darrell: Madam Chairman, the department's mission is, *To develop our creatives, preserving our heritage and to celebrate our people.* Culture shapes an understanding of us as Bermudians and this budget reaffirms the Government's commitment to heritage, creativity, and storytelling.

[Inaudible interjections]

Hon. Owen Darrell: Yay. No.

[Inaudible interjections]

Hon. Owen Darrell: Just like your book.

The Chairman: Minister, address the Chair.

[Inaudible interjections and laughter]

Hon. Owen Darrell: Madam Chairman, the Department of Culture administers—

The Chairman: Do you need a minute to collect yourself—

Hon. Owen Darrell: No, no. I'm cool. I'm cool.—

The Chairman: — and maybe have some water?

Hon. Owen Darrell: A couple of stories happening around here. I'm okay. I'm cool. I'm cool, Madam—

The Chairman: All your comments can come to the Chair.

Expenditure Overview and Plans for the Upcoming Year

Hon. Owen Darrell: Thank you, Madam Chairman.

The Department of Culture administers two programmes and 12 business units. The total budget estimate for fiscal year 2026/27 is \$2,646,000 as shown on page B-260. This represents an increase of \$149,000, or 6 per cent over 2025/26 original budget. For 2026/27 budget year, the Department of Culture remains focused on strengthening Bermuda's cultural identity and supporting artists and tradition bearers.

Building on last year's progress, the department continues to prioritise programmes that preserve and celebrate heritage while encouraging creativity and growth across the cultural sector

Madam Chairman, I will now outline the accomplishments, programme plans, and changes in estimates for business units associated with the Department of Culture as shown on [page] B-260.

Business Unit 62000, Grants to Organisations

Hon. Owen Darrell: Madam Chairman, the total amount budgeted under this business unit [62000] for 2026/27 is \$334,000. This amount reflects an increase of \$17,000, or 5 per cent as compared to fiscal year 2025/26. In 2025/26, thirty individuals received Bermuda Arts Council funding, while 14 organisations were funded through grants from the department.

Bermuda Arts Council

Hon. Owen Darrell: Madam Chairman, the Bermuda Arts Council grant as shown on page C-20 has remained consistent at \$167,000 for fiscal year 2026/27.

One of the primary roles of the Bermuda Arts Council is to review applications submitted by individual creatives and organisations for developing artistic projects and further educating themselves about their craft. In 2025, the Bermuda Arts Council revolutionised its grant system, introducing a digital platform that offers a more streamlined and accessible process for local creatives, aligning with international standards and grant giving. In 2025, the Bermuda Arts Council awarded grants to artists, organisations, and student scholarships.

Madam Chairman, in 2025, individual grants [supported] a range of creative disciplines including music by Kyra-jaye Harvey [and] Terence "Tino" Martinez; literary arts by Yusef Bushara and Fredrick Remaul Hassell; dance by Krystal S. Lowe and Malaysia

De Rosa; photography by Kayla McConnie; and visual mixed-media practices by CoShaun Evans.

Organisational funding supported Kaleidoscope Arts Foundation's art education programmes, while international education and experience grants assisted Aden Peets, Jasmine Lee, Yasmin Eve-Townsend. Together, these awards reflect the Council's continued support for artistic development across disciplines and career stages.

In 2025, the Bermuda Arts Council awarded three student grants totalling \$20,000. Nicole Smith received \$10,000 to support undergraduate studies in creative direction and curation [for] fashion at Nottingham Trent University.

Keimya Rayne Smith was awarded \$5,000 towards her Bachelor of Fine Arts programme. Daisy Mapes Gould received \$5,000 to support her doctoral studies. The Bermuda Arts Council awards took place in January 2026 and honoured six recipients.

The department would like to acknowledge the hard work of the Arts Council, particularly the Arts Council Chair, Visual Artist and Graphic Designer, Ms. Shanna Harris *[sic]*.

[Inaudible interjections]

Hon. Owen Darrell: Sorry. Shanna Hollis. Thank you.

Heritage Grants

Hon. Owen Darrell: Madam Chairman, in addition to the fine work of the Bermuda Arts Council, we also gave significant grants through heritage grants.

Those individuals were the Bermuda Historical Society, Bermuda National Trust, Underwater Exploration Institute, Friends of St. Peter's Church, St. David's Islanders, St. George's Foundation, the St. George's Historical Society. I am sure you like that, Madam Chairman. And the seven active Gombey troupes. These heritage grants totalled \$72,850.

The Department of Culture also provided a grant to the Bermuda National Gallery for their stewardship of the Watlington collection, owned by the Bermuda Government, and the Bermuda National Trust to assist with their annual Christmas Walkabout in St. George's, Madam Chairman.

[Inaudible interjections]

Hon. Owen Darrell: I thought MP Swan was here.

Business Unit 62001, Administration

Hon. Owen Darrell: Madam Chairman, the allocated budget for fiscal year 2026/27 for this business unit is \$1,206,000. The amount reflects an increase of \$79,000, or 7 per cent.

Madam Chairman, the allocated budget supports cooperations, including salary and wages. The

remaining funds provide for office supplies, board fees, website maintenance, and telephone services. The budget also includes funding for the department-wide promotion, particularly through social media engagement. The increase of the administration budget is primarily due to salary uplifts, with an additional increase to support digital media and the department's participation in the annual Regional Cultural Committee meeting with international cultural counterparts.

Business Unit 62010, Emancipation and Cultural Festivals

Hon. Owen Darrell: Madam Chairman, the total amount allocated for this business unit was \$81,000. It represents an increase of \$14,000, or 21 per cent.

Madam Chairman, the business unit highlights the contributions of African, Caribbean, Azorean, British, and St. David's Island native core cultures in alignment with the National Culture Heritage Policy, delivering public events and education programmes that deepen the understanding for diverse roots, cultural, and pride generations.

Emancipation Programme

Hon. Owen Darrell: The Department of Culture delivers an annual commemoration of Bermuda's emancipation through programming that examines the history of enslaved segregation and experience by Bermudians of African descent, while also celebrating African heritage and Black Bermudian excellence.

The 2026 Emancipation Commemoration will include a production of a film documenting the Black businesses [in] Bermuda, highlighting entrepreneurship, resilience, and economic contribution across generations.

Celebration of the Arrival of the Portuguese Community

Hon. Owen Darrell: Madam Chairman, 2025 also marked the first celebration of the arrival of the Portuguese community led by the Department of Culture, now established as an annual observance, Madam Chairman, in alignment with the Government's commitment to preserving our and celebrating Bermuda's diverse heritage.

Business Unit 62020, Heritage Celebrations

Hon. Owen Darrell: Madam Chairman, the total amount budgeted for this business unit is \$360,000. It represents a decrease of \$19,000, or 5 per cent compared to [2025/]26. This business unit covers the cost of both celebrations of Bermuda Heritage [and the Bermuda] Day Parade.

Heritage Celebrations

Hon. Owen Darrell: Madam Chairman, the Bermuda Department of Culture annually produces a calendar of heritage and cultural events in the month of May. Highlights of this calendar include support of the Gombey Unity Weekend, a lecture on Bermuda's Native American connections, and a Centre of Mindfulness hosted by the Department of Culture's MakerSpace.

The Bermuda Day Parade

Hon. Owen Darrell: Madam Chairman, the 2025 Bermuda Day Parade was a vibrant celebration under Bermuda's cultural resilience and community spirit. The then theme was "The Future is Now." And the parade showcased creativity that ranged from futuristic to fantastical, demonstrating what is possible when the community comes together.

In 2025, Madam Chairman, 20 of the 62 entries received financial support, offsetting cost and allowing for more robust participation from a diverse array of community groups, including some groups that previously had to stop participating due to cost concerns. The Bermuda Day Fund has proven to increase the diversity of representation and participant numbers in the Bermuda Day Parade.

Madam Chairman, the theme for this year's Heritage Month is "The Future" . . . I'm sorry. No, it's wrong. The theme for this year is "For the Culture." This year's theme honours the spirit that connects us to our Bermudians. Our culture is bold, creative, and deeply rooted in our community. I look forward, Madam Chairman, I know where you sit, to a very lively Bermuda Day Parade 2026 that lives with the rhythm of the drums, the art that our stories tell, and the parade that will fill our streets and the people who bring it to life.

Business Unit 62030, Cultural Educational Programming

Hon. Owen Darrell: Madam Chairman, the amount budgeted for this business unit is \$45,000. This represents an increase of \$14,000, or 45 per cent when compared to 2025/26.

Madam Chairman, I will now talk about cultural education in schools for fiscal year 2025/26.

Cultural Education in Schools

Hon. Owen Darrell: The department rebranded their Tradition Bearer in Public Education Schools [Programme] to be "Cultural Education in Schools." Through this renewed focus, middle and senior school educators were engaged to identify resources that support the delivery of the Bermuda social studies curriculum and enhance student development.

Annual Stakeholder Cultural Conference

Hon. Owen Darrell: Madam Chairman, the department's annual Cultural Conference is also funded within this business unit, focussing on education support and the promotion of the Bermuda stakeholders. The Department of Culture plans to bring stakeholders together again this budget year 2026/27, continuing the important dialogue to foster collaboration and shape the future of cultural initiatives.

Business Unit 62050, National Heroes Day

Hon. Owen Darrell: Madam Chairman, the amount budgeted for this business unit is \$39,000. It represents a decrease of \$15,000, or 28 per cent when compared to 2025/26.

The decrease in this is based on no anticipated new National Hero as part of the legislation in 2026. Madam Chairman, no new National Hero was named in the last financial year following the conclusion of the first nomination cycle. And according to the legislation, the public nomination process occurs once every 10 years and will not reopen again until 2034.

In 2025, the department instead focused on honouring Bermuda's existing National Heroes through a public celebration recognising their enduring legacy and national significance.

Business Unit 62060, Promotion of the Arts

Hon. Owen Darrell: Madam Chairman, the amount budgeted for this business unit is \$32,000. This represents a decrease of \$17,000, or 35 per cent less when compared to 2025/26. The decrease in this business unit can be attributed to the hiatus of art and public buildings programme for a future year.

Art in Public Buildings

Hon. Owen Darrell: Madam Chairman, the Art in Public Buildings project was launched in 2019 as part of the Throne Speech. In 2025, the department issued a third call to Bermudian artists to submit two-dimensional visual pieces. With the assistance of the selection committee, the department selected 18 pieces created by 16 local artists which were printed and displayed in government buildings. This programme will take a hiatus in financial year 2026/27 to allow for other programmes to be developed.

Premier's Concert

Hon. Owen Darrell: Madam Chairman, in 2026, the Department of Culture returned the Premier's Concert to its original focus, celebrating and showcasing the exceptional young talent in Bermuda. The event continues to highlight local performers while providing an important platform to inspire and support the next generation of Bermudian artists.

Business Unit 62070, Folklife

Hon. Owen Darrell: Madam Chairman, the budget allocation of this business unit is \$95,000, reflecting an increase of \$22,000, or 30 per cent compared to that of 2025/26. Activities that come under this business unit include the Bermudian Heartbeats Lecture Series and the Cultural Apprenticeship Programme.

Bermudian Heartbeats

Hon. Owen Darrell: Madam Chairman, in 2025, the Bermudian Heartbeats Series celebrated its 22nd anniversary. Throughout the year, Bermudian Heartbeats delivered a diverse programme of lectures and experience. They began in March and they went throughout the year, Madam Chairman

Madam Chairman, in 2026/27, part of this programme, the Department of Culture will feature events including a tour of the West End Farms, panel discussions and the annual spooky storytelling and carolling through the parish's events.

Cultural Apprenticeship

Hon. Owen Darrell: Madam Chairman, the Department of Culture's Cultural Apprenticeship Programme is designed to preserve and pass down Bermudian cultural knowledge and skills across generations by pairing exceptional tradition bearers with emerging practitioners. Funding in the 2026/27 budget will support the continuation and expansion of the Cultural Apprenticeship Programme.

Business Unit 62080, Research and Publication

Hon. Owen Darrell: Madam Chairman, the amount budgeted for this business unit is \$81,000. This represents an increase of \$20,000, or 33 per cent when compared to 2025/26.

Gold Bermudians and Voices of the Rock Documentary Series

Hon. Owen Darrell: Madam Chairman, the Department of Culture continues to support creative development, heritage preservation and the celebration of Bermudian achievement through the Gold Bermudians Documentary Series. This programme brings together all three pillars of the department's mandate by documenting and sharing stories of Bermudians whose contributions reflect excellence and impact.

The Department of Culture will continue to celebrate the outstanding achievements of Bermudians in 2026/27 by continuing the Gold Bermudians and Voices of the Rock Documentary Series.

Business Unit 62180, Special Projects

Hon. Owen Darrell: Madam Chairman, the amount budgeted for this business unit is \$151,000. This

represents an increase of \$31,000, or 26 per cent from 2025/26. The funds allocated from this business unit are typically used to support special cultural projects.

MakerSpace

Hon. Owen Darrell: Madam Chairman, in alignment with the [2023] Throne Speech, the Department of Culture will continue to support the operations of MakerSpace launched in December of 2024. Developed in direct response to feedback from Bermuda's creative community, MakerSpace continues to address the need for accessible artistic infrastructure and provides a shared space for creatives to work.

During fiscal year 2025/26, the facility averaged 20 to 30 bookings per week, demonstrating strong and consistent community use. In 2026/27, these spaces will be further developed . . . further developed, Madam Chairman, to develop and support student use during the day. The Chair of the Educators, you will be listening to this one.

[Laughter]

Hon. Owen Darrell: That is at CedarBridge Academy. So essentially, Madam Chairman, the students during the day will have the ability to use MakerSpace.

Creatives Culture Labs

Hon. Owen Darrell: Madam Chairman, in 2025/26, the department hosted the fourth set of Creatives Culture Labs professional development workshops within the MakerSpace, continuing to support artists and creatives. These workshops provide tools to enhance participants to foster their growth in Bermuda's cultural industries.

Funding has been allocated in the 2026/27 budget to continue developing these valuable programmes and partnering creatives with industry mentors to support growth.

Business Unit 62210, the Gombey Festival

Hon. Owen Darrell: Madam Chairman, the amount allocated for this business unit is \$141,000. This represents an increase of \$3,000, or 2 per cent compared to 2025/26.

The Gombey Festival

Hon. Owen Darrell: Madam Chairman, the 2025 Bermuda Gombey Festival weekend celebrated one of the most vibrant aspects of our cultural heritage. And as we have seen before, we know that this festival showcases all of our Gombey troupes. It also brings local vendors, family-friendly activities, and the continuation of the Gombey in the Gardens Community Art Programme.

The 2025 Gombey Festival weekend also included a "Culture and Codfish" event at the Mid-Atlantic Sports and Boat Club and a Gombey-themed open mic jam [session] by The Chewstick Foundation, creating a space for the community to connect "behind the mask."

Madam Chairman, the allocated budget for 2026/27 will cover the cost of event infrastructure, financial awards for the nine active Gombey troops, support for other local dance groups, and additional weekend events celebrating the Gombey art form.

Business Unit 62100, Uncover the Arts Programme

Hon. Owen Darrell: Madam Chairman, the allocated budget for this business unit is \$81,000. This amount remains the same when compared to 2025/26.

Creatives Live

Hon. Owen Darrell: Madam Chairman, in 2025/26, funds from this business unit supported the Creative Lives Performing Arts Series. This programme benefits both local artists by providing performance opportunities and Bermuda's social clubs by promoting community engagement.

Madam Chairman, in 2026/27, the department will build on the success of the Creative Lives Programme by hosting another series of evening concerts at social clubs and continuing to sponsor open mic events in partnership with our cultural collaborates.

Gombey Revue

Hon. Owen Darrell: Revue . . . Review? Yes, Madam Chairman.

In 2026/27, the department will continue the— Ah! I got it . . . the Rendezvous Gombey . . . let's just call it Gombey Exhibitions. We'll go there. [The department will continue] a winter season performance series supporting local Gombey troupes and celebrating Bermuda cultural traditions. The programme provides regular platform for performances that educate, entertain, and engage residents and visitors while addressing the need for consistent public access for Gombey presentations.

The Gombey Exhibitions will remain free, family-friendly initiative that strengthens community connection and cultural visibility.

Subjective Analysis

Hon. Owen Darrell: The subjective analysis of current account estimates for Department of Culture is found on [page] B-261.

I will highlight the codes and their increases and decreases, Madam Chairman. Salaries increased by [\$]89,000, or 9 per cent from 2025/26. This increase is required to cover approved negotiated salary wage uplifts.

Advertising and promotion increased by [\$]3,000, or 3 per cent from 2025/26. This increase reflects the department's digital marketing strategy to access users of non-traditional media to share Bermuda's history and culture. Professional service increased by [\$]24,000, or up 3 per cent from 2025/26. This increase is necessary to cover contractor costs that aid cultural events and activities driven by the department.

Grants and contributions increased by \$40,000, or 9 per cent from 2025/26. This increase is attributed to additional grant funding supported by government's commitment to funding the arts, artists, students, cultural events, and organisers.

Capital Expenditure

Hon. Owen Darrell: Madam Chairman, as shown on page C-7, the capital development budget for the Department of Culture is \$69,000. These funds are allocated for the further development of MakerSpace.

The capital acquisition budget for the department as shown on [page] C-14 is \$1,000 for the purchase of computer equipment. Madam Chairman, the full-time equivalents remain at 10 as found in [page] B-261.

Performance Measures

Hon. Owen Darrell: Madam Chairman, the department met or exceeded its performance measures for the year, reflecting a strong return on public investment. These performance measures can be found on pages B-262 and B-263 and are further explained as follows.

Business Unit 62000, Grants to Organisations

Hon. Owen Darrell: The Bermuda Arts Council's grant successfully funded 35 artists, students, and organisations as planned. While support for cultural heritage preservation surpassed the target, benefiting 16 organisations instead of 12.

Business Unit 62001, Administration

Hon. Owen Darrell: Social media engagement exceeded expectations with average monthly reach of 9,500, surpassing the target of 8,000 and increasing public awareness of the department's programming.

Business Unit 62010, Emancipation and Cultural Festivals

Hon. Owen Darrell: The department met its target by supporting a number of significant cultural initiatives. The department also held an annual Robinson/Packwood Memorial Lecture. Madam Chairman, 80 per cent of surveyed participants rated their experience as satisfactory or better.

Business Unit 62020, Heritage Celebrations

Hon. Owen Darrell: A total of 650 schools, community groups, and businesses were engaged to participate in Bermuda Day Parade, surpassing the target of 500. Additionally, 75 per cent surveyed participants rated their Bermuda Day experience as satisfactory or better.

Business Unit 62030, Cultural Education Programme

Hon. Owen Darrell: The department successfully hosted the annual conference for cultural heritage and stakeholders.

Business Unit 62050, National Heroes Day

Hon. Owen Darrell: The percentage of attendees who completed the survey that felt the National Heroes fostered national pride was at 100 per cent.

Business Unit 62060, Promotion of the Arts

Hon. Owen Darrell: Madam Chairman, the Art and Public Buildings Programme and the Premier's Concert supported and promoted local artists by providing public exhibition and performance opportunities. This work reflected in the performance measured number of artists supporting through department's promotional initiatives. Of 2025/26 forecasts of 12 artists, a revised forecast of 18 artists, and a targeted outcome of seven.

Business Unit 62070, Folklife Bermuda

Hon. Owen Darrell: The Bermudian Heartbeats Lecture Series played a key role in achieving 100 per cent satisfaction rate amongst attendees who rated the cultural lecture events as satisfactory.

Madam Chairman, 80 per cent of apprentices reported gaining valuable cultural knowledge and skills through the Cultural Apprenticeship Programme, highlighting its continued effectiveness in preserving and passing down Bermuda's traditions.

Business Unit 62080, Research and Publication

Hon. Owen Darrell: The department advanced its research and publication work through cultural and storytelling projects.

Business Unit 62100, Uncover the Arts

Hon. Owen Darrell: The department hosted eight events showcasing supporting performance artists, including four open mics and four creative live events.

Business Unit 62180, Special Projects

Hon. Owen Darrell: These new performance measures reflect the transition of Creative Cultural Labs programming and MakerSpace operations into the Special Projects business unit, allowing for more

focused development and enhanced support for performing artists and creative initiatives.

Business Unit 62210, Gombey Festival

Hon. Owen Darrell: The department successfully showcased and honoured the contributions of Bermudian Gombey troupes.

Conclusion

Hon. Owen Darrell: Madam Chairman, this concludes my presentation for the budget allocation for Head 52, the Department of Culture.

Madam Chairman, I wish to thank the incredible team at the Department of Culture whose creativity, care, and dedication help preserve and celebrate the stories that make Bermuda unique. I also extend my appreciation to all of our artists, our tradition bearers, and cultural leaders whose work continues to inspire pride, spark imagination, and connect generations. Together with our staff, cultural partners, grantees, and community contributors, we are ensuring that Bermuda's heritage is not only protected but continues to grow and thrive. I am truly grateful for their passion and commitment to our Island's cultural future.

Madam Chairman, that ends my presentation for Head 52 under the remit of the Ministry of Tourism and Transport, Culture and Sport.

Madam Chairman, that also ends my presentation for today's Heads 71, 48, 34, 35, and 52 under the remit of the Ministry of Tourism and Transport, Culture and Sport.

Thank you, Madam Chairman. And I am sure that the Honourable Member from the other side will love the amount of time that I have given him to ask all of the fabulous questions that he would like answered.

Thank you, Madam Chairman.

[Ms. Renee Ming, Chairman]

The Chairman: Thank you, Minister, to you and your team.

For the listening public, we have just completed the Minister's presentation in the Committee of Supply for consideration of the Estimates of Revenue and Expenditure for the year 2026/27. The Ministry was the Tourism and Transport, Culture and Sport, and the heads of the presentation were [Heads] 71, 48, 34, 35, and 52.

I call on any Member who would like to speak at this time.

I recognise the member from constituency [30], MP Robinson.

Mr. Dwayne Robinson: Thank you so much, Madam Chairman, and thank you, Minister, for the generous time that has been given.

[Laughter]

Hon. Owen Darrell: Plenty of time.

Mr. Dwayne Robinson: Yes, man, I appreciate that, Honourable Member.

[Crosstalk]

Mr. Dwayne Robinson: Enough, enough.

The Chairman: For the information of the listening audience, this debate concludes at 8:12 pm.

[Inaudible interjections]

Mr. Dwayne Robinson: And I will just kick right off, Madam Chairman.

The Chairman: Proceed, Member

Mr. Dwayne Robinson: Thank you so much.

So, we will start on Head 71, at page B-234. And my first question here is on the Department Objectives. I see here number three is *to support the continued delivery of an air service development plan for Bermuda*. I looked for an update on this plan. And the last one that I found was in 2024. So, I just wanted to see if the Minister would be able to give an update on the status of that continued plan, and how it is faring in 2026/27, and also to give us some highlights on that.

Just moving over to [page] B-235, I'll go up to General. Actually, let me go down. I will go down to the . . . Well, actually, no, I will stay in General, 81065, Regulatory Policy and Hotel Air. I just wanted to get a bit of context. As the Minister mentioned, this is where hotel inspections and other inspections are held. So, I just wanted to get a bit of insight into some quantified numbers on how many are done yearly. What are the past requirements for these inspections? And just general knowledge that the listening public may not have on hotel inspections. Because as we may have seen in our report recently, there was an unsafe asbestos report up at Fairmont, which was cleared up later. But I know a lot of my constituents had concerns about the inspection of the work environment at the hotel. So, I would appreciate that.

[Inaudible interjections]

Mr. Dwayne Robinson: Well, I understand this is specifically under the Department of Health, but I'm just . . .

[Inaudible interjections]

Mr. Dwayne Robinson: Yes, well, you know, but that's, you know—

[Inaudible interjection]

Mr. Dwayne Robinson: So just moving down to Subject Analysis of Current Account Estimates. You have a training headline in there on page B-235 that was zeroed out in the 2024/25 actual and has now been budgeted for \$23,000. So, I just wanted to know what was the reason this training was zeroed out in 2024/25, and what exactly has transpired where this training budget is now being brought into place and utilised? Just for the validation of the listening public.

Also, you know, this is a favourite topic of ours, but you have the line item under travel.

[Inaudible interjection and laughter]

Mr. Dwayne Robinson: And I see that on the travel in the 2024/25 actual we had \$36,000, which has increased in this 2026/27 estimate, and increased as well in the 2025/26 to \$92,000. So—

[Inaudible interjections]

Mr. Dwayne Robinson: There you go.

So, I am just looking to inquire on the reason for that increase as the actual was only \$36,000. So, it looks like more has been allocated to that travel. And so, what is the Minister's anticipated travel? Or is this for the Minister? What is the anticipated travel to be utilised in this line item and who is it for?

Moving to professional services on that same page, we have a pretty big increase. And I believe this may be because of the Minister's mentioning of the amalgamation of the BTA into this head. But I just wanted to ask the question anyway. Under Professional Services in the 2024/25 actual, it was \$48,000. And we have seen this jump to \$804,000 in the original estimate of 2025/26 and going up to \$809,000 in the 2026/27 estimate. So, this is obviously a pretty marked increase. And I just would like to get some insight on that and why it's happened.

Just moving now over to [page] B-236. Under revenue source we have 8090, Vacation Rental Fee. This particular fee continues to underperform in the Ministry's estimates. We have seen this now for a few years. I have actually advocated for it to be done away with completely because it has constantly received criticism from the Airbnb Association. But I just wonder, why is it that it is still being budgeted a bit higher than what it is earning? And is there any methodology behind the Ministry or the Minister's reasoning for budgeting that for \$400,000? Is there considered to be . . . I heard in the brief, but it [was going] by pretty fast and we don't get the briefs. So, I heard a mention of some registration of the Airbnbs. But I wonder if this increase is correlated with the Ministry's potential increase in revenue there.

We also have Hotel Licences. Which again, is by the 2024/25 actual \$25,000, and we have an estimate in 2026/27 of \$44,000. So, I'm just wondering if these revenue estimates are indicative of the Ministry

kind of pushing for an increase in revenue, or is there any sort of methodology as to why this revenue would be projected to increase when it hasn't in the last few fiscal years?

Just going down now to full-time equivalents. We have 81060, which is the Transportation Planning Team. And I just wanted to know what, specifically, is this team responsible for, as it seems to be a team of one. And is that \$154,000 that's budgeted for that person's salary or is that including the entire operation of said team?

[Inaudible interjections]

Mr. Dwayne Robinson: Well, you listed it as a team, [Minister], and I'm asking you. You will have time to answer.

[Inaudible interjections]

Mr. Dwayne Robinson: Thank you, Madam Chairman.

[Inaudible interjection and laughter]

Mr. Dwayne Robinson: Let me see, just going through my notes. Madam Chairman, I do not want to miss anything.

Hon. Owen Darrell: Take your time.

Mr. Dwayne Robinson: I appreciate you.

The Chairman: That's fine.

Mr. Dwayne Robinson: Thank you.

[Inaudible interjections]

Mr. Dwayne Robinson: Here they go.

Okay, I'm going to go to [page] B-249 under Transport Control Department. So, page B-250 . . . sorry, page B-250 under subjective analysis of current account estimates. So, again, one of our favourite topics. I see an increase in travel here as well from [\$2],000 in the 2024/25 actual, to [\$]25,000 running from the original, 2025/26 to the 2026/27 estimate. So, I just wanted to know what that increase in travel was for.

In Communications as well, I see a marked increase from the 2024/25 actual. So, we are looking at \$125,000. So, I just wanted to get some insight on the reason for this increase as well, and what that communications department is doing within TCD, just for the listening audience.

Going down to Repair and Maintenance, for the 2024/25 estimate of [\$]221,000, we saw a marked increase to [\$]481,000 in the revised 2025/26 budget, and we have marked it down to [\$]271,000 in the 2026/27 estimate. So, I would just like to know what this

Repair and Maintenance line item is responsible for when it comes to TCD, and also what has led to this savings. [Do] we have any confidence that the savings in this budget line item will be held when the spending starts? Because if we have gone up to [\$]481,000, what is the methodology that allows us to believe we will stay to [\$]271,000 this time around in the 2026/27 estimate?

And just going to [page] B-251, under 44090, Road Safety. It's a bit concerning to me that there is only one FTE in this very critical position. We heard very sobering statistics from the Minister about the number of serious road collisions, the number of deaths, and the loss of life that we have had on the road, which is . . . and I understand that the Minister's efforts are supported by the Road Safety Council. But I do believe that, you know . . . I would like to get a little insight on this one FTE and some of the responsibilities, because this has to be a very critical job, and whether or not they have enough resources for them to be able to complete that function.

So, heading to 44110, Traffic Control. Another critical service, in my opinion, especially with the recent concerns around enforcement of traffic laws and policy. They are down two full-time employees. So is there . . . I see that it is budgeted to restore that to seven . . . or, no, restore that to nine, sorry. How is this hiring effort going? And, you know, how likely is [that] the Ministry feels that they will be able to restaff that position, those positions, in this fiscal year?

And just a general question on this same page. You know, is the Ministry confident that there will be no need for an increase in resources or full-time equivalents for the new potential rideshare service that is slated to be coming into fruition? Is there no additional admin or any additional service support for the Public Service Vehicle Licensing Board to be able to take on this increased load? And I believe the amount could be up to 150 additional vehicles.

The Chairman: Remember, I am going to just caution you on something. We will debate that on Friday.

Mr. Dwayne Robinson: Yes.

The Chairman: And so, we need to be very careful the space we go in, in anticipation of the debate. Okay? So, I am just going to caution you on that—

Mr. Dwayne Robinson: Yes.

The Chairman: —as you go down into this space.

[Inaudible interjection]

Mr. Dwayne Robinson: Yes. It's all right. Yes, I'll stick to the . . . I'm sticking to the budget line, and just asking, financially, you know, if there is any assistance coming along. So, but—

[Inaudible interjections]

Mr. Dwayne Robinson: Well, I support enforcement.

[Inaudible interjection]

Mr. Dwayne Robinson: That's the one I support.

But, moving to [page] B-252, just looking at this business unit 44090, Road Safety. The Project Ride pass rate, I just wanted to ask for I guess my own benefit of curiosity, with the new on-road safety test that will be coming in, will we get any statistic added here on the pass rate for that specifically? I just think, because it is a new policy, it would be excellent to see how folks are taking to it, and how, you know, they are passing it. It doesn't have to happen. But I thought I would ask, because sometimes we like to see how policies are developing. And because it's already a pass rate line item there, I thought it would be nice to maybe have an inclusion of that particular line item so we could see how the new test is making out, and how the learners are making out.

Going down to Examination, which is 44000 on the same page, I see that it's 10 random vehicle audits per week. And I just wanted to know the methodology behind that particular number. Does it have to do with the number of cars that are on the road? Does it have to . . . well, the number of vehicles that are on the road. Because [there] is no way to tell whether this is a particularly high number or low number. So, I'm just looking for a bit of quantifying insight on that, as to whether it's based on the number of vehicles that are actually on the road right now.

I also was hoping that in the same performance measures we may get in the next budget . . . this is more wishful thinking from me. And of course, I understand there's a lot of work. So, I appreciate the work that went into this Budget Book. But could we get some performance measurements on enforcement? Because, like we have been debating, and I understand that, you know, in this Honourable House we can go back and forward. But there are people in the community who are genuinely curious and concerned about the level of enforcement. I think it would be very helpful if we could have some performance measures on enforcement and some insights. And if the Minister is willing to share some insights within this performance measure on enforcement of traffic policy and law, I would appreciate it. Obviously, it is not required, because it is not in here. But [I am] just throwing it out there if he decides to be nice today and offer up some free statistics on this.

[Crosstalk and laughter]

Mr. Dwayne Robinson: Just go to page B-253.

[Crosstalk]

The Chairman: Sure.

Mr. Dwayne Robinson: I am looking at this point five. And I just wanted to ask about the transition of the bus fleet to fully . . . well, from diesel to electric by 2030. I heard something slightly in the budget brief from the Minister, but I just wanted to get some clarification, if I can, on how confident the Ministry is on reaching this goal still. What is the update, and where are we going?

[Crosstalk]

Mr. Dwayne Robinson: Well, how about this one?

How about, Madam Chairman, how about how many buses are electric at this current time?

[Inaudible interjections]

Mr. Dwayne Robinson: How's that one?

The Chairman: You can just continue to speak to the Chair.

Mr. Dwayne Robinson: Thank you, Madam Chairman.

So, going down to general summary for 3502 on Maintenance. So, we have a slight increase here in Repair Services, 45090. And I just wanted to know whether or not this was due to an increase in repairs necessary or just an increase in cost to do repairs. Because I think that is an important distinction to have for us who are examining the budget as to whether or not we are looking at a cost of getting these buses repaired versus actual repairs and actual breakdowns.

And just going over to 3503, Administration. [There] has been a steady increase in this particular line item. And I just wanted to get some insight as to why this administration line item here is getting an additional budget allocation. Is this also part of the negotiated salary uplift? Or is it due to something else? But it has increased from \$4,417,000, and is progressively going up, in this 2026/27 estimate, to \$5,050,000. So, we were seeing that sliding scale and I would just like to know a little bit of insight into that. Thank you.

We have [page] B-254, Public Transportation. So, up in the subjective analysis I see a line item here for Transport. And the 2024/25 actual there is \$200,003, and then it is revised down in the next fiscal year to \$80,000 and carried over to 2026/27's estimate. I just wanted to know what the spike in cost was in that 2024/25 actual, and what the reason is for the anticipated drop to \$80,000, and whether or not that will cover this Transport line item.

And again, in this same topic of Travel. Once again, Travel has increased from [\$]12,000 in the 2024/25 actual to [\$]63,000, carrying over to the 2026/27 estimate. So, I would just like to know what the cause of that increase is.

And moving to Professional Services, we have a line item here that shows in 2024/25 actual it was

[\$]787,000, and it has increased to [\$]1,228,000. So, this is, again, a significant jump. And I just would like to get insight into that cost increase and what the Professional Services line item actually entails.

Heading down to Materials and Supplies, in the same box. We had a very large actual here in 2024/25 of [\$]1,788,000 for Materials and Supplies. I just would like to understand what that spike in cost was compared to the budgeted amount going forward, which is [\$]988,000, because, you know, just to get some insight into that, and also why the new budget is so much lower than that, which is a good thing. But, you know, we have to make sure that we can maintain that when the spending starts. Right?

Okay. So, going to full-time equivalents, I see that we are down 31 bus operators. So, I'm at 45010 and 14 full-time equivalents in Repair Services, 45090. So, I'm just wondering how the hiring is going there, because, obviously, that is a significant shortage of staff there. And how is it affecting the output and the staff who are currently working in those two sections?

And also, going down to management support, we see a decrease of about, I think, seven full-time equivalents there, from 15 to 8. And it is budgeted to go back up to 14. But even though we have seen a decrease in staff in the 2024/25 actual, there was \$951,000 allocated to that line item. And though there is less staff, the 2026/27 estimate is \$1,113,000. So, can the Minister share some insight on this discrepancy of having less staff, but more money allocated to this line item?

Let me just check my notes here and make sure I'm not missing anything.

Now, heading to page B-256, in performance measurements. In public transportation we have the number of passenger complaints in business unit 45010 bus operations. I just wanted to know whether or not this line item, and all the line items under here, can be numerically quantified. And by that, I mean how many actual complaints were made, and 50 per cent less of what? We only have percentile-based reporting here. So, I just wanted to know . . . and this goes for the number of passenger complaints, *reduce the number of serious vehicle incidents*, and the *improved ridership*. If we could get that in actual number quantity, that would be very helpful.

Going to business unit 45115, Inventory Management, same thing. So, we have an average number of buses out of service due to parts at 8 per cent in the actual for 2024/25. And it's estimated to come down to 5 per cent. And I just wanted to know that numerically . . . like how [many] are we dealing with?

Heading into Administration 45120, we have *complete customer service training for frontline staff*, which is forecasted, or targeted, to be 100 per cent, which was the same forecast in the 2025/26 original forecast. But we have seen only 1 per cent of staff completing that. And I mean, I would just like to know why it's 99 per cent below the estimated forecast, and what

the cost is. And how will the Ministry remedy that to make that target outcome for 2026/27?

We also have in that same line item of 45120, Administration, *number of critical vacancies*. So, we have a revised forecast in 2025/26 of three. And obviously, the hope is that these critical vacancies will be filled in the 2026/27 target outcome. I just wanted to know what these three critical vacancies are for the department, and whether or not there has been success in hiring since this was printed.

[Pause]

Mr. Dwayne Robinson: Sorry, just getting through my notes here.

The Chairman: It's no problem, Member.

Mr. Dwayne Robinson: Thank you.

So, heading to page B-260, which is the Department of Culture, we have general summary. Under line item 62001 we see an increase there, under administration again. And I wanted to just ask what the cause of this increase was, going from \$927,000 in the 2024/25 actual to the \$1,206,000 in the 2026/27 estimate.

And heading down to the 62030 Cultural Education Programme, which I think is excellent. Could I get a bit of insight on that curriculum as far as what was brought forward by . . . when the Minister sent out that request and folks got back to him, what was arrived at as a final?

Heading to the Promotion of the Arts, we see a decrease of \$17,000, which is a big concern, mainly because promotion of the arts as you read it as a line item is something that you think you would want to increase during a time like this. But I just wanted to know what the reasoning was behind that decrease from the \$49,000 in the 2025 revised, to the \$32,000 in the 2026/27 estimate.

So, just an observation that if you were to add up in the Cultural Affairs Department, the Grants, Emancipation Cultural festivals, Heritage Celebrations, Cultural Education Programme, National Heroes Day and Promotion of the Arts and the Gombey Festival based under the 2026/27 estimates, they would end up at \$1,032[,000], which is lower than what we pay for Administration. Right now, we are paying \$1,206[,000] in Administration, which is basically more than all of the cultural activities that we are doing in this department.

And I understand that it may be necessary to have that Administration, but I would like to see a bit of parity as far as what the taxpayer is spending and what is being allocated back to them as far as these cultural outreach and these programmes, which I think are all very excellent and should be nurtured. So that is just something that I wanted to bring to the attention of the Minister and the listening audience.

And just moving over to page B-261, I see that in this particular line item under Department of Culture Subject Analysis, travel is completely zeroed out.

An Hon. Member: Oh!

Mr. Dwayne Robinson: I said, *Wow, okay*. So, this is a great buck to a trend here but, I just wanted to know what the cause was of that zeroed out. Has it been re-allocated into another line item? Or is it simply just discontinued in this particular department head?

So professional services, once again, is receiving a bit of a steady increase, not as much as the last head, but I still would like to know what professional services are being provided to the Department of Culture and why is it that they are increasing year over year.

Repair and Maintenance was an interesting line item to find under Department of Culture. And I see even though \$1,000 was spent in 2024/25, it has been allocated \$6,000. And I just wanted to know, what is some of the repair and maintenance that is happening in the Department of Culture in this line item and why was it budgeted for an increase?

So, going to [page] B-262, we have business unit 62001 Administration under performance measures. And I just wanted to know why this particular performance measure was discontinued when it came to the *average social media reach per month, creating public awareness*.

And on to business unit 62030, the Cultural Education Programme. It was just concerning to me to see under the Cultural Education Programme, *produced educational materials* was discontinued. And I feel like under the Cultural Education Programme, producing educational materials is kind of a must. So, I am just wondering why this measure was discontinued and what does it mean for the functioning of the Education Programme when it is not able to produce educational materials.

I am just going to jump back into my notes here. I have a few questions.

Okay, so I want to head to [page] C-20, under the Ministry of Tourism and Transport, Culture and Sport. We have the Tourism Authority Grant. And I just wanted to get an update on how much of this particular grant has been spent on the search for the CEO of the Bermuda Tourism Authority. What is the update on that search? How is it progressing? And also, I heard in the brief that it was also meant to drive demand in the slow season. I think that is an excellent metric to aim for. I just wanted to know how . . . or what presentation was made that was part of the increase of this \$4 million? What was the business plan? And what was the strategy behind that in improving arrivals during the slow season?

And I just wanted to know if this also includes the mitigation of global instability and how that is going to impact tourism arrivals and the cost of flying.

Because, I mean, right now, that cost is looking to go up for a lot of people. And that is not something that the Ministry or Minister can control. But this is just an external concern that I have as a Bermudian and someone who really loves tourism and wants it to thrive. Is that being considered in this plan for the Bermuda Tourism Authority and its collaboration with the Minister?

Also, based on that same line item, has the BTA produced any statistics or any data to the Minister to verify that the increase of tourism arrival spending isn't inflationary? Because, yes, if you are purchasing more or something costs more, it can be reflected as an increase in visitor spending. However, if you are getting the same bottle of water, the same Aquafina, and it is now \$4—and it was \$2 last time you came—that can reflect in visitor spending. But are you getting an actual increase in value? So, I just wondered if the Minister was provided with that data to justify this increase in \$550 million visitor spending, and whether or not there are any statistics to show that this translated into any sort of increase in profit for the tourism and hospitality sector. Because along with the rising cost, it means that the cost of doing business also increases. So, I just wanted to know if there was any data provided there to justify and to reinforce that claim of additional spending of visitor arrivals.

Also, there is a projection of the same number of cancellations for cruises under that same line item in the brief for the BTA's grant. I just wanted to know, are those same cancellations from last year factoring in the potential increase in global instability, again, which could see many more cancellations, many more drops in travel numbers, especially for cruise ships.

So, I just wanted to know whether or not that was also included. And forgive me if I missed it in the brief as to the increase of funds given to Bermuda Airport Authority. If I did, my apologies. But I just wanted to verify the increase. There is the same one on [page] C-20 in the same category underneath the Ministry of Tourism and Transport, Culture and Sport. We see an increase from \$14,901,000 to \$15,900,000. I just wanted to know what the cause of that increase was.

Heading down to line item 7099, Culture and Entertainment Support. So, this is something that I think is money well spent.

[Inaudible interjections]

Mr. Dwayne Robinson: Yes, yes. There you go. But I just wanted to inquire.

We have seen a trend here where in 2024/25 actual, you had \$587,000 and the Ministry actually budgeted \$1,000,000 to increase that, which is good news. But then it seems like the reverse has happened. We are heading into the revised estimate. We ended up going over that \$1,650,000. And we decreased the estimate back to . . . Well, I should say we maintained the estimate of \$1,000,000. And I am just wondering, if we have seen now that the actual cost of this exceeds

that, why attempt to go back and budget it down? And will the Ministry provide the methodology to the Minister on what are the odds of that \$1,000,000 actually being maintained when the spending starts? Because we won't be able to see until the next fiscal year. So, it's good to know.

[Inaudible interjections]

Mr. Dwayne Robinson: Oh, I'm on [page] C-20.

So, on page C-20, under the National Road Safety . . . the Transport Control Department for the Road Safety Council. I see an increase from \$80,000 to \$125,000, which I think I agree with. I just wanted to know whether or not we would get any KPIs for the Bermuda Road Safety Council. Like, what are the key performance indicators [KPIs] that they are using to justify any sort of increase in funding? I also wanted to know how much policy has been recommended to the Minister from the Bermuda Road Safety Council, and whether or not we can get any insight on that policy that has been recommended from the Bermuda Road Safety Council. And also, if the—

The Chairman: Member, just give us one minute to change over [the] Chair, if you don't mind.

Mr. Dwayne Robinson: Sue.

The Chairman: Thank you.

[Pause]

[Mr. W. Lawrence Scott, Chairman]

The Chairman: Good evening, Members.
MP, you have the floor.

Mr. Dwayne Robinson: Thank you, Mr. Chairman.

On that same line item 6962, Road Safety Council, can the Minister confirm that the pledged National Road Safety Plan is still on schedule for April 2026? And could we get just a bit of insight into what may come from that, and whether or not the funding for that line item is secure for that road safety plan in April 2026?

[Inaudible interjections]

Mr. Dwayne Robinson: Yes, yes, yes, yes, yes. I appreciate it. Thank you.

[Inaudible interjections]

Mr. Dwayne Robinson: Let me see. I just had it down. I'm just looking through my notes here.

The Chairman: And for the listening audience, we are debating the heads under Tourism, Transport, and

Culture in the Committee of Supply, talking to Heads 71, 34, 35, 48, and 52.

MP, you can continue.

Mr. Dwayne Robinson: Thank you so much.

Heading to [page] C-7, I just wanted to go down to the Department of Culture in 75366, MakerSpace for Creatives. And I just wanted to know, expounding on the amount of use that the Minister had alluded to, are the bookings . . . is there a way to determine whether or not these bookings are done by a select few repeatedly or a large group over time? And the reason why I ask that is because I'm trying to gauge, based off of the brief, the community buy-in for these particular MakerSpaces, because I believe they are a good initiative. But I want to know whether or not they are being used by the many, or by the few repeatedly. So, I just wanted to get that quantified.

[Inaudible interjections]

Mr. Dwayne Robinson: I think from there, I think I will take my seat for some answers.

The Chairman: All right. Thank you. Thank you.
Minister.

[Pause]

The Chairman: Is there anybody else that would like to speak to Heads 71, 34, 35, 48, or 52?

The Chair recognises MP Michael Fahy.

Hon. Michael Fahy: Thank you, Mr. Chairman. And good evening, listening audience, and good evening, Minister.

Starting with Head 34, I am going to take the liberty to read out the department objectives, because whilst we have our Budget Book, the listening audience does not. It has four Department Objectives:

- 1) *To improve customer service standards.*
- 2) *To regulate and control the number, size and quality of all vehicles and their operations.*
- 3) *To review and modernise Motor Car and Road Traffic legislation.*
- 4) *To develop an improved public service vehicle network utilising modern technology.*

Now, those are very lofty objectives, and we have already been warned by the Chairman who was sitting previously to tread carefully in respect of legislation that has been tabled before the House. So, with that in mind, what I would like the Minister to give answers to is how the department objectives have actually been measured. Because when you look at the performance measures at [page] B-252, there are a bunch of different areas that have been measured.

And my colleague, the Shadow Minister, has already made mention that there are no percentages or anything to be a true measure of performance. When

you have at [page] B-252 outcomes “Achieved,” “Expected to Achieve” and “Achieved,” that tells me really nothing. In fact, that looks like almost a cut-and-paste job on that page, because everything has been *expected to be achieved* as a forecast, and it is revised to say *achieved*. We have to assume it's achieved without any real measurables. So, I would hope that maybe next time around, as my colleague had said, there are some percentages.

But with that in mind, it says, *To improve customer service standards*. There is no real measurability on that. We see that it is been *achieved* that, say, 75 per cent of customers get their queries answered within 30 minutes. Versus what . . . 65? Fifty-five? I don't know.

The Chairman: Member, just for clarification, you said that there are no percentages. There are percentages in the performance measures, and it is achieved according to that percentage.

I will use business unit 44090, Road Safety. The indicator, or the performance measure, is to maintain Project Ride pass rate of 90 per cent. And that is achieved; that has been achieved with the original . . . well, is expected to be achieved for the original forecast for 2025/26.

Hon. Michael Fahy: Okay.

The Chairman: And then it was achieved at the end of the budget year. So, that is—

Hon. Michael Fahy: Okay, so—

The Chairman: That is the . . . on that particular one.

Hon. Michael Fahy: Thank you for the clarification in respect of that.

What we are saying is in terms of percentages overall for one. I mean, I can move on from that if you wish. But I am talking about when you see performance measures in other areas, it tells you those numbers in totality. So achieved and may be achieved . . . or what is the wording that is used, *expected to achieve*. But I draw that back to the department objectives again, *improve customer service standards*. So perhaps the Minister can opine on how those customer service standards have been achieved in terms of department objectives.

It goes on, *To regulate and control the number, size, and quality of all vehicles and their operations*. Well, we have had questions asked here already in respect of the tax industry and enforcement. And it is very difficult to have any form of real debate on a transport industry when the key figures really are not here to look at in any form when you talk about measurement of objectives. What you would really want to see here, I would submit, and I would encourage the Minister to ask his staff to get these numbers included next time,

that if your objective is to regulate and control all vehicles and their operations, then you should have some numbers on inspections in respect of taxis. How many taxis have met the required number of hours pursuant to the regulations and the law? How many had enforcements taken against them? What in fact are the enforcement officers doing under those specific objectives?

To review and modernise Motor Car and Road Traffic legislation. Perhaps there should be some measure, Mr. Chairman, in respect of the number of pieces of legislation that are being modernised in this upcoming year and the expectations by the Minister in respect of those objectives. I believe that there was one just tabled that we debated the other night. But if it is to review and modernise Motor Car and Road Traffic legislation, one would expect that there would be some measurables on that.

And then we see, *To develop an improved public service vehicle network using modern technology*. I suppose we will get all the details that we want in Friday's debate in respect of that particular objective, I would say, unless, of course, the Minister is prepared to give us a taster this evening so we have a real understanding of what that *improved public service vehicle network* is going to look like and, of course, *utilising* all the *modern technology* that is listed in the objectives.

Now, moving to [page] B-256 . . . sorry, I'm just going to move to Public Transport, that is Head 35. And, again, I'm going to start with those department objectives. And I won't bore everyone by reading all of these ones because there's quite a number . . . six . . . six, I think. But first off, *To deliver a convenient and cost-effective daily bus service*. And the Minister was very robust in his presentation about the amazing bus service. “World-renowned,” I think, was the phrase that was utilised in respect of the Bermuda bus service.

But, again, what is interesting, to me at least, is under the performance measures. It does not get into the number of routes that were cancelled throughout the year. It does get into some of the details about the number of buses that are not on the road for various reasons. But what people really want to know when you look at performance measures is how many bus routes are cancelled, because that is a daily occurrence.

Now, it's believed, and it's certainly been stated by the Government that presumably moving over to this electric vehicle fleet by 2030, and the Minister has said and indicated to my colleague that that, I believe, is on track. But I do find these things interesting because in that same presentation that the Minister gave he said that the EV policy, I think is coming out in 2027 for transport overall. Again, these things seem to me to be backwards. And perhaps the Minister can opine on how you hit a target of 2030 when the overall policy we have not even seen yet.

I find these things at odds. We are buying buses that are electric. We are moving forward, which is okay. But how does that match with the EV policy

overall? Maybe you can comment on that and undertake, of course, to table that report that he makes mention of in this House rather than like sometimes we see in this Government just simply bringing it to the press. It would be useful for open debate.

So again, in respect of those performance measures, it's interesting as to what is not here. And that is the main performance measure of the number of cancellations. So perhaps the Minister can share with us the number of cancellations of last year and how that will improve with the major purchases that we saw under the capital grants in section C of the number of new buses.

Again, staying with this particular performance measure, there is no real measure here from what I could tell in terms of buses being on time, how close do they come to what is the expectation, et cetera. I also heard the Minister . . . So that, in fact, goes under the department objective. Again, section [page] B-253, it says, *To ensure buses operate reliably according to the published schedule*. Now, that brings me to a comment that I believe the Minister said that there was going to be some capital investment in a new system to assist scheduling of buses.

Now, when I heard that, I have to tell you, Mr. Chairman, I got very excited, as excited as one can be under the world-renowned bus system in Bermuda. That maybe, just maybe, there is a new schedule coming.

[Inaudible interjections]

Hon. Michael Fahy: No, no, I'm just . . . I think what was said . . . Maybe the Minister can intervene on that one point. I would be happy to give way on a point of information.

But perhaps, given that it is according to the published schedule, it would be useful to know if there is likely to be a new schedule.

To maintain the fleet in accordance with technical specifications. There's not much that I can say about that.

And, *To promote increasing use of digital fare media.* And the Minister made some useful comments in relation to giving all riders the ability to use electronic means on buses. And that has been a long time coming, because I can share that that was something that, when I was Minister, gosh, eight, nine years ago, we started to explore. And then our time ran out. So, we congratulate the Ministry if, in fact, that can happen, instead of passengers scrambling around for some change. I do not know who even carries change anymore. But, there we are. So perhaps that's helpful.

The Shadow Minister has already inquired as to the number of buses that are electric already. And perhaps the Minister can outline in some further detail the number of buses that are anticipated still to be replaced. We are still seeing, obviously, a number that

are running off of . . . I believe they use diesel. And he can opine on that.

So, if I can also now turn to the Transport Control Department, otherwise known as TCD, which the Minister advised us of, which . . . I'll leave it there.

[Laughter]

Hon. Michael Fahy: The Minister made mention of the fact that there are plans to remove the requirement for this medical test that is done every time you renew your licence up to the age of . . . and then when you hit 70. I think it is going to change to only doing it when you reach the age of 70. And then it is a self-declaration as to advising the department if you have any issues that may prevent you from driving. Perhaps the Minister can share why the age of 70. It's an arbitrary number. Is it based on specific data as to accident rates? Is it based on some other data? Because we should be data-driven when decisions are made. So, hopefully, he can opine on that.

I do recall that this issue, though, of removing the requirement for a medical test was announced quite some time ago. And the Minister had said in his statement that he's cutting red tape, and all of these things. Really great buzzwords. How long does it take to take a medical form out of circulation and say it is not required? It could happen today, just like that. And I am not sure why it has taken so long. I just don't . . . I find it . . . the words don't add up in my brain. We cut red tape, but we are still here months and months later opining on the removal of the medical form.

Minister, come on. We can do faster. We can do better on that for sure.

That leads me on to the next remark that the Minister had made in respect of new vehicles where, quite right, when you have a brand-new vehicle, to have it inspected as frequently as may be required. And I believe the Minister said you would then remove the requirement for the third-year inspection. I think that's what was said.

[Inaudible interjections]

Hon. Michael Fahy: Great. I don't think anyone can complain about that.

But with that in mind, perhaps he can advise when that is going to happen. Give us a specific date. I think that would be useful so the public can plan. They can have an understanding of what the expectations are, not just saying *it's happening*. We hear this all too frequently. *Things are happening; things are coming*. And here we still are with some of these issues.

Looking at page . . . Sorry, I am just going to go back. Forgive me, Mr. Chairman, for dancing around a bit on some of these heads. I'm just going to claw back to Head 35 on [page] B-254.

When you look at some of the revenue numbers there on passes and the like, we see that numbers

are going . . . What's the number here? Sorry. Eighty-eight. So, if you look at tickets and tokens and whatnot, the numbers are not really changing overall. For the 2025/26 original estimate on revenue, it was \$5,551,000. The revised remains the same. And the estimate for 2026/27 is exactly the same as this past year. I find that number hard to understand.

Given the speech that was . . . the brief that the Minister read, that the public transport system is so world-renowned, everybody should be using it. All these health benefits. But the revenue is not increasing. It should, really, if we are driving towards . . . and forgive the pun, but if we are driving towards using the public transportation system, that revenue number should really be going up, certainly to match the brief that the Minister gave, I would suggest.

In terms of page B-256, and we are looking at the employee numbers and full-time equivalents, I note that in 2024/25 there were 134 bus operators. The original estimate in 2025/26 was 168. It was revised down to 137. But the estimate for this year goes back up to 168. But I believe I heard the Minister use a phrase of . . . and forgive me, I didn't write it down as quickly when I heard it. But there was something about cross-collaboration, or people filling different roles. And I think perhaps the Minister could opine on that and how that relates, if I heard it correctly, to public transport; how there are potential cross-roles within the public transportation system.

My concern here, Mr. Chairman, when I see these numbers of anticipated full-time equivalents, is I'm just not sure where the staff are going to be recruited from. And the reason I say this, and I would like some further details as to why this department believes that it can have an increase of quite a significant number, when in the previous year, the previous 2024/25, they could not recruit, or at least the numbers show that there was no increased recruitment, as to how that is different this year when we have heard repeated representations from another Minister about how Bermuda has full employment. So where are these numbers coming from?

And this is throughout a lot of these heads. We say we are going to recruit, but where from? It's going to be very difficult to find the individuals to do this work when we know, as the Minister has said, and this is across the industry, when we know that there are ageing drivers across most of public transport. And we see it in areas as well in heads that we haven't chosen for debate.

But the point is being, I think, well made, that we must understand how those numbers. Because when there are budgets like this, it can be confusing. And I'm just going to give a brief explanation, if you give me some latitude, Mr. Chairman.

You budget for full-time equivalents. Those numbers stay in that budget even if those people are not recruited. So, in some way, it kind of gives a false narrative as to what the true numbers are, because you

are budgeting for something that may or may not happen. And when I see numbers of increased staff over and above the previous year, when those numbers were not met from the year before that, we have to be very careful. Are these numbers just pulled out? And if there's no schedule change, which we have been told there is not, then what is the requirement for those increased numbers of staff? If the routes are not changing, why need more staff? Again, perhaps the Minister could opine on that point.

Now, maybe, maybe the answer is that there has been so many bus cancellations because we don't have enough staff. Maybe the Minister can show that, if, in fact, that is the case. Because if it's not, then it's something else. And if it's buses out of service, and it's parts not available, then perhaps we should be delving deeper into the numbers in the budget about servicing of buses and parts and things like that. So, I'll leave that there. I think I have given enough for the Minister and his team to opine on.

Let me just look at . . . Right. If I can please turn to [page] C-24, which is the Grants for the different . . . Sorry, [pages] C-23 and C-24. It's the Grants and Contributions (for those who are interested in understanding and listening to what we are saying, because you do not have a book in front of you). It is the contributions to sports development by this Ministry. And it lists, gosh, I mean, there must be 30 or so different contributions that are given. And in a number of ways it seems just arbitrary. Numbers are just put out there.

Now, in the grand scheme of things, when you are looking at a budget of a Bermuda Government of (what?) \$1.2 billion these, overall, are not particularly large numbers in the grand scheme of things. But they are still important. Because, Mr. Chairman, each one of these mostly involves young people, mostly involves development of our youth. And I would like some understanding from the Minister as to the criteria that is, in fact, utilised in respect of allocating this money.

So, take, for example . . . I'll jump to Bermuda Triathlon Association, \$40,000. Okay? We have a gold medal winner who has competed in triathlon. So one has to say, *Well, okay, that's \$40,000 there*. But then there are other numbers where you say, *Well, Bermuda Netball Association gets \$125,000*. I just would like some understanding as to how each one of these is allocated, because it's based on a simple application.

The Chairman: MP?

Hon. Michael Fahy: Sure.

The Chairman: Just a quick correction. On page C-23, Bermuda Triathlon Association was allocated \$65,000.

Hon. Michael Fahy: Yes. Sorry. That's my . . . I think it was, I was looking at the line before . . . sorry, Bermuda Volleyball Association was \$40,000, the next line down. You are right, \$65,000.

But the point is still made. How are those numbers allocated in total? I look at Bermuda Basketball Association, for example, \$5,000. That does not seem like . . . that seems [like a] paltry sum compared to, say, netball. I'm not following. Maybe it's because they didn't put in a proper application. I don't know.

We see, on the next, we see *Bernews*. Presumably, they get an allocation of \$10,000 because they do coverage for sporting events. I mean, I don't know. But these are extensive numbers of grants, and I have no doubt that some recipients as much as . . . will be quite upset when they perhaps see the grants that are given to other sporting organisations.

And again, I just point this out because you take, for example, Bermuda Karate Federation is \$20,000, and then you see the Bermuda Sanshou Association gets \$35,000. Very similar sports, I think. But again, I think the point is well made.

I will leave that there for the moment. I will likely come back with some further questions, Mr. Chairman, when I get the opportunity. Thank you.

The Chairman: Thank you.

Is there anybody else who would like to speak to Heads 71, 34, 35, 48, or 52?

The Chair recognises the MP from constituency 2.

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Chairman. And I appreciate the opportunity.

I want to start off by thanking the Minister for a comprehensive brief and also allowing persons time to engage in the debate. And I would just like to declare my interest. I am a member of the Bermuda Tourism Authority. And I just want to just take the opportunity to thank the fellow board members and our new chairman, substantive chairman, who is doing a very good job. And [I] thank the Minister for the increase that was afforded to the Tourism Authority.

In fact, for a few years the BTA had to operate with a decrease in its budget. And I know it is very appreciated that an increase was forthcoming. And for that, [I am] very appreciative. And I can concur with the Minister, Mr. Chairman, with regard to the focus on the November to April period, which some people call the shoulder months. It's had many . . . I concur because that is one of my hobby horse events.

I have a couple of questions for the Minister. And I will declare my other interest is that I have spent 55 years in this industry. And I owe my life to it. And I am very passionate about it, as I am sure persons know already.

I would like to ask the Minister if he can just share how he would feel [about how] the collaboration between the Ministry and the BTA is from his estimation. In particular, because he has some of the very critical points of tourism in an all-encompassing Ministry, as you would know, Mr. Chairman: Transport. We can't go anywhere without air or sea. He also has Culture,

which is critical to the identity of Bermuda. And he has Sport, which is the heartbeat of many a community, including ours.

I would like to know how the Minister sees being able to integrate those, even those domestic events like the arts, into Tourism. And I would like to ask him to address that, if there's time. Although I think he's left some time to be able to jump in again.

I have another more specific question as it relates to Head 35, which . . . and [page] B-257 programme 4801, 58010. And it deals with the planning team of Transport. So, more policy as it comes out of Transport.

And I declare my interest, I'm the Member of Parliament for constituency 2, St. George's West. So, I apologise if this might be somewhat specific to that. But you would know that we are a seaport, the oldest seaport in the Western Hemisphere. And I would like to know if the Planning Team of Transport are planning to have a commuter service by sea between St. George's and the City of Hamilton. Obviously, I work also and sometimes ply my trade at Newstead. So, I have always advocated for the pink. And so, I want to know if there is any consideration, not only for commuter service, which I am praying will happen, but also for—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: Well, in the Tourism vein, are we considering commuter services that will feed people from neighbourhoods to the bus so that persons like me can help the Minister get the word out and tell people why they should get on the sea and avoid being in their cars?

And I think those are the questions that I had for the Minister, but just to thank him for his efforts and that of his teams.

The Chairman: Thank you, MP.

Are there any other Members who would like to speak to Heads 71, 34, 35, 48, 52 under Tourism and Transport, Culture?

Honourable [Member] King, the Chair recognises you.

Mr. Robert King: Yes. Good evening, Mr. Chairman, members of the listening public and this Honourable House.

Just a couple of questions regarding performance measures on Head 35, page [B-]256, business unit 45115, *minus 5 per cent buses out of service for parts and stock parts, preventative maintenance 70 per cent*. The question I have is the performance measure regarding the stock parts of 70 per cent. How does that impact on the buses being out of service? Is that the causative factor for the buses being out of service? And does it suggest that maybe the parts need to be stocked 100 per cent of the time?

I will go to business [unit] 45010, *number of complaints*. It is important, I think, for the listening public and for the administrators of the Transport Control and Ministry of Transport to understand the nature of the complaints so that any action taken will be appropriate to address that. I would want to know, and I think the listening public as well, were the complaints to do with safety? Or was it about professionalism, or other?

Business unit 45090, Repair Services. I would ask why the goal was not 100 per cent to make sure that repair servicing occurred 100 per cent of the time because we are aiming for the absolute best service for the sake of our locals and tourists.

Business unit 45120, Administration. Mr. Chairman, 1 per cent of persons receive customer service training. And I'm wondering why that was set as the target. I am not sure if my colleague already mentioned that.

Performance report analysis was discontinued. And under service, it would seem as though that would be the most important performance measure because it gives a detailed analysis of what the issues were that needed to be addressed to improve performance and safety regarding public transportation.

And those are my submissions. Thank you.

The Chairman: Thank you, MP.

Are there any other Members who would like to speak to Tourism and Transport, Culture, Heads 71, 34, 35, 48 and 52?

The Chair recognises the Honourable Michael Fahy.

Hon. Michael Fahy: Thank you again, Mr. Chairman.

Just looking at Tourism, and I'm looking at Head 71 to begin with, and again looking at the department objectives. And the final one says, *To increase collaboration between cultural sport and tourism sectors to drive economic growth and innovation*. And again, when you look at these lofty goals, I always want to see how in fact they are measured.

And perhaps the Minister can give us some information on how the collaboration of this Headquarters has helped drive economic growth and innovation, especially in the hotel industry. Perhaps he may opine on the development, or lack thereof, at Ariel Sands or some other areas like the White Sands Hotel, and other opportunities to help drive economic growth and innovation, because Tourism still is a second part of our economy after International Business.

And notwithstanding that the BTA has an enormous amount of responsibility, the Minister did in fact say before that it is essentially a marketing agency. So, in terms of finding ways to drive economic growth, perhaps the Minister can share with us what the department has done in respect of those objectives to help drive that economic growth and support his Minister of Labour and Economy.

When you look as well . . . then you skip to [page] C-20, and you see that there [is] a significant sum that was spent in 2024/25, which was \$16,040,000 . . . it then went down, which that was last year's Budget Debate. But again, still a strange thing when we are looking to increase Tourism opportunities to \$15,500,000. That revised estimate is still \$15,500,000 and has now jumped significantly to \$19,500,000.

Now the Tourism Authority gets quite a significant grant. And I am wondering, given that we have a hotel opening, the Southampton Princess, and given the revenues that I believe the Tourism Authority will get from the opening of the new hotel and the numbers of people that are expected to frequent that establishment, why is that jump as a grant when the Tourism Authority should be able to find a way to support itself, as was always envisaged, with some of the revenues that are coming in from hotel occupancy? Again, there should be reliance on that. And perhaps the Minister can opine on that for us.

When we look at Culture and Entertainment Support, again, this is [page] C-20, Mr. Chairman, and it's line item 7099, and the Minister has made many representations in this House about the money that has been spent on different events. In fact, I seem to remember in a speech during the economic debate that he mentioned about the fantastic drone show. I think it was at Christmas or the New Year, I saw it. But what are the measurables that the Minister or his department use in respect of these events to measure the number of tourists that it is supposedly aimed at that are then contributing to the grants that are given to the BTA to fund these events?

Because sometimes I believe that we are putting money into different events at a time when there really isn't, and there are not a lot of tourists that are flocking to Bermuda to see certain events at all, and they are nice haves. And I just wonder if there are those measurables. It's certainly not to take away. I do not want the Minister to say, *Oh, this Member doesn't care*. And it's great to see that we have different opportunities for different types of shows and events. But if it is for Tourism and to increase the levels of Tourism through these different grants, I would like information. And I am sure the listening public would like information as to how those grants are given in measurability.

So, when we talk about the drone show as an example, how can the Minister measure the success of that in terms of driving Tourism growth? And how does that then affect the following year's grant or funding for these different events? Perhaps the Minister can share that with us as well.

Now, forgive me, I might have not heard it, but I see at line item 6918, parish council commitments has risen heftily. And again, we are not talking about millions. We are talking \$37,000 to \$70,000. Again, it's important to at least raise these things because little numbers add up across an entire Budget Book. And when you are talking about costs and red tape, et cetera, et

cetera, you want to understand where these numbers come from. So, perhaps the Minister can opine on that.

And again, Grants to External Bodies. Forgive me if the Minister did speak about it, it has gone from \$542,000 to \$8,000, [it has] gone the other way, and perhaps he can opine on that as well.

Thank you, Mr. Chairman, and I suppose the Minister will spend some time answering, and we can always come back with more questions once we hear the answers—

[Inaudible interjections]

Hon. Michael Fahy: —or . . . Well, you know, we shall see. The Minister does say he's so very generous, we shall see. Thank you, Mr. Chairman.

[Inaudible interjections]

The Chairman: Good afternoon, thank you, Members.

Is there anybody else who would like to . . . are there any other Members who would like to speak to Tourism and Transport, Culture, Heads 71, 34, 35, 48, or 52?

For the listening audience, this was a debate that has just over one hour left. It will be ending at 8:14 [pm], and it is currently 7:11 [pm]. The Minister is going to take the floor next and answer the questions and submissions that have been posed to him.

Minister, you have the floor.

Hon. Owen Darrell: Thank you, Mr. Chairman.

And I acknowledge the Honourable Member from constituency 2, who did acknowledge that I gave everyone that is in here this evening a robust two and a half hours. Even longer than I spoke to respond to . . . or ask questions and dig right into this, you know, submission of budget. I am surprised you didn't ask something. Two and a half hours. I thought you would. I tell you, you ain't getting no more. It's over. It's over.

[Laughter]

Hon. Owen Darrell: So with that said, I will go through this as best I can and in as much detail as possible, Mr. Chairman, because I am sure after the extensive time I gave that the public are listening intently to get the detailed answers and information to the questions that the other Members did ask. So, I am going to start from the top. I know some of these questions bounced around to different heads that we did, but I am going to go through, and I want to thank the team who are here so that we can [give] as many answers as possible.

So, the first question, and if you don't mind, Mr. Chairman, just so the listening audience and everyone who is in here can follow along as to where we are, I will repeat the question so that everyone knows exactly what we are answering about and what we are talking about. And if I may, Mr. Chairman, I would also like to

elaborate a little further on some of the answers, if that is okay with you.

The Chairman: As long as you don't reflect on a previous debate earlier today or pre-empt a debate that is already on the Order Paper.

Hon. Owen Darrell: No, no, not at all. Not at all.

So, the first one was the department objectives number three. I think it was asked if I can provide an update on the continued Air Service Development Plan for 2026/27 and the highlights. And I would first like to point out that the Air Service Development Committee involves a few individuals. It involves an individual, the acting CEO from the Bermuda Tourism Authority, Ms. Erin Wright, who is currently down in Routes Americas, representing Bermuda as the Routes. . . at the Routes Americas Conference.

And, Mr. Chairman, you would know that this is a major airline conference, and a majority of individuals who go down there go specifically to talk about air service development. So that was such a fitting question by the Honourable Member from the other side about our Air Service Development Committee.

So, as I said, Ms. Erin Wright is on the Air Service Development Committee. The CEO, President of Skyport, Mr. Aaron Adderley is also on the Air Service Development Committee. As we know, our airport providers should definitely be a part of air service development when we are doing that.

We also have Mr. Lester Nelson, who is the CEO, Mr. Chairman, as you would know, of the Bermuda Airport Authority and the part that they play in air service development. And the final member of the Air Service Development Team is the Chair, the current Chair of the Bermuda Tourism Authority, Mr. Billy Griffith.

So, I'm very happy that the Air Service . . . Mr. Chairman, you are on that Air Service Development Committee too as well. I'm shocked to see you. I thought you would have made it down in Routes as well. But we are so glad that you are here to shepherd us through this so important Budget Debate. So, with the Air Service Development Committee, as the Honourable Member from the other side asked, I'm happy to talk about what they are doing and the strategy that we have.

As it has been noted previously, the Air Service Development Committee does go and meet with airlines. And one example, if I can give with the time and resources and money that is spent on this committee, is that we had a meeting with one airline and we asked them, *Listen, every time you come to Bermuda, the business class section is full.* Could you consider putting a different aircraft on to expand the business class for many of the business travellers who come to Bermuda? And any of you who have ever travelled recently out of New York would know that the 737 has been put

on instead of the [Airbus] A319s. So, [they] have doubled the business class.

And I am sure the business travellers coming from New York are happy about that. Because you would know, the Air Service Development Committee as was asked by the Honourable Member, pointed out that people are spending far too much money on prices to sit in a non-business class seat. So, we are happy that the Air Service Development . . . that is just one example of what they have done so eloquently to make sure that air service development is being talked about.

The Air Service Development Committee has updated its strategy with 2025 data as well as 2026 projections. And the committee, which [is] made up of the representatives I did speak about, is continually working on the plan. So, they are working the plan that they have. In fact, as I did say, representatives are right now in Routes Americas at a conference that has thousands of people who talk about air service development.

I just got a note this morning, Mr. Chairman, that one of our major carriers would like to discuss with us a new route coming to Bermuda. So, this is all due to the Air Service Development Committee. So, the funds that are being spent on this, as we are talking about the Budget Debate, Mr. Chairman, are definitely funds well spent for this Air Service Development Committee, so that we can continue to get routes to Bermuda, make sure that we are making the right decisions so that we can ultimately get our visitors to Bermuda.

Whether it be in the business realm, we have got a hotel opening up, and the Air Service Development Committee continues to let these partners know that we are increasing our room rates and the like. So, while the Air Service Development Committee is very, very important, and I want to thank the Honourable Member for asking about the Air Service Development Committee so that we can update the public on how they are.

Our air capacity—

The Chairman: Minister, just to add to that, the hotels are also represented on the Air Service Development Committee as well.

Hon. Owen Darrell: Thank you, Mr. Chairman. I appreciate that.

And air capacity to Bermuda in 2026, due to the work of this Air Service Development Committee, Honourable Member on the other side, is expected to increase tremendously. So I really, greatly thank you for asking those questions on air service development.

On to the second question asked by the Honourable Member from the other side. It was regarding general, I think, on section 81065. The Honourable Member from the other side asked if I can provide insight as to how many hotel inspections are conducted each year, and what the past requirements are, and any general information that the public may not have. I

mean, I am not going to go all night, Mr. Chairman, because I only have a little under an hour left, but I can speak quite substantively about general information that these . . . our tourism inspectors are doing.

Inspections are conducted twice annually, once in the summer, largely to do with the exterior components of the properties. And that would be, Mr. Chairman, swimming pools, et cetera, porches, balconies, and that type of stuff. And then you have one winter inspection. And the winter inspection is conducive because of the elements outside that you do a lot of the inspections indoors, including consultation with the Department of Health, the Bermuda Fire Service. These inspections are carried out as per the Hotels (Licensing and Control) Regulations 1976, and they largely ensure that the safety and health of visitors is at the fore.

So, I really do appreciate this question regarding this lovely work that the inspectors in the Tourism Policy and Regulation Unit do to ensure the health and safety of our visitors. These inspections are conducted to ensure that the properties are maintained at international standards. Very important, Mr. Speaker . . . sorry, not Mr. Speaker, Mr. Chairman, that we are on the cutting edge of what the rest of the world is doing, and we are meeting those standards.

Formal inspections are carried out by the end of March 31, each year. There are currently 45 hotel properties that are listed on the Tourism Accommodation Inventory. And I would just like to say here that it was mentioned about some matters that may be happening at a hotel that is not currently online. That would be considered a construction site. And those types of matters are actually carried out from a different ministry, the Ministry of Health. So, hotel inspectors would not be, at this time, conducting inspections at the property of which I think you were talking about, and some of the matters that we see up there.

So, thank you for asking about that. I'm sure that the hard workers and inspectors in the Tourism Policy and Regulation Unit will be very pleased that you asked about the role that they play and the importance that they play in carrying out these inspections.

So, Mr. Chairman, I'm going to move on, if you allow me to, to go to the next question. There was a question about why training was zeroed out in 2024/25. The training budget was not used in 2024/25. However, it was budgeted for 2025/26. Training will occur in quarter 2 of 2026 to ensure that compliance officers are all up to date with these international standards.

There was a question under travel. The Honourable Member from the other side has asked if I can provide a reason for the increase in travel, and what is the anticipated travel to be used for this line item, and who is it for. I just wanted to issue and offer some clarification around that, Mr. Chairman, if I may. There is no increase in travel from the prior year, 2025. However, from 2024 the marked increase is due to the changes in the Ministry portfolio that came about in

2025. And travel is in relation to [me], and other relevant technical officers.

So, as you know, this Ministry has increased quite substantially. And at many times, as you talk about going back to the Air Service Development, when it talks about different national sporting governments that have come and requested that the government support them in certain international competitions. There was a major cultural fest, CARIFESTA, that is a full showcase of cultural and regional displays that would have been a shame if Bermuda did not make it to those cultural festivals.

So, you know, we are doing hard work, good work in this Ministry. And that is why you would see that increase. And I can tell you that it is a very, very important work that is being done in those spaces.

So, the next question was regarding professional services, Mr. Chairman. And the Honourable Member from the other side has asked if I can provide insight to the marked increase in this line item. And that is just kind of a procedural matter, that this is due to a merge between Head 48 (which was the previous one) and the new one, which is Head 71. So that is the increase in that line item, and that is why you would see it there.

The following question came from page B-236, Mr. Chairman. And the question was, under revenue source vacation rental fee, why is it still being budgeted for more than what it is earning? Is there a methodology behind the budgeting for this line item? The compliance aspect . . . it is very important, you know that compliance is important in effective governance, Mr. Chairman. So, the compliance aspect of this vacation rental sector is still under review. Vacation rental property owners are largely non-compliant. And compliance includes the inspection of vacation rental properties.

The projected revenue has been targeted in the anticipation of increased compliance. Increased compliance will help to protect the integrity of Bermuda as a jurisdiction, and it will ensure the safety of all those who choose Bermuda as a travel destination. So, although it has not been compliant, you cannot just say, *Well, we're just going to forget about it and drop it off*. As far as, you know, the anticipated revenue. You have to put it there so that we are on par, as I stated before in a previous answer, with international standards.

So, the question was, are these numbers indicative of a hope for greater revenue? Nothing that the Government does is of *hope*, Mr. Chairman. If I may say. I mean, it is of the hard work that we are all doing and proper evaluation and looking forward. But increased compliance as per the law. We always tell people as legislators, we have to follow the law.

The Chairman: Mm-hmm.

Hon. Owen Darrell: So, Mr. Chairman, sorry, as part of the Vacation Rentals Act 2018, this will result in

increased revenues as part of the Vacation Rentals (Application and Registration) Fees Act of 2023.

The following question was regarding 81060. And what is this team of one responsible for? Are the funds here allocated for that one person's salary or for a team? It is the salary of one full-time employee who manages all aspects of the cruise ship operations in Bermuda for the Ministry, including the contracts, including the logistics, regulations, and day-to-day coordination with stakeholders to ensure continuous and efficient service delivery. All right? This individual also leads key transportation projects and undertakes policy research to support the Ministry's priorities and long-term planning.

And I know, we have a major conference that is coming up. And I know that in this section, this individual is key as far as organising that and making sure that we have a proper strategy in place when we go down to increase the work that is Bermuda in this cruise ship industry.

The question that has come from [page] B-250, where he asks about subjective analysis. What is the increase in travel for? Also, for communications in TCD . . . it was a question. I'm not sure I captured that question effectively, but I will try to answer the part of it that I can. There was no increase in funding for the budget. Mr. Chairman, 2024/25 speaks to the actual funding that was used.

Next question is, what is the repair maintenance line item for, and what has led to this savings, and what was the method that leads to the belief that this will stay within the budget? The repair and maintenance line item is for maintenance needed within the three TCD sites. As you would know, Mr. Chairman, we have made it easier that not everybody has to come into the City of Hamilton and have to visit TCD down on 11 North Street to get their car passed.

The Transport Control Department saw fit many years ago to put satellite sites (they call them). One is the main site at Transport Control Department on 11 North Street. The other one is down at Southside, which is down in the Parish of St. George's, and the other one is up in Southampton, which is at the Rockaway just by the Rockaway Ferry stop is.

To address these facility maintenance issues within the infrastructure, examination equipment has helped us with this line item. So that's where that line item comes from.

There was a question on [page] B-251 when we talked about [business unit] 44090. And this is one that I understand, Mr. Chairman, that individuals are talking about in the news often, and that is road safety. So, they've asked us to provide an insight as to the full-time employees when it comes down to road safety and their responsibilities. And there was a question as to if there are enough resources at TCD with this individual to complete their functions. The full-time employee that is listed here works in collaboration with the Road Safety Council, and that's what we want to hear from.

Right? It is the individuals who are selected to be on that Road Safety Council who come from many different aspects around the Island.

And you can go many years back where Dr. Froncioni was the chairman of the Road Safety Council. And he came with an expertise from his professional background that he brought to the Road Safety Council. And it remains that fact, Mr. Chairman. So, while I know we're questioning what that one employee does, [much] of the work and [much] of the policy is driven on the advice that comes through the officer, and then is briefed, and it might go into a policy document that may turn into legislation. [That] comes from the Road Safety Council. This individual manages the information that is sent out.

So, you get in a room with the Road Safety Council. You may have I think it's 12 people on that Council that sit in a room. And it has to be managed. It has to be brought together so it goes effectively either to the public or to drafters who are doing legislation or even into schools at times. So, they manage that information, they send it out to encourage safe driving behaviours.

This individual is also instrumental with the execution and training of the Project Ride instructors. I'm not touching on a debate that we had previously, Mr. Chairman, but that goes directly to what that individual does. And we've seen in a previous debate (that I'm not going to go down that road of) that there's a lot that goes into this. There's a lot that goes into making sure that our young people at the first opportunity are trained up correctly. And that starts with the Road Safety Council members. And then it is brought together again almost, like people say, quarterbacked by this full-time employee.

They also deal with strategy development within the Road Safety Council, as well as the implementation of those strategies throughout the year, and it makes sure that it is all executed. You know, you will see also some other things that, when we have Road Safety Week, someone has to bring that together. So that's what this full-time employee does.

You would see that we have a very well-attended session that they usually have at City Hall. What you do not see is that they also help the Road Safety Chairman with coordinating school visits. I know they go into the high schools, and some of these visits can get very gruesome because the information that needs to be passed on to our young people about correct habits on the roads is very, very important. So that is the full-time employee that was listed there. And I'm happy to be given the opportunity, Mr. Chairman, to speak to what that employee actually has remit over.

The next question was on [business unit] 44110 around traffic controls. How are the hiring efforts going, and how likely does the Ministry feel that they will be able to restaff those positions? We currently have two temporary reliefs that are fulfilling those positions. We have commenced advertising efforts with

advertising those positions, and it's due to go out this Friday. It is our belief that we will be able to fill those full-time . . . I'm sorry, those temporary reliefs thereafter.

So, I guess the question was how likely? I would say very likely, Mr. Chairman.

Going on to the next question: Is the Ministry comfortable that there will be no need for additional resources or support for the Public Service Vehicle Licensing Board to account for the increased load? Currently . . . the traffic office has recently increased from six to eight. And a review will continue to determine if additional resources are required. We are in the process of recruiting, because it does say nine. So, we are in the process of recruiting to fill those PID numbers. We are also exploring the idea, Mr. Chairman, of hiring part-time officers to assist with enforcement on nights and weekends.

[Inaudible interjection]

Hon. Owen Darrell: Yes.

So, question [on page] B-252, [business unit] 44090, more on Road Safety. With the new on-road safety test, will the public receive any statistics on the pass rate? Yes. The answer is that the current pass rate is 90 per cent. But statistics are currently maintained and reported. And yes, with the new policy that we discussed and debated on Monday, we will continue to maintain and report those statistics.

A question was around [business unit] 44000 and Examinations. What is the methodology behind the number of vehicle audits? Is it based on number of vehicles currently on the road? At TCD, we have a method of total volume of vehicles within the category, operational capacity, and trend analysis. While we can't speak at this time, Mr. Chairman, to historical numbers, with the new examination equipment due to launch at the end of March, as well as the newly hired manager of technical services, we will be ensuring going forward that there is a much more consistent . . . and we will continue to keep the public informed. So, I thank the Honourable Member from the other side for that question.

The Honourable Member has also asked, Can we get performance measures on Enforcement and insight? The traffic office handles many abandoned vehicles around the Island. Enforcement, as it pertains to illegal uses of vehicles and trailers, is also instrumental in assisting the Public Service Vehicle Licensing with illegal public service vehicles. While we don't have any statistics on that, this is something that the traffic office is working on, especially when it comes to abandoned vehicles. I would just like to put it here, Mr. Chairman, that this also includes abandoned boats, bikes, cars. It's a lot.

And I just would like to say that while we and the enforcement team are able to deal with these vehicles that are in public areas, I just want to put on record

in this debate that we do not remove vehicles that are on private property. So, I would remind individuals that have empty lots that may be on the side of the road that you should secure your property. Because once they become a dumping ground for these vehicles, it is not something that the traffic officers actually have remit to deal with. So, I just wanted to say that.

A question came from page B-253 regarding the transition of the bus fleet to electric. And there's something, Mr. Chairman, that I think came to fruition under your watch, on the electrification of buses. So, thank you again for overseeing this. And the question was, how confident is the Ministry in reaching this goal of getting to the total electrification by 2030? And can I provide any updates? How many buses are electric at this time? So currently there are 70 electric buses. Twenty are due to arrive in the spring of 2026. So, any day now. And another order of 20 is anticipated in the 2026/27 budget year.

The question of the . . . from the [programme] 3502 summary on Maintenance, Does this increase in repairs reflect an increase in the number of repairs or the increase in cost of repairs? The shift in the maintenance budget is as a result of the salary and wage uplift. I guess from the Repair section, I think that's how I'm understanding it. And my amazing team is saying yes. So that's where that comes from.

Question from the Administration, [programme] 3503. Why is this line item receiving an additional budget? Is this due to salary increases? Yes, this is due to salary increases and the increase in electricity cost as well.

[Inaudible interjection]

Hon. Owen Darrell: Yes.

So, question [page] B-252 . . . sorry, a question from page B-254, subject analysis for Public Transportation. What is the spike in cost here for the 2024/25 actual and the anticipated drop? And whether it will cover this line item. The answer is that repairs and maintenance costs are expected to be streamlined as decrease in ageing diesel buses as a total percentage of fleet as well as an addition of newer and more efficient electric bus replacements.

A question was asked by the Honourable Member from the other side on Professional Services. What does the line item associated with professional services mean? Professional Services, Mr. Chairman, comprises security services for all bus depots, support of ongoing implementation for fare media and digitisation, as well as the technical support of the DPT network, as well as digital fare media technical updates, the ShoreLink app and RTI for public ridership. So that, I hope, gives you the breakdown of the Professional Services, Mr. Chairman.

Another question was for Material and Supplies. Can I provide the context in the budget for this line item? Primarily the purchase of inventory for the

repairs and maintenance of the bus fleet. Moving the fleet increasingly from diesel to electric has streamlined purchasing. This will be subject to variables such as shipping and tariffs in the coming year.

Another question, Mr. Chairman, for full-time equivalents from [business unit] 45090, how is the hiring going for this line item and how is it impacting the output and the current staff who work in these sections? There was a large number of applications, approximately 200. And the process for recruitment is steadily taking place in this area.

So that was something, Mr. Chairman, that I did make mention of. You know, a place (where I sat in another place) did question about that and the hiring and how we were going about it. And I was happy, if I can tell this story, Mr. Chairman, right along this, that I was in a place the other day where I frequent often. And a young man said, *This is the last time that you will see me here.*

I said, *Why is that?*

He said, *Because I have a new job as a bus operator.*

So, he's very happy that he was going into the training process. But what that means is that the recruitment process is going well. I have received many applications for that. So, we hope that once the training, because you know, you can't train 200 people at once. But as we train and it goes on, you will see that there is an increase of . . . or a decrease of these gaps as far as operators go.

For the management and support, can I provide the discrepancy of having more money allocated to this line item but fewer staff? There were some vacancies during the 2025/26 budget cycle. However, the department plans to fill those vacancies prior to the end of the next fiscal year.

The question came from page B-256 as far as performance measurement and [business unit] [45010] in passenger complaints. Can these be numerically quantified? How many complaints were made, and reduced the number of vehicles, and improved ridership as well? So, they're looking for data. And right now, this improved data measurement is expected with the integrated transit management system implementation that's coming. So, the data that we currently have is based on cumulative manual reports. So that's why you're getting it the way it is there.

And for [business unit] 45115 Inventory Management, can these be numerically quantified? Measures are based on fluctuating counts and out-of-service buses and averaged across the year. Preventative maintenance measures are dependent on the availability of parts in a timely manner from overseas vendors, based on aligning with scheduled programmes and coordination.

The Chairman: Minister?

Hon. Owen Darrell: I think that's, Mr. Chairman, Preventative Management Programme and Coordination.

The Chairman: And just for the listening audience, we are into our debate on Transport and Tourism, Culture, Heads 71, 34, 35, 48 and 52. [There are] 30 more minutes left in this debate when it ends at 8:14 pm. And the Minister is currently answering questions that were put to him on the floor of the House.

And so, Minister, you now have the floor.
Thank you.

Hon. Owen Darrell: Thank you, Mr. Chairman.

For Administration, [business unit] 45120, the question that was asked by the Honourable Member from the other side was, Why are we 99 per cent below the forecast? And how will the Ministry remedy this to make the target outcome for 2026/27? The training will commence in earnest once the complement of frontline staff is increased. Bus operations are unique in that every roster must be covered while employees are in training.

A question that was asked regarding [business unit] 45120, Administration, Mr. Chairman: What are these three critical vacancies and have the roles been filled since the budget was printed? Two critical vacancies have been filled since the completion of the budget process, and we are working on the third.

A question on page B-260. [Department of] Culture, [business unit] 62001: What is the cause of the increase in administration? In financial year 2025/26, two new posts were funded within the department with costs found from within the existing budget. Increases from 2026/27 are from the salary uplifts.

A question regarding 62030 Cultural Education Programme: Can you provide insight into the curriculum? Working with Long Story Short, the department funded a professional development session with social studies teachers on cultural memory. This has since been used for further consultation with the Ministry of Education for ways that we can support the delivery of the social studies curriculum, the results of which are still currently under development.

A question regarding the promotion of the arts: What is the reasoning behind the decrease here? The decrease is due to the hiatus of the arts and public building programme which occurs every two years.

There was a question regarding . . . on page B-261, subjective analysis. Travel for this line item has been zeroed out, what is the cause of this? Has this been reallocated to another line item or discontinued for the department here? The Department of Culture does not plan to travel in 2026/27 and is focused on on-island activities and programming.

Professional service question: What are the services that are being provided and why is it increasing year over year? These services include everything from sound vendors, security and performing artists at events to the cost of producing documentary film

series. The increase year over year reflects not only the increased cost of business but also the increased outputs of the department.

What are some of the repairs and maintenance that are happening in the department and why is it budgeted for an increase? The repairs and maintenance line items of the Department of Culture include things like a computer and photocopier repairs.

A question on page B-262, [business unit] 62001: Why is this performance measure discontinued? The performance measure for social media reach was discontinued because most social media platforms have stopped providing reach numbers and have switched to providing view analytics. It was replaced with new performance measures, Mr. Chairman, for views which were checked with both internal and external social media professionals to ensure that it's not only realistic but a good measure for public dollars spent.

A question on [business unit] 62030: Why is this measure discontinued and what does it mean for the functioning of the education programme when it cannot produce education materials? This performance measure refers to the Department of Culture's previous programme creating printed study guides to accompany feature-length documentary series for students. Having consulted with teachers over the past two years, we have learned that these resources are considered to be outdated and too long. So, we are now reformatting the delivery of cultural education programme as expanded upon in the brief. The department continues to produce documentaries, research short films, and sharing them with our education partners.

A question on [page] C-20 regarding the Tourism Authority grant. I've been asked, Can I provide an update on how much of this money has been spent for finding the CEO and what is the update on the search? Mr. Chairman, I'm not sure that the update on the search is a budget question or . . . I would like your guidance on that one. I could understand the question about how much money has been spent, but I take your guidance on *what is the update of the search and how is it progressing*.

The Chairman: I think that that would fall outside of the lines of the budget debate. If you're asking how much the CEO is getting paid or how much is allocated for the CEO, that is within. But an update on the search is outside of the . . .

Hon. Owen Darrell: Thank you, Mr. Chairman. So, I won't talk about an update on the search and at this time, those figures . . . are not available at this time. But I will endeavour to get them.

What is the business plan for improving arrivals during the slow season, also factoring on global instability and the predicted increase in travel costs? Mr. Chairman, the BTA will continue to leverage pinnacle

events such as the Butterfield Bermuda Championship, the [Chubb] Bermuda Triangle Challenge, the Goodwill Golf Tournament, and other new and existing sporting events into the non-summer months. Additionally, sales and business development teams are keenly focused on leveraging the anticipated Fairmont Southampton reopening to drive corporate and incentive groups with a focus on booking from September 2026 to April 2027 and beyond.

Mr. Chairman, key partnerships with airlines and hotels have been identified to develop co-marketing programmes focused on driving travel during the same period. Diversification of markets is also a vital part of addressing seasonality with investments and partnerships in Canada as well as the United Kingdom. Travellers from these geographic regions are known to stay longer, Mr. Chairman, enjoy non-summer weather, and are avid consumers of cultural, wellness, culinary, and sporting activities.

The question regarding the BTA is, Have the BTA provided any statistics or data to myself to show that the increase in spending is not the result of inflation? Mr. Chairman, I am happy to report that total spend reached \$549.9 million, representing an increase of 3.5 per cent compared to the U.S. inflation rate of just 2.6 per cent in 2025. Given that total spending increased when visitor levels decreased, that highlights that per-visitor yield has in fact gone up for both cruise and air visitors. Cruise spending was the main driver of the total spending increase, driven primarily by increased spending on excursions as well as tours. Data is validated with industry partners on ground to ensure the accuracy. I hope that answered that, Mr. Chairman.

The question that came about projection on cruise cancellations [was], Are these projections from last year factoring in global instability, which would negatively impact travel frequency? I would say this, Mr. Chairman: Projections for cruise cancellations is 19 calls in 2026. This is similar due to weather events and average schedule changes. We are actively monitoring global events now, and there are no early indicators that cruises to Bermuda will be affected.

Also, a question from Budget Book page C-20 regarding the increase of funds for the Bermuda Airport Authority. Mr. Chairman, which you would know this quite well. What is the cause for this increase? The increase is to support the succession planning. And Mr. Chairman, I'll read it, I mean, because sometimes repetition is good, especially as a former educator. I clearly laid this out in my brief, but I'll say it again. The increase is to support succession planning and talent development for an ageing workforce. This increase also includes the continued training and the development to support Bermudianisation. Also included are resources to support regulatory requirements for fatigue management of our air traffic control system.

Mr. Chairman, you will recall, and some Members will recall, that the BAA's budget was reduced by

\$2 million in the 2024/25 budget cycle. However, this increase ensures that critical and essential aviation and regulatory support is brought back to optimal levels, and it is stabilised. So, thank you for allowing me, Mr. Chairman, to reiterate that, even though it was said earlier in the brief.

Question, [7099] on Culture and Entertainment Support. Why is this item being budgeted down? Can the Ministry provide the method to ensure that spending is actually being maintained? Well, see, Mr. Chairman, it's not actually being budgeted down. Budgets are based on the projections. This year is anticipated to have some larger entertainment events with larger budgets, versus next year, where the projections incorporate smaller budgeted events, although the quality of entertainment and events in this country is expected to remain high.

And this just goes to speak . . . and I'd like to talk about the new, as I did in the brief, Entertainment and Events Committee. They are going through ways to make this a more efficient process. We are looking to streamline. You would have seen, Mr. Chairman, that a tourism investment order was given to an event space. And then you have that event space, and they're able to bring in economies of scale. The cost of putting on an event for a promoter will naturally go down.

So, it doesn't mean that we're going to have less events. It doesn't mean that we're going to see a decrease in fun times in this Island. It just shows that we are doing it more efficiently.

[Inaudible interjection]

Hon. Owen Darrell: Yes, absolutely. So, I'm clear.

The Chairman: Minister, you have just about 15 minutes left.

Hon. Owen Darrell: I will make sure that I go through those minutes and use them expeditiously, Mr. Chairman, to answer all questions that were asked of me by the Honourable . . .

[Inaudible interjection]

Hon. Owen Darrell: Yes, absolutely. Absolutely, I am sure you would appreciate that, Honourable Member from the other side.

I gave him two and a half hours, Mr. Chairman.

[Inaudible interjection]

Hon. Owen Darrell: Absolutely. Thank you.

On page C-20, when it comes to the Road Safety Council: Will we receive any key performance indicators to justify any increase in funding? How much policy has been recommended to the Minister by the Road Safety Council, and can the public receive insight into the recommended policies?

Mr. Chairman, I'm happy to report that this rise in funding was in response to a need to raise road safety awareness across this Island. It has been a call all across this Island, in all outlets and in community spaces, that the Government needs to invest more time and effort into creating safe driving behaviours in new as well as experienced drivers.

So, Mr. Chairman, I am happy to report that the Road Safety Council has played, they will continue to play, a vital role in the tabling of what happened the other night, the Project Ride Amendment to the Road Traffic Act 1947 and the Motor Car Act of 1951.

We're also in the process, Mr. Chairman, and I'm not going to get into debates that are to come, but just, you know, give them a little bit of what's to come.

[Inaudible interjection]

Hon. Owen Darrell: Yes, absolutely, absolutely.

We are currently in the process of drafting recommendations for on-spot fines, enforcing the impounding of vehicles, Mr. Chairman. And we're looking into recommending stricter penalties for driving under the influence offences, Mr. Chairman.

[Desk thumping]

[Crosstalk]

Hon. Owen Darrell: Mr. Chairman, there was a further question. They had two and a half hours. I'd like to point that out, to continue to point that out, Mr. Chairman. That still wasn't enough.

[Inaudible interjection]

Hon. Owen Darrell: The question: Can the Minister confirm that the Road Safety Plan is still on schedule for April of 2026? And can I provide insight as to what may come from that and whether the funding for the line item is secured for the Road Safety Plan? Absolutely, Mr. Chairman, is the answer. This will be launched during the new fiscal year, which starts in April 2026. Imagine that. And the Road Safety Plan is entitled Operation Action—

An Hon. Member: Ooh!

Hon. Owen Darrell: —which is a five-year plan from 2026 to 2031. So, Mr. Chairman, they heard it here first. Yes?

[Inaudible interjection]

Hon. Owen Darrell: The questions you asked, we answer.

Question from [page] C-7, [business unit] 75366, MakerSpace for Creatives. Is there a way to

determine if these bookings are done by a select few or repeatedly by different groups, persons over time?

MakerSpace continues to receive steady bookings from long-standing users with recurring reservations, as well as regular interest continues to grow as we expand our programming to host more events in the MakerSpace facility. We anticipate that with students now being able to use these rooms during the day, we will receive more community interest as people learn more about the space and everything that it offers.

From Head 34, TCD, how are the department objectives being measured? Customer service standards have been improved by way of the removal of red tape, Mr. Chairman. Focus on inspections is significantly less on cosmetics and more on what matters, which is safety, Mr. Chairman. Customer feedback surveys are conducted regularly to attain this feedback and to make any necessary changes if and when needed.

A question that came in was, Is the Minister willing to provide insight into the improved public service vehicle network? The improvements to the public service vehicle network will be debated at a future date, Mr. Chairman. Hence, it would be premature for me to discuss this at the time. And I'm sure that the Members from the other side are chomping at the bit to have that debate on Friday. You cannot wait.

An Hon. Member: Can't wait.

Hon. Owen Darrell: Can't wait.

Question from Head 35, namely, the Public Transportation. Is there likely to be a new bus schedule? The department is in the process of procuring a system that will effectively create bus schedules that are responsive to the needs of passengers. The system will also create rosters that complement the demands of the schedule.

You may know, Mr. Chairman, and some Members that may reside on the eastern end, are seeing that we've made modifications to schedules to assist people of which we serve, Mr. Chairman. And I know another debate is coming on Friday, but I want the Members to remember that we make these necessary adjustments in the name of service to our people.

So, I look forward, Mr. Chairman, for the Honourable Members from the other side —

An Hon. Member: Is there a schedule or not?

Hon. Owen Darrell: —getting on board with the changes and the adjustments that we are making to accommodate the people of which we all serve, Mr. Chairman.

And the system will create rosters that complement the demands for the schedule. It will allow the department to manage dispatching, scheduling, rostering, and passenger counting in-house.

[Inaudible interjection]

Hon. Owen Darrell: Mr. Chairman, I think they want me to repeat that.

It will allow the department to manage dispatching, scheduling, rostering, and passenger counting in-house. Very clear answer, Mr. Chairman.

[Inaudible interjection]

Hon. Owen Darrell: Can the Minister outline the number of buses that are going to be replaced? Forty buses, Mr. Chairman, are expected to be replaced over the next 12 to 18 months.

TCD and medical requirements for licences. Why the age of 70? Is this based on particular data? Is it based on accident rates? Why has the removal of medical forms taken so long to implement? The medical assessment requirement is legislated. Therefore, we cannot just remove forms, Mr. Chairman. And I know the Honourable Learned Member from the other side knows this, that you just cannot remove forms that are legislated, Mr. Chairman.

[Inaudible interjection]

Hon. Owen Darrell: Steps have commenced internally within TCD, and we have had preliminary discussions with the Department of Health for the safe evaluation forms to start the process required to amend the relevant legislation.

[Inaudible interjection]

Hon. Owen Darrell: For new vehicle inspections, Mr. Chairman . . . I gave them two and a half hours, Mr. Chairman. Two and a half!

The Chairman: And Minister, you have five minutes left.

Hon. Owen Darrell: I tell you . . . two and a half hours. They still couldn't get all their questions in. Just imagine if they were to put Marine and Ports in there.

[Laughter]

Hon. Owen Darrell: For vehicle inspections, can you advise when this will happen? The process has started. However, proper scrutiny must take place on legislation. The change is anticipated to happen by the summer session.

On Head 35, page B-256, can the Minister opine on cross-ministry roles and where the staff are being recruited from? The recruitment process, Mr. Chairman, to onboard bus operators is continual. The department receives hundreds of applicants. I think we said 200 earlier, Mr. Chairman, for this role, and there is a very stringent screening process. The bus operator

is likely to be highly skilled and has the responsibility to navigate Bermuda's roads, sometimes only within inches on either side of the bus.

An Hon. Member: Buy a smaller bus.

Hon. Owen Darrell: The cross-skilling will continue to be used as a training tool within the supervisory post in the bus operator section. This will allow employees to hone and use their expertise in the dispatching, the scheduling, the rostering, as well as data collection.

[Inaudible interjection]

Hon. Owen Darrell: Can the Minister provide some outstanding criteria for allocating the items falling under the Grants and Contributions page on C-23 and C-24? Again, I think it was mentioned, these are actually sports grants under Head 20, which will be debated next week. So, we'll allow the Opposition Leader to answer this question. Yes, your boss.

[Inaudible interjection]

Hon. Owen Darrell: Can the Minister share on his estimation how it has benefited Bermuda to incorporate Sports, Culture and Transport into Tourism? The portfolio merge has benefited from significant synergies, Mr. Chairman. Transport and Tourism are tied at the hip for obvious reasons. One cannot do without the other.

[Crosstalk]

Hon. Owen Darrell: Sports and Culture are very natural elements in the world of tourism, and these are actually used, Mr. Chairman, in various tourism products. For example, sports tourism is a very popular strategy that is used within the umbrella of tourism product development.

An Hon. Member: Yes.

Hon. Owen Darrell: So, this is something that, you know, the Honourable Member from constituency 2 is very familiar with in all of his years in golf and as a current director of the Bermuda Tourism Authority.

Mr. Hubert (Kim) E. Swan: Race week.

Hon. Owen Darrell: Race week, all of it.

Mr. Hubert (Kim) E. Swan: That is one of the greatest winter initiatives.

Hon. Owen Darrell: How many bus cancellations? There have been 2,679 bus cancellations out of 218,892 runs. This represents, Mr. Chairman, only 1.22 per cent cancellations. So, I would say, Mr.

Chairman, that this is a huge improvement in the service of buses.

[Inaudible interjections]

Hon. Owen Darrell: Head 35, coming from page B-252], and the Planning Team. Is the team planning to host a commuter ferry service between St. George's and Hamilton?

An Hon. Member: Yes.

Hon. Owen Darrell: Mr. Chairman, unfortunately . . . unfortunately, Mr. Chairman, I would love to debate this, but the Opposition refused to put the Marine and Ports Head on this debate.

An Hon. Member: Oh!

[Laughter]

Hon. Owen Darrell: So, I'm going to have to talk about this maybe at another time. Maybe on a motion to adjourn or in a ministerial statement I'll tell them about all the great things that we are doing with ferry service to support the people of which we serve down in the eastern end. But, I mean, we've heard so much about ferries and stuff that I thought that they would, Mr. Chairman, debate Marine and Ports.

[Inaudible interjections]

Hon. Owen Darrell: But we move, we move, Mr. Chairman, we move.

Head 35, [page] B-256, performance measures, [business unit] 45115. This will be the last one, Mr. Chairman. I think I've run out of time, unfortunately.

An Hon. Member: Almost.

The Chairman: You have two minutes.

Hon. Owen Darrell: Two minutes, that's good.

How does this performance measure impact buses being out of service? Does it suggest that parts need to be stocked at all times? This refers to stock parts, Mr. Chairman, to ensure preventative maintenance is performed in a timely fashion and is largely impacted by the availability of parts from overseas vendors, global shipping of said parts. Coordination efforts are consistently managed to ensure the optimisation but are subject to global availability at times and certain shipping constraints that we may have.

There was a question on [business unit] 45090 on Repair Servicing. Why is the goal not 1,000 *[sic]*?

An Hon. Member: One hundred per cent.

Hon. Owen Darrell: Why is it not 100 per cent? Sorry.

Oh, that was your question?

An Hon. Member: Yes.

Hon. Owen Darrell: Hey, look at that.

An Hon. Member: One thousand per cent seemed a bit high.

[Laughter]

Hon. Owen Darrell: Yes, a little bit.

The whole public bus fleet would not remain in service for any length of time. It is expected that at least 20 per cent of the fleet is always to undergo repairs, preventative maintenance at any given time. And this prevents the breakdowns and bus service cancellations, which as we already pointed out, Mr. Chairman, is only at 1.2 per cent. So, it's amazing.

So, Mr. Chairman, while I do have a few more questions, I would love to get to—

The Chairman: Minister, your time is up.

Hon. Owen Darrell: Mr. Chairman, that is unfortunate.

The Chairman: Yes, so if you could move your heads.

[Inaudible interjection]

Hon. Owen Darrell: Thank you, Mr. Chairman.

I move that Heads 71, 34, 35, 48 and 52 be approved as printed.

The Chairman: It has been moved that Heads 71, 34, 35, 48 and 52 be approved.

Is there any objection to that motion?

No objection. Agreed to.

[Motion carried: The Ministry of Tourism and Transport, Culture, Heads 71, 34, 48 and 52 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2026/27]

The Chairman: And this was the last one, so you can—

Hon. Owen Darrell: Mr. Chairman, I move that the Committee rise, report progress and ask for leave to sit again.

The Chairman: Are there any objections to that motion?

No objections. Agreed to.

Thank you, Minister.

[Motion carried: The Committee of Supply agreed to rise and report progress and sought leave to sit again.]

House resumed at 8:13 pm

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

REPORT OF COMMITTEE

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Speaker: Good afternoon, Members.

An Hon. Member: Evening.

The Speaker: Yes, good evening, it is.

Any objection to the Committee of Supply reporting back to the House?

None.

That brings us to an end of the Budget Debate for today. The other items on the agenda have been carried over to another sitting.

[Crosstalk]

The Speaker: Just for clarification, earlier this morning when we were on Question [Period], there was one question that the Premier was able to supply the response to, which hadn't been received. It has been received now.

And Mr. Somner, we will make sure that it's in your hands before you leave this evening, okay?

Thank you.

With that, Mr. Premier.

ADJOURNMENT

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

Mr. Speaker, I move that this Honourable House do now adjourn until Friday, March the 6th at 10:00 am.

The Speaker: Does anyone want to speak to that?

No one wants to speak to that.

Thank you.

Some Hon. Members: Yay!

[Laughter]

The Speaker: Members, we rise at this point to bring this House to a close for today. And I would like to say, everyone, thank you for your participation today, and we look forward to seeing you bright and early on Friday morning.

With that, the House now stands adjourned.

[Gavel]

[At 8:15 pm, the House stood adjourned until 10:00 am Friday, 6 March 2026.]

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**BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT
6 MARCH 2026
10:02 AM**

Sitting Number 28 of the 2025/2026 Session

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

The Speaker: Members, good morning.
Mrs. Beale will now lead us in the prayers this morning.
Mrs. Beale.

PRAYERS

[Prayers read by Mrs. Kara Beale, Deputy Clerk]

The Speaker: Thank you, Mrs. Beale.
Good morning, Members.

[Gavel]

The Speaker: The House is now in session.

CONFIRMATION OF MINUTES

[Minutes of 2 March and 4 March 2026]

The Speaker: Members, the Minutes of the 2nd and 4th of November *[sic]* have been . . . of March, rather, have been circulated.

Are there any amendments required?
No amendments.
The Minutes will be printed as confirmed.

[Minutes of 2 March and 4 March 2026 confirmed.]

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

The Speaker: There are none.

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: There is one paper this morning in the name of the Minister of Economy and Labour.
Minister.

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

The Speaker: Good morning.

BERMUDA FINTECH STRATEGY 2026-2028

Hon. Jason Hayward: Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the [Bermuda FinTech Strategy 2026-2028](#).

The Speaker: Thank you.

PETITIONS

The Speaker: There are none.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Speaker: We have two Statements this morning.
The first is in the name of the Minister of Economy and Labour.
Minister.

BERMUDA FINTECH STRATEGY 2026-2028

Hon. Jason Hayward: Mr. Speaker, I am pleased to address this Honourable House today and lay before it the [Bermuda FinTech Strategy 2026-2028](#). It is a comprehensive roadmap to firmly evolve Bermuda's financial technology ecosystem. In other words, this strategy sets out clear steps to help [Bermuda integrate FinTech](#) into society with the aim of making digital financial services more prevalent across the Island.

This Strategy is aligned with the broader Economic Development Strategy (EDS) 2023-2027. It reflects Bermuda's commitment to innovation, inclusivity, and international cooperation.

Mr. Speaker, at the heart of this Strategy is a robust digital identity framework and a clear focus on InsurTech, building on Bermuda's strength in insurance and reinsurance. Digital identity is the framework and the tool that allows persons to prove who they are, securely, in online environments. It supports security, trust, and efficient service delivery across the digital finance landscape.

There is also a focus on InsurTech as we build directly on what we already do best: insurance and reinsurance, where Bermuda has global credibility, deep

expertise, and a strong regulatory reputation. The Strategy sees FinTech growth as grounded in a proven sector rather than starting from scratch.

This Strategy therefore supports a wider ambition to modernise how money moves across the economy: across government, business, and financial services. It also reflects the Island's ambition to keep its economy inclusive and competitive. It aims to make payments and financial services faster, safer, and more efficient.

This is not a theoretical exercise, and it is not just a plan on paper. We are already seeing digital onboarding become a reality in our local banks, for instance. Also, the government is already working with partners to modernise payments.

Mr. Speaker, the FinTech Strategy seeks to provide a robust foundation in the following priorities:

- attracting investment;
- helping Bermuda compete globally;
- fostering collaboration;
- ensuring strong data protection;
- driving innovation and growth;
- providing regulatory clarity, consumer protection, and compliance; and
- closing gaps in services and improving access for more people under the banner of inclusivity.

The resulting Strategy is built on three key pillars and corresponding action [items] to create a dynamic, sustainable, and inclusive FinTech ecosystem.

The three strategic pillars of the FinTech Strategy are:

- a progressive and agile regulatory environment;
- innovation growth and capacity building; and
- international collaboration and market access.

Mr. Speaker, pillar one, *a progressive and agile regulatory environment*, is essential for fostering true innovation. By maintaining an agile framework, Bermuda can swiftly adapt to rapid technological advancements and emerging business models, thereby reducing regulatory friction and increasing certainty for new businesses. This pillar is about keeping the rules clear and up to date, so that responsive new firms can operate with confidence as technology changes and legislation evolves.

The second pillar, *innovation growth and capacity building*, is about building local talent and supporting Bermudian businesses so more innovation and opportunity can happen here at home. This pillar focuses on cultivating a thriving internal environment by enhancing our local capacity for innovation. This involves supporting both start-ups and established businesses while equipping the Bermudian workforce with the necessary tools, skills, and knowledge to lead in this sector. Also, it includes supporting digital finance literacy so that residents and businesses can use these new services with confidence.

Mr. Speaker, the final pillar of the FinTech Strategy is *international collaboration and market*

access. This pillar is about strengthening partnerships with leading FinTech centres, recognising that access to international markets is vital for economic [sustainability]. By collaborating with global FinTech hubs and regional accelerators, Bermuda can fast-track local development and open new doors for investment.

Bermuda's regulatory clarity is strengthened by solid collaboration between the government, the regulator, and the private sector to ensure frameworks continue to work. This pillar therefore seeks to deepen this collaboration and to promote innovation. With this approach, Bermuda is positioned to possess the infrastructure, talent, and regulatory clarity that are necessary to solidify its position as a global FinTech jurisdiction.

Mr. Speaker, within each of these three strategic pillars, the Strategy has identified steps that will guide Bermuda towards sustainable economic growth by leveraging its unique strengths. This approach supports real economic growth. It is not only about technology for its own sake: it is about it being a core driver of the economy.

Each pillar of the FinTech Strategy includes key initiatives with practical actions to improve infrastructure, grow skills, and keep rules clear. These actions will ensure that Bermuda remains an agile and responsive jurisdiction, providing the necessary infrastructure, talent, and regulatory clarity to further its position as a [premier] global FinTech jurisdiction.

Mr. Speaker, the Ministry of Economy and Labour is committed to the ongoing implementation of this Strategy. We will track its progress against specific actions under the pillars and report regularly to ensure transparency and accountability.

It goes without saying that this Government will continue to collaborate with stakeholders and provide the public with regular updates on its progress.

Finally, Mr. Speaker, the government is confident that this Strategy will pave the way for a more prosperous, sustainable, and inclusive future for all Bermudians.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is from the Minister of Health.

Minister.

Hon. Kim N. Wilson: Good morning, Mr. Speaker.

STANDARD PREMIUM RATE FOR THE UPCOMING FISCAL YEAR, UPDATE

Hon. Kim N. Wilson: Mr. Speaker, I rise today to advise Honourable Members of an adjustment to the [Standard Premium Rate](#), effective 1 April 2026, as previously outlined in the 2025 Budget Statement.

The Standard Premium Rate was last increased on 1 November 2021, when it was set at

\$400.31 per member per month. Since that time, now more than four and a half years, the rate has remained unchanged.

During this period, through the difficult economic aftermath of the pandemic, the Government made a deliberate decision to shield residents from increases to the Standard Premium Rate. Funds from the Excess Borrowing Fund were used to provide temporary support and maintain stability within the health financing system while protecting Bermudian households from further additional financial pressure.

Mr. Speaker, health care costs, however, have not stood still. Across the world, medical inflation continues to rise. It affects the cost of clinical care, medical equipment, pharmaceuticals, and hospital operations. Bermuda is not immune to these pressures. In addition, the Bermuda Hospitals Board recently concluded negotiations with the Bermuda Public Services Union representing unionised hospital staff. Those negotiations resulted in a salary uplift of 18.23 per cent, along with a cost-of-living allowance, covering the period April 2022 through October 2025. As a result, retroactive payments totalling \$38 million were owed to staff who have continued to provide essential services during that time.

Mr. Speaker, these payments recognise the dedication of the nurses, clinicians, technicians, and support staff who sustain Bermuda's health care system every day. Ensuring that our frontline health care professionals are fairly compensated is essential to maintaining a strong and resilient health system.

These retroactive payments will be issued in two equal instalments, the first was paid on 30 January of this year and the second is due by 30 April 2026, in accordance with the negotiated agreement.

While \$19 million has already been set aside, the remaining funding requirement must be supported through a combination of government reprioritisation and an adjustment to the Standard Premium Rate. Following an independent actuarial review, it has been determined that an increase of \$39.24 per member per month is necessary to maintain the financial integrity of Bermuda's health financing system. Accordingly, the Standard Premium Rate will increase to \$439.55 per member per month effective 1 April 2026.

Mr. Speaker, this decision is not taken lightly. However, it is necessary. The adjustment is driven primarily by the funding requirements within the Mutual Reinsurance Fund.

The Mutual Reinsurance Fund is a cornerstone of Bermuda's health system. It supports high-cost and hospital-based services and ensures that risk is shared broadly across the population. It is what allows essential treatment to remain available when individuals face catastrophic illness or complex medical need. If the Fund is not stable, the system cannot remain stable. Honourable Members will recall that the Standard Premium Rate has remained unchanged since November 2021. During that time the Government provided

temporary support to shield Bermudians from increases during a difficult economic period. Again, as I said, health care costs have continued to rise. The hospital labour agreement has introduced permanent funding obligations. Maintaining the freeze is therefore no longer sustainable. This adjustment restores balance to the system and ensures that the resources required to sustain hospital services remain available.

Mr. Speaker, the Standard Premium Rate forms part of the premium structure across health insurance policies in Bermuda. As such, this adjustment may be reflected in both public and private insurance premiums. For clarity, the \$39.24 per member per month represents the increase directly associated with this policy decision and the funding needs of the Mutual Reinsurance Fund. Any additional premium adjustments would reflect insurer-specific decisions and should be discussed directly with those providers.

I also wish to note that this adjustment will not apply to individuals enrolled in the FutureCare plan.

Mr. Speaker, we have one acute care hospital in Bermuda. That hospital must remain strong. It must remain properly resourced. And it must remain capable of delivering the critical services our people depend upon: Emergency care, surgery, diagnostics, and treatment for serious illness. Every day Bermudians rely on the professionals at the Bermuda Hospitals Board to provide that care. Ensuring that the system which supports that care remains financially sound is our responsibility.

Mr. Speaker, the adjustment to the Standard Premium Rate is a necessary step to support the sustainability of hospital services and ensure that Bermuda's health care system continues to function for the benefit of our people. Our duty is not only to manage today's costs, but to safeguard the system on which every Bermudian may one day depend.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, that brings us to the end of the Statements for this morning.

We now move on.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: Members, we have one question. There aren't any written questions, there's only questions from the Statements this morning.

We have Members who would like to put questions or references to the Statements this morning. The first is to Minister Hayward on his Statement this morning.

MP Campbell would like to [ask] a question.

Mr. Vance Campbell: Good morning and thank you, Mr. Speaker.

The Speaker: Good morning.

QUESTION 1: BERMUDA FINTECH STRATEGY 2026-2028

Mr. Vance Campbell: Mr. Speaker, I would like to ask the Minister how many jobs currently in the FinTech field are occupied by Bermudians?

The Speaker: Minister.

Hon. Jason Hayward: Mr. Speaker, that is a matter of public information. On an annual basis, the Ministry of Economy and Labour releases a FinTech report that highlights the number of companies and the number of jobs associated with those companies.

The Speaker: So, the information is contained in the public domain already.

Supplementary or new question?

SUPPLEMENTARIES

Mr. Vance Campbell: Supplementary.

Is the Minister confident as of right now that the number of Bermudians who are occupying jobs in FinTech are sufficient to satisfy the local talent pool that he spoke about in his Statement?

The Speaker: Minister.

Hon. Jason Hayward: The Statement primarily refers to developing capacity. And so, it is our aim to have more Bermudians working within FinTech and utilising FinTech. We are looking at FinTech beyond just businesses moving to Bermuda, but enabling businesses that are already in Bermuda and then also ensuring that we have the level of digital literacy in our community required so that people can function in the current and future world of work.

The Speaker: Supplementary or—

Mr. Vance Campbell: Supplementary.

The Speaker: Okay. Second supplementary.

Mr. Vance Campbell: Given the Minister's response, can the Minister advise us if there are any shortfalls?

And his Statement is about a Strategy for 2026-2028, which is not a very long timeframe. Where there are shortfalls. How long does it take a Bermudian to really become proficient, where they can participate in that talent pool and be part of the available talent that the Minister spoke about?

The Speaker: Minister.

Hon. Jason Hayward: Mr. Speaker, there are a variety of jobs in this sector, and there are a variety of competencies that need to be built for people to navigate our environment. And so, the answer will vary based off of where one currently sits at and where they desire to be. And we would have to determine on a case-by-case scenario what is required for those individuals to close the gap.

But generally, the FinTech training that we provide and the digital literacy training, everybody in our community can benefit from that particular training.

The Speaker: Thank you.

Second question?

QUESTION 2: BERMUDA FINTECH STRATEGY 2026-2028

Mr. Vance Campbell: Second question. I thank the Minister for that response.

Is the Minister concerned about any jurisdictional risk in applying this strategy going forward? That is reputational damage to Bermuda if this goes wrong.

The Speaker: Minister.

Hon. Jason Hayward: Mr. Speaker, I think the Honourable Member is misguided as it pertains to what the Government is attempting to do in this particular space.

I believe he is hearing the word FinTech and automatically relating it to the digital asset industry, which this strategy expands way beyond just digital assets or the double legislation that we have in place. Yes, that is a component of our overall FinTech ecosystem. But what this Strategy specifically talks about is ensuring, number one, that we have an agile regulatory environment.

And so, the risk will be mitigated by the strength of our regulatory environment. And I am sure that Bermuda has an awesome track record as it pertains to the way in which we regulate companies in Bermuda, and I am confident that the risk will be mitigated as best as we possibly can.

The second pillar talks about innovative growth and capacity building. And so, what we really want to do is have a true ecosystem where we move financial technology from the fringes of our society to mainstream utilisation.

And then the third is talking about international collaborations and market access, how we can lure more companies to operate in Bermuda, but then how we can also learn best practices from what other jurisdictions are doing. Based off of that, I believe that we are well-positioned to progress in this in a reasonable way and reduce and mitigate against any risk that may exist.

The Speaker: Thank you.
Supplementary, or—

Mr. Vance Campbell: No further questions, and I would like to thank the Minister for his answers.
Thank you.

The Speaker: Okay, thank you.
MP King would like to put questions to you as well, Minister.
MP King.

QUESTION 1: BERMUDA FINTECH STRATEGY 2026-2028

Mr. Robert King: Good morning, Mr. Speaker, Members of this Honourable House and the listening public.
Regarding FinTech, one of the major constraints to FinTech growth internationally is access to banking. What steps has the Government taken to ensure local banks are able to provide services to the licenced FinTech firms?

Hon. Jason Hayward: The question is kind of spanning outside of the report that was actually provided, but I would say that the Government is in ongoing consultation with industry and our banking industry to find ways in which we can close the gaps that exist.

The Speaker: Okay.
Supplementary, or a new question?

Mr. Robert King: Supplementary.

The Speaker: Okay.

SUPPLEMENTARY

Mr. Robert King: What specific investment targets and benchmarks are expected to be achieved in 2026-2028, and how many jobs are expected to be created?
That's my final question. Thank you.

The Speaker: Okay.

Hon. Jason Hayward: Mr. Speaker, [item] 5.1 of the document speaks to the pillars that we have identified and the steps that we would actually take. And so, it is very detailed as it pertains to what we aim to do. You will note that it is a two-year strategy and not a longer strategy because of the way in which the technology is advancing. If you have a four-year strategy, by the time you complete your four-year strategy, technology has evolved. And so, we have a very aggressive target point and the initiatives, the key initiatives, are clearly laid out in the document presented to the House of Assembly this morning.

The Speaker: Thank you. No supplementary.

Minister, that was the end of questions for your Statement.

Minister Wilson, Minister of Health, there are questions for you as well.

Opposition Whip, MP Cannonier, would you like to put your question?

QUESTION 1: STANDARD PREMIUM RATE FOR THE UPCOMING FISCAL YEAR, UPDATE

Hon. L. Craig Cannonier: Thank you, Mr. Speaker, and good morning, colleagues and good morning to Bermuda.

The Minister mentioned, I think, on part of page three and part of page—let me just pull it up here—part of page four, *health care costs, however, have not stood still*. And I think my question is . . . and I commended the Government for the standstill for a couple of years in the premium. But as we move forward, I am just curious about the forecast going forward as they speak with their team and the actuaries and they're trying to figure out what to do with premiums.

Is the plan going forward to incrementally increase on a yearly basis due to the fact that there are costs going up, or are we going to try and hold with this \$39 increase in premium for the next two, three years, or maybe even four years, and then look at it again?

The Speaker: Minister.

Hon. Kim N. Wilson: Thank you. I thank the Honourable Member for his question.

Mr. Speaker, as we indicated, we have not raised the premium in almost four and a half years. The actuaries had suggested or supported an increase of 10 per cent. I need to also make note, make mention, excuse me, Mr. Speaker, that of that \$38 million which is being applied, part of it with respect to the negotiated settlement, the Government did pay \$19 million of that. So, half of that was paid for by the Government because it could have been a higher amount.

So, in that regard, it also should be noted that this represents a 2.4 per cent increase per year. And insofar as continued increases, we will be looking at that because there is a school of thought that suggests that there should be an increase on an annual basis, based on utilisation, the modelling, and the like, as opposed to waiting "X" number of years, therefore, which creates a bigger bump.

However, recognising the Government was concerned about the impact of the increase, particularly following COVID-19, with the persons in the community having to incur another increase, which is why when there was a suggestion two years ago, we took money from the Excess Borrowing Fund to shield residents from having to pay that increase.

So again, it represents a 2.4 per cent per annum increase, whereas the actuary suggested health care inflation runs at 10.0 per cent per annum.

The Speaker: Okay.
Supplementary or new question?

SUPPLEMENTARIES

Hon. L. Craig Cannonier: Yes, just a supplementary so I can be clear. So then, are we saying that the intent is about a 2.4 per cent or thereabouts annually going forward, or are we still trying to decide for the latter years what that is going to be?

Hon. Kim N. Wilson: Yes, Mr. Speaker, at this point, it is hard to say because the increase is based on a number of things, not least of which is utilisation, health care costs, and the like. So, notwithstanding the question, I understand the Honourable Member's sentiment insofar as the increase. If utilisation drops, which is unlikely, then so would the anticipated modelling. But again, health care inflation normally runs at 10 per cent per year.

The Speaker: Supplementary or new question?

Hon. L. Craig Cannonier: Yes, second supplemental. Considering that answer and fully understanding, but also understanding that even with this \$39 increase, we are behind. As I have mentioned before, we are getting a \$500 premium for a package of \$800 probably in coverage.

[Inaudible interjection]

Hon. L. Craig Cannonier: So . . . I have been saying that. I have said that about three or four times. Want me to say it again? Want me to say it again?

[Laughter and inaudible interjections]

Hon. L. Craig Cannonier: Would it be more efficient to then set a rate of maybe 3.0 per cent, 3.5 per cent, just to try and climb back to where we need to be?

Thank you.

The Speaker: Minister.

Hon. Kim N. Wilson: Yes, thank you, Mr. Speaker.
Mr. Speaker, again, with respect to the premium amounts, we do . . . there are a number of factors that go into this insofar as to ascertain what that increase should be.

I thank the Honourable Member for acknowledging the fact that these premiums, HIP and FutureCare, are heavily subsidised by taxpayers. So notwithstanding that there is a \$400.00 and . . . what is it going to be, \$498.00 . . . sorry, \$439.55 for the Standard Premium Rate and the . . . obviously, every package of insurance includes the Standard Premium Rate. HIP and FutureCare will remain to be subsidised. And of important note is that this increase will not impact

those of our members who are on the FutureCare policy.

The Speaker: Supplementary or further question?

An Hon. Member: Second question.

The Speaker: Yes, yes, you used up your supplementary. Second question.

Hon. L. Craig Cannonier: Second question.

QUESTION 2: STANDARD PREMIUM RATE FOR THE UPCOMING FISCAL YEAR, UPDATE

Hon. L. Craig Cannonier: Considering the massive profits that the private sector is making in the insurance industry, 70 per cent, some almost doubling in some quarters, is the Government planning on looking at how we can get them to also contribute to lowering the premiums in the private sector, considering they are making these huge profits?

The Speaker: Minister, when you are ready.

Hon. Kim N. Wilson: Thank you, Mr. Speaker.
Notwithstanding [Standing Order] 17(9)(iii) of the House [Standing] Orders, this does not apply because this is not a question that came from my Ministerial Statement, there are discussions. Obviously, private insurance is controlled by their contractual arrangements with their policyholders.

However, insofar as the policies that continue to increase (and the Honourable Member said it, I did not, that they are going largely to their profits, not that I disagree), there are discussions that we have spoken about previously in this House as it relates to areas, as it relates to mergers and acquisitions and legislation. So, there are things that we have to look at.

But again, Mr. Speaker, regrettably, it's a contractual arrangement between the private insurers and the policyholders and the employers who are required legislatively to offer that insurance.

The Speaker: Supplementary?

No? Okay.

Minister, MP Tucker would also like to put questions to you.

Ms. Robin Tucker: Good morning.

The Speaker: Good morning.

QUESTION 1: STANDARD PREMIUM RATE FOR THE UPCOMING FISCAL YEAR, UPDATE

Ms. Robin Tucker: Thank you, Mr. Speaker.

I just have just a very simple question, Can the Minister just sort of clarify why only FutureCare

policyholders will be exempt from the increase rather than HIP and even GEHI.

Thank you, Mr. Speaker.

The Speaker: Thank you. Minister.

Hon. Kim N. Wilson: Mr. Speaker, the rule of thought behind that is that the majority of individuals who are on FutureCare are seniors that may very well be on a fixed income. And as such, we wanted to shield that population who are more vulnerable than not, because of that circumstance with respect to the fixed income, from having to incur an increase. So, this is just Government's way of ensuring that we provide further protection for our seniors.

In addition to that, you will recall on Wednesday during the Budget Statement, I did indicate there will be further sums that have been given to the Ministry of Health to further protect 2,200 low-income seniors as it relates to their premiums.

The Speaker: Thank you.

Supplementary? None?

Hon. E. David Burt: Mr. Speaker, I know that the question was not directed to me, but may I provide clarity to the Honourable Member on the question regarding GEHI, as GEHI falls under the responsibility of the Ministry of Finance. If I may, with your leave?

The Speaker: Member, would you like more clarification for your [question]?

Ms. Robin Tucker: Yes. Thank you, Mr. Speaker.

The Speaker: Go right ahead, Premier.

Hon. E. David Burt: Mr. Speaker, as you would note with the public officers in regard to the agreement that was reached last year, there are increases to GEHI premiums. And in addition to the fact of the increases, the [Standard Premium Rate] SPR would factor and filter through with that as it filters through all insurance plans. But as per our agreement with all public officers no public officer will see a decrease in their net pay as the Government will have to eat this portion as it is part of our agreement with public officers. So, I just want to make sure that we are clear there.

Now, that, of course, does not apply to those of us in this House; but it does apply to public officers.

The Speaker: Okay. Thank you. Thank you, Premier.

That brings us to a close of the Question Period for this morning.

We will now move on.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: The next item on the Order Paper is Congratulatory and/or Obituary Speeches, and I see the Deputy Speaker is on her feet extremely quickly this time.

So, you have your three minutes.

Ms. Lovitta F. Foggo: Good morning, Mr. Speaker. Good morning to the House, and good morning to the listening public.

Mr. Speaker, regrettably, I am standing here to give condolences to two families. We have lost two women, one, Mrs. Cynthia Lottimore, a long-time educator in the eastern area. In fact, I worked under Mrs. Lottimore. She was the deputy principal when I worked at St. George's Secondary School. I had a very close relationship with her. Needless to say, that she was also my neighbour. She lived next door to me, and so I would like condolences to go out to her son, Donald Lottimore, and his wife, Margaret. And I would like to associate [MP] Dennis Lister III and Member Kim Swan and [MP] Renee Ming and the Premier, and [Minister] Diallo Rabain. I think Mr. Lottimore belongs to the same fraternity as many of the gentlemen who sit in this House and want it to be recognised.

Mr. Speaker, I also want to give condolences to [the family of] Mrs. Cheryl Wade, mother of Nadir and Nasir and their sister.

[Inaudible interjection]

Ms. Lovitta F. Foggo: I would like to associate the whole House, a big PLP supporter, a good friend of mine. At Cup Match, I was there with Cheryl enjoying her homemade wine. It's sad to hear of her passing, and I would like for the House to send condolences to her family.

Thank you, Mr. Speaker.

The Speaker: Thank you. Does any other Member—Minister?

You have your three minutes.

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker.

Like the speaker before me, condolences to the family of Cynthia Lottimore. As articulated, she was a true pillar of the East. Although she was born in Warwick, she did make her home in St. George's for over 80 years, with a deep commitment to that community. Not only was she an educator and deputy principal for over 40 years, helping to shape the young minds of the children in St. George's, she also led the Richard Allen [AME] Church as superintendent of their Sunday school for just over 20 years.

As articulated, this loss is particularly personal to me. Donald, her son, is a fraternity brother of mine. And we have known each other since high school. Visiting with him yesterday was truly a sobering moment. But he can take solace in the fact that his mother was a well-loved and a well-looked-after person from St.

George's. So, condolences to her [family] and to Donald and his wife, Margaret, as they go through this troubling time.

Mr. Speaker, I would also like to send condolences to the family of Emma Brice. Emma Brice was a constituent of mine who passed earlier this week just after reaching the ripe old age of 102. When I visited Ms. Brice at her home on her birthday, which was February 18th, while she had slowed down, she was still quite sharp. She recognised me, we laughed and joked about the birthday card I brought her, and she was able to give me a hug, which ultimately turned out to be the last time that I would see her.

One moment that does stand out in my mind about Ms. Brice was last year's election, which happened to fall on her birthday. And she was turning 101. I did offer the services of her being able to vote at home, but she immediately shooed me away and said, *No, no, no, no, I must show up to the poll, and I must go and vote on my own steam*, which she certainly did. And she walked in and did her vote and then did her typical Gombey dance as she came out of the polling booth.

Ms. Brice was a life member of the Progressive Labour Party, and some of the stories that she could tell of some of the stalwarts of this party as young men and women of the community were truly awe-inspiring. And so, I would send condolences for my constituent and a pillar of the Devonshire community and her family, condolences on their loss.

Lastly, again, on the same train, condolences to the family of Pastor Lloyd Duncan. And I'm sure there are other Members that will get up and give testimonies to Brother Lloyd Duncan as well.

[Inaudible interjection]

The Speaker: You can associate yourself—

Hon. Diallo V. S. Rabain: His brother, I do apologise . . . I associate myself with those. I do apologise. I wasn't here on Wednesday.

Thank you, Mr. Speaker.

[Timer chimes]

The Speaker: [Does] any other Member wish to make a contribution?

MP Swan.

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

I would like to be associated with the condolences to the Lottimore, Wade and Pastor Duncan families as well. And may they be comforted during their time of bereavement, Mr. Speaker.

But, Mr. Speaker, on a happier note, I would like to associate you and Member Emilygail Dill and Member Jamahl Simmons especially, and [MP] Scott Simmons in congratulating Ms. Capree Smith, who is

the student school principal of Dalton E. Tucker [Primary School]. And the reason why I am standing up is because most people would know that that's my alma mater and I have made it a point of spending some time there. Because it is one thing to name a school Dalton E. Tucker, it is another thing to know who Dalton Tucker was.

The Speaker: Yes.

Mr. Hubert (Kim) E. Swan: And I think I am well positioned to have done that. And I did it through the sport of golf. And young Miss Smith is one of my charges. And just on Sunday, she was with us down at Belmont, along with young Joel Trott. And the beautiful part of that is that they were accompanied by either parents or grandparents, sometimes both. And I was able to mentor both the children and mentor parents on how to coach, in my absence, those gifted children. And it's a blessing.

And it wasn't lost on me that at 2:30 pm on Sunday past, that 60 years ago that same Dalton Tucker had us children who were being raised by single parents in Granaway Heights, at her house in Coral Acres on the waterside, singing loud so the fishermen who weren't in church could hear the melodious voices of these children. And so, all I'm doing is passing along what was given to me. Not by a school building, but by a principal whose name is carried forward. And I just wanted to say that, Mr. Speaker.

And finally, as this is International Women's Week on Sunday, I think it's important for us men to appreciate our role. And I think it's important for women to appreciate men's role in empowering women as well. I am proud to have participated in that when I had my first responsibility running a government quango, to have hired the first Bermudian women professional golfers and brought the first women's professional golf tournament to Bermuda back in the 1980s, which was very novel. But the way in which you empower people is to let them see their peers of high excellence.

Thank you.

[Timer chimes]

The Speaker: Thank you, sir.

Does any . . . oh, Premier.

You have your three minutes. Let me restart the clock. Here we go.

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

Mr. Speaker, first, I rise to be associated with the remarks of condolences issued by the Deputy Speaker to the family of the now late Cheryl Wade. Mr. Speaker, I know that you knew Ms. Wade well, a pillar of the Somerset community. And as many people in this House know, I am good friends with Ms. Wade's children. And I just want to . . . she was an amazing soul. I remember when my wife had first moved to Bermuda

in 2011, she was one of the first people she had met. It was at a football match. And for those of you who knew Cheryl Wade, you used to know that Cheryl Wade always had a very colourful mouth when she was ready. And the way that she was cheering, cajoling, and I guess I would say *encouraging* the players on the pitch is something that stuck with my wife and myself for a long time.

But she was always very generous with her time, has raised and mentored numerous children in the Somerset community, and she certainly will be missed. And so, I would certainly hope that the House of Assembly would send a letter of condolence to her children: Nadir, Nasir, and her daughter, Nadia.

In addition to that, Mr. Speaker, I would like to ask that this Honourable House do send a letter of condolence to one of my constituents. The constituent is Ms. Leah [Richardson], who works at the post office. Her daughter, Ms. Tare Brangman, unfortunately passed away on Monday at the young age of 32 years old. I knew Tare because Tare worked on all of our campaigns in constituency 18. Ms. Leah Richardson is someone who has been a member of our branch, someone who served as deputy chair, the family is very close. She's a godmother to my firstborn. And Tare was battling illness, yes, but unfortunately succumbed to that illness on Monday at a very young age.

It's without question very tragic for the family, especially losing someone so young. But I do want to ask that the Honourable House do extend a letter of condolence to Ms. Leah Richardson (nee Brangman), and her family.

Thank you.

The Speaker: Thank you, Premier.

Does any other Member . . . Minister Weeks.

Hon. Michael A. Weeks: Good Morning, Mr. Speaker, colleagues, and listening audience.

I would like to start off by saying I would like to be associated with the remarks for Ms. Cheryl Wade and her family. Cheryl and I . . . as I became an MP, we shared a lot of laughs about politics whenever we crossed paths, Mr. Speaker. She always had some advice or questions for me. So, I am going to miss her and those conversations. I send my thoughts and prayers to her children, Mr. Speaker, her grandchildren, and her wider Somerset family. And I hope they all find peace and comfort during this very difficult time.

As we also reflect on the loss of loved ones, Mr. Speaker, I want to acknowledge that today is being observed by many in our community as Grief and Loss Awareness Day, led by Gina Spence Farmer. Grief is something that touches every family at some point, Mr. Speaker. And today reminds us that those carrying the weight of loss should never feel that they must do it alone. So, to the families who will gather today to remember loved ones who are no longer with them, please know that our thoughts and prayers are with

you. I also commend those in our community who continue to support compassion and space for healing in those navigating grief.

Mr. Speaker, on a brighter note, yesterday I had the pleasure of spending time with the bright students at Victor Scott Preschool as part of World Book Day. I read a story called *The Chimp with a Limp*, which shares a simple but powerful lesson about helping others and being honest about our responsibilities to one another, Mr. Speaker. The children certainly enjoyed the story. I even had to demonstrate what it looks like to limp. So, you can imagine the youngsters when I was trying to walk back and forth across the classroom, demonstrating what a limp was. But we all had a good time, Mr. Speaker. Moments like this are a joyful reminder of how important it is for us to encourage reading and kindness and community spirit.

Finally, Mr. Speaker, I want to congratulate Bermuda Women's Gombey Warriors for representing Bermuda in the Concacaf qualifiers this week. Their determination and their resilience shone through right to the final whistle. The final result obviously did not go our way. But hats off to those Lady Warriors that was out there fighting right to the end. And I encourage all Bermudians to get up and support our young men and women as they represent us on the international stage.

And finally, I want to recognise women across Bermuda's uniformed services as today is International Women's Day.

Thank you, Mr. Speaker.

[Timer chimes]

The Speaker: Thank you, Minister.

Does any other . . . MP Reverend Dill?

Rev. Dr. Emilygail A. Dill: Thank you, Mr. Speaker. Good morning, and to our listening audience.

I want to take the opportunity . . . I am not sure if we have shared this already, but I want to congratulate the members of the Progressive Labour Party on their Founders Day and Drum Major Awards, which took place on the 22nd of February.

In particular, I must stand to highlight the three individuals from the Sandys community that were honoured, which were Mrs. Barbara Dillis, Mrs. Norette Simmons, and Mrs. Cecille Snaith-Simmons. Along with the others, Mrs. Terry Smith and Mr. Mickey Robinson. We celebrate these individuals and thank them for the wonderful contributions that they continue to make in our community. And they certainly stand as drum majors for justice.

I would also like today to join with the Minister and thank Ms. Gina Spence Farmer for her diligence in lifting up in this community grief and the many families that have lost loved ones. And in particular, today, as we will honour the lives of those who have been lost to road fatalities and stand with our families and first responders as today is the second annual Grief and Loss

Awareness Day. And we thank Dr. Gina for the work that she has done, and certainly the families that have lost loved ones. We lost our nephew several years ago to a road fatality and it is very, very painful to experience that. And so, we thank her for lifting that up and thank those in our community that will stand in solidarity with the families that have lost loved ones.

Thank you, Mr. Speaker. Thank you.

The Speaker: Thank you.
Minister Wilson.

Hon. Kim N. Wilson: Thank you, Mr. Speaker. I too would like to join in the chorus as we mourn and celebrate the life of Cheryl Wade.

I recall one of the early interactions I had with her. I was canvassing with former member Walter Lister, and her husband had just passed. And I remember being struck by the remarkable resolve and calmness that she exhibited. It was almost like a sense of peace.

As we shared our condolences about her husband, who of course she was then raising three . . . a set of triplets. I also recall canvassing her on occasion and walking up Cooks Hill and seeing her build a wall. And she was very enterprising and I thought, wow, this is another side of her physical strength.

And I laughed and I said, *Do you have anybody helping you?* And she was like, *No, I can do it all myself*, as she continued lifting the blocks and the rocks with respect to this wall that she was erecting.

In addition to that, Mr. Speaker, she probably was one of the first people to start a community garden. She did have that community garden on Cooks Hill—

The Speaker: Yes.

Hon. Kim N. Wilson: —and she shared vegetables with people and gardening tips and the like for persons who were interested in learning more about gardening.

I would like to extend my condolences to her three remarkable children. She raised some very, very remarkable young men and a remarkable young woman. And she will certainly be missed in the Somerset community, and our prayers go with her family.

Thank you.

The Speaker: Would any other Member like to make a contribution at this time? No other Member?

Before we move on, I too would just like to add my words of condolences to the Wade family. Those of you who have spoken already and know the Somerset connection would know that Ms. Wade and I were extremely close [due to] the activities we've done in the community together, but also on a personal friendship level.

And if you knew Ms. Wade, you knew she was very spirited in presenting her viewpoints. And I touched base with her sons since she's passed, and I was reminded that they . . . they reminded me that they

can remember the many spirited conversations, or debates, if you want to call them that, that she and I would have in her house. And it was part of helping to shape their view of life going forward and politics going forward.

So, it's a sadness, but also [with] pleasant memories that I'll always think of Ms. Wade and the contribution that she made in my political growth and the support that she gave to me personally. But also, in what she gave to our community. You can say that she was a mother to many, and the young men that she helped to take under her wing and guide. She will truly be missed, and our deep sympathies go out to her entire family at this time.

Thank you.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

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

The Speaker: There are none.

INTRODUCTION OF BILLS

The Speaker: There's one Bill to be introduced this morning, and the Minister of Works is going to introduce it on behalf of the Minister of Transport.
Minister?

GOVERNMENT BILL

FIRST READING

MOTOR CAR (LICENCE DUTIES REDUCTION) AMENDMENT ACT 2026

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

Mr. Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting, the Motor Car (Licence Duties Reduction) Amendment Act 2026.

Thank you, Mr. Speaker.

The Speaker: Thank you. There are no other Bills this morning.

NOTICE OF MOTIONS

The Speaker: There are none.

ORDERS OF THE DAY

The Speaker: For our listening audience, this now brings us to the purpose of why we are here today for the continuation of the Committee of Supply for the further consideration of the Estimates of Revenues and Expenditures for the year 2026/27.

And for the listening audience, again, once we start the debate, it's an eight-hour process. And the Speaker will be out of the Chair for that entire time, and the House will be in the hands of a chairperson. And that chairperson will be represented by the panel of Chairs.

The first Chairman this morning will be MP Pearman. And the first debate this morning is Education, which will take four hours, and then it will be followed by Finance, which is another four hours. Those debates will start, just a minute—

[Crosstalk]

The Speaker: Those debates will start in a minute.

We'll call on the Government to move us into Committee, and then the Chairman will take the Chair.

ANNOUNCEMENT BY THE SPEAKER

HOUSE VISITOR

The Speaker: Before I do that, because this is my last time to speak this morning before I leave, I just acknowledge in the Chamber this morning, we have Senator and Minister of Education [Crystal] Caesar, who is with us this morning while her Ministry will be debated first.

[Desk thumping]

The Speaker: And then we also have in the Chamber former Senator Jones, who is visiting us this morning as well.

[Desk thumping]

The Speaker: So, I will call on . . . Minister, will you take us into Committee?

Hon. Diallo V. S. Rabain: Mr. Speaker, I move that the House now resume in Committee of Supply to consider the Estimates of Revenue and Expenditure for 2026/27.

The Speaker: Are there any objections to that? I didn't think so.

MP Pearman, you have the Chair.

House in Committee at 10:55 am

[Mr. Scott Pearman, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Chairman: Good morning, Members.

We are now in the Committee of Supply for Estimates of Revenue and Expenditure for the fiscal year 2026/27. And for the benefit of the listening public, as the Speaker has just indicated, we have a four-hour debate starting now for the next four hours, minus the lunch break. And that will be on the Ministry of Education.

The Minister of Education obviously sits in another place, and my understanding is that the former Minister of . . . no, I'm sorry. I'm being told that Honourable Member Dennis Lister III is going to lead the debate on behalf of the Government.

The . . . what does that say? Yes, 10:55 am is the start time.

And MP Lister, you have the floor. Do you want to move your heads?

Mr. Dennis Lister III: Yes.

The Chairman: Thanks.

MINISTRY OF EDUCATION

Mr. Dennis Lister III: To initiate consideration of the heads, Mr. Chairman, I move the following heads: Head 16, Ministry of Education Headquarters; Head 17, Department of Education; and Head 41, Bermuda College, be now be taken under consideration.

The Chairman: Thank you, Junior Minister.

It has been moved that Heads 16, 17, and 41 be moved. Is there any objection to that motion?

No objection. Agreed to.

Junior Minister, you have the floor.

Mr. Dennis Lister III: Good morning, Mr. Chairman. On behalf of Senator, the Honourable Crystal Caesar, JP, [MP], Minister of Education, I am pleased to present the Estimates of Revenue and Expenditure for the Ministry of Education for the fiscal year 2026/27.

These estimates cover Ministry of Education Headquarters (Head 16), the Department of Education (Head 17), and Bermuda College (Head 41). The budget is a clear statement of what the Government prioritises for children, families, and educators, reflected not only in the spend, but how the resources are allocated. This budget is a demonstration of

responsible choices that will create lasting benefits for Bermudians.

In 2025/26, the Minister introduced a stabilisation focus so the public school system could deliver consistent high-quality learning and instruction while longer term improvements continued. In 2026/27, the Ministry will continue to build on the stabilisation plan to advance sustainable transformation with equitable investment across all public schools.

The total Ministry of Education budget for 2026/27 is \$156.5 million, a year over year increase of \$7.3 million, or 5 per cent. This increase strengthens the system's capacity to improve learning outcomes, fill critical staffing gaps, and invest in safer, more effective learning environments. The budget is allocated to

- strengthen school improvement, supervision, and learning outcomes;
- expand high quality professional learning for educators to deepen subject knowledge and teaching practice.
- fund and fill long-standing vacancies in critical leadership, school staffing, curriculum, and operational roles;
- increase grants that support professional development for staff, early intervention, and enrichment in lifelong learning across the community;
- advance the transformation of Dame Marjorie Bean Hope Academy; and
- expand youth counselling and coordinate support for child and adolescent mental health.

Capital funding has increased by 73 per cent to support stabilisation and transformation through targeted upgrades across the entire public school system. Priorities include

- phased safety and security upgrades, particularly at middle and senior schools;
- upgrades to school electrical systems;
- strong information and communication technology (ICT) infrastructure to support continuity and learning, parent communication, and daily school operations;
- improvements required for accreditation standards, and
- improvements to classroom air quality and cooling.

The Ministry scholarships and awards funding has increased by \$420,125, bringing the total to \$2.2 million for post-secondary education. Funding is also provided for Bermuda College, supporting delivery of its 2025 to 2030 Strategic Plan, expanded programme accessibility, strong alignment with Bermuda's workforce and economic priorities, and an accreditation review.

Overall, the 2026/27 budget positions the Ministry of Education to move from stabilisation towards continuous cycles of system improvement, prioritising safety, equity, inclusion, workforce alignment, stronger

outcomes for students and staff effectiveness and well-being.

Mr. Chairman, I would like to now turn to Head 16, [Ministry] of Education.

The Chairman: Thank you, please continue.

HEAD 16—MINISTRY OF EDUCATION HEADQUARTERS

Mr. Dennis Lister III: Mr. Chairman, as found on page B-135 for the 2026/27 financial year, Head 16, the Ministry of Education Headquarters has been allocated \$6,968,027, a decrease of \$547,125 compared to 2025/26.

The Ministry is responsible for providing strategic leadership and policy direction for education and lifelong learning for the people of Bermuda. The supporting objectives of the Ministry are delivered under its sole programme, 1601 General, which consists of the following business units:

- 26000 General Administration
- 26080 Grants to External Bodies
- 26090 Scholarships and Awards, and
- 26140 Project Offers or Education Reform Unit, as named in the Budget Book.

Business Unit 26000, General Administration

Mr. Dennis Lister III: Business unit 26000 General [Administration] is budgeted at \$1,155,636, representing an increase of \$55,020. This business unit funds the salaries of the Ministry of Education Headquarters' small team of six full-time equivalents. This business unit also funds training, travel, advertising and promotion, local consultant services, rentals, board and committee fees, office supplies, and the Minister's annual debate challenge initiated in 2024 by the former Minister of Education.

Bermuda's premier debate competition was created for public and private school students 10 to 14 years of age. Debating fosters critical thinking, advanced research skills, and structured persuasive communication. Helping to prepare and inspire future lawyers, youth parliamentarians, and a new generation of aspiring legislators and leaders.

Business Unit 26080—Grants to External Bodies.

Mr. Dennis Lister III: Mr. Chairman, business unit 26080 Grants to External Bodies is budgeted at \$987,000, an increase of \$262,000. The 36 per cent increase in this allocation reflects the importance of education, social and economic investments in young children, families, and educators.

As per the Minister's strategic direction, funding for grants is awarded to support the stabilisation priorities and advance educational transformation. These grants strengthen early and emerging literacy, provide

educational assessments to children who may have learning differences, support continued professional learning for educators, and guarantee local post-secondary tuition support for eligible public school graduates through the College Promise Programme. Grant recipients possess experience in their respective fields, and they are critical partners to education.

Grants directed to programming and services for young children and students in the public school system who are

1. local service providers who provide programmes and services that support stabilisation and educational transformation,
2. specialists in their fields, and
3. attuned to existing challenges, changing needs, and advances in research and best practices.

The grants allow investment in qualified local in-service providers and strengthen the sustainability of educational programmes and services.

Mr. Chairman I am pleased to announce the grant to external bodies for 2026/27 will fund targeted reading instruction and intervention services provided by the reading clinic for students who are struggling readers, including learners with dyslexia and learning differences. This grant provides screening and assessment where needed and evidence-based structured literacy support to strengthen students' abilities to assess the full curriculum across subject areas, improving overall teaching and learning outcomes.

It will also combine educational, therapeutic, recreational programmes provided by WindReach Bermuda. Using approaches to help students, particularly those with special needs or developmental challenges, build communication, self-regulation, social skills, and functional independence. These supports strengthen readiness to learn, reduce barriers to attendance and engagement, and complement school-based learning plans through structured activities in safe, accessible environments.

The Sloop Foundation innovatively provides STEAM education services, which are partner-delivered science, technology, engineering, arts, and mathematics programmes that strengthen student engagement and foundational skills. Activities may include robotics, electronics, design and digital making, supporting mathematics and literacy skill development, problem-solving, and creativity that support school curriculum.

Bermuda Zoological Society science programmes, consisting of interactive science classes and field-based learning, which reinforces science curriculum outcomes, builds student understanding of Bermuda's ecosystem and conservation effort. This programme is delivered through the Bermuda Aquarium Museum and Zoo (BAMZ).

In-school and community music education programmes taught by the Menuhin Foundation that include weekly group string instruction in primary schools

and performance opportunities. Music learning strengthens students' well-being and engagement, builds discipline and teamwork, and supports the whole child development that complements classroom teaching and learning.

Public school science education programmes provided by the Bermuda Underwater Exploration Institute (BUEI), experiences and sustainability education, including Eco-Schools, which is the international award and student action programme, where students carry out sustainability audits and implement sustainable practices. These programmes strengthen science learning experiences through hands-on enquiry. They build environmental literacy and provide authentic context for teaching and learning across science, social studies, and project-based work.

National Educators Institute (NEI), professional learning programmes invest in teaching practice, instructional leadership, and system capacity to deliver improvements in teaching and learning. NEI is a professional learning hub that provides training, networking, research, and resources for Bermuda's educators.

Coding instruction taught by Connectech, so public school students can learn coding concepts through practical, age-appropriate activities. This builds computational thinking, problem-solving and creativity, and supports student pathways for future learning in technology.

Keep Bermuda Beautiful's (KBB) school-based environmental education programme, which consists of waste reduction lessons, marine debris surveys, school assemblies, and related activities. This programming builds student environmental stewardship and enquiry skills and provides applied learning opportunities connected to science and social studies.

Public school experiential learning field trips to reinforce classroom instruction through real-world experiences. Funding offsets cost, increasing access for student participation in learning experiences, both locally and abroad, which is available through an application process.

C.A.R.E. Learning Centre Bermuda provides an alternative learning environment, academic upgrading, and computer-assisted learning. Programmes help students and adult learners strengthen core skills, re-engage with education, and progress toward recognised credentials (i.e., GED preparation or testing support), improve employability and lifelong learning outcomes.

College Promise student awards to provide tuition for up to two years for eligible Bermuda public senior school graduates to attend Bermuda College. The awards can be used to fund certificate programmes, associate degrees, and/or credits that can be transferred to a four-year institution. It should be noted that beginning this year, the GPA requirement is now 2.5, which will allow even more students to access post-secondary education at Bermuda's only college location.

Mr. Chairman, each grant is consistent with the Ministry of Education's Stabilisation Objectives and the Department of Education's Supporting Priorities, which will be detailed under Head 17, the Department of Education.

Business Unit 26090—Scholarships and Awards

Mr. Dennis Lister III: Mr. Chairman, business unit 26090, Scholarships and Awards, is budgeted at \$2,185,150, an increase of \$420,125. The 24 per cent increase brings the total spend on a wide range of scholarships and awards to \$2.2 million.

In the fiscal year ending 2025, over 70 Bermudian students benefited from Ministry scholarships and awards, in many instances providing life-changing opportunities for aspiring and continuing students. For the upcoming fiscal year, the Ministry is proud to indicate that an increased number of students will be able to access tertiary education.

In particular, the Bermuda Government scholarships have increased by two, specifically to support students demonstrating proficiency and interest in creative arts and health and sports-related fields. This is being done in response to the noted additional number of applicants who are interested in those areas of study but find it difficult to secure funding elsewhere. It is this Ministry's aim that students are prepared for a diverse range of fields for Bermuda's future world of work in the economy. Increased funding in these intended and necessary careers supports that vision.

Additional funding has also been allocated across several other award categories, including technical and vocational, applied science, nontraditional, teacher education, and teacher's sabbatical awards.

Mr. Chairman, scholarships and awards are delivered through a structured annual cycle that includes application management, scholarship committee assessment and recommendations, and the timely disbursements of approved awards. The vast majority of the work under this business unit is conducted behind the scenes but is highly visible during scholarship season.

The Ministry informs, supports, and attracts applicants with diverse interests, backgrounds, experiences, and academic and technical pursuits. To improve access to scholarships and awards, the Ministry, through the scholarship manager, continues targeted outreach and service improvements, including:

- Bermudascholarships[.com] portal and partner coordination with the Bermuda Foundation for Insurance Studies (BFIS);
- participation in monthly Bermuda Scholarships steering committee meetings to strengthen portal visibility, functionality; and
- long-term direction, including maintenance planning, marketing, user experience improvements, and expanding islandwide access.

Supplementary support includes scholarship promotion and application assistance through weekly accountability workshops and career fair engagement.

Parent and family engagement. Delivery of targeted parent-facing information sessions, including participation in the Mirrors programme, "Finding Funds for College" webinar to provide families with clear scholarship timelines, application guidance, and practical planning tools.

School-based outreach. Scholarship presentations delivered to students and youth-serving programmes, including The Berkeley Institute and Cedar-Bridge S4 assemblies and informationals and the Peer-Forward Spring Training Camp, among others.

Youth-led promotion. Use of scholarship recipients to increase awareness and credibility of Ministry support, including student contributions during the Mirrors webinar highlighting how Ministry funding supported their academic pathways.

Communications and marketing. Continued use of past recipients to promote scholarships, including animated promotional videos to strengthen engagement and application uptake.

Mr. Chairman, promises made, promises kept. The Ministry of Education has achieved the mandate of increasing the scope of scholarship offerings and expanding the College Promise Programme to support young adults in their academic pursuits.

Business Unit 26140—Project Office (ERU) and Professional Services

Mr. Dennis Lister III: Mr. Chairman, Business Unit 26140, which supports the Project Office (formerly known as the Education Reform Unit) and associated professional services, is budgeted at \$2,640,241, a decrease of \$1,284,270. The decrease in this allocation is due to the conclusion of the last contract for the overseas consultants Innovation Unit (now ThirdStory), valued at \$2,194,311 for 2025/26.

The Project Office is a programme within the Ministry of Education Headquarters which assists in stabilising the current state of public education while continuing to transform to the desired future state of an improved education system. The focus of the Project Office has been tightened to focus on teaching, learning, and student outcomes. Mechanisms for coordination and collaboration between the Project Office, schools, and the DOE are in place to assure alignment and cohesion of the critical transformative work under development.

Mr. Chairman, the phrase *platform in motion* validates active, ongoing progress and the transformation of Dame Marjorie Bean Hope Academy represents a significant milestone for the educational transformation work that has commenced for special education. A structured, evidence-formed, and research-based process is underway to design a new specialised school model for students with severe to profound

intellectual disabilities and complex developmental delays who require multi-layered interdisciplinary support. Foundational work has also been completed, including research to ground the approach in current and international best practices, early engagement with parents and staff, and a clear, co-designed methodology to guide decision-making and build shared ownership.

Progress to date also demonstrates exceptional momentum and participation, as demonstrated by 36 applications and a selection process that resulted in a diverse, multidisciplinary school transformation team made up of educators, parents, therapists, industry technical experts, and community stakeholders.

Onboarding phases are well underway, with strong attendance and a practical structure aligned to priority areas such as infrastructure, curriculum, pedagogy assessment, therapeutic supports, stakeholder engagement, and unique school features.

This workstream is being led by a local educator, Mrs. Clindel Lowe. Mrs. Lowe has been actively engaged in the transformation work to date, and as a result, she has developed the necessary capabilities and agile mind-set which positions her to build and lead this transformation journey in excellence.

Simultaneously, the Ministry is delivering on the mandate to promote and proudly celebrate home-grown talent leading system improvements and transformative work that will impact the lives of students and families. To support this workstream, scheduled collaboration with school leadership, teachers, and the student services section with the DOE is arranged to maintain alignment, accountability, and transparency. Regular engagement with parents and staff is a strong component of the methodology. Recently, the lead of this workstream provided an overview of the work to date to the Bermuda Union of Teachers, as several of the members of the transformation team are educators.

Mr. Chairman, stabilisation and educational transformation work underway within the special school will also be supported by policy development and special education legislation in 2026/27 and guided by the insights emanating from the design process.

Mr. Chairman, the Ministry of Education continues to deliver on the mandate of an Education Authority, which requires transparency and a strategic rollout plan. In spite of past delays in addressing potential legal considerations, I am pleased to advise that a draft Bill, after several rounds of deliberation to establish an Education Authority, has been achieved.

In line with our ongoing commitment to meaningfully engage in two-way communication with education partners and stakeholder representatives, the Ministry of Education will meet with unions, school boards, PTA executives, Department of Education staff, teachers, principals, and others on the development of the Education Authority. This is an important opportunity for the Ministry to listen to various interests and questions and to use the feedback to refine and improve iteration of the draft Bill and a collaborative approach.

That includes stakeholders in the continuing Education Authority phases of work, which requires legislation and shared implementation.

Mr. Chairman, as we reflect on what has been shared so far in this brief, it is very evident that transformative practices and principles of change management remain as a priority, and hard work has not been paused. From manifesto to milestones, the journey of a series of milestones and achievements have been summarised today. Effective transformation is not about a single moment in time, but a commitment to continuous improvement cycles and focussing on variables that have the most impact on student outcomes. The Ministry of Education Headquarters remains steadfast in the pursuit of providing all students with a quality education as we continue to work through structural tier changes inclusive of infrastructure challenges.

Subjective Analysis of Current Account Estimates

Mr. Dennis Lister III: Mr. Chairman, I now turn to the subjective analysis of current account estimates on page B-136. The subjective analysis of current account estimates are shown for the Ministry of Education Headquarters.

The Chairman: Thank you, MP.

Mr. Dennis Lister III: You're welcome.

The Chairman: [Page] B-136.

Mr. Dennis Lister III: Yes. Salaries stand at \$717,000 and show a minimal increase of \$40,000 when compared to 2025/26. The travel expenditure line item of \$97,000 remains the same when compared to last year. This funds the attendance at conferences and engaging other jurisdictions that have implemented education improvements that may be beneficial to the Bermuda public school system.

Expenditure for grants and contributions increased by \$672,000. The full breakdown of the \$3,125,000 budgeted for grants and contributions can be found on page C-18 of the Budget Book.

Mr. Chairman, \$2,118,000 has been budgeted for professional services. This reflects a decrease of \$1,260,000 for consultancy services primarily as a result of the end of the Innovation Unit, or ThirdStory, contract at the end of 2025.

Mr. Chairman, on page B-136, the number of full-time equivalents, or employees, in administrative education remain the same as last year at six FTEs and funds all posts except for the permanent secretary.

Finally, Mr. Chairman on page B-137, performance measures for the Ministry Headquarters are outlined. The targeted outcomes for last year were either achieved or are in the process of being completed.

I'll take a water break.

The Chairman: Thank you.

As the Minister is pausing there, we are in the Committee of Supply for Estimates of Revenue and Expenditure for the budget year 2026/27, and we are in the first hour of the Education debate, which is being presented by the Junior Minister of [Justice], MP Lister.

MP Lister, you have the floor.

Mr. Dennis Lister III: Thank you, Mr. Chairman.

I would like to highlight performance measures for business unit [26080], Grants to External Bodies, as all grant applications to recipients were processed by the target date of July 31st, and all grant finances and stated outcomes were reviewed by March 31st.

For business unit 26090, Scholarships and Awards, the Scholarships and Awards Committee made recommendations for recipients to the Minister by the deadline of July 31st, and the Ministry HQ ensured that scholarship funds were disbursed by October 31st of last year.

Mr. Chairman this budget reflects the commitment to stabilisation, impactful transformative practices, and school improvement planning that is student-centred while maintaining fiscal responsibility. I am confident that the approval of the budget for Head 16 will provide the enabling conditions to achieve the strategic priorities.

Before closing, I would like to acknowledge the work of the entire team, ably led by the permanent secretary that supports one of the government's largest ministries, which impacts a large portion of Bermuda's community and ultimately our future.

Thank you, Mr. Chairman This concludes my presentation for the budget for Head 16, the Ministry of Education Headquarters.

The Chairman: Thank you, MP Lister.

You are going to now take us on, I believe, to Head 17 when you're ready.

Mr. Dennis Lister III: Yes.

HEAD 17—DEPARTMENT OF EDUCATION

Mr. Dennis Lister III: I will now present the budget for Head 17, the Department of Education. The 2026/27 budget has been increased by \$7,816,000 to bring the total allocation to \$156,460,000. This represents a 6 per cent increase to deliver the priorities of stabilisation and educational transformation.

Mr. Chairman as we continue to advance education transformation, we remain committed to ensuring that each and every learner in Bermuda's public schools, regardless of which school they attend, has access to high-quality, culturally relevant, future-focused learning experiences. Our work is anchored in a clear vision, an education system where all young people are educated to lead personally and professionally, compete locally, and contribute globally.

Our mission, which advances our vision and supports system stabilisation, charges us to provide all students with equitable access to holistic, high-quality instruction that empowers them to reach their full potential.

Mr. Chairman, our priorities for the 2026/27 academic year reflect both the aspirations of our transformation agenda and the operational realities of our schools. These priorities include strengthening our students' literacy, numeracy, science, and digital literacy skills, monitoring curriculum implementation, enhancing instructional and assessment practices, and embedding social-emotional well-being into the daily life of every school.

We are also focused on targeted student interventions, celebrating staff and student excellence, developing staff and leadership capacity, and improving our protocols, data systems, and progress monitoring processes. Together, these priorities ensure that our work remains focused, accountable, and responsive to the needs of our learners.

Mr. Chairman our key overarching activities also advance our vision. We are increasing academic rigour and student engagement through diverse and differentiated curricula. We are ensuring career, college, and workforce readiness by integrating academic and vocational pathways through signature programmes at our senior schools. We are using professional development to strengthen and enhance the quality of teaching and leadership and to drive sustained improvement in student achievement. We are investing in infrastructure, cleaning equipment, and resources to ensure that students learn in clean, healthy environments. We are strengthening operational systems to enable a high-performing public education system.

Mr. Chairman this budget brief outlines the financial investments needed to support our priorities and to continue building a school system that is inclusive, innovative, empowering, and grounded in the Bermuda context, all with the clear aim of improving student outcomes.

1701—Central Administration

Mr. Dennis Lister III: Programme 1701, Central Administration, has been allocated \$11,039,000 for 2026/27. This represents an increase of \$2,752,000.

Mr. Chairman, within that programme, there is business unit 27000, General Administration, which is allocated \$1,484,000, an increase of \$932,000. The budget for this business unit provides for the procurement of essential educational resources, cleaning supplies, and operational materials that support teaching, learning, safety, and daily school operations.

This allocation ensures that teachers and students have the core materials needed for teaching and learning, that administrative teams have the supplies required for smooth operations, and that custodians

have the materials and equipment necessary to maintain clean and safe school environments.

This funding keeps schools adequately supplied throughout the year, preventing shortages that could disrupt instruction or daily operations.

27001—Office of the Commissioner

Mr. Dennis Lister III: Business unit 27001, Office of the Commissioner, is allocated \$1,119,000, an increase of \$298,000. The Office of the Commissioner provides strategic leadership, system-wide oversight, and regulatory stewardship to ensure quality teaching, effective school operations, effective department operation, and accountability for student outcomes across Bermuda's public schools. This Office drives school improvement, implements transformation initiatives, and monitors performance to strengthen outcomes for all students at the school level and the system level.

Mr. Chairman, under the stewardship of the Commissioner of Education, this business unit provides strategic leadership and system-wide oversight to ensure curriculum delivery, quality teaching, and effective school operations across Bermuda's public schools. It ensures regulatory stewardship through policy compliance, adherence to standards, and the application of legal requirements. It drives school improvement and the implementation of transformation initiatives that strengthen instructional quality and organisational effectiveness. It monitors school and system performance to improve outcomes for all students. It supports operational planning to enable equitable delivery of education services. It implements strategic initiatives that advance the priorities of the Bermuda public school system.

In 2025/26, the Office of the Commissioner implemented a new continuous improvement structure. The school improvement plan, structure, and school improvement cycle were revised and linked to the principal evaluation system to strengthen coherent, data-driven improvement and instructional focus. The revised school improvement plan and cycle, linked to principal evaluation, establishes a unified, data-driven approach that sharpens instructional focus and strengthens continuous improvement. Collectively, these initiatives undergird efforts to improve student outcomes.

Additionally, the increased financial investment for 2026/27 will strengthen operational oversight by adding dedicated leadership capacity to manage procurement, budgeting, compliance, and reporting. It will also improve service quality and responsiveness across schools by ensuring timely administrative support, streamline workflows, and reduce bottlenecks for principals and instructional teams. In 2026/27, priorities will focus on strengthening discipline delivery and accountability across the system.

27030—Human Resources

Mr. Dennis Lister III: Business unit 27030, Human Resources, is allocated \$672,000, an increase of \$17,000. Mr. Chairman, this increase reflects incremental adjustments in compensation levels necessary to sustain reliable administrative services and workflows.

In fiscal year 2025/26, this business unit supported staff morale and organisational stability by holding an award celebration to recognise employees who achieved five-year service milestones through a formal, long-service celebration. This recognition strengthened staff members' sense of value and belonging and contributed to a more positive and motivated workplace culture, which supports retention, continuity, and stability across our schools.

Mr. Chairman, in fiscal year 2026/27, the business unit's primary priority is to fill the administrative assistant, secretary, and file clerk posts substantively, ensuring sustainable administrative services and increased efficiency by using digitised systems. This will improve workflow management, accelerate processing of documents and correspondence, and reduce bottlenecks caused by rotating or temporary staff.

27031—Staff Development

Mr. Dennis Lister III: Mr. Chairman, business unit 27031, Staff Development, is allocated \$913,000, an increase of \$131,000. The budget for business unit [27031] provides funding for a substantive staff development officer, mentor teachers, and the system-wide professional development programme that supports educators across the BPSS.

The staff development officer is central to strengthening the coordination, quality assurance, and alignment of professional learning across the BPSS. This dedicated role will enable the department to streamline system-wide professional development, ensure consistency across schools, and embed research-based practices that directly support improved teaching and learning.

Funding for mentor teacher salaries remains essential to the effective delivery of the Bermuda Teacher Induction Programme (BTIP). BTIP mentors provide high-quality, personalised professional development and coaching that strengthens the skills, confidence, and retention of new Bermudian teachers during their first and second years in the system. Their support ensures that beginning teachers develop strong instructional practices, understand system expectations, and contribute positively to school culture. This mentoring work supports stabilisation and complements broader system improvements.

27090—Educational Standards and Accountability

Mr. Dennis Lister III: Business unit 27090, Educational Standards and Accountability, is allocated \$1,112,000, an increase of \$101,000.

Mr. Chairman the Educational Standards and Accountability (ESA) unit, monitors system-wide standards for teaching, learning, and school performance, ensuring every school is working toward meeting those expectations. The unit strengthens principal development by providing coaching and leadership support that build strong instructional leaders. It also coordinates professional development so that leaders have the skills, tools, and practices needed to raise student achievement.

During the 2025/26 school year, ESA facilitated principals' professional learning sessions on the development and implementation of school improvement plans (SIPs), including the use of implementation data, progress monitoring data, and the full set of processes and procedures required to execute SIPs competently. Through professional learning, the ESA unit enables principals to translate system priorities into daily practice, resulting in more coherent instructional delivery, more responsive student support systems, and measurable gains in student learning across Bermuda's public schools.

Mr. Chairman, Attendance and Registration Services has been returned to business unit 27090, Educational Standards and Accountability, and no longer business unit 27095, School Attendance. This team implements systems to ensure children of compulsory school age are enrolled in school and attending daily. It oversees the annual school registration and transfer process, monitors attendance trends across all schools, and supports systemwide efforts to reduce chronic absenteeism through consistent reporting, data audits, and continuous process improvement.

It also provides data and recommendations to Ministry and department leadership to support decisions on enrolment, placements, and capacity planning. The functions and main activities of this unit include daily attendance monitoring and school support, such as guidance on attendance practices, training for school staff on PowerSchool entries and coding, and daily contact with parents or guardians to confirm unexplained absences and ensure student safety.

This unit also manages the full annual registration process across year levels, including timelines, open house schedules, placement criteria, capacity constraints, award letters, appeals and transfer processing. In addition, it delivers high-volume data collection and reporting including monthly attendance reporting.

In 2025/26, attendance monitoring was strengthened due to training and daily parent contact protocols. School administrative assistants received training and attendance officers were included in multi-tiered systems of support (MTSS) discussions so that students missing 10 per cent or more of school days could be identified earlier and supported more consistently. Looking to 2026/27, priorities are focused on modernising attendance practices and conducting a comprehensive review of the attendance officer role.

27160—Substitutes

Mr. Dennis Lister III: Mr. Chairman, business unit 27160, Substitutes, is allocated \$5,739,000, an increase of \$1,273,000. This programme ensures uninterrupted learning and stable school operations by deploying trained, qualified Bermuda Educators Council licenced personnel to provide classroom coverage whenever teachers or staff are absent.

Mr. Chairman, the additional funding strengthens year-round staffing stability by ensuring allocated substitutes are available daily at every primary, middle, senior, and special school. It expands the pool of trained, qualified substitutes, improving the programme's ability to respond quickly to teacher and staff absences. This critical programme safeguards instructional and service time and supports student well-being by maintaining continuity of teaching and learning across all public schools.

1702—Student Services

Mr. Dennis Lister III: Mr. Chairman, programme 1702, Student Services, is allocated \$21,671,000 for the 2026/27 year. This represents a decrease of \$42,000.

Student Services exists to ensure that every student, regardless of ability, background, or need, has equitable access to education and the individualised support required to succeed. This unit is grounded in the understanding that learning is not a one-size-fits-all, and students arrive with diverse strengths, challenges, and circumstances that require differentiated approaches. Student Services provides specialised expertise and targeted interventions through the multi-tiered system of support process, working with school teams to remove barriers to learning and promote full participation in the educational experience. Ultimately, Student Services exists to uphold equity, inclusion, and the right of every child in the Bermuda public school system to reach their highest potential.

27061—Behaviour Management

Mr. Dennis Lister III: Business unit 27061, Behaviour Management, is allocated \$1,883,000 for 2026/27, an increase of \$49,000. This business unit provides targeted behavioural support across the school system.

The Education Officer supervises educational therapists and educational therapist assistants in implementing individualised classroom management plans, behaviour intervention support plans, functional behaviour assessments, and behaviour intervention plans. The majority of spend for this business unit covers salaries.

1702, Behaviour Management

Mr. Dennis Lister III: Mr. Chairman the performance measure for this unit tracks the percentage of students

whose behaviour intervention support plans (BISPs), were created with full fidelity. These plans are an essential part of the multi-tiered system of support, ensuring that students with significant behavioural needs receive structured, evidence-based interventions.

For the 2024/25 school year, this unit achieved its target of 100 per cent conformity in the creation of BISPs. This reflects strong adherence to required processes and a clear commitment to supporting students with the highest behavioural needs.

Information about business unit 27062, Success Academy, which is allocated \$28,000, will be provided under business unit 27084, Alternative Education Programme.

27063—School Psychology

Mr. Dennis Lister III: Business unit 27063, School Psychology, is allocated \$1,335,000, an increase of \$40,000. Funding for this programme supports the work of school psychologists with clinical expertise, as well as the assessment tools and materials required to complete student evaluations.

School psychologists provide comprehensive services that promote student success across academic, social, emotional, and behavioural domains. Their work supports schools by consulting with educators and families, conducting psychoeducational assessments, delivering interventions, and contributing to initiatives that strengthen student well-being and learning outcomes. The programme operates through direct support to individual students and support to school teams.

School psychologists also work with teachers, families, and leadership teams to identify learning needs and barriers to success. In addition, school psychologists conduct comprehensive psychoeducational evaluations and provide recommendations that guide interventions. They support mental health and well-being by helping schools strengthen classroom supports and improve school climate, and they contribute to crisis prevention and response so schools can protect student safety and emotional stability during critical incidents.

In the fiscal year 2025/26, all schools had a school psychologist assigned, ensuring access to assessment support and consultation throughout the year and continuity of services regardless of school placement or staffing changes. Where urgent demand increased, the team also redeployed capacity to meet those needs. The additional funding provided last year was utilised to secure additional services to support a high volume of assessments for one senior school where timely psychoeducational evaluations were most urgent, enabling students to receive evaluations and appropriate supports.

In fiscal year 2026/27, the programme's priority is to strengthen capacity to respond to complex mental health and behavioural needs while preserving early

intervention and preventative support. For this unit, the performance measure tracked the percentage of psychoeducational assessments completed between April 1, 2025, and January 31, 2026. This performance measure is significant because it tracks the timely completion of psychoeducational assessments, which are essential for identifying learning needs and ensuring students receive the appropriate supports to strengthen academic rigour and engagement.

Between April 2025 and January 2026, 24 referrals were assigned and 19 were completed, resulting in a completion rate of 73 per cent. To improve performance, this unit will continue working closely with schools to streamline the assessment process, ensuring timely submission of required documentation, and support parents in attending feedback meetings. Strengthening coordination between schools and psychologists will help reduce delays and improve completion rates.

27064—Adapted Physical Education

Mr. Dennis Lister III: Business unit 27064, Adapted Physical Education, is allocated \$346,000, an increase of \$14,000. The Adapted Physical Education programme provides developmentally appropriate physical education opportunities for students with diverse needs. Its purpose is to help students to get active and stay active by offering the individualised support, modifications, and adaptive strategies needed for meaningful participation in physical education.

Through this programme, students are integrated into the regular physical education curriculum to the greatest extent possible, promoting inclusion, skill development, and improved physical well-being. This programme is delivered by Adapted Physical Education teachers. These specialist teachers work across Bermuda school zones and provide direct support to students who require adaptive instruction, while also advising and coaching school staff to strengthen inclusive participation in physical education.

In 2025/26, one of the programme's most significant achievements was strengthening the partnership with Special Olympics Bermuda and successfully delivering the Adapted Physical Education and Special Olympics National Track and Field Invitational in May 2025. This collaboration expanded opportunities for students with diverse needs to participate in inclusive athletic events, showcase their skills, and engage in meaningful physical activity within a supportive community environment.

Business unit 27065, Hearing, is allocated \$214,000 for 2026/27, an increase of \$7,000. This business unit supports students who are deaf or hard of hearing so that they can fully access instruction and school life. The purpose of this programme is to remove communication barriers by ensuring students receive specialised services, the right communication support, such as sign language, classroom amplification

systems or captioning, and learning materials adapted to their individual hearing profiles. In 2025/26, the programme strengthened staff capacity through professional learning in differentiated instruction and learning styles.

In 2026/27, priorities will focus on strengthening dedicated hearing services by securing protected time for hearing-specific work, enhancing early identification and monitoring through regular checks and classroom observation, and expanding timely access to assistive technology such as amplification and captioning tools.

27066—Vision

Mr. Dennis Lister III: Business unit 27066, Vision, is allocated \$119,000 for 2026/27, an increase of \$70,000. This business unit supports students who are visually impaired so they can access learning on equal terms with their peers. Students receive specialised instruction, books, and learning materials in accessible formats, including braille, large print, and digital media, and the equipment and technology needed to participate fully in both core and expanded curricula. The programme's functions and main activities centre on building transferable skills that enable independence and participation. This programme is also strengthened through partnerships including Vision Bermuda, which supports post-secondary transitions and planning.

In 2026/27, priorities will focus on strengthening MTSS capability for vision services, so tiered supports are delivered consistently, improving mathematics instruction using students' learning preferences to increase engagement and confidence, and strengthening reading comprehension through explicit strategies aligned to help students access text through either braille, large print, audio, and tactile supports.

27069—Gifted and Talented

Mr. Dennis Lister III: Business Unit 27069, Gifted and Talented, is allocated \$131,000, an increase of \$6,000. The increased funding to this business unit will support innovative learning experiences and resources for students identified as gifted and or talented.

27071—Office Support

Mr. Dennis Lister III: Business unit 27071, Office Support, is allocated \$634,000, an increase of \$23,000.

This business unit supports the administrative backbone of student services so that learning support, school psychology, counselling, behaviour management and other specialist supports can operate smoothly and consistently. Its purpose is to ensure that essential student support processes, scheduling, documentation, communication, and records are handled efficiently so specialist staff can focus on providing direct services to students and schools.

In 2026/27, the priority is to reduce communication gaps and strengthen timely information flow across staff, families, and stakeholders. This is intended to support smoother operations, more effective coordination, and stronger partnerships that ultimately improve student outcomes.

27072—Counselling

Mr. Dennis Lister III: Business unit 27072, Counselling, is allocated \$3,432,000, an increase of \$231,000.

Mr. Chairman, this business unit supports a comprehensive counselling programme that strengthens students' academic, social, emotional, and future career success. Its purpose is to provide a structured, developmental system of support grounded in international standards through classroom guidance, individual planning, responsive services, and system-level coordination aligned to the multi-tiered system of support (MTSS).

In 2025/26, the programme strengthened cross-government collaboration by partnering with the Department of Health to integrate mental health activities across primary, middle, and senior schools. Evidence of strengthened programming includes the Primary Movie Mental Health Initiative on May 12, 2025, the Middle School Mental Health Roadshow and Senior School Youth Mental Health Summit on October 16 and 17, 2025, and Children's Mental Health Awareness Week activities the 9th to 15th of February 2026.

In 2026/27, priorities include revising classroom guidance lessons to integrate additional mental health-focused activities that strengthen students' coping skills, resilience, and emotional literacy, and continue to strengthen partnerships with local mental health providers, including through professional learning days and sustained collaboration with the Department of Health.

27073—Summer Programme

27074—Learning Support

Mr. Dennis Lister III: Business Unit 2703, Summer Programme, is allocated \$18,000.

Business Unit 27074, Learning Support, is allocated \$4,755,000, an increase of \$290,000. This business unit supports specialised learning support and special education services across preschool, primary, middle, and senior schools, as well as at the Dame Marjorie Bean Hope Academy and with trauma-responsive programmes at the Success Academy. Its purpose is to ensure students with diverse learning needs receive targeted, evidence-based interventions that promote academic growth, independence, and equitable access to the curriculum.

In 2025/26, professional development strengthened delivery capacity across the system. Training in differentiated instruction and learning styles strengthened teachers' ability to tailor instruction.

MTSS training strengthened consistency and competency in tiered interventions and restorative practices.

In 2026/27, priorities include continuing to strengthen MTSS implementation through ongoing training, coaching, and support across school teams, target overseas recruitment to hire learning support teachers with specialised credentials in autism, developmental delay, and other high-needs areas.

Performance measures for individual education programmes (IEPs), 1702. The department monitors the individualised education programme (IEP) process to ensure that students identified with specific learning disabilities receive appropriate, high-quality support that is responsive to their individual needs.

For the 2025/26 year, the system achieved 100 per cent KPI targets, meeting both the established baseline and the annual target. This level of consistency reflects strong procedural adherence and underscores the importance of maintaining robust supports for learning support teachers. Budget allocations directly sustain this performance measure by funding learning support teacher positions, instructional resources, and targeted professional development that strengthens the quality and consistency of IEP implementation across schools.

27076—Early Childhood Education

27079—Paraprofessionals

Mr. Dennis Lister III: Business unit 27076, Early Childhood Education, is allocated \$137,000, with no change from 2025/26, which reflects a salary and required resources.

Business Unit 27079, Paraprofessionals, is allocated \$6,857,000, a decrease of \$475,000. This funding supports paraeducators who provide essential in-class and one-to-one support across the full educational spectrum. Paraprofessionals are responsible for assisting teachers in reinforcing instructional activities, providing one-to-one support for designated students, including academic, behavioural, and functional supports to align to IEP goals, implementing behaviour plans through prompting and redirection, supporting toileting, mobility, and personal care needs with dignity and safety, and providing vision and hearing support, such as adapting materials, scribing, and assisting with access to assistive devices.

In 2025/26, professional development strengthened paraeducator practice. Training in differentiated instruction and learning styles strengthened skills to support diverse learning needs and improve engagement. MTSS training clarified roles and strengthened data-informed tiered interventions.

In 2026/27, the priority is continued MTSS training so paraeducators have a common language and practical tools aligned to tiered intervention expectations.

27083—Autism Spectrum Disorder

Mr. Dennis Lister III: Mr. Chairman, Business Unit 27083 Autism is allocated \$741,000, a decrease of \$185,000. The Autism Programme's core functions are to ensure appropriate placement of documented and eligible students into Autism Spectrum Diagnosis. ASD, classrooms, or the least restrictive environment based on individual needs, provide specialised instruction using evidence-based practises that support communication, social development, behaviour regulation, and academic growth. And ensure system-wide support for students with ASD across primary, middle, senior, and special school settings to promote continuity of service and equitable access to resources.

In 2025/26, there was a notable increase in successful and meaningful inclusion. Students were integrated more regularly from ASD classrooms into general education classrooms with or without additional support. This reflects improved readiness and strong collaboration between autism programme staff and school teams and reinforces the department's commitment to meaningful access to the least restrictive environment. As evidence, approximately 10 children in primary and middle schools are successfully participating in mainstream programmes this year.

Looking to 2026/27, the priority is to establish an additional autism classroom to accommodate the increasing number of students who require specialised support.

27084—Alternative Education

Mr. Dennis Lister III: Business Unit 27084 Alternative Education Programme is allocated \$1,041,000, which is a 10 per cent decrease of \$112,000. This business unit supports Success Academy and other alternative education provisions for students who require a different environment to regulate behaviour and ultimately reintegrate into regular classroom settings. These alternative placements help students reengage with learning and in order to progress towards recognised qualifications.

They also provide personalised and flexible learning experiences, emphasise life skills and practical knowledge, and aim to prepare learners for future opportunities in vocational fields, higher education, or employment while maintaining an appropriate, safe, and inclusive environment.

Alternative education is designed to focus on reengagement and hands-on learning to help build students' confidence and see a realistic pathway to transition and completion of the educational journey.

In 2025/26, students demonstrated growth by achieving personalised milestones. For some learners, this included earning a General Education Development (GED) high school equivalency diploma, or progressing through key GED subject areas, such as completing three out of four subcategories. These outcomes reflect steady guidance from school counsellors and alternative education staff and show that with

consistent support and a clear plan, students facing significant barriers can make real progress toward recognised qualifications.

Looking to 2026/27, priorities focus on expanding appropriate, equitable access to alternative placements and strengthening safe environments in which alternative learning is delivered. Part of the plan is to explore additional community partners across parishes in order to provide a wider array of alternative experiences for the students in these programmes.

Programme 1703, Finance and Corporate. Programme 1703, Finance and Corporate, is allocated \$7,964,000 for 2026/27. This represents an increase of \$963,000. This programme supports financial, facility, information technology, compliance, and operational safety and health for the Department of Education and Schools.

27002—Finance and Corporate Services

Mr. Dennis Lister III: Business Unit 27002, Finance and Corporate Services, is allocated \$790,000, a decrease of \$8,000. This business unit supports the Department of Education to operate efficiently, transparently, and sustainably by providing financial stewardship, corporate governance, and essential administrative services.

The functions and main activities cover the core finance operations that keep the system running. The team processes the salaries for over 1,000 educators and staff, processes payments to suppliers and vendors, ensures accurate reconciliation of leave entitlements, advises on financial efficiencies, and plays a key role in identifying cost-saving measures.

This unit's work also supports procurement, operational planning, and compliance so that schools and programmes receive the resources and services they need when they need them.

Looking to 2026/27, the business unit will also continue strengthening compliance controls, particularly for school-based processes such as petty cash, through training, timely signatory updates, and increased monitoring for higher-risk sites, helping to protect public funds and maintain stable operational support to schools.

27003—Office Accommodation

Mr. Dennis Lister III: Business Unit 27003, Office Accommodation, is allocated \$1,044,000, an increase of \$9,000. This business unit funds the rent, telephone services, electricity, and cleaning services for the Department of Education office space.

Mr. Chairman, the Department of Education previously operated with staff spread across the central office and satellite sites, and many officers were placed in schools because of long-standing space constraints. With the establishment of the new consolidated site, the department can now accommodate the majority of

its officers in one location. Centralising officers in a single location has strengthened collaboration, communication, and cross-team coordination, enabling more cohesive planning and more consistent implementation of system-wide priorities.

A unified site is helping to build a stronger organisational culture, which in turn is creating more coherent system leadership and more reliable, high-quality support for schools and students.

27040—Educational Stores

Mr. Dennis Lister III: Business Unit 27040, Educational Stores, is allocated \$671,000, an increase of \$105,000. The Stores Division serves as the centralised hub for procuring, receiving, safeguarding, and distributing essential materials, supplies, and equipment required for the effective functioning of all public schools.

This team ensures that schools are consistently equipped with the educational resources, cleaning supplies, personal protective equipment, and operational materials needed to support teaching, learning, safety, and daily school operations. The Stores Division manages the full procurement cycle, purchasing items in direct response to documented needs from curriculum officers and school leaders. It maintains storage facilities and inventory and monitors stock levels to ensure timely replenishment.

27041—School Transport

Mr. Dennis Lister III: Business Unit 27041, School Transport, is allocated \$557,000, an increase of \$49,000. This business unit supports safe, reliable daily transportation so that students can access specialised and therapeutic programmes without transportation barriers.

It provides daily transport for students attending Dame Marjorie Bean Hope Academy and for primary school students who participate in programmes at WindReach, ensuring consistent access to the educational and therapeutic supports those programmes provide.

27042—Buildings, Grounds and Equipment

Mr. Dennis Lister III: Business Unit 27042, Buildings, Grounds, and Equipment, is allocated \$1,908,000, an increase of \$512,000. This unit funds one salary and covers the cost of repairs and maintenance for facilities at all educational and administrative sites that fall under the Department of Education. These include pre-schools, maintained primary and middle schools, Dame Marjorie Bean Hope Academy, alternative education sites, and the Department of Education.

This business unit provides services in concert with external vendors and public works to ensure that public schools operate in safe, healthy, and secure

environments. It does so by maintaining buildings, essential equipment, and life safety systems, providing custodial care and pest control, conducting health and safety inspections, and supplying manned security where needed.

In 2025/26, three achievements stand out for their impact on students and staff.

First, the installation of non-skid, non-wax vinyl planking in multiple schools, improving floor safety, durability, and cleanliness in high-traffic areas.

Second, targeted work to address indoor air quality issues, improved classroom comfort and well-being.

Third, the installation of double-glazed polyvinyl chloride (or PVC) windows with in-stack screens and upgraded frames improved environmental control and comfort at some schools.

In 2026/27, priorities focus on ensuring reliable water and sanitation systems to prevent health risks and avoid school-day disruption, modernising ageing infrastructure, including electrical systems, HVAC units, and structural components to reduce breakdowns and improve comfort. And strengthening preventative maintenance and health and safety compliance through routine inspections, scheduled servicing, and timely repairs. These priorities protect instructional time and reinforce public confidence that schools are safe, clean, and well-managed.

27050—Information Technology Support

Mr. Dennis Lister III: Business Unit 27050 Information Technology Support is allocated \$2,994,000, an increase of \$296,000. This business unit exists to make sure the Ministry of Education, the Department of Education, and the Bermuda Public School System have the day-to-day technology support they need to operate smoothly. In plain terms, this means keeping school systems running, protecting information, supporting staff and students to use digital tools confidently, and ensuring that technology improves teaching and learning rather than disrupting it.

Information Technology (or IT) Support is responsible for the essentials that schools rely on each day: stable internet connections, reliable wireless access in learning spaces, working devices, and prompt support when something breaks. The team also sets common standards and oversees projects and suppliers. It maintains information security controls and business continuity arrangements so learning can continue and sensitive information remains protected.

In fiscal year 2025/26, the business unit made measurable progress in strengthening communications and connectivity, such as the Bermuda Public School System telephony architecture redesign, which is transitioning schools to a single centrally managed telephone system hosted within the Department of Education Data Centre to improve reliability and enable enhanced services such as automated school notification.

Piloting Wi-Fi 6 at West Pembroke [School] and Victor Scott Primary [School] improved wireless access by increasing speed and reliability for day-to-day classroom use. Upgrades at Harrington Sound [Primary], Dalton E. Tucker, Dellwood [Middle School], and St. George's Preparatory [School] to improve the stability and responsiveness of school connections so that essential devices and services work more consistently.

The unit also reports performance measures focused on reliable school connectivity. For wireless coverage, the baseline and annual target are 90 per cent, and the actual performance met the target. Where weak signals are reported through the DOE IT Service Desk, additional wiring and access points are installed as needed.

For fibre-optic connectivity, the baseline and annual targets are 100 per cent, and actual performance met the target across preschool, primary, and middle school campuses.

Internet availability is also tracked with a baseline and annual target of 100 per cent, and actual performance meeting the expectation for active connectivity. The department monitors usage and undertakes bandwidth upgrades when needed.

The unit also tracks minimum connection speed and Wi-Fi availability in key spaces. All campuses are required to maintain a minimum Internet speed of 70 megabits per second with a baseline and annual target of 100 per cent. Actual performance met the target.

All campuses are also required to maintain full Wi-Fi availability in school libraries, gymnasiums, and computer laboratories with a baseline and annual target of 100 per cent. Actual performance met the target of 100 per cent.

In fiscal year 2026/27, priorities focus on better day-to-day use of key systems, stronger security, and ensuring core tools are current and supported.

Mr. Chairman, I now turn to page B-140 to discuss Programme 1704, Preschools, which encompasses the total budget for all 10 government preschools.

The Chairman: M.P. Lister, if you want to just pause there for a breath, I will just inform the listening public that we are in the Committee of Supply at the moment, considering Estimates of Revenue and Expenditure for the year 2026/27.

This is a four-hour debate on the Ministry of Education. MP Lister is taking us through on behalf of the Minister who sits in another place. We have already heard Head 16, and we are now in the middle of Head 17. For those following in the Budget Book, that would be now, the MP is taking us to page B-140, and I believe the next topic is preschools.

MP Lister, you have the floor. Thank you. Please continue.

1704, Preschools

Mr. Dennis Lister III: To discuss Programme 1704, Preschools, which encompasses the total budget for all 10 government preschools.

The total budget allocation is \$5,808,000 for 2026/27. This represents an increase of \$807,000.

Preschools build the foundational developmental and learning skills children need to succeed. Through structured play-based learning guided by the Creative Curriculum, children develop communication, problem-solving, and peer engagement skills in preparation for year one in the primary school phase.

Some of the additional funding for preschools will allow the department to purchase additional learning materials and expand experiential learning opportunities, including field trips that connect classroom concepts to real-world community settings.

Mr. Chairman, in fiscal year 2024/25, we can now confirm that the programme delivered strong early learning outcomes, supporting readiness for the next stage of schooling. This programme also strengthened assessment quality. Of the 52 teachers utilising the Teaching Standards Gold Assessment, 85 per cent completed Interrater Reliability [IRR] Certification training, supporting accurate and consistent assessment practices across classrooms.

Performance Measures

Mr. Dennis Lister III: Mr. Chairman, the programme's performance measures provide accountability for foundational learning and whole child development.

Performance Measure 1, Preschool Literacy and Numeracy Achievement. This measure tracks the percentage of preschool students meeting established literacy and numeracy standards using Teaching Strategies Gold. For 2024/25, baseline results were 94 per cent for literacy and 93 per cent for numeracy, exceeding the target of 90 per cent by 4 percentage and 3 percentage points, respectively.

Performance Measure 2, Preschool Social, Emotional, Physical, and Cognitive Development. This measure tracks the percentage of preschoolers meeting system standards across social, emotional, physical, and cognitive domains using Teaching Strategies Gold checkpoints. The 2024/25 baseline indicated 89 per cent achievement across the three domains, one percentage point below the target of 90 per cent.

Mr. Chairman, the planned priorities for fiscal year 2026/27 are focused on sustaining outcomes while strengthening rigour and Primary 1 readiness.

1705, Primary Schools

Mr. Dennis Lister III: Mr. Chairman, Programme 1705, Primary Schools, is allocated \$34,683,000 for 2026/27. This represents an increase of \$2,532,000. This allocation supports the operational cost of providing high-quality education across this school level.

The Primary School Performance Measure for Writing assessed the percentage of P3 through P6 students achieving a score of 3 or higher on the end-of-year writing assessment. The target was set at 65 per cent, and the actual outcome was 41 per cent.

The Primary School Mathematics Performance Measure tracked the percentage of P3 through P6 students scoring 3 or higher on summative mathematics assessments, which evaluate mastery of the units taught throughout the year and students' overall conceptual understanding. The target was set at 70 per cent, and the actual result was 40 per cent.

Mr. Chairman, the planned priorities for fiscal year 2026/27 are focused on increasing quality instruction and such that Primary School will deliver increased outcomes that are more in line with targeted expectations.

1706, Special Schools

Mr. Dennis Lister III: Programme 1706, Special Schools, is allocated \$1,189,000 for 2026/27. This represents an increase of \$23,000. This programme and business unit support Dame Marjorie Bean Hope Academy, Bermuda's special school for children with severe and profound learning disabilities and complex care needs. Dame [Marjorie Bean Hope Academy] provides specialised therapies, individualised instruction, adaptive equipment, and a trained staff team designed for student growth, progress, and well-being.

In 2026/27, priorities focus on stabilising day-to-day service delivery while beginning school transformation work that results in a more modern model of provision for a new facility and modernised programming that better meet student needs.

1707, Middle Schools

Mr. Dennis Lister III: Programme 1707, Middle Schools, is allocated \$13,599,000 for 2026/27. This represents an increase of \$31,000.

27590—T. N. Tatem Middle School

27530—Clearwater Middle School

Mr. Dennis Lister III: The allocation for business unit 27590, T. N Tatem Middle School, is at \$0. And the \$65,000 for business unit 27530 Clearwater [Middle School] is for rent and utilities.

Mr. Chairman, the 2024/25 percentage of M1-M3 students scoring 3 or higher on the summative mathematics assessment was 45 per cent against a target of 60 per cent. The percentage of M1-M3 students scoring 3 or higher on the summative writing assessment was 55 per cent against a target of 60 per cent.

The percentage of Middle School students passing IGCSE exceeded the average target of 85 per cent, with an 84 per cent pass rate in mathematics and

a 100 per cent pass rate in English. The pass rate for the City & Guilds assessments was 84 per cent against a target of 90 per cent.

1708, Senior Secondary Schools

Mr. Dennis Lister III: Programme 1708, Senior Secondary Schools, is allocated \$31,612,000 for 2026/27. This represents an increase of \$242,000. This business unit supports Bermuda's public senior schools so that students are prepared for life beyond the classroom and become responsible citizens who contribute to the overall development and sustainability of Bermuda.

It funds the delivery of the Bermuda's Signature School Diploma and aims to support learning experiences that are academically challenging, culturally enriching, and connected to real-world pathways.

The main functions and activities include preparing students to graduate annually by meeting the graduation requirements established by the Ministry of Education; providing learning experiences that are rewarding both academically and experientially, and supporting students to grow athletically and culturally through structured programmes and school life activities.

This business unit also works to expand access to advanced and internationally recognised credentials, where appropriate, strengthening post-secondary readiness and future opportunity.

In 2025/26, senior schools expanded access to advanced and international credentials through a strong Business and Technology Education Council (BTEC) business delivery that emphasises entrepreneurship, employability, digital fluency, and real-world application. These programmes support students to build practical skills and understand how learning connects to workplace expectations.

Looking to 2026/27, priorities focus on improving graduation and post-secondary readiness, supporting student growth and success through expanding programmes that make learning relevant and connected to real-world experiences.

Performance measures, 1708, Senior Secondary Schools and students gaining college acceptance. This measure captures the percentage of graduating students who receive at least one college acceptance reflecting readiness for post-secondary pathways. It is an outcome measure based on verified acceptance documentation submitted to school counsellors. The target for 2024/25 was 60 per cent and the actual performance reach was 66 per cent.

Students passing City & Guilds Assessments for English and Math. This measure reports the percentage of students passing the City & Guilds English and Math assessments internationally recognised credentials that validate foundational academic employability skills. It is an outcome measure based on official City & Guilds examination results. Actual performance was 58 per cent for Math and 91 per cent for English.

Mr. Chairman, as I near the time, I would probably read the one last section before we —

The Chairman: If that suits you, Minister, please do.

Mr. Dennis Lister III: Okay.

Students Passing IGCSEs for English, Math, and Science. This measure reports the percentage of students achieving grades A to G in IGCSE English, Mathematics, and Science. It is an outcome measure based on externally validated Cambridge International results.

The 2024/25 targets were English 60 per cent, Math at 50 per cent, and Science 50 per cent. Actual performance results were English 99 per cent, Math 83 per cent, and Science 85 per cent.

The Chairman: Thank you, MP Lister.

Minister Lightbourne, would you be kind enough to move us to lunch?

Hon. Alexa Lightbourne: Thank you, Mr. Chairman. I now move that we adjourn until lunch—

The Chairman: Return here at—

Hon. Alexa Lightbourne: Return here at 2:00 pm.

The Chairman: It has been moved that we adjourn for lunch and return at 2:00 pm.

Any objections?

There being none, we shall adjourn until 2:00 pm.

Proceedings in Committee suspended at 12:28 pm

Proceedings in Committee resumed at 2:07 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

MINISTRY OF EDUCATION

[Continuation thereof]

The Chairman: Good afternoon Members, we are going to resume in Committee of Supply on the Ministry of Education, continuing with Heads 16, 17, and 41.

Good afternoon all.

[Gavel]

The Chairman: Minister, just go straight ahead—Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Chairman, and welcome as we have a new Chairman. The previous was MP Scott Pearman, so it's nice to see MP Lovitta Foggo sitting in the Chair. In her proper representing International Women's Day today.

The Chairman: Indeed, indeed. And it's nice to be seen.

Mr. Dennis Lister III: That's good.

The Chairman: Yes.

HEAD 17—DEPARTMENT OF EDUCATION

[Continuation thereof]

Mr. Dennis Lister III: All right, so I will continue, Madam Chairman.

Students passing advanced placement exams, score of three or higher. This measure captures the percentages of students earning a score of 3 or higher on AP examinations, indicating college level mastery. It is an outcome measure based on official college board results. The target for 2024/25 was 80 per cent, and actual performance was 71 per cent. The Budget Book states 33 per cent, but after the report from the officer, it states 12 out of 17 (71 per cent) had a score of 3 or higher.

Students graduating with a Bermuda School diploma (BSD). This measure reports the percentage of students earning the BSD, reflecting successful completion of graduation requirements. It is an outcome measure based on verified graduation records. The target for 2024/25 was 92 per cent, and the actual performance was 97 per cent.

On time graduation rate, S1 to S4 cohort. This measure captures the percentage of students graduating within four years, reflecting system effectiveness, and supporting timely progression. It is an outcome measure based on cohort tracking data. The target for 2024/25 was 85 per cent, and the actual performance was 82 per cent.

Graduates earning an external or internationally recognised credential. This measure reports the percentage of graduates earning at least one external credential, reflecting readiness for post-secondary pathways. It is an outcome measure based on verified credential records. The target for 2024/25 was 90 per cent, and actual performance was 90 per cent, meeting the target.

Students graduating with one or more industry recognised credentials. This measure captures the percentage of graduates earning at least one industry recognised credential, reflecting alignment with workforce readiness priorities. It is an outcome measure based on verified certification records. The target for 2024/25 was 90 per cent, and actual performance was 50 per cent.

1709, Curriculum and Assessment

Mr. Dennis Lister III: Programme 1709, Curriculum and Assessment, is allocated \$3,325,000 for 2026/27. This represents an increase of \$224,000.

The Curriculum and Assessment division serves as the instructional anchor of the Bermuda Public School System, focusing each day on supporting teachers and school leaders to ensure that students experience high-quality, holistic, and equitable teaching and learning experiences.

27020—Assessment and Evaluation

Mr. Dennis Lister III: Business Unit 27020, Assessment and Evaluation, is allocated \$520,000, an increase of \$7,000. This business unit supports the administration of external and internal assessments for all school levels, from preschool through to senior school, including Cambridge International examinations, City & Guilds, and internationally benchmarked reading assessments.

It also supports everyday classroom assessment so teachers and school leaders have reliable information about student progress so that learning gaps can be identified early and instruction and support can be adjusted before students reach critical examination points. In practical terms, the unit sets and coordinates the annual assessment schedule and ensures that schools receive materials, guidance, and support.

The business unit is supported by the Senior Education Officer for Assessment and the Education Officer for Research and Measurement. Together, they maintain the assessment calendar, support schools to administer assessments correctly, and help ensure that results are interpreted and shared appropriately so schools can use them for planning and improvement.

27520—Design, Development and Implementations

Mr. Dennis Lister III: Business unit 27520, Design, Development and Implementation, is allocated \$2,343,000, an increase of \$208,000. This business unit is responsible for the design and development of curricula for the subject areas delivered across the Bermuda public school system and to build support for schools to ensure learning happens effectively across the system.

Madam Chairman, day-to-day delivery focuses on implementation support. Education officers provide leadership to instructional teams, advise principals and teachers on effective instructional strategies, establish criteria to evaluate programmes using locally and internationally recognised standards, and recommend modifications to curriculum documents and instructional programmes. They also design and deliver professional development so teachers have the subject expertise and pedagogical skills required for high-quality teaching.

In addition, the unit supports curriculum delivery by helping manage the acquisition, maintenance, distribution, and inventory of instructional materials. It undertakes monitoring activities, including site visits and structured walkthroughs to reinforce consistency in learning intentions, success criteria, and formative assessments across schools.

Fiscal year 2025/26 reports three achievements with system-wide impact. First, the unit supported the modernisation of core curriculum through revised English/language arts, mathematics, and science proficiency skills, including family-friendly versions to help parents understand expectations and support learning at home. The submission reports 100 per cent teacher engagement in targeted professional learning across English/language arts, science, modern foreign language, and social studies.

Second, the unit expanded holistic and arts education through community-partnered learning. One thousand-plus students participated in Spring into the Arts [Festival], and 100 per cent of primary students participated in field learning through heritage partnerships such as the National Trust and the St. George's Foundation.

Madam Chairman, third, the unit strengthened human capital and wellness. The submission reports 100 per cent specialist coverage across the four parish primary schools and the reintroduction of FitnessGram, enabling collection of student physical health metrics supported by 95 per cent attendance at physical education and health workshops. It also notes a partnership with the Bermuda Diabetic Association to introduce the FitStepPro pedometer programme. In fiscal year 2026/27, priorities are directed at strengthening teaching quality and system consistency.

27524—College and Career Pathways

Mr. Dennis Lister III: I now turn to business unit 27524, College and Career Pathways, which is allocated \$462,000, an increase of \$9,000. This programme exists to ensure that students at Bermuda's public senior schools graduate with clear, supported routes into post-secondary study, training, and employment. It does so by expanding access to college-level learning through dual enrolment at Bermuda College and by providing signature learning pathways aligned to priority sectors including business, STEM careers, and hospitality.

Madam Chairman, the programme's functions centre on connecting the Bermuda public school system's graduation requirements with Bermuda College credentials and industry-recognised qualifications. In practice, this means supporting students to earn college credits or credentials while still in school, coordinating academic and timetabling arrangements so that the pathway learning is coherent and achievable, and maintaining working relationships with Bermuda College training providers and employers so that the learning experiences reflect real-world expectations.

Madam Chairman, the main activities supported through this business unit include dual-enrolment opportunities leading to a two-year associate degree pathway alongside the Bermuda school diploma, targeted certifications such as nursing assistant certification through Bermuda College, technical and vocational certifications such as HVAC and other skilled trades-related qualifications, employability skills development, and alternative diploma routes including the Penn Foster option as a pathway towards college. The programme also supports industry-recognised learning options such as ACCA Pathways (where appropriate) and facilitates the coordination required for students to participate in work-based learning and other signature learning experiences.

Madam Chairman, there are three outcomes from this programme that have greatest impact on students.

First, the nursing programme is preparing students for entry-level employment upon graduation. The programme reports that, on average, 80 per cent of participating students obtain the nursing assistant certification, providing a concrete credential and practical entry point into health sector employment and future training.

Second, the dual-enrolment programme is strengthening readiness for college and employment. Students can graduate with the Bermuda school diploma while also earning additional qualifications such as national high school diplomas and, where applicable, industry certifications. This improves students' confidence and preparedness by ensuring they are familiar with post-secondary expectations before leaving school.

Third, the programme has established relationships with business and industry partners so that students learn directly from employers and gain a clearer understanding of workplace and tertiary expectations. The programme reports engagement with as many as 21 learning partners, which broadens exposure and strengthens the relevance of pathway learning.

1712, Early Childhood Education

Mr. Dennis Lister III: Madam Chairman, I now turn to programme 1712, Early Childhood Education, which is allocated \$3,028,000 for 2026/27. This represents an increase of \$284,000.

27175—Child Development

Mr. Dennis Lister III: This programme funds Business Unit 27175, Child Development Programme, and 27700, After Preschool Care. Business unit 27175, Child Development, is allocated \$2,906,000, an increase of \$289,000. The Child Development Programme has served Bermuda's community since 1977 and exists to collaborate with and empower families of children from birth to [age] 5 by providing quality

services, support, and guidance that maximises every child's potential.

Madam Chairman, the programme provides both prevention and early intervention services. Preventative services include developmental screenings for children between 18 and 48 months, diagnostic assessments, family counselling, and parent education. Early intervention services include parent education, behaviour intervention, occupational therapy, speech and language therapy, and physiotherapy. Together, these services help identify developmental concerns early, reduce barriers to timely diagnosis, and support families so that children can enter preschool and primary school with the right supports and placements in place.

The programme's functions and main activities fall into two service streams, screening and assessment, and intervention and family support.

Screening and assessment services help families and schools understand children's functioning across key domains and coordinate referrals so that children are assigned to the appropriate services in a timely manner. Intervention and family support services include coordinated early intervention for children with developmental delays, autism, behavioural challenges, and communication needs, as well as support for families of premature infants.

Parent education and support builds skills in responsive parenting and positive interaction. A key service is the home visiting programme based on the National ParentChild+ model, which strengthens the parent/child relationships through play and verbal interaction using developmentally appropriate activities. In addition, the Family Counselling Programme provides evidence-based clinical services to parents and adult family members to address challenges such as communication, boundaries, stress, grief, trauma, and co-parenting.

Madam Chairman, the programme's success in 2025/26 reflects strengthening capacity and safeguarding quality.

First, Cabinet's approval of a new organisational structure with additional and redefined posts including clinical and developmental psychology, screening leadership, a parent and family education and support coordinator, support therapists such as occupational and speech language pathologists, and dedicated early intervention case management addresses long standing service delivery gaps and is intended to strengthen access to services and reduce inequity for families who cannot afford private screening and assessment.

Second, the programme maintained its accreditation through recruitment efforts, revision of policies and processes through performance quality improvement, and systematic data collection and reporting.

Third, the programme continued to strengthen leadership capacity and clinical competency through organisational reorganisation and internal leadership

development designed to build resilience and succession planning.

Madam Chairman, in fiscal year 2026/27, the programme's priorities are to implement the new organisational structure to strengthen delivery capacity, reduce delays in screening, assessment, and intervention, and maintain accreditation and quality standards through ongoing performance quality improvement and regular data reporting. The programme will also continue leadership development and staff learning so that service standards are sustained over time. These priorities support early identification and stronger readiness for children entering preschool and primary school while reducing avoidable barriers for families.

[Programme] 1712—Child Development Programme Performance Measures: Performance Measure 1: Percentage of clients assigned to or eligible for early intervention who receive early intervention services.

The early intervention service administered via the Child Development Programme (CDP) is fundamentally aligned with the BPSS priorities. Specifically, it addresses the critical pillars of targeted student interventions and the enhancement of data analytics and reporting. By intervening during the formative years (birth to age 5), we ensure that the Department of Education can identify and mitigate developmental challenges, consider transition supports, as well as placements well before a child enters the primary school system.

This measure tracks the efficacy of the programme in converting referrals into active support. This output measure tracks the proportion of children, both those referred and those deemed eligible, who successfully receive intervention services. The annual target is 50 per cent and the result to date is 68 per cent. The target of 50 per cent was established as a realistic threshold necessitated by the fact that only one staff member was available to provide service. I am pleased to report the service achieved a 68 per cent success rate, significantly exceeding the set target.

Performance Measure 2: Percentage of clients who make progress towards their early intervention goals. This performance measure is a critical indicator of the efficacy of the Child Development Programme. It aligns directly with the Bermuda Public School System priority for targeted student interventions and data-driven reporting.

For the current reporting period, the programme set an ambitious annual target of 75 per cent. The actual result of 72 per cent represents a high standard of clinical delivery falling only three percentage points short of the target. This achievement is particularly noteworthy given the current human resource constraints within the department.

27700—After Preschool Care

Mr. Dennis Lister III: Business Unit 27700, After Pre-school Care is allocated \$122,000, a decrease of \$5,000.

Madam Chairman, for fiscal year 2026/27, the Ministry of Education Capital Development acquisitions for schools totals \$12,950,000. This significantly increases investment in public school facilities and equipment to support system stabilisation and education transformation across preschool, primary, middle, senior schools, and Bermuda College.

Capital funding in 2026/27 is directed to four connected outcomes.

1. Safer, more secure schools, phased safety and security upgrades, including CCTV replacement and targeted fencing repairs with particular attention to middle and senior schools.
2. More reliable school infrastructure, upgrades to building systems, including electrical works needed for dependable daily operations and modern learning environments.
3. Healthier, more comfortable classrooms. Improvements that support indoor air quality, cooling, water access, sanitation and hygiene, helping protect instructional time and well-being.
4. Technology that supports continuity in learning. Stronger IT infrastructure and devices that enable learning, assessment, parent communication, and school operations across the system.

This programme combines minor works, safety and compliance, major site works, education reform learning spaces, and capital acquisitions. Minor works at primary schools address immediate everyday learning conditions. Examples include bottle filling stations, window replacements, durable flooring upgrades, and ADA-compliant playgrounds so more children can participate safely.

Safety, accessibility, and compliance projects include replacement CCTV, asbestos assessments, and indoor air quality testing and replacement of specialist equipment such as the hoist systems at Dame Marjorie Bean Hope Academy. Major works and renovations are planned for key sites including CedarBridge Academy, Whitney Institute, The Berkeley Institute, and Bermuda College to improve safety, functionality, and readiness for teaching and learning.

Improved learning spaces include classroom fit-outs for furniture and fixtures and related works to support parish primary reform classrooms and phased implementation. Equipment and playground replacements, improve safe play, classroom function, and day-to-day learning as replacement ground equipment and classroom boards. And technology acquisitions strengthen infrastructure, servers, networking, Wi-Fi upgrades, security, two-factor authentication, platforms, and licensing for Microsoft 365, and devices for students and staff including laptops for high school

students and additional Chromebooks for students and paraeducators.

Over time, ageing facilities, deferred maintenance, and uneven learning environments have disrupted teaching and learning. This year's capital programme prioritises high-impact upgrades [where] schools feel immediately safer, have more functional classrooms, healthier spaces, and reliable technology. The approach improves the existing school estate while longer-term facility planning continues, helping to ensure that stabilisation is achieved through visible, practical improvements across the system.

Madam Chairman, I now refer to page B-142, the subjective analysis of current accounts estimates for the Department of Education, which shows the aggregate of detailed line-item expenditures and year over year variances.

Madam Chairman, salaries increased by \$4,492,000, or 6 per cent, compared to 2025/26 in order to fund the department's staffing and personnel requirements across schools and services. Wages increased by \$1,031,000, or 12 per cent, compared to 2025/26 to fund uplifts to the department's staffing and personnel requirements across schools and services.

Other personnel costs increased by \$21,000, or 4 per cent, compared to 2025/26 to fund the department's staffing and personnel requirements across schools and services. Training increased by \$55,000, or 21 per cent, compared to 2025/26 for professional learning and training. Repair and maintenance increase by \$661,000, or 32 per cent, compared to 2025/26 in order to support required upkeep of facilities and systems to protect safe and functional learning environments.

Materials and supplies increased by \$459,000, or 23 per cent, compared to 2025/26 in order to support classroom and programme resources required for day-to-day high-quality teaching and learning. Grants and contributions increased by \$873,000, or 3 per cent, compared to 2025/26 in order to support grants and contributions for schools, including aided schools at the middle and senior levels and primary school grants.

Overall, current account expenditure increased by \$7,816,000, or 6 per cent, compared to 2025/26 in order to support the department's core educational operating requirements.

Madam Chairman, pages B-143 and B-144 show 1,034 full-time equivalent posts for 2026/27, a decrease of 48 compared to 2025/26.

Madam Chairman, with all of that being said, I have now concluded my presentation on Head 17, the Department of Education. I would like to thank all teaching staff, principals, administrative staff, support services, and all education leadership for their continued commitment and belief in the Bermuda public school system.

I will now move on to Head 41.

The Chairman: Thank you, Junior Minister.

I'll take the time to inform the listening public, as well as those Members present, that we are now in Committee of Supply on the Estimates of Revenue and Expenditure for the year 2026/27.

We are listening to the budget debate under the Ministry of Education, and the Junior Minister is now going to take us to Head . . . what is it?

Mr. Dennis Lister III: [Head 41].

The Chairman: Head 41, which is the Bermuda College.

Please continue.

HEAD 41—BERMUDA COLLEGE

Mr. Dennis Lister III: Thank you, Madam Chairman. Head 41, Bermuda College.

Madam Chairman, Bermuda College's mission is, *To provide the community with innovative programmes, training, support services, and access to partnerships that lead to local and global success.* It demonstrates its commitment to the success of its diverse student body by offering transfer programmes leading to success at the university level, professional and technical training leading to success in the workforce, and preparatory programmes leading to success in the classroom.

As found on page B-148 for the 2026/27 financial year, Bermuda College has been allocated an annual grant of \$15,570,710 by the Ministry of Education, similar to last year, with an additional capital grant of \$1,090,000 for campus maintenance and upgrades.

Madam Chairman, the College is led by a Board of Governors chaired by Mr. Nasir Wade and its President, Dr. David Sam. It maintains high standards as an accredited institution by the New England Commission on Higher Education, (NECHE). During the past year, the College engaged fully in the Commission's comprehensive evaluation process, submitting its self-study in December 2025 and facilitating the official site visit in February 2026. The College now awaits final notification of its re-accreditation status anticipated in October or November 2026 as it remains committed to the delivery of quality, internationally recognised education.

Notable achievements for the past year include the success of the dual-enrolment programme with 41 participants this past year, with three dual-enrolment students graduating from the College before earning their high school diplomas during the May 2025 commencement.

Four students of excellence accepted the invitation to the Phi Theta Kappa Honour Society, adding to the 75 members of the College's Chapter, Beta Chi Upsilon, established in 2019. Additionally, one mathematics faculty member received an honorary membership in recognition of outstanding contribution to mathematics education.

Experiential learning was further strengthened through a grant received under the United Kingdom's Turing Scheme, which enabled 28 students to participate in international internship placements in Belgium, Cyprus, and Italy, thereby advancing the College's focus on employability and global engagement.

Madam Chairman, the College also collaborated with the Ministry of Health and other stakeholders in support of youth mental health initiatives, including participation in the National Mental Health Anti-Stigma Campaign and serving as the host venue for the Mental Health Youth Summit in Fall 2025. The College also continued to partner with organisations like [Bermuda Environmental Sustainability Taskforce] BEST for environmental sustainability initiatives and host influential events like the annual Roche Science Week to engage the community in science and conservation.

One of the most significant milestones this year has been a successful expansion of articulation agreements across key academic disciplines, notably in nursing, with Kentucky State University, and STEM teacher training with Keene University. These agreements are designed to create clear, accessible pathways for students to transition seamlessly between various levels of education, thereby removing barriers and encouraging lifelong learning. Additionally, Keene University will offer locally delivered master's and doctoral programmes to assist Bermudian educators in advancing their expertise. The doctoral programme in educational leadership will specialise in STEM education leadership, curriculum, and instruction, as well as early childhood education.

Madam Chairman, significant educational milestones were celebrated, including the graduation of 95 students across various disciplines. The College also graduated four students with bachelor's degrees in business administration in partnership with Mount Saint Vincent University.

In May 2025, the Athora Professional and Career Education [APACE] Division awarded 280 professional designations and workforce development certificates that included 11 public high school students who received their certificate for nursing assistance as part of the Department of Education's dual enrolment programme with the College, underscoring the College's role in workforce development.

Last year, APACE introduced a new micro-credentialing framework and professional development pathways for adult learners. Looking ahead, APACE will continue to expand micro-credentials, deepen employer partnerships, and scale contract training to align learning with Bermuda's evolving workforce needs. In a groundbreaking move beyond U.S. borders, Bermuda College has become the first international Grow with Google partner, positioning Bermuda at the forefront of global workforce innovation.

Madam Chairman, this landmark partnership expands access to critical digital skills training through flexible, accessible programmes focused on high-

growth fields such as digital marketing, IT support, data analytics, project management, UX design, and artificial intelligence (AI)—skills directly aligned with the demands of today's employers. For Bermuda residents, this means access to industry-recognised credentials backed by one of the world's most respected technology companies.

Financially, the College's revenues come from government grants, student tuition, and other sources totalling approximately \$19 million. Salaries and benefits are the most significant expense, accounting for, on average, 70 per cent of budgeted expenditure. The College also invests in campus improvements and educational resources supported by the Bermuda College Foundation, which contributes to scholarships, programmes, and sustainability projects.

Madam Chairman, the Bermuda College Foundation plays a critical role in supporting and enabling the College's efforts to modernise its campus and programmes. Bermuda College is grateful to the donors who have supported the current Bermuda College Foundation fundraising campaign and shown their commitment to ensuring that all Bermuda residents have access to quality, relevant tertiary education right here at home. Bermuda College continues to strengthen its national impact through major milestones in community engagement, strategic planning, and academic excellence.

Madam Chairman, Bermuda College launched its 2025-2030 Strategic Plan titled *Innovate, Inspire, Impact*. This plan sets the College's direction for the next five years and strengthens alignment across programmes, services, and partnerships to support Bermuda's education and workforce. For the first time in the College's history, Bermuda College entered the Bermuda Day parade with a float. This historic milestone elevated the College's public visibility and national identity.

Madam Chairman, the College also expanded outreach across Bermuda under the leadership of President Dr. David Sam. Dr. Sam led engagement with public and private schools from primary through to senior school, strengthening awareness of Bermuda College pathways and encouraging early connection with prospective students and families.

Bermuda College launched its first-ever strategic enrolment plan for 2025-2030 titled *Transforming Lives Through Connection, Access, and Achievement*. This plan provides an intentional, data-informed approach to how the College will grow enrolment and improve student success through stronger recruitment, retention, progression, and student support.

Madam Chairman, for the first time, Bermuda College also had a visible presence at the annual Cup Match Classic, including signage on site and an advertisement in the classic programme. This strengthened the College's outreach and engagement with the wider community at one of Bermuda's major sporting events.

Madam Chairman, the College also launched its Built to Last campaign to highlight the importance of skilled trades and technical education in Bermuda. A signature recognition ceremony was held on October 8th at Bermuda College, honouring almost 30 individuals and four corporate partners whose work and support have helped to build Bermuda.

The event recognised Bermuda College alumni and former employees who have made significant contributions in trades, technical fields, culinary arts, and hospitality. It also recognised the Chubb Charitable Foundation Bermuda, Hamilton Princess and Beach Club, Efficiency Limited, and Bermuda Motors Limited for their support of technical, culinary, and hospitality education. The ceremony further recognised former Bermuda College Foundation Chairs Mark Berry and Garry Madeiros for their long-standing service to the College's development.

Madam Chairman, at this Built to Last ceremony, the College conferred the title of Professor Emerita on Mrs. Patricia Robinson for her exceptional contribution and lasting impact on hundreds of students. Bermuda College continued its commitment to honouring service and institutional legacy through its retirees' luncheon held at Coco Reef. The luncheon brought together approximately 40 retirees for an afternoon of reflection and celebration.

During this event, the College bestowed Professor Emeritus or Professor Emerita titles on 10 retired faculty members. Dr. Gloria Frederick, Dr. Paul L. Shepard, Dr. Charles Zuill, Dr. Jeremiah Faries, Dr. Sharon Virgil, Dr. Edwin M. E. Smith, Dr. Jolene Bean, Mr. Leo Betschart, Dr. Barbara O'Shaughnessy, and Dr. Angela Barry.

Madam Chairman, the College advanced applied learning in health and wellness through a new hands-on initiative within its medical nutrition course in the nursing allied health curriculum. Led by Dr. Andrew Dhanoo the initiative provides health care students with practical experience in medical nutrition, diagnostics, and wellness assessment. Students complete supervised assessments and structured interventions with volunteer participants, helping them better understand how nutrition, lifestyle, and biology influence health outcomes.

Madam Chairman, Bermuda College also achieved a defining milestone in academic quality assurance with the nursing programme receiving initial accreditation from the Accreditation Commission for Education Nursing, known as ACEN, a globally recognised accrediting body in the United States.

Madam Chairman, this accreditation strengthens opportunities for Bermuda College nursing graduates to further pursue study abroad and supports employment mobility by confirming the programme meets rigorous international academic and clinical standards.

Madam Chairman, these achievements reflect Bermuda College's continued commitment to excellence, relevance, and national service while positioning

the institution to meet Bermuda's evolving education and workforce needs. We are grateful to the Board of Governors, faculty, and staff for the unwavering commitment and steadfast stewardship of Bermuda's only college.

Thank you, Madam Chairman. This concludes my presentation for the budget for Head 41, the Bermuda College, and my overall presentation for the 2026/27 budget for the Ministry of Education, consisting of Heads 16, 17, and 41.

The Chairman: Thank you, Junior Minister.

We continue to be in Committee of Supply for the Estimates of Revenue and Expenditure for the year 2026/27, debating the Ministry of Education for Heads 16, 17, and 41.

Are there any Members who wish to speak to Heads 16, 17, and 41?

I recognise the Member from constituency 8, the Opposition Leader.

Member, you have the floor.

Hon. Ben Smith: Thank you, Madam Chairman.

First, I'd like to thank the Junior Minister for providing that brief this morning and into this afternoon.

I would firstly like to state from the beginning—

The Chairman: And I just want to let you know that you have approximately an hour and 45 minutes or so.

Hon. Ben Smith: Thank you, Madam Chairman.

So, the first thing that I would like to do is state how important education is to every community, but specifically at a time when the world is changing so quickly and without having the tools to be able to go into this future with artificial intelligence and all the different changes that are happening, we have to make sure that we are educating our young people to be prepared for that future.

It also means that education is really connected to almost everything that we discuss when we're discussing our budget. In every industry . . . I always like to say it doesn't matter whether you're a doctor, a lawyer, whatever it is, a teacher was responsible for you getting to that point. So, I'd like to start by thanking all of our educators for the hard work that they continue to do for our young people.

It's difficult because there are so many times that the conversation is only negative. But we have to remember that there are students that are participating in our schools every day, and they have dreams the same way that we would want them to have dreams for the future of Bermuda. And we have teachers that are trying to do their best to make sure that they're educating our young people to be prepared for that future.

Madam Chairman, it's also important that we are realistic and honest with where we are today. Because although we heard several numbers which tell us that we are once again spending over a hundred million

dollars on education, the question becomes are we receiving the results for that investment?

So, Madam Chairman, I am going to start where the Junior Minister in the beginning was referring to the increase in the education budget of . . . I believe he said it was \$7 million at the time, and you can see that on page B-134, that \$7.269 million was the increase.

We have had schools close recently. But we are still seeing the number of the budget climb. Not only do we have schools closing, we also know that the population, the childbirth, in Bermuda has continued to decline. So really before we go into this debate of students in Bermuda, how many public school students do we have in total? How many students are we actually talking about? Because recently, in the last five years we know that between private education and public education, those numbers got really close to each other.

So, I wonder if we would be able to know whether that now has been more students in private education than public education. And the reason that that's important is because as we continue to invest these large numbers of money into education, the customers, right, the person . . . the parents that are putting their children into public education, if we are seeing more of them move away from public education we have to have an understanding of why that is happening. And are we doing what is necessary to stop that outflux to private education? Because it's taxpayers' money that is paying for everything that we are about to discuss in education, public education. And then parents are having to then put out significantly more funds to send their children to private education. So, they're taxed, and then they're having to pay.

So, starting on Head 16, page B-135, the number presented here for 2026/27 is \$1,156,000, a difference of \$56,000 additional for General Administration. So that is under [business unit] 26000. But if you look at 2024/25, that number was \$769,000. So, the real increase has happened over that two-year period.

I would like to have some information on why that admin number continues to climb the way it does. And the reason that I am going to ask that question is because later on you will see that I am going to be asking questions about how we seem to be having less teachers, less support, but more admin costs.

The Chairman: Is that a specific question that you're giving to—

Hon. Ben Smith: That is a specific question. Okay.

The Chairman: Okay, because I want to make sure that it gets captured.

Hon. Ben Smith: Yes.

The Chairman: Okay, thank you.

Hon. Ben Smith: Still on [page] B-135, [business unit] 26080, Grants [to] External Bodies.

So, the Junior Minister spent some time giving us some of the details within who was going to be receiving the grants but didn't really connect the dots to how much money was going to each of these bodies. I'm wondering if the Junior Minister will be able to provide for us the kind of details that you would see in the grants that are for sports, as an example, right? So, you would find out that the Sloop Foundation is going to get this amount of money. And each of these bodies is going to have a specific number.

So, if they could provide us with each line, what body is receiving money and what the amount is. And the reason that that's important is because although there is this increase of \$262,000, because we're moving from \$725[,000] to \$987,000, in 2024/25, the actual number was \$1,786,000. So, we were at a significant number. We seem to have dropped off by a million dollars, and now we are creeping back up.

So, can the Junior Minister explain what was the impact of dropping off the way it was in 2024/25, and are we seeing this change to now start to add funding because of whatever the impact was of dropping the funding so significantly in 2024/25?

The Chairman: We are in Committee of Supply for the Estimates of Expenditure and Revenue for the year 2026/27 on the Ministry of Education, and currently we are speaking to Head 16.

Continue.

Hon. Ben Smith: Thank you, Madam Chairman.

So, Madam Chairman, under [business unit] 26090, Scholarships and Awards, we in the Opposition support any finances that we can give to our young people and our not-so-young people that allow them to get further education. So, increasing that number is something that we support.

The question that I have is considering that the cost of education has continued to rise outside of Bermuda . . . so when you are going to get that education, is this increase matching the increase in overall education costs outside of Bermuda?

It's easy to say that we're going to be able to give scholarships to more students. But the question is if we continue to have a number that is being outpaced by the increase in cost of education, then maybe we are not able to match at the level that is necessary to help the people that we want.

Madam Chairman, [business unit] 26140, Educational Reform Unit. So obviously this is a question that is . . . you know, there have been a lot of headlines about because there were consultants that were brought in specifically to deal with the reform and the significant reduction of \$1.2 million is because that contract has ended.

The Chairman: Are you asking that or are you stating that?

Hon. Ben Smith: The Junior Minister actually stated that was the case.

The Chairman: Okay. Right.

Hon. Ben Smith: So, what I'm asking now is, Could the Junior Minister provide us with the details of what happened in the last year from that contract so that we make sure that we have completed everything that was necessary from that consultant prior to it being ended?

And the reason I ask that question is because when I met with those consultants, there were certain things, certain benchmarks that had to be reached. There were certain things, targets that they had had. So, the question is, because I asked this question last year, was this going to have to be something that we continue to have to top up? Because if you move in a direction that a consultant has been part of, do we need to continue to have them to take us on the next steps?

So, can the Junior Minister give us the details of that, because when you reduce it by this amount and that group has now left, does that put us in a vulnerable position?

The Chairman: So, are you asking whether or not they met their targets?

Hon. Ben Smith: Yes.

The Chairman: Okay.

Hon. Ben Smith: Moving on to page B-136, I am gathering that the . . . really a lot of salary changes are based off of an uplift in payment. So, most of those movements are going to be based on that. So, there's not a lot of reason to go into the details on those specific pages.

What I will do now is move on to page B-139. I am going to move on to Head 17.

The Chairman: We are now moving in the Committee of Supply for the year 2026/27. And the Opposition Leader and Member for constituency 8 is now beginning to pose questions on Head 17.

Hon. Ben Smith: Thank you, Madam Chairman.

So, starting with 1701, the Central Administration. I am going to start with 27001, Office of the Commissioner. The revised [amount] was \$821,000 for 2025/26. And now we have an estimate of \$1,100,000, which is an increase of \$298,000.

Madam Chairman, if I move to page B-143, I note that there were four staff members under the Office of the Commissioner. And now the estimate is for six, which is an increase of two. So, can the Junior Minister let us know what the increase is for?

The Chairman: Okay, all right.

Hon. Ben Smith: On 27090, on the same page B-139, the Educational Standards and Accountability was a portion that the Junior Minister spent some time on. There is an increase to \$1.1 million, which is a \$101,000 increase. But once again, I have to highlight that compared to the 2024/25 number, which was \$325,000. So, can the Junior Minister give us some details on what that increase has provided for from the 2024/25 to where we sit now? Because that is a significant increase. I know that some of that was discussed because of the school attendance that came from the Junior Minister, including how that would be the kind of data they would get from it, and what that meant.

But my question for that would be, Could the Junior Minister provide us with details on this since this transition has happened? Has there been an improvement in attendance by students across the schools? Because if you are making a larger investment in it, we would like to know whether that has actually resulted in the improvement that we were looking for.

So, can the Junior Minister connect those dots for us?

The Chairman: Okay.

Hon. Ben Smith: Under 27160, Substitute Teachers is an issue that has been discussed in several budgets. Because at one point, we were at almost \$8 million in 2024/25 for substitute teachers. The revised [amount] for 2025/26 is \$4.4 [million], and now we are moving to \$5.7 [million], so we are creeping up again.

So, the question that I have is, Do we have a reason why we are having to rely so much on substitute teachers? Is that number because we do not have full-time teachers? Is there something else happening that means we are relying on substitute teachers? Can the Junior Minister give us some information? Obviously, when you see this number increase by \$1.2 million, there seems to be a reason for it happening.

Now, once again, I will go to the full-time employee numbers and note that —

The Chairman: That is page B-143, is it?

Hon. Ben Smith: Page B-143. So, under substitutes, you will note that in 2024/25 that number was 36 substitutes. It has moved to 55, and we now estimate it will move to 60.

So that increase of funding, which is \$1.2 million, is that based [on] a need that we have seen happen in this last year and anticipated going forward? Because once again, as you close schools, there should be more teachers available, potentially. So, is that the case? If not, are there more teachers not in the system, which is why we are having to rely on more substitutes? So once again, I do not want to be assuming. I prefer if

we actually had some concrete answers on why that change is happening.

So, back to page B-139. The changes that I see . . . Give me one second. I just have to move to my—

The Chairman: Okay, you are fine.

For the listening public, we are debating Head 17, the Ministry of Education, in Committee of Supply, and I call on the Opposition Leader to continue.

Hon. Ben Smith: Thank you, Madam Chairman.

So, Madam Chairman, I am still on page B-139. I am looking under 27063, School Psychology. The funding has increased slightly by \$40,000. The staffing level has stayed the same, so I am gathering that could be just a bit of an uplift because of salary increases potentially.

My question is, given the increased concerns about youth mental health, we have just heard a statement recently by the Minister of Health that we are going to be looking for people within our population to be recommending people to certain services. It could mean an uptick in people who are taking on these services. Considering that, Would the Junior Minister be able to tell us whether he believes that with that potential increase, we have the resources to be able to cover the need?

I believe that at one point, the Junior Minister said that every school had a psychologist. I could be incorrect. So could he give us an answer of what is the actual ratio between school psychologists and the schools and what the ratio of students that is best practice for that role with students?

And following on with that question, would the Junior Minister be able to tell us what the average assessment time is from assessment to service? How long does it take after a student has been assessed and recommended to this service? How long does it take before they actually get treatment?

The Chairman: Okay

Hon. Ben Smith: So, 27072, which is Counselling, in that same vein. That is why I have connected these two together. Once again, funding is very similar. There is no change in the staffing level, so my questions are similar.

Considering the needs in our community, could the Junior Minister let us know whether it is believed that we have the support presently for the level of need in our community? And if possible, could we get what the average caseload per counsellor is and whether that matches best practices?

The Chairman: Okay

Hon. Ben Smith: Still on page B-139, I am looking at 27065, which is Hearing Impairment.

My question on this is specific to the Gilbert Institute, which I know previously had a specific programme for this. So, considering that Gilbert is closed, can the Junior Minister just let the public know where those same services have moved to and which schools have picked them up? It would be the services that were at Gilbert prior to this year.

So, 27079, which is Paraprofessionals. Once again, I am going to do the comparison. So, still on page B-139, in 2024/25, it was \$6,755,000. It increased in the last budget to \$7,300,000 and is now being reduced by \$475,000. If I move to page B-143, I will note that paraprofessionals in 2024/25, there were 104. In the last budget, there were 100, and the new estimate is 88, which is a reduction of 12. So, would the Junior Minister be able to give us a little bit more detail on what that reduction means? Is there a specific reason why we are having less paraprofessionals? It could be that we are using a different resource. So, if we could understand where that reduction comes from.

And considering that not just Bermuda, but worldwide there seems to be an increase in the need for students with learning differences to have more support. So, it just seems odd at a time when we are kind of having more assessments, we are learning that we have more students who have these needs. Those numbers seem to be moving down instead of up, when you would normally think more support is needed.

So, if we can get an answer on that. On that same page, B139—

The Chairman: I just have one quick question.

Hon. Ben Smith: Sure

The Chairman: Are you supposing . . . is it supposition on your part? Okay, can you slightly ask the question differently? Like, what is fuelling the decline in the numbers for paraprofessionals, as opposed to assuming that there are greater numbers of students. Just so that you can get the accurate responses that you are looking for.

Hon. Ben Smith: Yes, so, the fact that I used was worldwide numbers—

The Chairman: Right.

Hon. Ben Smith: —are increasing. I cannot speak—

The Chairman: Speak specifically to Bermuda, right

Hon. Ben Smith: —specifically to Bermuda. So, my question is based on the worldwide number increasing. And—

The Chairman: Are we trending in the same—

Hon. Ben Smith: And are we trending in the same direction?

The Chairman: Okay

Hon. Ben Smith: And if we are trending in the same direction, then it makes that question of why is our support number moving in the opposite direction?

The Chairman: Yes, and that is a fair question. Yes.

Hon. Ben Smith: So, under 27083, which is Autism Services, this would be the same question. Because it seems that we are reducing the support in that area by [\$]185,000. And we are also reducing the autism staff by two.

So, the worldwide trend is saying that we are increasing the number of students who need those services. So, if the Junior Minister can let us know whether those are the same numbers that we are seeing in Bermuda? Are we seeing an increase in the need for those services? And if that is the case, then why are these numbers moving in the wrong direction?

The Chairman: Okay.

Hon. Ben Smith: So, Madam Chairman, page B-143, I have gone to this page a couple of times with some of the different staffing numbers. And I guess this is the observation that I want to make, that [in] my words, the worldwide trend is moving in one direction. And when I look at this particular page it seems specific to the needs of learners who have different learning needs, and it seems to be moving in a direction that says that we need less support in this area. So, any kind of information we can get on that is important.

The Chairman: So, you're asking why our numbers are showing an inverse relationship to that? Okay.

Hon. Ben Smith: Yes. Thank you.

So, Madam Chairman, I am going to connect this to the schools. And this is where I am trying to find out what the numbers are per school and the ratio with the services to the schools. Because potentially the answer to my original question is, because we have less students, because we have less schools, the services that we have are able to actually cover a different group. Right?

So, if that is the case, it would be important for us to be able to have the information that says *for primary schools we have this many psychologists, we have this many OTs*, the different therapies that are needed in the school. So, can the Junior Minister give us a breakdown of each level of school and the professionals who are engaged in those services? What is the ratio of students, and how does it compare to the best practices?

The Chairman: Okay

Hon. Ben Smith: So, I am just going to take a quick move to page C-6. I think it is page C-6. Hold on.

I am looking for the construction, and it is the maintenance of schools.

The Chairman: Maintenance of schools, 75309.

Hon. Ben Smith: Yes 75309. So, the Maintenance of the schools. And I think this one is really important right now, because the Minister actually stated that several of our schools need real refurbishment and upgrades to the tune of \$10 [million] to \$20 million.

Considering that number, and what the increases in the budget for maintenance are, can the Junior Minister let us know whether we could have a plan going forward of how much is going to be put forward per school in order to reach the target that the Minister has put out of \$10 million to \$20 million per school? Because at the rate of the increase we have now, we are never going to reach that target. And this is specifically to if you are maintaining on an ongoing basis, then potentially you do not have to have that big number at the end.

So, can the Junior Minister give us details on what is going to be maintained this year, and what funding will be needed going forward? Is he able to give any kind of details on that?

The Chairman: Okay

Hon. Ben Smith: So now I will go to the performance measures. Sorry, just before I get to the performance measures, there is . . . because the listening audience does not always have the ability to look at the [Budget] Book —

The Chairman: No, they do not

Hon. Ben Smith: —and the numbers that we are looking at.

The Chairman: Yes

Hon. Ben Smith: So, the question is . . . we can you tell you the total budget for a specific school. Yes?

Then we can flip through our Book and say this is the number of staff for that school. But it would be helpful to be able to connect the dot with how many students are in that school, so that you have an understanding that the school cost us this amount, this is how many teachers or professionals are in that school, and then connect it to how many students you have. Because of what happens, I think it is important that the population knows how many students —

The Chairman: Perhaps you should ask it like this, if you are not seeing that information: Why is the

information not presented in that way? And then the officers, the Junior Minister, might be able to give you the answer you are looking for.

Hon. Ben Smith: Thank you, Madam Chairman.

So yes, my question would be, providing the number of students per school would be a very helpful comparison when you are looking through the Book to decide this is how much the school is receiving in funding, this is how many professionals are part of the school. Because, as we have found out, when a school closes, the majority of the cost of the school is actually the teachers in the school.

But what we want to know is, how many students are actually receiving the services at each individual school. Because what happens is, you close a school and people do not always understand that there were not a lot of students in a particular school. And if you put those students in another school, this is where the confusion arises for the population when you do not have the information.

The Chairman: Okay Member, I do believe that they have a figure that gets spent from the public funds on each student. And so maybe you might want to ask that question because . . . the total amount of money based on the total amount of students in our schools, and you will know at least how much money we contribute to the education of each child in Bermuda.

Hon. Ben Smith: I do! And so, the issue becomes, if the number of students is continuing to decrease, and that number is getting higher because you have to pay for all of the infrastructure for the number of schools for the number of therapists, right? So now that number actually looks a lot bigger because of what you have to cover with fewer students. That is why having that number in here would actually allow that comparison for understanding.

The Chairman: I think you should ask that question so that you can get verification that, indeed, that is how the breakdown works. And I am not telling you how to do your debate —

Hon. Ben Smith: No, no, I am —

The Chairman: But I hear the answers you are looking for, and so I am suggesting that you ask it a certain way so you can get these specific answers.

Hon. Ben Smith: So, the specific [question] would be, Can the Junior Minister give us what the total number is per student, and then give us a breakdown of how they get to that number?

The Chairman: Now, see, that is a better way of asking questions. It is clearer.

Hon. Ben Smith: Just a quick question on page B-139. I skipped over it just now, and it was . . . I note that Lions Quest Life Skills, 27067, had a budget number of \$25,000 in 2024/25, and then it zeroed out. But the reason I bring that up is that when you look on page B-143, there was an employee in 2024/25. Then there was not one budgeted in 2025/26. But in the revised, there is one. So, now we are estimating again that there is not going to be an employee. So, are we going to now see that number show up again in the revised?

The Chairman: Okay

Hon. Ben Smith: Can we get an answer on why that has happened?

I am trying to use [the] Book and [the] laptop and —

The Chairman: That is fine, Member. I will just ask if there is anyone else, while you are . . . who wishes to speak to Head 16, 17, and 41.

Are you ready to continue?

Okay, because I do have someone else that does wish to speak to—

Hon. Ben Smith: No problem.

So, I am now on page B-145. I said I was going to move to performance measures, and starting with 1712, Developmental Screening. So, it is the measure that tracks children aged 18 to 48 months who are receiving developmental screening.

The Chairman: Are you able to cite the page that you are on? Yes, because I see 1712 on page B-147, or if we go to page B-141, we have 1712, and on line item 27175 you have child development.

Hon. Ben Smith: Yes

The Chairman: But you said that you wanted to go to performance measures, and that is on the page B-147.

Hon. Ben Smith: Sorry, it is on page B-147. I apologise.

So, under 1712, Early Childhood, it says children from 18 to 48 months who receive a developmental screening. So, the question that I have is what is the . . . and the reason I ask this particular question, so you have . . . there is 18 . . . for the children that are in that age bracket, we have what that number is. But how many of the children who receive that screening actually then receive services after the screening?

The Chairman: Okay

Hon. Ben Smith: And what is the timeline from screening to receiving services? Because I just think it is important, for one, I believe that everybody should be going through that screening. And if they are, knowing that

this will actually support their child I think is an important message for us to give.

Because once again, my understanding is that there seems to be a bit of a stigma; people do not want to get the result. [Especially] parents. And we have to change that by helping them understand that getting the assessment and the support as early as possible is how we are going to get the best results. So, I think it's important that I give that message on this particular line.

The Chairman: Thank you.

Hon. Ben Smith: So, just under there, it says *percentages of clients assigned to or eligible for early intervention who receive early intervention*. And the outcome is 50 per cent. So, my question is: Why are the people who are eligible to receive it . . . why are so many of them not receiving it? Fifty per cent seems like a low number if we actually need that.

And is that related to what I just said that people do not want to take on the services? Or is it that we do not have the resources to provide the services? So, if the Junior Minister can let us know what is the reason that that number is 50 per cent, I think that would be helpful.

Now, Madam Chairman, some of our performance measures. So obviously, just recently we have seen publicly what the scores are for public education, the IGCSE scores. And we have seen the Cambridge scores. So, I am going to have some questions on that, because obviously, that is where the outcomes are. And for me, some of the performance measures, I believe, could be clearer to allow us to actually understand what the outcome is that was desired and what the result is.

For example, the first one on 1705 Primary Schools. On page B-146, and it says, *P4 to P6 students achieving targeted growth for reading*. And it says 65 per cent. So, if we could understand what is meant by the targeted growth, what the expectation would be in that year period, and why the target would be 65 per cent instead of 100 per cent?

So, if we could have an understanding of what that difference is, I think it would make that measure make more sense.

The Chairman: Okay.

Hon. Ben Smith: That would be the same situation for P3 to P6 students achieving a three or higher for summative writing assessments. It is 60 per cent. So, seeing these numbers of 50 per cent, 60 per cent, it draws your attention to them. So, if we could have the Junior Minister explain why the target would be that low, and then what the actual achievement is that we should be looking for in that outcome.

So, business unit 1707 Middle Schools, still on page B-146. We have all heard that the reform has

been paused, which has actually caused us to be in between two models.

So, it was a three-tier system to move to a two-tier system, and now we are talking about middle schools here. So, one of the questions that I have is on the assessments that have just been made public for Cambridge. Could the Junior Minister let us know which schools in Bermuda would have been part of this Cambridge assessment? Are all the schools? And if it is, knowing that would be important for us to know who is being scored with it. And is the transition period that we are going through causing some confusion in the numbers that we are going to be receiving?

And still there under students. [For] International General Certificate of Secondary Education [IGCSE] in English and math, the number in 2024/25 was . . . we are looking . . . the outcome was 84 per cent for math. And for English language, it was 100 per cent. The number for 2025/26 was 85 per cent for math, 100 per cent for English language, and we are looking for the same target outcome for 2026/27. So, can we have an indication of the number of students that are taking these tests in middle school so that we have an understanding of how many students we are actually talking about with this 85 per cent, 100 per cent? I just think having that detail would be helpful to know. How many of our students are actually reaching the level to be able to take those exams? And then what percentage of them are actually reaching these targets?

Still on [page] B-146, under secondary schools 1708, students achieved targeted growth in reading. The forecast for 2025/26 was 50 per cent, and the target outcome for 2026/27 is 50 per cent. So once again, can the Junior Minister give us clarity on why that number would be 50 per cent? What factors are being brought in that make us look for a target that is only 50 per cent?

The very next line says *students gaining college acceptance*, and the forecast for 2025/26 was 68 per cent. The target outcome for 2026/27 is 70 per cent. So, is this out of just part of the students, or is this the total student body in high school that we are seeing 70 per cent of all students in public high schools that are gaining college acceptance? Or is this based on a smaller number of just the students that are applying? I just think it would be important for us to know. And the reason that that is important is because when you look at the targets in primary school, you look at the targets in middle school, you look at how those assessments are, and what we have just seen publicly, it does not seem to line up that we would have that level of pass rate for acceptance to college. So having that information, I think, would be important.

On page B-147, still under secondary schools, students passing IGCSE for English, math, and science. It says grades A to G. Could the Junior Minister give us a detailed breakdown on the difference between an A, a B, a C, all the way down to G, and then [let] us have an understanding of what percentage of

students are falling in each of those letter categories? The way it is written presently is [the] revised forecast for 2025/26 in English 85 per cent, math 75 per cent, science 80 per cent, with the targets for 2026/27 being the same. But when you read that and understand that that is between A and G, that we are looking for that number of 85 per cent, that means something completely different. So, if there is an international standard, if there is a number that we should be aiming for in Bermuda, having this number say 80 per cent and we are actually not reaching a target that puts us in line with the rest of the world, [then that] seems to be a problem. And I think that everybody in Bermuda, knowing that we are spending a hundred and something million dollars on education, is going to want to know that that is the actual target that we are going for.

The Chairman: So, you might want to ask what letter designation is considered the pass rate. So that may be the question you wish to ask.

Hon. Ben Smith: My first question was breaking down each letter, and then once breaking down each letter, let us know what that standard would be from outside of Bermuda that would be looking for what is this standard that most people would consider a pass. And if we are not targeting at that level, then why? And how are we going to change our trajectory so that we are reaching that pass mark because our students are too important for us to have numbers in this Book that are not actually matching the reality.

Right under there is *students passing advanced placement exams with a score of three or higher*. [Provide] just a little more detail on how many students are actually participating in advanced placement exams. So, when we put this performance measure here we have an idea that at 58 per cent . . . That was 58 per cent out of how many students that were actually participating in advanced placement exams?

The next line is *graduate with a Bermuda school diploma*, and the revised forecast for 2025/26 is 97 per cent. And the target outcome for next year is 100 per cent. So, can the Junior Minister give us a breakdown of what is necessary to receive that certification? And once again, that is based off of whether you look at all the other targets and outcomes, there seems to be a huge difference between what is expected at different levels. So how does that get to a diploma that everybody is going to get . . . 100 per cent is going to receive? So, what does that paper mean? Give us the breakdown of how you receive that certification and what that certification means for each student.

Percentage of graduates earning an external internationally recognised credential upon graduation. It is 82 per cent for 2025/26, with a target outcome of 90 per cent for 2026/27. Can the Junior Minister give us the list of these external international recognised credentials upon graduation that would make up this 90 per cent? Because that would mean that . . . once

again, I guess the question that I have to ask first is, Is this 90 per cent out of every student that is in public secondary school who graduates? So, 90 per cent of them are receiving this internationally recognised certificate, 90 per cent of them. So, give us the examples of what this certification is that would make up 90 per cent of our student body getting some kind of certification.

And then the next measure is *students graduating with one or more industry recognised credential with the target of 100 per cent*. Could the Junior Minister explain to us what these industry recognised credentials are that we are going to have 100 per cent of our students leaving school with? And what does that do to help them to be in our workforce?

[Under] 1709 curriculum assessment, *percentage of primary and middle school core curricula with priority standards, pacing guides and scope and sequence documents*, the performance measure is that the target is 100 per cent. And the revised forecast for this year was 100 per cent. Can the Junior Minister please give us the details of what makes up these assessments for the curriculum? And how are we at 100 [per cent]? It has been 100 per cent across the board. So having some details on what that actually means and how we are getting to that 100 per cent target, I think is important for us to know.

[Page] B-146, there was in Middle Schools 1707, *students passing City & Guilds assessments, English and math*. The revised forecast for 2025/26 is 88 per cent, and the target outcome for 2026/27 is 88 per cent. Can the Junior Minister please give us the details on what this assessment for City & Guilds is because once again, if the other numbers are telling us that our students are significantly low below the world standard for what is needed as a pass, how are we getting to this 88 per cent number? So once again, the first question I will ask is: Is that 88 per cent from every student in middle school? Or is this using a different number other than every student in middle school? How do we get to this 88 per cent? [I ask] because we were at 84 per cent, 90 per cent, and now we are at 88 per cent.

So, [in] 1708 secondary schools, there was a section at the bottom here on B-146, *students earning the City & Guilds employability school certification*. It is 100 per cent. It has been 100 per cent across the board. Could the Junior Minister give us the details on what it means by employability skills certification? [I ask] because in this competitive market that our young people are going into when they graduate from high school, does this mean that they are prepared for interviews? Does this mean that they are prepared for resumes? Does this mean that they are prepared for the time management and what it means to be part of work? Because I know that the Minister of Economy and Labour is going to want to make sure that our students are prepared that way.

So, I am going to ask. Can the Junior Minister give us the details of what this employability certificate is? If it does everything that I just asked, then that is great to know. But if we are graduating our students out of our schools without the ability to do those things, we are not setting them up to be employable, which is a real problem when we are having to compete worldwide for jobs. It is critical for us to know that we are preparing our young people through our education system to be employable. It is easy to put 100 per cent in this Book. But if at the end of that, that young person is graduating from high school and going to try to get a job and it is not matching this 100 per cent, we have a problem in our country. Having this answer is critical for us. This is the future of our country. This is the future of work.

On [page] B-142, I do just have a quick question on transport. I know that there was some travel that was to go to certain overseas conferences about reform and those kinds of things, and that number dropped to \$49,000. But it is creeping back up to \$74,000, an increase of \$25,000. Can the Junior Minister give us some indication of what the expectation is for that travel and how we can expect that to impact how our students are performing in the classroom? Because at the end of the day that is the most important thing . . .

On [page] B-145, 1701—

The Chairman: I just want to let the listening public know, as well as the Chamber, that we have approximately 55 minutes left in this debate.

Hon. Ben Smith: —under central administration, it says *all school staff positions filled on the first day of school*, and it is 90 per cent. It has always been 90 per cent. It is 90 per cent now. The target is 90 per cent. My question is, Does that number include—

The Chairman: Member, what page was that again?

Hon. Ben Smith: [Page] B-145, right at the top.

The Chairman: Okay. Thank you.

Hon. Ben Smith: *All school staff positions filled on the first day of school*. Does that include a substitute filling for a class, or is that only full-time teachers in that class to get to the 90 per cent?

[I ask] because we also heard that there were year groups that were combined in this school year. So, when you combine two year groups, are you putting that in the 90 per cent as well? [I ask] because I think it is important for us to know we have an increase in the number of substitutes, which means that that demand is growing. If we are filling at 90 per cent at the beginning of the year, is it right away that we are needing multiple substitutes? Or was it already right from the

beginning of school that we were having to have substitute teachers fill in?

I think it is important for us because as a young person in a classroom, having that continuity with your teacher, building that relationship, that rapport is important. So, if it is chopping and changing, that is one of the reasons that it was put forward why you would move from three-tier to two-tier—because transitions cause issues with a young person's development. Having different teachers all the time also causes that same issue. So having the Junior Minister give us the details of what that 90 per cent means I think will be important for us to know.

Yes. So, [on page] B-143 I am just going to ask a question on 27042, Buildings, Grounds, and Equipment. I note that in 2024/25, there was one employee. It moved in 2025/26 to two, and now there are going to be four for 2026/27. That is an increase in the staffing. Can the Junior Minister give . . . He did mention that there were non-slip floors that had been put in place. There was an indoor air quality issue. PVC windows were put in some schools. Could the Junior Minister give the details on what schools received that and what schools should be looking forward to these changes in the upcoming year, considering that we are increasing the staffing by two?

And with that, Madam Chair, I would like to give an opportunity for the Junior Minister to answer and for anybody else to ask questions.

Thank you.

The Chairman: Well, first, let me just remind the listening public that we are in Committee of Supply for the Estimates of Revenue and Expenditure for the year 2026/27. We are currently debating the Ministry of Education and, in particular, Heads 16, 17, and 41.

Are there any other persons who wish to speak to these Heads?

I recognise the Member from constituency 10. Member, you have the floor.

Mr. Robert King: Thank you, Madam Chair, listening public, and Members of this Honourable House.

Going through the Budget Book under education, what struck me was the how the Book was reporting on the budget that was spent, budget allocations, and performance measures. And I also looked at the performance, the mission statement—*To provide strategic leadership and policy direction for education and lifelong learning*. And what struck me was that is a bureaucratic statement. That is not actually a mission statement. I would think that the mission statement should be to provide a world-class education to all students, regardless of ability, and a highly educated and skilled workforce to meet the needs of the community now and in the future. That would have been a mission statement that would get us energised. But I will get into the questions.

[On page] B-136, objective analysis training [for] 2023/24 was \$1,000, [for] 2024/25 \$3,000. [The] original [was] revised to zero. And then 2025/26, [it was] \$54,000. [For] 2026/27, [it is] \$4,000. What accounts for the low training budget, given that public schools achieve below-average performance in Cambridge [and] in the IGCSEs? Mathematics is identified as a critical area of need. However, [the] training budget has been cut by \$50,000 or 93 per cent. What is the rationale given this critical area of need, and especially the added stress that AI poses regarding employable skills?

Head 16, Ministry of Education, [on page] B-135, travel [for] 2023/24 [was] \$43,000, [for] 2024/25 [was] \$80,000 [for] 2025/26 [was] \$97,000. What was the purpose of travel? What were the material benefits? For example, what initiatives towards the improvement in service delivery and results were achieved? What accounts for the travel budget being \$93,000 higher than the training budget of \$4,000 given that the public school system is in crisis? The Ministry's focus appears to be on travelling and paying consultants.

The Education Act 1996 states that education is compulsory for all children from the age of five to 16, and [the] leaving age ends at 18.

The Chairman: So, Member, I need you to refrain from the narratives. And—

Mr. Robert King: No problem.

The Chairman: If you are interested in what the rationale [is] behind the Ministry doing it, then ask that question. Do not suppose that it is for the reasons that you have stated. Please ask the questions.

Mr. Robert King: Understanding that professional services accounted for \$2,359,000 in 2023/24, [in] 2024/25 \$2,625,000, [in] 2025/26 \$3,478,000, and [in] 2026/27 \$2,118,000, how does the Minister account for that in almost every subject both public senior schools are below the international average? No public school reached the CIE international average for English, math, and science. [The] primary school average for maths [was] 14 versus [the] international average of 31. [The] average in maths [was] 16 versus [the] international average of 31. CedarBridge and Berkeley did not achieve international averages in all other subjects.

Regarding the performance measures, Head 16, [on page] B-137, the signature schools. No signature schools were . . . that did not happen. So, what was causing the delay of implementation? That was in one of the performance measures on [page] B-137.

Development of signature learning programmes and introduction of signature schools performance measures under business unit 26000, general administration—

The Chairman: What page?

Mr. Robert King: Page B-137.

The Chairman: So, your question?

Mr. Robert King: What accounts for the delay in the achievement of the performance objective? [I ask] because it has been at least three years at great expense to the community.

Regarding the college pathway, [on page] B-141, how many students passed the college placement test? How many sat the exam and how many passed the exam?

Regarding the nursing programme, I remember the Minister saying that persons who completed the programme would be eligible for entry level placement as nursing assistants. Can the Minister provide us with the actual number of graduates? And also, more importantly, how many of the graduates went into the actual nursing programme to become fully qualified nurses?

Regarding the performance measures for schools, does the Minister also have—

The Chairman: What page?

Mr. Robert King: Oh, sorry. [Page] B-141.

The Chairman: For performance measures?

Mr. Robert King: In terms of the—

The Chairman: No.

Mr. Robert King: Okay, hold on a second.

The Chairman: [It is page] B-145. And which page in particular?

Mr. Robert King: Let me just get to that for you.

It was actually a question on why certain performance measures were not in there. So, we have got performance measures that are measuring particular things. But what we are not getting is information on the performance measures that ought to be in there, such as how many assaults, how many bullying incidents, how many gang-related incidents, drug and weapon seizures, et cetera.

The Chairman: So, maybe you want to ask the question: *Under performance measures, do you take an account of . . .* and list some of those things that you are asking the question on.

Mr. Robert King: Thank you. Under the performance measures, do you take account of the number of assaults, bullying incidents, gang-related incidents, drug seizures, weapon seizures, understanding that in our schools, there is a problem of violence? And . . . ([The MP is not here.]) We know that this impacts learning and

behaviour and performance in school. So, I would think that it would be important to have those performance measures, and I would ask that those be included in the future.

The Chairman: Okay. So, what you are really asking is: Under student services, *Do they take a measure of these items you listed?* Right?

Mr. Robert King: No, no. Sure.

The Chairman: I would assume that it would fall in somewhere in that category. Okay? Thank you.

Mr. Robert King: Understanding that time is of the essence, I will take my seat.
Thank you.

The Chairman: Okay. Thank you.

Are there any other Members who wish to speak to Heads 16, 17, and 41?

I recognise the Member from constituency 8, the Opposition Leader.

Hon. Ben Smith: Thank you, Madam Chair. [I have] just two final questions.

On [page] B-134, I am just putting this under the Ministry of Education. When can we expect to see a line item for an education authority? If the Minister can give us the answer on when we can expect to see that and what the cost will be to it. Even if this is predicted, we have been hearing about it for a long time. It is important for us to have it. And most importantly, it needs to have the word *independent* in front of it.

The second question is under performance measures. So, it is going to be between [pages] B-145 and B-147. I do not see anywhere in here that shows performance measures for principals of the schools. I would hope that going forward, we would see that kind of performance measure so that we know that we have leadership within schools that is moving us in the direction to get the results that we deserve.

Thank you.

The Chairman: Thank you.

Are there any other persons who wish to speak to Heads 16, 17, and 41?

I recognise the Member for constituency 10. Member, you have the floor.

Mr. Robert King: Just one quick one. I note that there are no performance measures for the Bermuda College, and I think that is an area that needs to be reported on in terms of student college placement tests, et cetera. There need to be performance measures because that is a critical area of our educational product.

Thank you.

The Chairman: Thank you, Member.

I will let the Junior Minister handle the response to that question. Thank you.

Are there any other Members who wish to speak to Heads 16, 17, and 41?

There being none, Junior Minister, are you ready to respond?

I recognise the Junior Minister responsible for the education debate. Junior Minister, you have the floor.

Mr. Dennis Lister III: Thank you, Madam Chairman. Can I ask how much time I have left?

The Chairman: Yes, you may. You have approximately 42 minutes.

Mr. Dennis Lister III: Thank you, Madam Chairman.

I first just want to thank the two Members for their . . . especially the Shadow Minister [for his] litany of questions that he has asked. And I think that (you know) he is right in his asking his questions. And it shows that he is passionate about education. I know him as a coach. You know, you work with young people and you want to see them succeed. So, thank you for your questions. And [I thank] Member King for his questions.

As I said there were a litany of questions, so I will try my best to respond to the questions that were asked in the time that I have. I will start. It was a while ago these first questions were asked.

I believe the question was: How many public-school students are currently in the Bermuda Public School System [BPSS] system? The answer is 3,736 students.

There was also a question under programme 26000: Why has the admin number grown despite the reduction in pupils in the classroom? Around \$40,000 represents the salary uplift under that business unit or programme.

In regard to [the] question asked on the details for grants . . . There are 12 grantees in 2026/27. I have a breakdown for a few. I believe the larger ones [are] \$450,000 for the College Promise grant, \$102,000 for the Reading Clinic, \$80,000 for the Sloop Foundation, and \$50,000 for WindReach. And then they got smaller as they go down.

[The] question was asked: What was the impact of the drop-off in 2024/25? Go back to grants. Do the scholarship increases match support needs due to [the] growing cost of education outside of Bermuda? Almost all scholarships are of financial need. And lots of options overseas for two-year, four-year colleges, and training, which are invested in Bermuda college, which is a great deal for Bermudians. So yes, it does match the growing needs due to education costs outside of Bermuda.

There was a question in regard to the former reform, or ThirdStory, I believe they are called. What was delivered by the consultants in the last fiscal year?

Did they meet their targets? It should be noted that the transformation is a continuous process. ThirdStory was hired to assist the BPSS with implementation of the transformation. The consultants provided support through 17 work streams through co-leading with selected members of the department of education. Many of those individuals have now returned to their substantive roles, which means that the work performed by those individuals is now being implemented at school sites. And for, I guess, a scope of work you can see you can visit the website www.gov.bm. So, what that says is those members that were a part of the reform are now in the schools and implementing some of the work that they were doing under the reform unit.

There was a question under Head 17, unit 1701 Central Administration. What is the increase for the office? It is recording around \$600,000 for teachers/principal leave accruals and increase in cost for substitutes.

Under business unit 27090 Education Standards, what has the increase provided? Salary uplift has attributed to the increase.

Under that same business unit, for substitutes, why is there a heavy reliance on substitutes? Substitutes are essential to maintaining uninterrupted teaching and student services when staff are on leave. The rise in substitute usage reflects two realities. Staff take leave for a wide range of legitimate reasons, and recent negotiated increases in leave entitlements for school-based employees have naturally expanded the number of days for which coverage is required. And just to elaborate a bit more, teachers can take vacation throughout the school year. So, if you have teachers, or if you need the substitutes, that is to the increase in substitutes.

There was a question posed under programme business unit 27063 School Psychology. What is the provider to student ratio? There is a global shortage of school psychologists, which places pressure on meeting the standard international ratio of one psychologist for every 500 students. In Bermuda, the BPSS ratio is one teacher for every 623 students. To ensure that service levels are maintained and students continue to receive timely assessments and support, we supplement our internal capacity by engaging qualified consultants who assist in delivering these essential services. So, there is a worldwide shortage. Bermuda is not alone. We are impacted, and we find ways to cope and make do.

A question under the same heading of School Psychology. What is the average assessment to service time? It is 40 school or business days.

Under business unit 27072 Counselling, there was a question: Do we have the support for the level of need in our community? The answer is yes. It should be noted that counsellors assist with academic and future career readiness, which is distinctly different from the clinical assessments provided by school psychologists.

A question under that same heading [is]: Does average case load match best practice? And what is the number of cases per counsellor? The national average for counsellors is one teacher for every 250 students. Our ratio is one teacher for 96 students. So, we are above the national ratio.

Business unit 27065 Hearing Impairment. Were the cases from Gilbert picked up in any way? Yes, students continue to receive those services after moving to new schools.

[Under] 27079 Paraprofessionals, why was there a reduction in paraprofessionals? [The] answer is if a para is required to respond to an urgent student need that has been identified and supported by data and established, there is an established process to secure services and hire a para educator. There is a fluid service model that responds to ongoing needs during the course of the school year.

[The] question under business unit 27083 Autism was: Why is there a reduction in services for this population? Service levels will not be disrupted in the event students' numbers increase. Then at that point, staffing will be assessed and addressed. As per my brief, there was a notable increase in successful and meaningful inclusion of these students in the general classroom. This reinforces DOE's commitment to inclusion of students and at least in the least restrictive environments. So, to your question, the students have been incorporated back into the general classrooms.

Under that same business Head, Student Services, is Bermuda trending in the same as the world in increase with children diagnosed with learning disabilities? Answer is yes. There are increased requests for support services, learning support, and ASD support. The needs are increasing, including intensity for a number of children diagnosed with learning disabilities. So yes, we are trending the same as the world.

Under that same business unit . . . No, a different business unit . . . But under maintenance and facilities, [the] question was asked: How much is allocated per school for facility upgrade and maintenance, and what specifically is being worked on? The response is that the Opposition Leader does know, is aware, that the capital budget is not per school. And to refer to pages C . . . And I am not sure the exact page where the minor capital works are listed in the Budget Book.

And to just further respond to his question, Why is the budget not broken down by per school, per pupil, or per service given to a more holistic view of the budget? This does not show the true cost of educating a student and singles or students who require additional supports and services.

And on the Lions Quest, I believe there was a question asked on the Lions Quest: Why is there an employee under this programme? That is just a simple printing error. So, it should be zero.

Under programme 1712, Development Screening, [the] question was asked: How many of the children who received screening received the services?

In fiscal year 2025, 11 per cent or 34 of children 18 to 48 months who received a developmental screening failed the screening, and 25 per cent or 79 of children passed the screening with qualitative concerns—a total of 113 children. All of these children are referred to service.

And I believe there was a follow-up in between. What is the timeline between screening and services received? To receive services, children and families are referred by parents, paediatricians, internal CDP staff, and Allied Health professionals. Children are referred to services two ways through a formal referral process. The coordinator receives a referral and then sends the referrals to designated service providers within five business days. The other referral method is through a monthly clinical case conference to discuss each client in a multidisciplinary process. Cross-departmental staff present individual clients for service and discuss what services and supports are needed.

The timeline for receiving these services depends on current staffing and wait lists. All children and families referred to the behaviour early intervention service will receive an initial consult. Additionally, speech and language, occupational therapy, and physiotherapy are currently provided through the Department of Health through a wait list for the following services: developmental assessments, early intervention, and home visiting. This is due to long-standing vacancies that [we] are focused on eliminating this year through a recent organisational [re]structure. To that answer, there are two ways to receive a referral. Through the coordinator—that takes five business days once screened and received. The other route takes a bit longer depending on the availability of the professionals for their services.

Under Programme 1705, the primary schools' IGCSEs, what is targeted growth for reading? The question was: What is the targeted growth, and why is it 65 per cent and 100 per cent? What are the actual achievements or outcomes? The targeted growth is eight months growth or more. Eight months is a period of time between the pre-assessment and post-assessment. The percentage of P4 to P6 students demonstrating eight months growth or more is 33 per cent.

Under the Middle Schools, what schools were a part of the Cambridge assessment and is this transition period skewing the numbers? All primary, middle, and senior schools are part of the Cambridge assessment. Primary and middle schools sit the Cambridge diagnostic checkpoint while senior schools sit IGCSE exams in English, math, and science.

The question asked again on the English, math, IGSCs: Why is the target outcome the same from the previous year? What is the number of pupils who are taking these exams, and what percentages are reaching targets? As a comprehensive, non-selective school system, all students other than students in non-IGSC courses at the senior school level sit the Cambridge exams in English, math, and science. The

majority of students are obtaining a Cambridge qualification between A and G. A “G” grade receives a Cambridge qualification.

[Under] programme 1708, there was a question asked under the secondary schools: Why is the target for assessment achievement only 50 per cent? Where do these targets come from? The targeted growth for reading is eight months or more. This is a period between the pre- and post-tests. The target is 50 per cent, and 35 per cent demonstrated eight months growth or more.

Under the Bermuda College, high schools and college acceptance, the question was asked: Why is there an incongruence with the target per level and what we plan to achieve for college acceptance—80 per cent? All senior school students are given the opportunity to apply to college or university, and the resulting percentage reflects the number of students in each school compared with the number who received one or more verified acceptance letters.

The question in regard to breaking down the grading system A to G and what the breakdown is for students. The information on the scale can be found on the Cambridge website.

[Inaudible interjection]

Mr. Dennis Lister III: Under International Certifications, the question was asked: What external credentials make up the international certifications. You have the GCSE, the IGCSE, City & Guilds, BTEC, GED, and Penn Foster.

Under the Transport, there was a question: What is the reason for the \$25,000 increase, and how does it impact student education, specifically as it refers to conference travel? This is for students to travel to and from school enrichment activities. This increase and others will go directly to students, not for travel to conferences, just for local transport. And that would be for [taking] students to Dame Marjorie and, I believe, to taking primary students to WindReach and for the programmes they provide up there.

[There was a] question in regard to School Staff: Does the goal of 90 per cent staff filled at the beginning of the school year include substitutes or any FTEs? These are for FTEs. There are international shortages in hard-to-fill posts, and sometimes staff retire or resign at the end of the school year. Or, some are leaving vacancies before school starts.

Under business unit 27042, [there was a] question in regard to buildings and grounds. The employee number increased from two to four due to the staff increase while schools receive upgrades. Currently, there is one facilities manager, and we will be going through the recruitment process to [hire] one assistant facilities manager. Some schools will receive flooring and window upgrades in 2026/27. All schools will undergo the necessary assessments to see what upgrades are required, including CCTV upgrades.

[There was a] question under Training: What accounts for the low training budget seeing that schools are underperforming? [Ther] response is there is a wide range of training provided by DOE and schools that is not only funded by this business unit. So, funding for training comes from other units.

[There was a] question on the College Pathway: How many students sit the college placement test, and how many pass the exam? Students who do not pass the placement test are offered preparatory courses in order to facilitate continuation of their education journey.

An Hon. Member: What was the number?

Mr. Dennis Lister III: There was no number.

[Inaudible interjection]

Mr. Dennis Lister III: The number is coming to you now. Just waiting for the answer. Yes, technology. This is what we send children to school for. Yes.

Just to further answer that question, in the preceding fiscal year, 201 students were accepted and 89 took preparatory courses. Out of those 89 that took preparatory courses, 60 per cent of these were admitted.

To the question posed in regard to the Education Authority, When can we expect to see the authority, and how much will it cost? the legislative framework for a successful public school model that utilises an education authority is undergoing the required level of scrutiny and revision such a vital systemic shift requires.

[To answer the] question under performance measures for principals and why not include it, performance measures for individual employees are confidential.

And under performance measures, why are there no performance measures included about Bermuda College? Bermuda College specific performance measures will be tied to a strategic plan [for] 2025/26, which was issued in the fall of 2025. The first iteration of performance measures will be available in fall 2026.

Madam Chairman, if there are any other questions while I wait, if anyone has any more questions . . .

The Chairman: The Junior Minister is still formulating some of the answers so that he can ensure that the Opposition gets them.

We are in Committee of Supply for the Estimates of Revenue and Expenditure for the year 2026/27. And we are debating the Ministry of Education on Heads 16, 17, and 41.

Are there any other persons who wish to speak?

I recognise the Member from constituency 8, the Opposition Leader. Member, you have the floor.

Hon. Ben Smith: Thank you, Madam Chairman.

Madam Chairman, on [page] C-4, I just want to ask a question [about] 75152 School Safety.

The Chairman: What page?

Hon. Ben Smith: [Page] C-4.

The Chairman: You said C-4? Okay, sorry. Go ahead.

Hon. Ben Smith: So, in the last school year, in this school year the Ministry introduced a new code of conduct with restrictions on personal devices. Is the Junior Minister able to let us know whether the increases in School Safety are to cover any necessary needs in order to cover that new code of conduct and the device restriction?

There were a couple of questions that he has not answered yet. I am not sure whether he is still looking for them. So, I am just going to quickly go back to . . . I am not sure whether the question was answered about the Office of the Commissioner.

The Chairman: Okay. Did you want to repeat your question? So just in case?

Hon. Ben Smith: Yes. So, there was an increase in the Office of the Commissioner, \$298,000. And there looks like there is an increase in staffing by two. So, I wanted to know whether those two things—

The Chairman: Are correlated.

Hon. Ben Smith: Thank you.

The Chairman: Yes. Okay. Thank you.

Are there any other persons who wish to speak to Heads 16, 17, and 41?

At this time, there appear to be none.
Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Chairman. Would we have to get another time check?

The Chairman: Certainly. Member, we are looking at approximately 15 minutes.

Mr. Dennis Lister III: Thank you, Madam Chairman.

The Chairman: Just slightly over.

Mr. Dennis Lister III: Okay. The Member did say there are a few questions that I probably overlooked. Would you mind restating them just so I can?

The Chairman: I hope it is not like about 20.

Mr. Dennis Lister III: I do not think it is that many.

The Chairman: Okay. Can you take your seat so that I can just ask?

Opposition Leader and Member from constituency 8, do you remember any questions off your head that until now have not been answered so we can remind the Junior Minister what responses you are still looking for?

Hon. Ben Smith: Yes. So, one of the questions that I asked . . . And I know the Minister said that we can get the breakdown of the assessments, the Cambridge assessments. We can get that by going on the Cambridge website. Considering that this is a debate that we want the Bermuda public to listen to, I am wondering if he can actually give us just a little bit of breakdown for A, B, and C, as an example. And my question that I asked was whether the standards that Bermuda is meeting . . . Right? Because our Book says A to G. What is the pass mark worldwide compared to Bermuda? [I ask] because I think it is important that we have an understanding how Bermuda is doing when we look at these numbers. So, if the Junior Minister can give us some details of Bermuda's standard and how that standard is matching to what I am going to say we are competing with, which is outside of our jurisdiction.

The Chairman: Okay. So just to just help out a little bit, the standard is from A to G, and the Junior Minister did say that G is recognised. So, are you really asking whether G is considered a failure? Or are you asking which letters of the standards A through to G are considered pass rates, and which ones are failures? That is—

Hon. Ben Smith: Correct. I want to know which one of those is what is considered a pass rate. Because yes, we can go all the way to G. But what is considered a pass, so that we know what percentage of our students are actually on the correct side of that equation?

The Chairman: Okay, thank you. I think that will help. I recognise the Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Chairman.

As I wait for that answer, I think I have seen an answer to a question that was asked that I did not get to respond to in regard to the nursing certificates: How many received the certificate, and how many who received the certificate went on to enrol in the programme? We do not specifically track progression from certificate to associates in nursing as each learner's journey is unique. We can report nine learners completed the certificate for nursing assistants with a further 11 completing the same as high school students under the dual enrolment programme. Six learners completed their associate's degree in nursing.

Another question was asked in regard to how many students take the IB exams. Bermuda Public School students do not sit IB exams.

And there was a question asked around the Bermuda diploma. What is necessary to achieve the Bermuda diploma? [The answer is] 24.5 credits of which 7.5 credits are from the pursuit of signature learning course and the remainder from credits earned from English, math, science, and other encore or elective subject areas.

[There were] two questions that the Member did ask. One question [was] under the Office of [the] Commissioner, and the answer would be the addition is for leadership support posts that were vacant and unfunded.

And we are just waiting to give him the full list of the IGCSE grades from A as they come.

The Chairman: Minister, while you are formulating your answer, I would like to ask Members whether or not they wish to speak to Heads 16, 17, and 41.

I recognise the Member from constituency 8, the Opposition Leader.

Member, you have the floor.

Hon. Ben Smith: Thank you, Madam Chairman.

Madam Chairman, it seems that when I asked my question on Travel, it was under the wrong line. So, I am going to correct that, based on the answer that the Junior Minister gave me.

So, on [page] B-136, the Transport number is \$97,000. So, if he can give us a breakdown on what that travel will entail because originally when I said it, I think his answer attached it to Transport instead of Travel . . . My question was actually on Travel. So, I am just making sure that it is—

The Chairman: So, you are saying—

Hon. Ben Smith: —in the correct spot.

The Chairman: Okay, so it was . . . Your question is on Travel.

Hon. Ben Smith: Yes—

The Chairman: And not on Transport. Okay.

Hon. Ben Smith: Yes, on Travel, not on Transport.

And I did ask a question from [page] B-146 about the employability certification, specifically on preparing our young people for being able to leave school and go to work. If the Junior Minister can give us the details on that certification and whether it matched the things that I laid out, which was resume, et cetera.

Thank you.

The Chairman: Okay, thank you.

Are there any other persons who wish to speak?

I recognise the Junior Minister.

Mr. Dennis Lister III: As I wait for those—the revised question and the second question that was asked—there was a question asked, I believe it was: For the people who are eligible for services, why do only 50 per cent of the population receive services? And response, there is only one staff member operating currently providing services in the early intervention service.

And follow-up question, I believe was, do we not have the resources to provide the services? Cabinet recently approved an organisational structure that had seven new posts and one redefined position. These posts include a clinical psychologist, a developmental psychologist, a screening programme manager, a speech and language pathologist, an occupational therapist, and a physiotherapist. These posts once filled will enable CDP to provide a quicker assessment response time and a broader array of early intervention services. Additionally, an early intervention supervisor is due to join CDP in July 2026. This would help to be able to address those who are eligible for the services.

And to the question from the MP, can we break down the grading system of the IGCSE, [grades] A to G? The information from the Cambridge website: an A plus, or A-asterisk, is 90 to 100; an A is 80 to 89; a B is 70 to 79; a C is 60 to 69; a D is 50 to 59; an E is 40 to 49; F is 30 to 39; a G is 20 to 29, noting that grades A plus, or A-asterisk, to G are passing, with G being the minimum. That's noted on the website.

[Inaudible interjection and laughter]

Mr. Dennis Lister III: In regard to the question on Travel, this \$97,000 covers overseas travel for the Ministry headquarters and for Ministry work, including for educational transformation and training. So as was asked, they might have to travel overseas to different conferences or whatever.

Member, are there any questions that you think I overlooked again? Or anyone else?

[Inaudible interjection]

The Chairman: Are those the responses you have thus far, Junior Minister? Or are you still trying to give us further responses?

Mr. Dennis Lister III: Those are the responses I have thus far, Madam Chairman.

The Chairman: Okay. I will ask all Members whether or not anyone else wishes to speak to Heads 16, 17, and 41.

I recognise the Member from constituency 8 and the Opposition Leader.

Member, you have the floor.

Hon. Ben Smith: Thank you, Madam Chairman. And thank you to the Junior Minister for giving us the details from the Cambridge website.

But my follow-up question was, What percentage does Bermuda fit in on that scale? So the majority of our students, are they A to C? Where is Bermuda sitting right now from the assessment we just had? And the reason that that's important is because we have to compete worldwide. So, what is the world standard? Not G, because there's no way that G is the answer. I understand that that is a pass, according to the Junior Minister.

The Chairman: I think what it really means is that that's what those students are scoring at—

Hon. Ben Smith: Yes.

The Chairman: —or they are passing at that rate. I don't know if they equate it to having passed.

Hon. Ben Smith: And that's the question. Is that actually equating to a pass? And if it is not, what are we doing as a country to move us from G to the letter grade that we actually need?

The Chairman: Well, I think what you are really asking are the majority of our students passing at a rate from C to A. Yes.

Mr. Dennis Lister III: I would hope I would be able to get an answer to you before our time runs out, Member.

There were just a few more questions that were asked that I have responses to. What is the employability skills certification? What does it achieve? This is for senior schools to prepare students for employability.

And under industry certifications, what are industry recognised credentials that students can graduate with? The signature learning programme industry recognises . . . and I will say to the question from the Member in regard to . . . the target is for Cambridge to . . . A to C. That is our target for children to grade in between A and C. And we are supporting all students to grow and improve towards that target.

I think to the further question of where do we measure against the rest? I would have to look to get that answer to the Member as I do not have it at this time.

The Chairman: And [Junior] Minister, you have approximately four minutes before this debate ends.

Are there any other persons who wish to speak to Heads 16, 17, and 41 while the Minister formulates his other response?

[Inaudible interjection]

The Chairman: No, I point to him to sit.

Hon. Ben Smith: Thank you, Madam Chairman.

So just quickly on the employability skills certification as the Junior Minister was just mentioning. So,

does that mean that the 100 per cent mark means that every student that leaves our secondary school is prepared to do what is necessary to be employed? And I mentioned before résumé skills, interview skills, those steps that we all know are necessary for our students to be employable. So, is the [Junior] Minister saying that 100 per cent mark means that?

The Chairman: Okay, thank you.

Are there any other persons who wish to speak to Heads 16, 17, and 41?

Are there any other persons?

There being none at this time, I call on the Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Chairman.

With that and the limited time left, I again would just like to thank all the staff and workers of the Department of Education, Ministry of Education, and the Bermuda College. There are many to name, Madam Chairman.

I wish I had the memory to remember them all. But, you know, we have the Minister of Education. We have the PS, I believe, Ms. Lisa Smith-Clarke.

The Chairman: Yes, you are correct.

[Inaudible interjection]

Mr. Dennis Lister III: We have the directors. We have the technical staff who are in-house right now. Ms. Sue-Ann Smith and Kimberly McKeown.

The Chairman: Ms. Kimberly McKeown. Yes.

Mr. Dennis Lister III: There we go. And the many other teachers. The principals, we cannot forget the principals. The principals and the teachers, Madam Chairman, they do a very important job in this Island, this community, as was mentioned in my brief and was mentioned by the Opposition Leader in his comments, that education . . . the teachers do a job of raising our future from preschool, which is, I believe, three, four years of age. The teachers are in our children's lives, and they have to instil them and teach them for life. So, we again want to thank the teachers for what they do.

I just want to add in, Madam Chairman, that it is well known that my mother was an educator for almost 50 years. She taught in the public and private school system.

An Hon. Member: Yes.

Mr. Dennis Lister III: And today is fitting because today is actually her birthday, the first birthday after her passing last year. And ironically, as I am standing and leading the debate on education, you know—

The Chairman: I am sure she'd be proud.

Mr. Dennis Lister III: I know she'd be proud. And, you know, she was an educator not just in class, but at home. I couldn't get away from it. My brothers and I . . . we got teachers in school and lessons at home, but it has all shaped us into who we are today.

So again, Madam Chairman, I can't forget—

[Inaudible interjection]

Mr. Dennis Lister III: —we look at all staff in the Ministry, the people who work in the administrative office, the accountants—

An Hon. Member: Yes.

Mr. Dennis Lister III: We must not overlook even the grounds staff and people that . . . maintenance staff. I want to give kudos to them.

But overall, Madam Chairman, I also want to just, again, to the students, those who have to be the clients of our education system.

The Chairman: You have like 30 seconds.

Mr. Dennis Lister III: I want to encourage them to continue in doing their studies, hoping that at the end of this year, that those who are graduating, we will see increased numbers of those that are graduating and that can go on to whether it be from primary school to middle school, middle school to high school or high school on to higher tertiary education.

But with that, Madam Chairman, can I move these heads?

The Chairman: Please.

Mr. Dennis Lister III: Thank you, Madam Chairman.

I move that Heads 16, 17 and 41 be approved as printed.

The Chairman: It has been moved that Heads 16, 17 and 41 be approved.

Are there any objections?

There are none. So approved.

[Motion carried: The Ministry of Education, Heads 16, 17 and 41 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2026/27.]

The Chairman: I call on the Member from constituency 32 to come and assume the Chair.

And we are awaiting the next Minister to take his post and that is the Minister of Finance who will be in here . . . oh, the Junior Minister will take us forward.

[Mr. Scott Simmons, Chairman]

Hon. Wayne L. Furbert: Yes, Madam Chairman.

I would like to move the following heads: Head 10, Ministry of Finance Headquarters; Head 11, Accountant General; Head 12, Customs; Head 28, Social Insurance; Head 38, Office of the Tax Commissioner; Head 39, Registrar of Companies; and Head 58, Debt and Loan Guarantees be now taken under consideration.

The Chairman: Thank you very much, Junior Minister.

The [Junior] Minister has asked that we consider Heads 10, 11, 12, 28, 38, 39 and if I'm correct, [Junior] Minister, Head 58 be asked . . . Members, your . . . and it is so approved.

I recognise the Junior Minister . . . now I recognise the Honourable Premier.

Premier, go right ahead.

[Laughter]

Hon. E. David Burt: I am so grateful for the Junior Minister for moving that. My sincere apologies, I was otherwise indisposed. But Mr. Chairman—

The Chairman: Yes.

MINISTRY OF FINANCE

Hon. E. David Burt: The 2026/27 estimates for the Ministry of Finance are found in section B of the Estimates Book on pages B-107 through pages B-133 and in section C on pages C-11 Capital Acquisitions and [page] C-17 Grants.

Mr. Speaker, before I, I am sorry, Mr. Chairman, before I begin my remarks, I would like to extend an invitation to the Honourable Shadow Minister of Finance. If he so wishes and desires to submit any questions of which he may have in advance, he's more than welcome to send those to the Financial Secretary.

I know that they are in touch and we might be able to, as there is an entire finance team who are standing by ready to answer, we might be able to get those answers done in good time. But we are prepared to take them from the floor as well.

The Chairman: Shadow Minister, are you prepared to accept that?

Dr. Douglas DeCouto: Mr. Chairman, I appreciate the offer. I will obviously have to prepare them to send them in electronic format, which will take some additional time.

The Chairman: Thank you very much, Shadow Minister.

Hon. E. David Burt: Mr. Chairman, just as a note, and for anyone who may be doing the same, Opposition Leader for the non-ministry briefs, please send your questions in advance. It's a lot easier to answer that

way if you have any. But no problem, Mr. Chairman, I shall proceed.

The Finance Ministry comprises seven departments led by the Ministry of Finance Headquarters and includes the Accountant General, Customs (in relation to Revenue), the Department of Social Insurance, the Office of the Tax Commissioner, the Registrar of Companies and Land Valuation. Allocations to cover the interest on government debt, guarantee management and grant funding are also included in the Ministry of Finance budget.

Mr. Chairman, the Ministry has a total staffing establishment of 180 posts, an aggregate current account budget of \$277.3 million, excluding the cross-ministry \$14 million transformational project fund, and is responsible for collecting \$1.9 billion, or 94 per cent, of all government revenue. Of the \$277.3 million of expenditure, \$124.8 million, or 45 per cent, is for interest charges on debt; \$116.7 million, or 42 per cent, are for costs associated with pension and health care benefits for all government workers and war veterans, leaving an operational budget of \$35.8 million, or 12.9 per cent, for operational matters.

A snapshot of key information for the Ministry of Finance is shown on page B-107 of the Estimates Book.

[Inaudible interjection]

Hon. E. David Burt: You want me to go slower? I can go slower. I mean, the brief is 16,321 words, so that is about two hours.

[Inaudible interjection]

Hon. E. David Burt: Sorry?

[Inaudible interjection]

Hon. E. David Burt: No, we did not.

The Chairman: Questions to the Chairman . . . but keep up. Keep up.

Hon. E. David Burt: Thank you, Mr. Chairman, I appreciate—and my sincere apologies. I will address you.

The Chairman: Keep up, Shadow Minister.

[Laughter]

Hon. E. David Burt: Oh, I'm sorry.

A snapshot of information for the Ministry of Finance is shown on page B-107 of the Estimates Book. The current account allocations are as follows:

- Head 10, Ministry of Finance Headquarters, \$25.39 million, an increase of \$13.57 million, or 115 per cent, comprised of \$11.39 million of operational spend and \$14 million for the

transformational project fund, which I had stated before.

- Head 11, Accountant General, \$120.65 million, an increase of \$14.097 million, or 13 per cent, of which \$13.9 million relates to government-wide employee and overhead benefits.

[Pause]

The Chairman: Just to remind the general public that we are now in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27, and that Heads 10, 11, 12, 28, 38, 39, and 58. The Minister in charge is the Honourable Premier and Minister of Finance, E. David Burt.
Premier.

Hon. E. David Burt: Thank you. And so, as a point, the \$13.9 million refers to the increase that is the part that is government-wide employee overhead and benefits.

- [Head 12], Customs, the Customs expenditure budget sits under the Ministry of National Security, although the Ministry of Finance maintains responsibility for the customs tariff and revenue collections.
- Head 28, Social Insurance, \$2.5 million, a decrease of \$386,000, or 13 per cent. All of this is for mandated costs for war veterans.
- Head 38, the Office of the Tax Commissioner, \$5.31 million, an increase of \$1 million, and all of this is operational spend.
- Head 39, Registrar of Companies, \$11.71 million, a decrease of \$810,000, or 6 per cent, and all of this is operational spend.
- Head 49, Land Valuation, \$945,000, a decrease of \$32,000 year over year, or 3 per cent, and all of this is operational spend.
- Head 58, Debt and Loan Guarantees, \$124.75 million, a decrease of \$2.774 million, or 2 per cent.

Mr. Chairman, the Ministry of Finance remains central to safeguarding Bermuda's long-term stability and prosperity, particularly as we navigate a complex global economic landscape. Throughout this administration's now over eight-year tenure, our focus has been steadfast, implementing a deliberate strategy to diversify our economy and support our citizens through sound and prudent fiscal management. Following many, many, many years of budget deficits, this budget marks our third consecutive year of delivering a Consolidated Fund surplus.

Key moments of this fiscal management strategy include encouraging investment and adopting tax policies that foster growth, create employment, and reduce the cost of doing business. And of course, Mr. Chairman, this is a tax-cutting budget, and it should be known that unemployment in Bermuda, and youth unemployment, are at record lows.

The Chairman: So noted, Premier.

Hon. E. David Burt: Thank you.

Reforming the tax system to make it fairer while easing the burden on workers, updating and modernising Bermuda's regulatory framework, maintaining fiscal discipline to support the long-term prosperity of the jurisdiction, and upholding Bermuda's commitment to international transparency and compliance.

Mr. Chairman, our responsibility is to ensure the highest standard of fiscal and economic management for the people of Bermuda. Achieving this often requires making difficult decisions that may not be politically convenient, but are essential to sustain economic growth, support workers, and provide the services necessary for a high quality of life. Bermuda faces ongoing challenges that, if not managed carefully, could threaten our economic stability.

The Ministry's budget has been designed to equip its staff, supported by external experts and stakeholders to manage these challenges, and to guide government policy effectively. Ensuring the Ministry is well-resourced and structured to respond to increasing demand remains a top priority.

Over the past year, reviews of key areas have identified gaps, and steps are underway to address them. Additional funding has been allocated to priority units and initiatives, while adjustments have been made elsewhere to balance resources.

Among the key initiatives to be advanced are:

- reforming banking, tax, and pension systems;
- establishing the Sovereign Wealth Fund and Stabilisation Fund;
- preparation for the forthcoming 5th Round Mutual Evaluation Review from the Caribbean Financial Action Task Force;
- promoting Bermuda as a global leader in digital finance and digital assets;
- supporting programmes to improve financial literacy and to empower individuals to manage their finance responsibly; and
- increasing the use of data to monitor an horizon plan for financial stability risks to the jurisdiction.

The Ministry has budgeted \$2.7 million of capital funding, primarily for IT upgrades throughout the department. These upgrades are essential to support increase in operational efficiency, debt collection, and compliance across the Ministry.

Mission Statement and Key Goals and Objectives

Hon. E. David Burt: Mr. Chairman, the Ministry of Finance's mission, found on page B-108, reads as follows: *Achievement of economic prosperity and to ensure the financial security of Bermuda.*

During the past year, the Ministry of Finance has been able to make meaningful progress across several important areas, and this brief highlights some

of the key achievements. These include the implementation of the corporate income tax and tax credit framework, public service pension reform to address the sustainability of the superannuation fund, maintenance of strong credit ratings through ratings agencies, and the successful completion of international assessments to maintain the jurisdiction's good standing with international bodies.

Now, Mr. Chairman, I will just go off script and say kudos to the Ministry of Finance team, led by the Financial Secretary, Mr. [Chidozie] Ofoego, who is in the Chamber with us, for the excellent work in which they have done.

The Chairman: Yes. Hear, hear!

[Desk thumping]

The Chairman: Noted.

Hon. E. David Burt: As we look ahead to the coming year, the Ministry will continue to build on this foundation with a clear focus on supporting economic growth, maintaining Bermuda's reputation as a well-regulated and trusted financial hub, and executing a prudent fiscal strategy that balances responsible management with the needs of the people of Bermuda.

Priorities include advancing the work required for Bermuda's mutual evaluation, supporting the implementation of the digital finance strategy, continuing to evolve corporate income tax credits, re-empanelling the Debt Management Committee to advise on debt repayment and ensuring that we monitor and mitigate any potential risks to public finances, including through monitoring and appraisals of government guarantees.

Through this work, the Ministry of Finance remains committed to strengthening Bermuda's fiscal position while contributing to a fairer and more secure future for all.

I will now speak to the various heads and departments that comprise the Ministry of Finance, starting with Head 10, Ministry of Finance Headquarters.

For your information, Mr. Chairman, I will do Head 10 and Head 11. Head 12, Customs, will be done by Junior Minister Furbert. Head 28 will be done by Junior Minister Furbert, and Head 38 will be done by Junior Minister Furbert. I will then pick back up on the Registrar of Companies, Head 39, and then Head 58, Interest on Debt and Guarantee Management.

The Chairman: Thank you very much, Premier.

This debate began, this particular part of the debate began at 4:42 pm. It's been allocated four hours, so that will be 8:42, of which there will be the two of us will . . . two will come in and sit in this Chair.

Premier.

Hon. E. David Burt: You get a break, Mr. Chairman?

The Chairman: I do.

Hon. E. David Burt: Okay. Hopefully, I will get one too.

[Laughter]

[Inaudible interjection]

The Chairman: I am going to ignore that, Honourable Member.

HEAD 10—MINISTRY OF FINANCE HEADQUARTERS (HQ)

Hon. E. David Burt: Mr. Chairman, the Ministry's Headquarters core functions are conducted under Head 10, Ministry of Finance Headquarters, which can be found on page B-109. The work undertaken by Ministry Headquarters is carried out through the following units:

- Policy Planning and Management
- Fiscal Planning and Control
- International Affairs and Regulatory
- Domestic Affairs and Economic Policy, and
- Office of the National Anti-Money Laundering Committee (NAMLC), the most exciting unit in the Ministry of Finance.

In addition, grants and support are budgeted for the Gaming Commission—there you are, MP King, the Bermuda Public Accountability Board, and for Corporate Income Tax Support.

The Ministry of Finance Headquarters' mission is as follows, and I quote, Mr. Chairman: *Achievement of economic prosperity and to ensure the financial security of Bermuda.*

In discharging its functions under the overall policy direction of the Minister of Finance, the Ministry of Finance Headquarters seeks to achieve the following outcomes:

- A Bermuda that maintains position as a domiciled choice for international business.
- A Bermuda where citizens have confidence in the government's stewardship of the public purse.
- A Bermuda where funding and resources are available for key programmes and initiatives.
- A Bermuda where taxes are administered fairly, efficiently, and effectively.
- And finally, a Bermuda where citizens regard government's policy responses to economic and financial challenges as appropriate and in the national interest.

Mr. Chairman, in seeking to fulfil this mandate, the Ministry of Finance Headquarters has a staff establishment of 20 (up from 19 in the prior year) permanent full-time posts, as per page B-110 of the Budget Book. Its total budget is \$25.39 million, split between operational costs of \$11.39 million and a \$14 million cross-ministry transformational project fund.

Costs have risen by \$13.57 million against the original budget and increased against the 2025/26 revision of \$12.62 million by \$12.74 million, or 50.3 per cent. And of course, as I mentioned, this increase is due to the \$14 million centrally managed one-off transformational fund within Policy and Planning. It will support priority strategic initiatives that strengthen economic resilience and support government productivity without creating ongoing costs. The plan is to reduce ongoing costs. That's what you get from deployment of AI and deployment of the strategic initiatives of which are intended to be done there.

The \$14 million is allocated to four key pillars, and this is speaking to the \$14 million of the transformational project fund. Mr. Chairman, \$5 million to advancing our on-chain economy, strengthening our global leadership in digital assets and improving financial efficiency inside and outside of government; \$3 million to support entrepreneurship, cooperatives, local ownership, and business formation; \$3 million for deployment of AI projects within government to improve the delivery of public services, and Mr. Chairman, that is a pool in addition to the monies that were already covered in the budget that we discussed on Monday when we discussed the Cabinet Office and Digital Innovation and the Digital Transformation Team.

So, it is an additional pool of funds because we know that we cannot anticipate what may happen in the year, but we want to make sure that we have additional funds that are available. And also, \$3 million to enhance food security and supply chain resilience, especially in a place where we have tariffs popping up and all of the types of things. It is important that we deal with these particular matters.

Outside of the transformational project fund, the Ministry has budgeted \$3.5 million to continue work with tax experts to evolve the corporate income tax framework, including through the development of housing credits and \$800,000 grants to the Gaming Commission, with a further \$226,000 allocated to the Bermuda Public Accountability Board.

Revenue Projections

Hon. E. David Burt: Mr. Chairman, a revenue summary for the Ministry of Finance Headquarters can be found on page B-110 of the Budget Book. I am pleased to announce that \$755.7 million has been budgeted in the Ministry Headquarters (that's a lot of money), primarily for fiscal year 2026/27 corporate income tax receipts.

This follows a strong year-end result in fiscal year 2025/26, where corporate income tax revenue reached \$279 million, well above our initial estimates of \$187.5 million. That performance reflects both the strength of international business and the significant work undertaken to implement and administer this new regime. And of course, we should congratulate the board of the Corporate Income Tax Agency, led by the

amazing Ms. Cheryl-Ann Lister, the CEO of the agency, Mr. Mervyn Skeet, all of the board members, and also the staff at the Corporate Income Tax Agency.

For fiscal year 2026/27, the government projects corporate income tax revenue of \$753 million. This forecast reflects the remaining payments related to 2025 activity, adjusted for expected tax credits when final returns are assessed later in 2026, and includes an additional portion of payments associated with the 2026 calendar year. Just important to note, Mr. Chairman, because I had a conversation at lunch earlier today, and some people do not get it. Clearly, the government has collected more than \$279 million in corporate income tax during this calendar year. However, the corporate income tax regulations state that only 25 per cent of the balance can be transferred to the Consolidated Fund, and so that additional amount is held over there. So if \$279 [million] represents 25 per cent, then you can do the math to estimate how much money was collected.

Within the 2025/26 revised estimate, there is an additional \$7.85 million in revenue, as the Bermuda Monetary Authority has projected to receive a higher than expected surplus. It seems to be catching along all throughout the government of Bermuda . . . higher than expected surpluses. Through fees and stringent cost controls and plans to return 50 per cent of operating surplus net of fines in accordance with the Bermuda Monetary Authority Act 1969.

Capital Spend

Hon. E. David Burt: Mr. Chairman, the capital spend for 2026/27 can be found on page C-4, Capital Development, and [page] C-11, Capital Acquisitions. There are no capital developments for the Ministry of Finance in 2026/27. However, capital acquisitions are budgeted at \$311,000, up from \$160,000 in 2025/26. The majority of this increase reflects the Ministry's planned investment in upgrading and modernising technology infrastructure, including critical systems and digital tools necessary to enhance operational efficiency and support delivery of more streamlined and data-driven public financial management services.

Key Performance Measures

Hon. E. David Burt: Mr. Chairman, key performance measures of the Ministry of Finance can be found on page B-111 of the Budget Book.

Bermuda's economy continues to demonstrate resilience and stability. Real GDP is forecasted to grow by 2.5 per cent in 2025/26, reflecting sustained activity in international business and further gains in tourism. Economic performance has been supported by rising employment income, steady consumer spending, and healthy foreign currency inflows. The target GDP growth for 2026/27 is a further 2.7 per cent underscoring expectations of Bermuda's continued economic

resilience and competitive position in a challenging global environment.

Mr. Chairman, lots has been said about the successful implementation of our corporate income tax. The projected decline in government net debt-to-GDP from 33.1 per cent of GDP to 27.2 per cent of GDP is a significant structural improvement facilitated by this additional revenue stream. A reduction of nearly 6 percentage points creates a substantial "fiscal buffer." This allows the Government to respond effectively to external shocks or future economic downturns without risking credit instability.

Mr. Chairman, the most striking achievement is the trajectory of the debt-servicing burden. Reducing interest payments as a percentage of revenue from 10 per cent in 2024/25 to a projected 6.2 per cent in 2026/27 and represents a material efficiency gain.

In 2024, 10 cents of every dollar collected went toward servicing past debt. By 2026, that will drop to roughly six cents. This 3.8 per cent "saving" in revenue is effectively unlocked capital and can be redirected toward, essential public services (health care, education), critical infrastructure investment or accelerated further debt retirement.

Cost Centre 20000—Policy Planning and Management: \$18.2 million
(Increase of \$14.5 million or 395 per cent)

Hon. E. David Burt: Mr. Chairman, the 2026/27 budget estimate for Policy, Planning and Management is \$18.2 million, an increase of \$14.5 million over 2025/26. This unit, under the leadership of the Financial Secretary provides advice and support to the Minister of Finance, as well as overall strategic direction, oversight and management of Ministry Headquarters and the departments that comprise the Ministry of Finance.

In addition, this unit manages the administration and other activities associated with the daily operation of the Ministry of Finance Headquarters. It plays a key role in financial accountability of various quangos, as well as fiscal oversight and accountability for the jurisdiction and throughout the government. Total staff in the unit is eight persons.

The proposed \$14.495 million increase in expenditure is primarily related to the establishment of the cross-Ministerial transformational fund, which I spoke about earlier.

Then I will move on because I think I've covered that twice already.

The Chairman: Yes.

Hon. E. David Burt: I don't need to cover it again, unless you want me to read it again.

Shadow Minister, do you want me to read it again? No.

The Chairman: The Shadow Minister declines. Go right ahead, Premier.

Hon. E. David Burt: No problem.

Key highlights for 2025/26 for the Ministry of Finance Headquarters include:

- overseeing the implementation of tax reforms, including tax credit legislation following receipt of the tax reform commission report;
- advancing reforms to the public service superannuation fund—a big deal;
- changes to the National Pension Scheme to cap pension administration fees—a big deal;
- managed relationships with Sovereign Tax Rating agencies and assisted in ensuring that Bermuda kept its Rating of A+, a key driver for the international business sector; and
- continuing effective administration and coordination of financial and operational matters within the Ministry.

I would like to express my sincere thanks to the team who have supported both myself and the Financial Secretary.

For the upcoming year, key projects will include—and this is a long list, so listen carefully, Shadow Minister:

- Continuing advancement of the Corporate Income Tax Regime both internally and in partnership with CITA.

[Inaudible interjection]

Hon. E. David Burt: Oh, you are doing it as well?

Dr. Douglas DeCouto: I am sure you are speaking to the Chair, Mr. Premier.

The Chairman: He is always speaking to the Chair.

[Laughter]

The Chairman: Yes, he is speaking to the Chair.

Hon. E. David Burt: Mr. Chairman, my sincere apologies. I am hoping that the Shadow Minister is paying attention to this long list of items.

The Chairman: Oh, I am quite certain that the Shadow Minister is—

[Laughter]

Hon. E. David Burt: So, the key projects will include:

- Continuing advancement of the Corporate Income Tax Regime both internally and in partnership with Corporate Income Tax Agency (CITA).
- Building capability to horizon plan for jurisdictional financial stability risks—something that is

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particularly important especially in this complex global environment and of course with the advance of artificial intelligence, digital finance and other things financial stability risks can present themselves very quickly and we need to improve our way to monitor those and the same tools that I am speaking about enable that to be done in a more efficient way.

- Establishing a Sovereign Wealth Fund and stabilisation fund to support effective management of proceeds from corporate income tax and benefit future generations of Bermudians.
- Legislating for the jurisdiction's fiscal rules to support effective management of future CIT revenues.
- Re-empanel and work with the debt advisory committee to develop our strategic approach to debt refinancing.
- Oversight of the Ministry's anti money laundering, anti terrorist financing and counter proliferation policy initiatives to support the effectiveness of the jurisdictional regime.
- Working with other teams to assist the analysis of costs and to assess the financing options for major projects including housing development.
- Work with the Bermuda Monetary Authority and industry stakeholders to review home insurance regulations and explore policy reforms—those particular matters being led by the Honourable Wayne Furbert.
- Support the important work required to strengthen the financial literacy of our population, helping to empower people to take ownership of their finances and make well informed financial decisions—also to be led by the Junior Minister.
- Develop succession planning within the Ministry to support the long-term ongoing effectiveness of the Ministry.
- Invest in the IT systems infrastructure to support data robustness, data analytics and operational efficiency.

Cost Centre 20010—Fiscal Planning & Control: \$690,000 (Increase of \$11,000, or 17 per cent)

The Chairman: Found on page B-110.

Hon. E. David Burt: Yes. But I can assure you that is not 17 per cent.

The Chairman: Hmm.

Hon. E. David Burt: The budget for Fiscal Planning and Control is \$690,000, an increase on the prior year of \$589,000, due to salary increases. Salaries make up over 80 per cent of the budget team's allocation for 2026/27 and provides for a four-person team led by the Budget Director.

The Budget Team has continued its important work in managing the overall government expenditures and boosting revenues. Their efforts have contributed to a steady reduction in budget deficits over recent years, allowing the Government to provide additional support to Bermudians and their families. Importantly, we have been able to maintain or even exceed our fiscal targets as we progressed towards achieving surplus budgets.

And, Mr. Chairman, I just have to elaborate on that point because it is particularly important because the Budget Department does not only do its work, of course, during the preparation of the budget. They also do the . . . there is the fiscal planning with the budget, but there is also the budget control function which happens all throughout the year. And one of the reasons why we are able to continue to report better than expected results is we keep a tight handle on expenditures, making sure that people hold to their particular budgets. And, of course, when we identify budgets that are going out of whack, we have advance warning so we can have those kind of conversations and discussions with the responsible Ministers or the Financial Secretary or his team can have those particular discussions at the technical level.

The Chairman: Right.

Hon. E. David Burt: Mr. Chairman, the Budget Statement details the final performance of 2024/25, which resulted in a \$29 million Consolidated Fund budget surplus, \$28.8 million above the [2024/25] original budget surplus of \$210,000.

This surplus, which was the first surplus achieved in 21 years, was delivered before a single dime of corporate income tax was collected. I know you have heard me say that many times, Mr. Chairman, but it is important to repeat.

The Chairman: Yes, Premier.

Hon. E. David Burt: Because some will have you believe that the only reason a surplus was delivered was due to corporate income tax. And the record shows that we balanced budget and delivered a budget surplus before that fact.

[Laughter]

Hon. E. David Burt: You all like it, don't you. You are going to miss me when I am gone.

[Inaudible interjection and laughter]

Hon. E. David Burt: It is proof this Government has successfully managed the Island's finances while simultaneously reducing the [tax] burden on workers to the lowest level in our history—when they had it the

highest. Look at me. See, don't get me excited, Deputy Opposition Leader. Don't get me excited.

Mr. Chairman, let me talk through you.

The Chairman: Yes. Go right ahead.

Hon. E. David Burt: The Deputy Opposition Leader is getting me excited. You know.

The Chairman: And you are getting him excited.

Hon. E. David Burt: Exactly. Because this is my second to last budget brief. So, you know.

[Laughter]

Mr. Scott Pearman: Thrilled, Mr. Chairman.

Hon. E. David Burt: All right. Mr. Chairman, when reviewing the results from fiscal year 2024/25, the independent Fiscal Responsibility Panel said Bermuda's fiscal position is now stronger than at any time in two decades.

I want to repeat that again, Mr. Chairman, I should frame it. It says Bermuda's fiscal position is now stronger than at any time in two decades. On this clearly the Government agrees and now we must build on this solid foundation.

The 2025/26 estimates of revenue expenditure originally projected \$43.3 million budget surplus and the projected Consolidated Fund surplus for the current fiscal year is \$153.1 million, which is \$109.8 million more than the original estimate.

However, I just want to make sure—

The Chairman: Go right ahead, Premier.

Hon. E. David Burt: —because we are in Fiscal Planning and Control. I think we are very clear on this—

The Chairman: [Business unit] 20010.

Hon. E. David Burt: Exactly . . . clear on this. But I think it's important. The main highlights for the 2026/27 Estimates, which are underneath Fiscal Planning and Control, is that we recognise that revenues are expected to reach \$2 billion. And we know the figures for current account expenditure are at \$1.25 billion, which is an increase of \$137 million. But I think it's important to note that the estimated current account balance before debt service is expected to reach \$779.4 million, and that is \$458 million, or 143 per cent more than the original estimates for this current fiscal year.

The Current Account balance will cover the costs of servicing our debt, projected at \$124.8 million. That means \$654.7 million are available to meet capital expenditure, which is coming in at \$182 million. We recognise that we are projecting a surplus of \$472.7 million, which is a significant item.

The Budget team will continue its work to achieve and maintain budget surpluses through fiscal discipline financial management.

For the fiscal year 2026/27 the unit has set objectives to

- provide support for the open/participatory budget process;
- continue development of budget preparation methodology site; and
- succession planning for the Fiscal Planning and Control Unit.

One of the things also, Mr. Chairman, of which we are going to do is that we are trying to, as we talk about building out some of those technology tools, I think one of the things is we have a budget website that we use, but the budget website does not link directly into the E1 System, which is how fiscal planning control is done, and now it's a lot easier to do some of these various things with some of the new tools which are coming on board. So that's another project that the Ministry will be in.

So, when we talk about the development of the budget preparation methodology website, it is one of those things specifically a feed into the E1 System to reduce the stress and pressure and rekeying that must happen from our budget control team

The Chairman: Mm-hmm.

Cost Centre 20020—International Affairs & Regulatory: \$787,000 (Increase of \$49,000, or 7 per cent)

Hon. E. David Burt: Mr. Chairman, the 2026/27 budget estimate for the International Affairs and Regulatory Unit may be found on [page] B-109. Accordingly, the budget estimate for this unit is \$787,000, as I said an increase of \$49,000 over the current year.

The International Affairs unit is the lead policy division within the Ministry of Finance Headquarters in relation to the financial services sector and the corporate sector. Of course, Mr. [Chairman], which is the most important sector of economy. So, this is a very important unit. The International Affairs unit is organised into one unit and one department. The International Affairs unit primarily formulates policy while the Registrar of Companies manages major aspects of Bermuda's compliance with international standards.

Mr. Chairman, the International Affairs unit is accountable to the Financial Secretary for the effective discharge of the unit's functions and through the Premier and Minister of Finance to Cabinet and Parliament. The head of the unit, the Deputy Financial Secretary (International Affairs and Regulation), carries out financial services policies primarily through the Ministry of Finance; the Bermuda Monetary Authority; the Attorney General's Chambers; the National Anti-Money Laundering Committee; the Bermuda Public Accountability Board; the Chartered Professional Accountants of

Bermuda; the Registrar of Companies; and specialist domestic and global partners.

In this way, the International Affairs unit works to strengthen the financial services supervisory framework and key institutions that enables access to the domestic economy and the global economy.

Mr. Chairman, the International Affairs unit operates in response to a broad range of opportunities and risks, which allows the Ministry to contribute actively to a continuous flow of information on potential threats and opportunities to Bermuda and its reputation. Those opportunities and risks are constantly changing.

Mr. Chairman, the International Affairs unit's plan responds to these challenges through various goals focused on advancing the Unit's priorities and reflecting the outcomes that the people of Bermuda need and require.

These goals are:

- Goal 1: To ensure and support the fair, impartial, efficient, and transparent development of regulation at the national and international levels.
- Goal 2: To strengthen capacity to secure regulatory solutions to economic security issues.
- Goal 3: To strengthen public diplomacy and support bilateral and multilateral engagement.

Mr. Chairman, the International Affairs unit is involved in a variety of policy and management areas—from regulatory reform and financial stability to anti-money laundering and market access issues at home and abroad. Globally, the International Affairs Unit contributes to international meetings either in person, via the Registrar of Companies or the Office of the National Anti-Money Laundering Unit.

The scope of the International Affairs [Unit's] activities are as follows:

- to support the Minister of Finance and the Financial Secretary in the coordinating of financial services regulatory policy initiatives of the Government;
- to oversee the Ministry of Finance component of the financial services legislative program together with the Bermuda Monetary Authority and the Ministry of Justice;
- to provide policy and strategic advice to the Minister of Finance and the Financial Secretary on anti-money laundering policy initiatives together with the National Anti-Money Laundering Committee, pursuant to section 49 of the Proceeds of Crime Act 1997;
- to provide policy and strategic advice to the Minister of Finance and the Financial Secretary on matters related to transparency, together with financial services and related directives issued by the European Union together with the Cabinet Office, the Brussels Office, the London Office, and EU Specialists; and finally

- to provide policy and strategic advice to the Financial Policy Council together with other domestic agencies or committees regarding matters related to financial services.

Measures and Indicators of Success

Hon. E. David Burt: Mr. Chairman,

- Full implementation of Budget Statements and Throne Speeches.
- Promotion of policy approaches at home or abroad that foster a level playing field.
- Regular and normalised sharing of information affecting the financial services sector at home and abroad.
- Improved processes for registering entities in Bermuda, which we have delivered. And I am just certainly curious to find out the feedback from the market on those things.

Full implementation of recommendations made by the Financial Policy Council, and the Fiscal Responsibility Panel where appropriate, including

- improved quality of finance market analysis; and
- timely completion of international assessments and timely publication of international assessments, where required.

Mr. Chairman, in order to achieve its priorities, and pursuant to the Ministry of Finance Business Plan, the unit will undertake the following key strategic ownership goals in 2026/27:

- Matters related to the European Union.

Mr. Chairman, the International Affairs and Regulatory Unit will work with the Cabinet Office, the Bermuda Monetary Authority, the Brussels Office and EU Counsel to coordinate Bermuda's compliance with various EU Directives. This will include the provision of technical and strategic advice on legislative and policy matters. This work also includes preparation for regular visits by the Minister of Finance to meet with key EU stakeholders.

- Matters related to the National Anti-Money Laundering Committee and compliance with the Financial Action Task Force International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation.

Mr. Chairman, the International Affairs Unit will contribute to and support the implementation of Bermuda's Anti-Money Laundering Strategy together with the National Anti-Money Laundering Committee (NAMLC). This work includes the provision of strategic and technical advice regarding matters related to the Bermuda's compliance with the standards set down by the Financial Action Task Force, which I wish would stop changing all the time.

- Matters related to the United Kingdom.

Mr. Chairman, the International Affairs Unit will work with the Cabinet Office on matters related to the

financial services sector along with the Bermuda Monetary Authority, the London Office and specialist partners. This work includes the provision of technical and strategic advice on matters related to equivalence and transparency including public registers of legitimate interest beneficial ownership of companies.

The Chairman: Mm-hmm. Just reminding Members that we are in Committee of Supply for further consideration of the Estimates of Revenues and Expenditure for the years 2026/27, and that we are currently looking through Heads 10, 11, 12, 28, 38, 39, and 58, in the name of the Honourable Premier and Finance Minister E. David Burt.

[Laughter]

Hon. E. David Burt: Is that what I think it is?

Oh, my. It's a problem.

The Chairman: This debate began at 4:42 pm. My Chair will take us to 6:42 pm, and the second Chair will get us on to 8:42 pm, if the debate lasts that long.

[Laughter]

Hon. E. David Burt: That was a whole mouth full of sugar tax right there.

The Chairman: Very good.

Hon. E. David Burt: All right. Let's move on. Thank you very much, Mr. Chairman.

Mr. Chairman, the International Affairs Unit will work . . . sorry, this is:

- Matters related to the Organisation for Economic Co-operation and Development ("the OECD").

Mr Chairman, the International Affairs Unit will work with the Registrar of Companies to coordinate the Ministry of Finance response to OECD assessments as and when required. This includes providing technical and strategic advice on all aspects of Bermuda's corporate and regulatory framework.

- The Gaming Commission.

Mr. Chairman, the International Affairs Unit also works with the Gaming Commission to further assess the supervisory framework. As for other sectors, this work is expected to include the provision of technical and strategic advice on the relevant aspects of gaming in Bermuda.

- The Bermuda Deposit Insurance Corporation

Mr. Chairman, the International Affairs Unit will work with the Bermuda Monetary Authority and the Bermuda Deposit Insurance Corporation to continue with the development of Bermuda's resolution framework.

[Crosstalk and laughter]

Hon. E. David Burt: Mr. Chairman, in this way, the Regulatory Unit, helps supervisors and businesses articulate the regulatory, market access and related challenges they face to the Government and the public.

Mr. Chairman, during 2025/26, the International Affairs Unit continued to play a key role in providing technical and strategic support to the financial services sector both domestically and internationally. Additional milestones achieved by the International Affairs and Regulatory Unit during this period included:

- Maintained regulatory stability by ensuring completion of the Ministry of Finance component of 15 Bills and/or statutory instruments related to the financial services sector and the corporate sector.
- In collaboration with Ministry of Finance colleagues, the International Affairs Unit provided technical and strategic advice on supervisory assessments, sovereign rating meetings and matters related to financial stability. This includes participation in technical meetings with rating agencies, government to government meetings with other Overseas Territories with participation in meetings of the Financial Policy Council.
- As appropriate, the International Affairs Unit provided technical advice on relevant UK, US and EU matters, as well as assisted in advocacy and domestic and external engagement activities. This includes participation in monthly executive and technical meetings with the Bermuda Monetary Authority, the Insurance Advisory Committee, quarterly meetings with the Financial Policy Council and annual meetings with the Fiscal Responsibility Panel.
- In collaboration with Penrose Partners, the Bermuda Monetary Authority, Coinbase and Circle, provided technical and strategic advice on matters related to the first fully regulated digital coin drop (as we call “airdrop”) in Bermuda at the [Bermuda] Digital Finance Forum—which actually required to do a whole risk assessment, you know, money laundering and all these types of things which needed to be done. But first, fully regulated, fully compliant airdrop. And we’re due to do another one this year.

So, you know, Mr. Chairman, the Members of the Opposition who used to criticise digital finance, but now have fully embraced it, are more than welcome to attend the Digital Finance Forum this year as well.

The Chairman: You’ll soon find out their view.

[Laughter]

Hon. E. David Burt: Mr. Chairman, the Unit’s primary role going forward in the next year will be to continue to work with the relevant Finance teams; the Cabinet

Office; the Attorney General’s Chambers; the BMA; Gaming Commission; the Bermuda Deposit Insurance Corporation and the Bermuda Public Accountability Board to meet Bermuda’s domestic and international commitments and continue to implement the structural adjustments to the International Affairs Unit as outlined in the main body of this statement.

Mr. Chairman, I wish to express my appreciation to Deputy Financial Secretary, Ms. Pamela Burrows (wishing her a happy belated birthday) and her team, for progressing this important work through their continued dedication and expertise.

Cost Centre 20030—Domestic Affairs &
Economic Policy: \$461,000 (Increase of \$155,000
or 51 per cent)

The Chairman: Go right ahead, Premier.

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

Mr. Chairman, the 2026/27 budget allocation for the Domestic Affairs and Economic Policy unit is \$461,000. The unit will be led by the Deputy Financial Secretary for Domestic Affairs and Economic Policy (DFS), currently Ms. Tina Tucker, who is acting in the role. This unit is also supported by the Economic Advisor position. The DFS role provides leadership and oversight to the Accountant General’s Department, the Department of Social Insurance, the Office of the Tax Commissioner, Land Valuation and Customs (as it relates to revenue matters).

The Unit provides legislative direction to those departments, along with technical and operational advice to fulfil the Ministry of Finance’s policy objectives. The Unit monitors, research and analysis of economic and financial conditions to help facilitate sound decisions on public/economic policy, fiscal, debt and guarantee management. The Unit also manages the relationship with credit rating agencies.

Mr. Chairman, I am pleased that this Unit has supported the assessment of several rating agencies throughout 2025/26 and has resulted in positive ratings being granted by Standard & Poors, Moody’s and KBRA. As a reminder, we only pay for Standard & Poors and Moody’s as our bond covenants require us only to have two ratings agencies. KBRA provides their matters voluntarily. We do not pay.

We remain confident that Bermuda will maintain its A+ long-term rating and A1 short-term rating with a stable outlook at a minimum. We note that meeting the economic targets associated with the implementation of Corporate [Income] Tax could further enhance Bermuda’s strong credit standing—and, of course, the fact that we have now passed public sector pension reform, which removes a \$2 billion unfunded liability from the Government of Bermuda’s balance sheet.

Other [key] initiatives include:

- Developing a position paper to support Government plans to strengthen the sustainability of government's contributory pension fund in an updated framework, including through the implementation of progressive contributions.
- Continuing to work on the development of economic and macroprudential models for the forecasting of key economic indicators and Government medium-term fiscal data to, among other things, enhance the execution of the Government's fiscal and economic management strategy to strengthen fiscal stability and economic prosperity within the jurisdiction.
- Working with the relevant teams to ensure a more coordinated and effective approach to debt collection.
- Working with the teams in the division to effectively progress systems upgrades and digitalisation work to promote more effective provision of government services.
- With the introduction of Corporate Income Tax, work to build a stronger framework of fiscal discipline, with the introduction of fiscal rules, including debt reduction, financial reserves development and improved national asset management, as recommended by the Tax Reform Commission and Fiscal Responsibility Panel.
- Review the structure of the Unit to better support the Ministry's strategic objectives, both economic and financial objectives.

I would like to extend my thanks to the Acting Deputy Financial Secretary for Economic Affairs and Policy, the substantive Budget Director, Ms. Tina Tucker.

Cost Centre 20100—Office of the National Anti-Money Laundering Committee:
\$983,000 (Increase of \$47,000, or 5 per cent)

Hon. E. David Burt: Mr. Chairman, the Office of NAMLC's budget for this fiscal year is \$983,000, an increase of \$47,000 from 2025/26. The increase is in part due to the increase to accommodate the union-agreed pay rise and to allow for necessary travel in 2026/27, as, of course, there is travel that is necessary for preparation of our mutual evaluation report.

The allocation represents the minimum level of funding required to deliver on the core secretariat services to NAMLC and to ensure Bermuda meets its financial obligations to the Caribbean Financial Action Task Force (CFATF). Part of that travel budget is also that we're required to provide assessors, and people are also required to travel to CFNF meetings. It's not just, you know, you see a trial budget, it's not just Ministers who use that. It's also public officers who have to attend these meetings.

During 2024/25, the Office received a separate grant of \$415,000 from the Confiscated Assets Fund to advance several national initiatives in preparation for

Bermuda's Mutual Evaluation which commences this year. As at 9 February 2026, the remaining balance of this grant is \$96,713.38, which will be fully expended during the upcoming fiscal year.

Mr. Chairman, the salary provision for 2026/27 totals \$560,116 and funds three established posts. This is in line with the 2025/26 budget. You will note that on page B-109 the revised headcount for 2026/27 stands at two. Recruitment for the Junior Legal Officer post has closed, and it is anticipated that this position will be filled shortly.

The Office of NAMLC continues to require overseas travel to participate in critical conferences, including CFATF Plenaries and related training missions, which are essential to Bermuda's preparation for its forthcoming Mutual Evaluation. Provision is also included for Bermuda's annual CFATF membership contribution of \$100,000.

Mr. Chairman, the purpose of the Office of the National Anti-Money Laundering Committee is to provide secretariat support to the National Anti-Money Laundering Committee and to advance the Government's Anti-Money Laundering/Anti-Terrorist Financing, and Counter Proliferation Financing Policy initiatives. These efforts ensure that Bermuda maintains an effective and internationally compliant AML/ATF/CPF regime.

NAMLC plays a central role in ensuring that Bermuda has a strong and effective framework to combat money laundering (ML), terrorist financing (TF), and proliferation financing (PF). Through its coordination, cooperation, and accountability mechanisms, NAMLC also supports competent authorities in their engagement with international counterparts.

Mr. Chairman, during the current fiscal year, NAMLC has maintained its focus on strengthening the effectiveness of Bermuda's AML/ATF/CPF framework. This work has been driven by the need to ensure technical compliance with the revised FATF Standards and to prepare for the 5th Round Mutual Evaluation, scheduled to begin in the second quarter of 2026—in other words, next month—with technical submissions due in September 2026. The 5th Round places heightened emphasis on the effective implementation of AML/ATF/CPF measures.

Key actions undertaken include:

1. Technical and Operational Gap Analysis: In response to changes to the FATF Standards and deficiencies identified in Bermuda's 2020 Mutual Evaluation Report, NAMLC completed a comprehensive gap analysis of legislative and operational frameworks. The Policy and Legislative Working Group continues to monitor progress on required amendments to ensure its completion by quarter one of 2026.
2. Publication of the 2024 Money Laundering and Terrorist Financing [National] Risk Assessment: This updated assessment, available on NAMLC's website, enhances Bermuda's

understanding of its money laundering and terrorist financing risks.

3. Completion of the 2025 Proliferation Financing National Risk Assessment: The Proliferation Financing NRA has been finalised and has been submitted to Cabinet for ratification prior to publication.
4. Updating of the National Anti-Money Laundering/Anti-Terrorist Financing, and Counter Proliferation Financing Policy: NAMLC coordinated the review and update of the national policy to reflect revised risk assessments, international standards, and best practices. Cabinet approved the updated policy in November 2024, with further refinements following completion of the Proliferation Financing NRA. These further amendments have been progressed to Cabinet.
5. Training on Revised FATF Standards: NAMLC secured in-person training from the CFATF for all competent authorities on the revised FATF Standards.
6. Internal Assessment and Independent Review: NAMLC developed an internal assessment focused on FATF Immediate Outcomes and revised technical standards. An independent reviewer was engaged to assess Bermuda's written submissions and conduct an onsite review (19–23 January 2026). Findings were shared with competent authorities, Permanent Secretaries, and Heads of Agencies.

Mr. Chairman, NAMLC's priority remains ensuring that Bermuda maintains its position as a global leader in combating money laundering, terrorist financing and proliferation financing. Central to this is the 5th Round Mutual Evaluation, which will assess both technical compliance particularly in areas with identified deficiencies or revised standards and, critically, Bermuda's effectiveness over the past five years.

The Office of NAMLC will support the following national initiatives during 2026/27, the majority of which will be funded through a grant under section 55A of the Proceeds of Crime Act 1997. Those are as follows:

1. Remediation of Identified Gaps and monitoring of action items: Agencies have implemented action plans to remediate all identified gaps within the year, allowing sufficient time to demonstrate effectiveness. A follow-up assessment was completed in January 2026, and the final report has been issued. Any additional gaps identified will be added to these action plans.
2. Publication of the 2025 Proliferation Financing National Risk Assessment: NAMLC will coordinate and manage the publication of the Proliferation Financing National Risk Assessment within the required timeframe.
3. Continued Training on Revised FATF Standards: Ongoing training will be provided to

NAMLC agencies, senior executives, technical officers, public service leaders, and Ministers. Standard training with the CFATF Secretariat took place between February 23 through 25, 2026, and will be followed by pre onsite training-including private sector participation [from] April 20 through 22, 2026.

4. Technical Support for Supervisors of DNFBPs—one of the many acronyms in the Ministry of Finance. The Office will continue to provide technical support to supervisors of Designated Non-Financial Businesses and Professions—that is what DNFBP stands for—through the secondment of a supervisory expert.
5. Monitoring Global Developments: NAMLC will monitor further revisions to FATF Standards and review mutual evaluation reports from other jurisdictions in the 5th Round to identify any implications for Bermuda.
6. Managing the Mutual Evaluation Process: NAMLC's secretariat will be the liaison with Caribbean Financial Action Task Force and the NAMLC agencies to ensure that technical and effectiveness submissions are complete, thorough and submitted within the timelines.

Mr. Chairman, to advance those initiatives, the Chair and the Office team will continue to work closely with the National Anti-Money Laundering Cabinet Committee, NAMLC member agencies, and other key stakeholders.

I wish to express my appreciation to Ms. Cheryl[-Ann] Lister, Chair of NAMLC, and Ms. Kozel Creese, National Coordinator, for their continued dedication and leadership in progressing this important work in difficult environments.

The Chairman: Mm-hmm.

Hon. E. David Burt: Because NAMLC stuff is boring, but it is essential.

The Chairman: It is.

[Inaudible interjection]

Hon. E. David Burt: Not boring for you, because you make money . . . boring for those who have to do it.

Mr. Chairman, moving on to cost centre 20110, a personal favourite for the MP from constituency 10, Gaming Commission.

Cost Centre 20110—Gaming Commission:
Grant \$800,000

Hon. E. David Burt: Mr. Chairman, the 2026/27 budgeted grant contribution for the Gaming Commission is \$800,000.

The Chairman: Yes.

Hon. E. David Burt: The grant of \$800,000 represents partial funding for the Commission with the remainder of spend either funded through cruise ship income or surplus funds due to vacant posts in 2025/26.

The total operational forecasted expenditure of the Commission for 2026/27 is approximately \$1.6 million; \$230,000 of further expenditure has been earmarked as project spend, this spend is [dependent] on the evolution of the gaming framework.

The 2026/27 Commission workplan includes continuing to support the resolution of banking services being provided to casino operators and exploring potential new lines of business for the jurisdiction.

During fiscal year 2025/26, the Commission's focus has been on investigating new lines of business for Bermuda and any corresponding banking challenges to make evidence-based recommendations.

Certainly, I would like to express my sincere appreciation and thanks to the team at the Commission continuing their work in a charged political environment.

The Chairman: Clearly.

Cost Centre 20120—Corporate Income Tax:
Grant \$3.5 million (Decrease of \$1.28 million,
or 27 per cent)

Hon. E. David Burt: Mr. Chairman, in 2025/26 Bermuda continued to pass legislation to implement the jurisdiction's Corporate Income Tax Framework. This legislation included updates to technical provisions within the Corporate Income Tax Act, implementation of the Tax Credit Act 2025 and Tax Reserve Fund Regulations.

Mr. Chairman, following the publication of the Tax Reform Commission's Report, the Tax Credits Act 2025 was enacted which provides for refundable substance-based tax credits for insurers, as well as utilities infrastructure credits, and community benefit credits for charitable giving. The Act provides tax credits to incentivise industries that are instrumental in the growth and development of the Bermuda economy to invest in their on Island operations. The legislation, as with all significant laws and rules relating to corporate income tax, was the subject of a public consultation process, reinforcing Bermuda's commitment to transparency and stakeholder inclusion in the legislative process.

Further legislative provisions were updated and amended to reflect developments in international tax. Including providing administrative mechanisms for the assessment, reporting, and collection of tax, and the provision of a tax refund reserve fund to manage the flow of funds.

It is expected that the framework will continue evolving to align with global developments. Funds have been set aside in this cost centre to meet the cost of

external expertise required to support these ongoing changes.

In addition to continuing to build out the agency for efficient tax administration through the hiring of additional staff and developing the next phases of the Tax Administration Platform, the Corporate Income Tax Agency is in the process of assuming additional international responsibilities for Economic Substance and Exchange of Information, previously managed by the Registrar of Companies. This integration is part of the continued evolution of Bermuda's international tax framework and is designed to bring international tax matters into one place, supporting Bermuda's commitment to global best practices and international standards. CITA is expected to be self-funded through the interest from revenues that they collect.

Mr. Chairman, we remain committed to working with all stakeholders to ensure that Bermuda remains an effective and cooperative partner while addressing global tax matters appropriately.

Finally, I wish to thank the entire team within Finance Headquarters, led by Financial Secretary Mr. [Chidozie] Ofoego, for successfully advancing the Ministry's priorities over the past year. Thank you, FS.

Mr. Chairman, this concludes—

The Chairman: Aah!

Hon. E. David Burt: —the supporting matters for Head 10. Quite robust.

The Chairman: Yes, and the Committee remains, the Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27.

We are now going through Heads 10, 11, 12, 28, 38, 39 and 58, having completed Head 10.

Premier, you may proceed.

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

HEAD 11—ACCOUNTANT GENERAL

Hon. E. David Burt: Mr. Chairman, I now present the budget for the Accountant General's Department (Head 11) which is found on pages B-112 through B-116, and also on page C-11.

The Accountant General's Department was established under section 4 of the Public Treasury (Administration and Payments) Act 1969. The department is subject to the general direction and control of the Minister and is under the control of a public officer, the Accountant General. The department has responsibilities for the administration of the Consolidated Fund, and accounts for and reports on the other public funds which are all subject to their own legislations. The functions and responsibilities of the Accountant General's Department are critically important in the role of

governance. The department is key in helping to undergird the financial and internal controls and processes [yaaawn] that are in place with respect to the public purse.

The department's mission statement is . . . oh, you all are laughing at me. Wow.

The Chairman: No, they thought that the heads were a yawn, Premier.

[Laughter]

The Chairman: That is what they thought.

Hon. E. David Burt: Thank you, Mr. Chairman. I shall continue.

The department's mission statement is, *To develop and maintain quality financial reporting, employee health insurance, treasury function, internal control and effective use of technology to aid in decision making.*

The department is divided into two programme centres, as follows:

1101—Consolidated Fund Administration, which oversees all the activities of the Consolidated Fund. This is further broken out into seven sections:

- Policy Planning and Management—developing goals and strategies in alignment with governmental priorities and general administration of the department.
- Financial Reporting—accounting for and reporting on the Consolidated Fund and the other Public Funds.
- Compliance and Disbursement—execution of payments for purchased goods and services.
- Revenue Receipting and Treasury Management—collecting and recording of government revenues including fees and taxes, cash management, administration of the investment of the pension funds under management and administration of the insurance portfolio. Let me repeat that one more time, Mr. Chairman. Administration of the investment of the pension funds under management and administration of the insurance portfolio. The total pension funds' investments under management are \$2.67 billion broken out as follows; PSSF—\$612 million and CPF—\$2.06 billion.
- Bank Reconciliation—reconciliation of all government's bank accounts.
- Financial Systems—management of the enterprise system supporting the government's accounting platform (that is JD Edwards or Oracle EnterpriseOne).
- Trainee Management Accountant—facilitating young Bermudians in obtaining internationally recognised accounting designations, facilitating the filling of accounting positions within the Government. We love it.

- The department also has legislative responsibility for Benefits (employee pension deductions) administration.

1102—[Fund Administration], which represents the Government's share of employee benefits programs, namely:

- Public Service Superannuation Fund (PSSF);
- Contributory Pension Fund (Social Insurance) (CPF);
- Government Employees Health Insurance Scheme (GEHI) and administration of the scheme and payment of health claims; and
- Ministers and Members of the Legislature Pension Fund (MMLPF), which all of us (I am sure) are particularly interested in.

The Chairman: Yes.

Hon. E. David Burt: Forty-two full time posts are budgeted for in the 2026/27 estimates. This is an increase of one head from the original 2025/26 budget. The increase is primarily due to the recruitment and onboarding of the Trainee Management Accountant. The department continues to operate at staffing levels below its total complement. Currently there are seven vacancies within the department, most of these at the senior level, which the department will seek to fill following recruitment in the new fiscal year. Notwithstanding the vacancies, the department persists in efforts to identify efficiencies within its approved organisational structure in carrying out its legislative responsibilities.

General accomplishments in fiscal year 2025/26, Mr. Chairman, are as follows:

- Restarting—important—restarting the Trainee Management Accountant program.

And just as an aside, it's not specific to this line item. If you will allow me just a little bit of leeway, this is one of the many—

The Chairman: I do, Premier. Go right ahead.

Hon. E. David Burt: Thank you. This is one of the many trainee programmes that are restarting in this budget, and you will see a significant expansion in trainees and other matters to make sure that we expand those matters in this budget.

- Working with the Ministry of Finance on the pension reforms to stabilise the Public Service Superannuation Fund.
- Continue working with several government agencies and departments to increase automation and digitisation of financial processes.
- Worked closely with the Office of the Auditor General and Ministries to complete the annual audit of the Consolidated Fund and progress the audits of the other Public Funds.
- Delivered the scheduled Financial Instructions training in conjunction with the Department of Employee and Organizational Development

- The Compliance and Disbursement section continues to make vendor payments timely and accurately.
- Treasury functions and other operational service levels were maintained throughout the year.
- As well as these accomplishments as you will see from the KPI's on page B-115 and B-116 the department has managed to succeed in 19 of its 21 measures, or 90 per cent success rate. The only measures that were not achieved were the updates to Financial Instructions which is ongoing and the preparation of summary financial statements for the Government of Bermuda, a long time Accountant General recommendation.

Mr. Chairman, the Accountant General's Department has been allocated a total budget of \$120.7 million for the fiscal year 2026/27 which is broken out as follows:

- Consolidated Fund Administration estimate—\$6.5 million;
- Fund Administration estimate—\$114.15 million; and
- Capital estimate—\$114,000.

This budgetary allocation represents an increase of \$14.1 million, or 13 per cent, above the 2025/26 original estimates—which is primarily due to the increase in government's matching contributions for GEHI premiums and PSSF and Social Insurance contributions as a result of rate increases and increases in salaries from negotiated [union] agreements.

The 2026/27 Revenue estimate is \$2 million, an increase of \$1.5 million, above the [2025/26] original estimate. This revenue primarily relates to interest earned on the investments in the Sinking Fund—and given that you have a budget surplus, the monies go to the Sinking Fund, you are expected to get more interest and that interest will then flow into the government accounts recognised as income due to accounting standards in the Consolidated Fund.

The Chairman: Mm-hmm.

Hon. E. David Burt: Very weird. But that is how it is recorded because I believe it stays in the Sinking Fund. It is just a very weird thing. But I am not an accountant; I just, you know, they have these accounting standards.

The Current Account Estimates can be found on pages B-112 and B-113.

Explanation of Significant Programme Expenditure Changes

1101 (Page B-112) CONSOLIDATED FUND ADMINISTRATION

([\$6.5] Million—Increase of \$186,000, or 3 per cent)

Hon. E. David Burt: The current year's request reflects an increase of \$186,000, which is primarily reflective of the uplift in salaries from the salary negotiations which concluded in February 2025. It should be noted that the items that drive the department's overall expenditures are salaries, technical support maintenance fees for the various software systems used by the Accountant General and rent for the premises occupied at 51 Church Street.

1102 (Page B-112) FUND ADMINISTRATION
(\$114.15 Million—Increase of \$13.9 Million,
or 14 per cent)

Hon. E. David Burt: The Minister of Finance wants some money.

[Laughter]

Hon. E. David Burt: This programme represents the government's cost for employees' benefits. These costs are a function of the number of government employees and the rates relating to the respective benefits (Employer Overhead). For example, Contributory Pension (Social Insurance) is directly related to the national Contributory Pensions rates of contribution.

As the employer, the government ordinarily matches its employees' contributions to the PSSF, Social Insurance contributions (CPF), GEHI contributions (premiums), except for Police, Corrections, and the Regiment, for which the government pays both the employer and employee share, and the Ministers' and Members' contributions to the Ministers and Members of the Legislature Pension Fund [MMLPF].

Contributions made into the PSSF and CPF are invested to fund future pension payments to vested retired government personnel. The increase in the 2026/27 estimates for the government's cost for employee benefits is primarily reflective of the additional overheads expected from funding increases for PSSF. This is due to increases in the PSSF contribution rate from the pension reform, higher salaries from the negotiated agreements and the additional \$600 per annum per employee increase in GEHI contributions as we continue to take measures to address the sustainability of the fund.

And of course, as due to the agreement that was reached with public sector unions to secure a historic (I like to call it that) pay agreement. Because we saw all these people around the world in massive protests and massive strikes, et cetera, and we were able to come to agreement with the unions and deliver something that gave back pay and recognised that we are also taking care. But we do have to make sure that we fund these particular items. And so that is the reason why these increases are so steep.

Capital Estimates

Page C-11: CAPITAL FUNDING
(\$114,000—A Decrease of \$39,000)

Hon. E. David Burt: Technical support and ongoing maintenance will be required in the 2025/26 fiscal year as the Oracle E1 System is continually enhanced to improve the business processes and other important services provided. The department's focus remains on leveraging the latest advancements in Oracle E1 to optimise financial operations and drive continuous improvements.

The 2026/27 capital allocation will be used to progress the following projects:

- progress ongoing maintenance and development work for Oracle EnterpriseOne; and
- replacement of office equipment, photocopiers, desktop PCs.

Mr. Chairman, the key initiatives planned for the Accountant General's Department for fiscal year 2026/27 are to

- continue to work with the Government departments to automate and digitise their financial processes—of which there was significant progress that was made last year. One of the persons we even recognised with a Public Service Excellence Award doing items that took multiple days and streamlined it to a matter of hours. And so there are things that are coming from some of the trainees and other persons who come through the ranks of the Accountant General's Chambers so that is a good thing;
- review and update Financial Instructions to align with current needs and priorities. As I said, that was one of the things that was not met and that is currently in review;
- complete the Audited Consolidated Fund Financial Statements for the year ending 31 March 2026 no later than November 20, 2026. Important to note and recognise, Mr. Chairman, that last year's financial results, of course, removed the qualification on the audit opinion, a good result for the country;
- the March 2021 PSSF and July 2021 CPF statements have been submitted to the Auditor General for a full audit. The department will continue to work to progress the backlog on the other funds. The status of the audits of the public funds are as follows;
 - i. Government Reserves Fund—2025;
 - ii. Unemployment Insurance Fund—2023;
 - iii. Government Borrowing Sinking Fund—2017;
 - iv. Ministers and Members of the Legislature Pension Fund—2015;
 - v. Government Employees Health Insurance—2012; and
 - vi. Confiscated Assets Fund—2010.

- continue to deliver the scheduled Financial Instructions training in conjunction with the Department of Employee and Organizational Development;
- timely processing of outgoing vendor payment; and
- 100 per cent of clean health insurance claims paid within 30 days in line with legislation.

With all of that being said, Mr. Chairman, I am actually done with Head 11.

I would like to extend my appreciation for the work undertaken by the management and staff of the Accountant General's Chambers under the leadership of the formidable Accountant General—I know she is listening in the Ministry of Finance Headquarters, so I decided I would give her a nice little smile, Mrs. Dionne Morrison-Shakir.

I will now move on to Head 12, Bermuda Customs, and defer to the Honourable Member for constituency 6, Junior Minister Wayne Furbert.

The Chairman: Thank you very much, Premier, for Heads 10 and 11, and I recognise now the Honourable Wayne Furbert, the Junior Minister of Finance.

Hon. Wayne L. Furbert: Thank you, Mr. Chairman.

Mr. Chairman, I will be doing Head 12, Customs—

The Chairman: Yes.

Hon. Wayne L. Furbert: —Head 28, Department of Social Insurance and Head 38, the Office of the Tax Commissioner.

The Chairman: Carry on, [Junior] Minister.

HEAD 12—CUSTOMS

Hon. Wayne L. Furbert: Mr. Chairman, I will now speak to Bermuda Customs Department Revenue, which is included under the Ministry of Finance. Customs expenditures and performance measures are included within the Ministry of National Security.

Total 2026/27 budgeted customs revenue, shown on page B-117, is \$223.1 million. This is an increase of \$3.2 million, or 1 per cent on the prior year forecast of \$214 million. Compared to the 2025/26 revised estimate, the 2026/27 budget is an increase of \$166,000 or 0.07 per cent.

During the 2025/26 financial year, we responded to the cost-of-living crisis by introducing wide-ranging reliefs and concessions with respect to parts for motor vehicles, air conditioners, building materials, and further concessions on the fuel used in the production of electricity.

During the 2026/27 financial year, we will offer further reliefs and concessions with respect to parts for

motor vehicles, building materials, and with respect to a variety of essential commodities.

Customs Duty—\$217.7 million (Increase of \$3.7 million, or 2 per cent)

Hon. Wayne L. Furbert: The duty forecast for 2026/27, as I mentioned, is \$217.7 [million] which is higher than the 2025/26 original forecast of \$214 million. You will also note that the forecast of duty collected for 2025/26 has been revised up by \$3.6 million to \$217.7 million based on more recently available information on actual collections of duty for 2025/26.

It is expected that during 2026/27, duty collections will remain at a level consistent with the revised estimate for 2025/26. We will be introducing additional duty reliefs during 2026/27. Broadly, these reliefs will fall into four main categories designed to lower the cost of living and stimulate economic growth:

- As I mentioned before, Mr. Chairman, you will recall that during 2025/26 we introduced wide-ranging duty reductions on parts and supplies for motor vehicle repairs. During 2026/27 it is our intention to expand upon those reliefs by providing duty reductions on an additional 10 tariff codes, covering such items as: pumps; filters; cabling; and ignition equipment. Based on prior years' data, this will reduce the cost of repairing Bermuda's motor vehicles by a further \$497,227.
- Again, building upon the reliefs introduced during 2025/26 with respect to construction supplies, we intend to introduce reliefs on a further five tariff codes, including electrical equipment and optical fibre cabling. Based on prior years' data, this will reduce costs by a further [\$397,145].
- And finally, we shall provide duty reductions on a range of imported essential commodities. These include staple food items such as fish, seafood, meats, fruits and vegetables, as well as hygiene products. These reliefs include duty [rate] reductions on more than 190 tariff codes. It is estimated, based on prior years' data, that this will cut the Bermudian household costs by \$3.9 million.

Other Revenue Sources

Hon. Wayne L. Furbert: Forecasted revenue sources other than customs duty, are expected to contribute a total of \$5.4 million, during 2026/27 which, based on our forecast, would equate to 2.4 per cent of the revenue collected by Customs. There is little indication that receipts in these areas will change significantly from the revenue levels received during the 2025/26 fiscal year to date.

During 2025/26, the Customs Department has started working with the government's Digital

Transformation Team in an effort to streamline the process to obtain duty relief by making the process more efficient by aligning with industry best practice which will also strengthen compliance. The aim of the project is to ultimately support economic growth by reducing the red tape, time and cost for both customs and the entity requesting the relief.

Mr. Chairman, the above is, as already stated, expected to reduce clearance times and reduce costs for businesses while improving government efficiency.

Mr. Chairman, sincere thanks to the Collector Lucinda Pearman and the Customs team for their work in support of Bermuda's economy in this area.

I will now move to the Head 28, the Department of Social Insurance.

The Chairman: Go right ahead, Junior Minister.

HEAD 28—DEPARTMENT OF SOCIAL INSURANCE

Hon. Wayne L. Furbert: Mr. Chairman, the Department of Social Insurance's Current Account Estimates are shown on page B-118 through B-120 of the Budget Book. The estimate for 2026/27 is \$2.4 million which is \$387,000, or 13.8 per cent, less than the original 2025/26 budget. This budget is solely for War Pensions and Gratuities.

Mr. Chairman, the Department of Social Insurance, and its staff administer the Government of Bermuda's Contributory Pension Fund and benefits to the Second World War veterans.

- War Pensions and Gratuities are 100 per cent funded by the Consolidated Fund.
- The Contributory Pension operations within the department are 100 per cent funded by the Contributory Pension Fund (CPF). Expenditures are paid through the Consolidated Fund (CF) and recharged to the CPF in accordance with section 3(3) of the Contributory Pensions Act 1970.

Mission Statement

Hon. Wayne L. Furbert: The mission statement of the department is, *We are committed to serving current and future generations by ensuring compliance with the legislation, collecting contributions, and paying benefits timely and accurately, through education, best practices, and the use of technology.*

Department of Social Insurance Vision

Hon. Wayne L. Furbert: The Department of Social Insurance vision is, *To be a trusted and essential source of financial security for all beneficiaries.*

Core Functions

Hon. Wayne L. Furbert: The department operates under two main Acts of Parliament to administer the Government of Bermuda's Social Insurance Programme as well as the War Pensions and Gratuities.

1. The Contributory Pensions Act 1970—Under this Act, all employed and self-employed individuals in Bermuda who are over age 18 (or under age 26 in the instance of full-time students) who work for more than four hours per week, are required to pay contributions.
There are two major classes of benefits paid out of the fund: contributory and non-contributory:
 - a) contributory benefits for old age pension and gratuity, widow's and widower's allowance and gratuity, and disability benefit; and
 - b) non-contributory benefits for old age pension and disability benefit.
2. The Pensions and Gratuities (War Service) Act 1947. Under this Act, benefits are payable to Bermudian war veterans (or their surviving spouses) who served during World War II. There are currently 44 veterans or their surviving spouses in the programme.

The Chairman: Carry on, Minister.

Highlights for 2025/26

Hon. Wayne L. Furbert: Mr. Chairman, highlights for 2025/26 are as follows:

- On September 15, 2025, the Contributory Pensions (Amendment of Contributions and Benefits) Order 2025 was tabled in the House of Assembly. This Order increased pension benefits by 2.3 per cent effective August 16, 2025. It also increased contributions by 4.81 per cent effective August 2025, which is 2.51 [per cent] more than the benefits increased and a necessary step to stabilise the fund ahead of the work required to deliver sustainability.
- The department has continued to maintain effective working relationships with the Debt Enforcement Unit of the Attorney General's Chambers, Department of [Public] Prosecutions, Department of Immigration, Office of the Tax Commissioner, and Transport Control Department with respect to efforts to assist in debt collection.
- One of the department's objectives is: To educate and provide clarity to stakeholders participating in the Contributory Pension Fund. To this end we conducted and/or participated in nine workshops and presentations in 2025 where we provided valuable information to attendees regarding pensions benefits and contributions managed by DOSI.

Expenditure Overview

Hon. Wayne L. Furbert: The [department] operates with five main cost centres. The first is:

38000—Senior Management & Administration

Hon. Wayne L. Furbert: The Administration section provides overall direction and management of the department.

The budget estimate for this cost centre is \$2.2 million which is a decrease of \$35,000 from the 2025/26 original budget of \$2.297 [million]. This decrease is due to the planned go-live in Quarter 2 for our pension administration system and less need for consulting services.

38010—War Pensions & Gratuities

Hon. Wayne L. Furbert: The War Pensions section administers the benefits to war veterans under the Pensions & Gratuities (War Service) Act 1947.

The budget estimate for 2026/27 is \$2.508 [million], which is \$386,000, or 13.8 per cent less than the previous year. Because it was \$2.894 [million]. The budget is based on 44 war veterans (as I mentioned earlier). [This is] 14 less than the prior year. Clearly, Mr. Chairman, this number will be decreasing every year for a while.

The Chairman: Yes, Minister.

Hon. Wayne L. Furbert: Currently, the significant benefits provided by the programme are as follows:

- All veterans or spouses of veterans receive a monthly pension of \$1,000.
- Medical benefits are 100 per cent covered. The benefits covered are FutureCare insurance premiums, hospital visits, hospitalisation, all tests at KEMH, air ambulance, and prescription drugs over the \$3,500 covered by FutureCare. This will be increased to \$5,000 as of April 2026.
- Palliative and long-term care are covered up to \$7,000 per month and a \$5,000 funeral grant is refunded to their estate.
- Regular and specialist doctor visits have small co-pays, which are reimbursed by the programme.

38025—Benefits

Hon. Wayne L. Furbert: The Benefits section is responsible for the administration of benefits to the [members] of the Contributory Pension Fund under the Contributory Pensions Act 1970 and the Contributory Pensions and Workmen's Compensation (Reciprocal Agreement) Act 1970.

The budget estimate for this cost centre is \$549,500, which is an increase of \$28,500 over 2025/26. The original budget at that time was

\$521,000. The increase is due to salary increments for the 2026/27 budget year.

Total benefits paid for August 2024 to July 2025, the Contributory Pension Fund's (CPF) financial year was \$224,161,600 compared to \$211,392,900 in 2023/24, which is an increase of \$12,768,700, or 6 per cent. This increase is due to our rising ageing population and the 2.4 per cent benefit rate increase from August 16, 2024.

In 2024/25, of the total benefits paid \$186 million, or 83 per cent, was paid for Contributory Pensions, \$14.4 million, or 7 per cent paid on Widows' and Widowers' Allowances, Gratuities of \$11.5 million were paid and \$7.6 million (or 3.4 per cent) was paid on Non-contributory Pensions. The remaining \$4.4 [million] (or 2 per cent) of benefits paid for the period was for Contributory and Non-Contributory Disabilities.

Mr. Chairman, we commend the manager and staff for the Benefits section who have processed the benefits on time every month without fail.

The Chairman: Mm-hmm.

38040—Compliance

Hon. Wayne L. Furbert: The Compliance section monitors the compliance of employers and employees in accordance with the provisions of the Contributory Pensions Act [1970].

The budget estimate for this cost centre is \$931,200 which is \$13,500 less than the 2025/26 original budget or \$944,700. This decrease is related to the expected reduction in consultants' expense planned for the Department of Social Insurance (DOSI) in the coming year.

The total debt owed to the CPF as of 31 July 2025 was \$75 million, which is a 3.9 per cent increase over [the] July 31 [2024] amount of \$71 million. In the last financial year there has been an increase in the number of employers.

The Compliance section is actively collaborating with the delinquent employers to find practical solutions for reducing their outstanding debt. Over the past year the department has established 110 payment plans with these employers and conducted follow-ups to ensure proper monitoring.

The Debt Enforcement Unit (DEU) of the Attorney General's Chambers works closely with the department's Compliance section to help collect outstanding contributions owed to the Contributory Pension Fund. In most cases employers who fail to comply with the payment agreement are referred to the DEU. (That's the Debt Enforcement Unit.) In the past year, it has resulted in 48 employers being sent to the DEU, 37 being brought before the courts, and the Department of Social Insurance obtaining judgments against 17 employers.

The Compliance section is expecting to purchase a debt management software which is included

in the department's capital budget. Such an application will ensure contribution collections, increase voluntary compliance, limit arrears on debt, identify non-compliant employers early, and increase debt collection. DOSI will continue to work with the Attorney General's Chamber, Debt Enforcement Unit, and the Department of Public Prosecutions to collect the outstanding debt wherever needed.

38045—Contributions

Hon. Wayne L. Furbert: The Contributions section, Mr. Chairman, is responsible for the administration of records and accounts for employers and employees participating in the Contributory Pension Fund under the Contributory Pensions Act 1970.

The budget estimate for this cost centre is \$722,000, which is \$182,000 more than the 2024/25 original budget. This increase is due to two temporary additional staff needed for the implementation of [the] pension administration system expected in Quarter 2 this year. Salary increases and increments also contributed to this increase.

The department collected \$117.7 million in contributions from August 2024 to July 2025 compared to \$118 million in the prior fiscal period, which is a decrease of \$1.2 million, or approximately 1.2 per cent.

Comparative Analysis of

Current Account Estimates— 2025/26 vs. 2026/27

Hon. Wayne L. Furbert: Mr. Chairman, to give you a comparative analysis:

- **Salaries and Wages**—An increase of \$280,000 reflects the salary increments across the department of hiring two additional staff for the Contributions section.
- **Professional Services**—Decreased by [\$]443,400 That is because we reduced the . . . we expect 14 less veterans to service in the upcoming year. And forecast [a] \$299,000 reduction in war veterans' medical claims and war pensions.
- **Receipts Credited to Programme**—This amount represents the cost to operate the Contributory Pension Fund initially paid through the Consolidated Fund. A recharge to the Contributory Pension Fund (CPF) is made in accordance with the Contributory Pensions Act 1970, section 3(3). The recharge for 2026/27 is budgeted at \$4.5 million which is an increase of \$161,000.

Salaries are budgeted at \$268,000, compared to 2025/26 because of the increase across government, along with incremental increase and two additional staff members. However, the operational costs are expected to decrease by \$107,000 due to the implementation of new pensions administration system in the second quarter.

Activities/Plans for Fiscal Year 2026/27

Hon. Wayne L. Furbert: Mr. Chairman, for the fiscal year 2026/27, the following activities are planned for the department:

- Develop a portal to allow employers to view their accounts, which is good. Pay invoices and submit starters, terminations and unpaid leave adjustments online.
- We will be adding additional application forms to the department's website, which can be completed and submitted online.
- The department will continue to participate in various workshops and presentations where they are able to provide clarity to attendees regarding pension benefits contributions managed by the DOSI.
- Debt management system to assist in identifying outstanding debt cases, increase debt collection and limit the increase in new arrears by detecting non-compliance early.

Significant Process Changes or New Initiatives

Hon. Wayne L. Furbert: Mr. Chairman, we have some significant process changes or new initiatives.

- The Department of Social Insurance will collaborate with the Ministry of Finance and other agents to leverage technology for the government's digital transformation. This initiative aims to identify employers who owe funds to the Contributory Pension Fund and to ensure effective and consistent management of these debts across government.
- The department will embark on a succession planning exercise where current employees will be given the opportunity to be professionally developed and cross-trained. Succession planning will facilitate smooth transitioning when staff terminate service or retire.
- Further modernisation of the department's operations and technology to better serve the public and review business processes to create a more flexible, efficient and resilient organisation.

Mr. Chairman, I would like to express my gratitude to the public offices of Director Gershon Gibbons and the Department of Social Insurance for their commitment to providing valuable service to the local community and overseas beneficiaries.

I will now turn my time to Head 38, the Office of the Tax Commissioner.

The Chairman: You have gone through Heads 12 and 28. We remain in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27. And your heads, as I mentioned [Heads] 12 and 28, were looked into and you are now going to [Head] 38.

Junior Minister, continue.

HEAD 38—OFFICE OF THE TAX COMMISSIONER

Hon. Wayne L. Furbert: Mr. Chairman, it gives me great pleasure to present the budget for Head 38, the Office of the Tax Commissioner (OTC), which is found on pages B-121 to B-125 of the Budget Book.

Mandate or Mission

Hon. Wayne L. Furbert: The mandate, Mr. Chairman, is simple. The mission of the OTC is *To leverage modern technology to ensure taxpayer compliance through quality service and effective enforcement.*

Expenditure Overview

Hon. Wayne L. Furbert: The total expenditure, including current and capital, is \$6.5 million [and] has been allocated for this head. This represents a \$1.9 million increase, or approximately 41 per cent higher than the budget for 2025/26 and constitutes 19 per cent of the budget allocated for the Ministry as a whole.

Mr. Chairman, the OTC is strategically divided into four cost centres, as follows:

- The Administration team provides the overall direction and management of the office. The budget allocation for the Administration team is \$1.4 million.
- The Stamp Duties team is responsible for the administration and collection of stamp duties under the Stamp Duties Act 1976. This includes the adjudication and processing of a variety of legal instruments including, but not limited to, conveyances, transfers, leases and mortgages as well as administering the Primary Family Homestead Designation programme. The budget allocation for the Stamp Duties team is \$0.55 million.
- The Audit and Compliance team is responsible for ensuring that taxpayers are compliant with the Tax[es] Acts throughout the life of the taxpayer. The team conducts audits and inspections of taxpayer books and records and is responsible for knowledge management and taxpayer education. The budget allocation for the Audit and Compliance Team is \$1.4 million.
- The Operations team is responsible for administering and reporting on all taxes under the remit of the OTC. The team maintains taxpayer accounts receivable balances, levies penalties for late and insufficient payments, and is responsible for debt collection and enforcement. The budget allocation is \$1.87 million.

Current Expenditure

Hon. Wayne L. Furbert: The OTC's current expenditure is estimated to be \$5.3 million. This represents an increase of \$1.01 [million], or approximately 23 per cent higher than the budget for 2025/26.

The increase in current expenses reflects a renewed focus on debt collection aimed at addressing the government's outstanding receivables. This will include the engagement of a debt manager for oversight and four temporary additional debt collectors to support this work. Funding is also required to ensure the continued effective operation and maintenance of an eTax and other core tax administration system.

Capital Expenditure

Hon. Wayne L. Furbert: Capital expenditure allocated for department is \$1.23 million. This represents an increase of \$0.89 million from 2025/26. The capital expenditure budget will be used to continue the modernisation of the OTC, strengthening tax administration collections and reporting while enhancing the overall taxpayer experience.

The key initiatives include transitioning to electronic statements (eStatements) for land tax bills and identifying a modern, efficient tax processing system to replace the existing AS400 platform. The new system is intended to support tax administration and reporting, provide enhanced analytics to inform decision-making, deliver a 360-degree view of taxpayers, and improve functionality to support higher standards of customer service.

Revenue [Overview]

Hon. Wayne L. Furbert: Increase in projected revenue:

The total projected revenue for 2026/27 is \$848 million, a net increase of \$20.3 million, or approximately 2 per cent above 2025/26 estimate. The material differences of projected revenue are as follows:

1. Payroll Tax revenue is estimated to increase by \$13.2 million, or 2 per cent from \$621 million to \$634 million. The Government is providing payroll tax relief for both employer and employee, which reflects the Government's continued commitment to easing the payroll tax burden on workers and businesses. Payroll tax rates will be reduced as follows:
 - International Business [Exempted Undertakings]: The rate will decrease from 10.25 per cent to 9.75 per cent.
 - Large Local Employers ([Remuneration] greater than \$1 million): The rate will be reduced from 10.0 per cent to 9.5 per cent.
 - The rates will be reduced for all medium-sized businesses ([Remuneration] between \$200,000 and \$1 million) by 0.5 per cent.

- Hotels, guest houses, and restaurants: [The rate] will be reduced from 5 per cent to 4 per cent.
- Retail: The rate will be lowered from 6 per cent to 5 per cent.
- Bermuda Hospitals Board & Corporations of Hamilton & St. George's: The rate will move from 3.50 per cent to 3.0 per cent. Nursing and rest homes will be added to this category to reduce their expenses as they care for a growing senior population.
- Self-Employed Caregivers: In line with our platform commitments, employer payroll taxes for self-employed caregivers will be eliminated.
- Support for Seniors: The employer portion of payroll tax is to be exempted on the first \$96,000 of remuneration for Bermudian employees aged 65 and over, an initiative to support seniors who want to remain in the workforce. It also helps out with the employer.
- Local Dividend Exemption: Is being raised from \$10,000 to \$20,000.
- The Government is maintaining the zero per cent or 1 per cent rates for our small businesses, charities, and Economic Empowerment Zones.

2. Corporate Services taxes are projected to increase by \$116,000, or 2 per cent based on current activity in this industry.
3. Financial Services taxes are projected to increase by \$30[5],000 or 2 per cent.
4. Land tax revenue is projected to decrease by \$2 million, or 2 per cent. This decrease reflects the Government's 2025/26 budget decision to provide tax relief for homeowners by reducing the land tax base rate by 50 per cent.
5. Foreign Currency Purchase tax is projected to increase by to \$2.8 million or 9 per cent.
6. Transport Infrastructure tax and Passenger tax are estimated to increase by \$2 million or \$2.4 million, or 18 per cent.
7. Stamp Duty on Land Conveyance is projected to increase by \$1.2 million or 5 per cent to \$26.4 million based on current trends.

Manpower

Hon. Wayne L. Furbert: Mr. Chairman, the budget allocation for salaries for the department for 2026/27 is \$3.98 million, representing a marginal increase over the \$3.17 million allocated in 2025/26.

- The OTC had 29 full-time equivalent (FTE) staff in 2025/26, which will increase to 35 FTEs in the 2026/27 fiscal year.
- The additional positions include the previously discussed Debt Manager, four temporary additional Debt Collectors, and the recruitment of a

Stamp Duty Assistant. The Debt Collectors will provide a targeted focus on debt recovery, while the Stamp Duty Assistant will support the Stamp Duty section with adjudication and Primary Family Homestead applications.

Performance Measures by Business Unit

Hon. Wayne L. Furbert: Mr. Chairman, I am pleased to report that the department substantially achieved its forecasted performance measures for fiscal year 2025/26. This strong performance has enabled increases in several measures for 2026/27, reflecting the department's ongoing commitment to continuous improvement. In particular

Business Unit: Stamp Duties (48050)

Hon. Wayne L. Furbert: New performance measures have been introduced in the Stamp Duty section in order to strengthen customer service outcomes. These measures target the completion of mortgage transfers within two months of receipt, the processing of Primary Family Homestead applications within five weeks, and the assessment of first-time homeowner prequalification applications within three weeks.

Business Unit: Operations (48080)

Hon. Wayne L. Furbert: In the 2025/26 fiscal year, the revised forecast was to have 71 per cent of payroll tax returns filed electronically. For 2026/27, the Operations section aims to have 79 per cent of payroll tax returns filed electronically.

In 2025/26, the OTC collected approximately \$20 million in outstanding receivables. For 2026/27, the office aims to increase collections to \$30 million. This target will be supported through the use of increased resources and the use of electronic case management enabling a risk-based approach to debt recovery. The system supports effective monitoring of payment arrangements and facilitates timely escalation of cases for enforcement or court action where required.

Plans for the Upcoming Year

Hon. Wayne L. Furbert: Mr. Chairman, some of the plans for the upcoming year are as follows: Efforts to modernise technology to enhance its reporting capabilities and operations to support effective debt collection, improved customer service and successful resolution of taxpayer non-compliance.

In addition, the OTC will implement the following initiatives, which I have mentioned before, the payroll tax for our seniors. We are talking about the dividends and so on, which I have already mentioned before

Mr. Chairman, before I close out I wish to express my sincere appreciation to the Tax

Commissioner, and she is new in this position and she is doing a great job, Mrs. Joelene Lindsay; the Assistant Tax Commissioners, Mr. Antoine Lightbourne and Ms. Kim Richards, and the staff of the OTC for their diligence and commitment in collecting the majority of the Government's revenue.

Mr. Chairman, that ends my presentation on Head 38, Head of Tax Commissioner. I would now like to turn this over to the Premier and Minister of Finance for Head 39, Registrar of Companies.

The Chairman: Thank you, very much, Junior Minister, on your providing for Heads 12, 28, . . . and 38.

Premier, I think I am going to recognise you shortly.

[Inaudible interjection]

The Chairman: No, I will recognise you now. Go ahead, Premier.

[Inaudible interjection]

The Chairman: No, no. Go right ahead.

Hon. E. David Burt: Thank you very much, Mr. Chairman. Mr. Chairman, and thanks to the Junior Minister for the presentation of the heads for Customs, Social Insurance and Office of the Tax Commissioner.

HEAD 39—REGISTRAR OF COMPANIES

Hon. E. David Burt: Mr. Chairman, I now present the [budget] for Head 39; the Registrar of Companies [Department], found on pages B-126 to B-129 of the Budget Book.

Mandate or Mission

Hon. E. David Burt: Mr Chairman, the Registrar of Companies [RoC] is the Government's third largest revenue generating department and is projected to collect approximately \$75 million of revenue in fiscal 2026/27. Its operations are regulated by several legislative mandates, including, but not limited to, the Companies Act 1981, the Limited Partnership Act 1883, the Exempted Partnerships Act 1992, the Limited Liability Company Act 2016, Overseas Partnerships Act 1995 and Government Fees Regulations 1976. These provide the framework for maintaining the [Register] of Companies and the timely collection of associated registration fees.

The department is also responsible for the administration of liquidations and personal bankruptcies as well as the regulation of Bermuda's real estate and dealers in high value goods sectors. The legislative framework for the Registrar's mandate in this capacity is the Companies (Winding-Up) Rules 1982, Bankruptcy Act 1989, Bankruptcy Rules 1990, Real Estate Brokers' Licensing Act 2017, Real Estate Brokers'

Licensing Regulations 2017 and the Registrar of Companies (Supervision and Regulation) Act 2020, respectively.

Bermuda continues to be impacted by ever-increasing pressures and imposed requirements from other jurisdictions or regions, mounting challenges from our competitors and increasing scrutiny from global and regional standard setting and oversight bodies, such as, the Organisation for Economic Co-operation and Development (OECD), the Financial Action Task Force (FATF), the Caribbean Financial Action Task Force (CFATF) and the European Union oversight bodies. This changing landscape has driven the Registrar of Companies evolution as a regulator and this legislative mandate has been underpinned by the Registrar of Companies (Compliance Measures) Act 2017. As Bermuda looks ahead to FATF Mutual Evaluation the Ministry has looked to the Registrar of Companies to enhance its AML/ATF compliance framework with respect to legal persons, as well as in the real estate and dealers in high value good sectors as the competent and supervisory authority charged with their oversight.

Still in the regulatory lane, Beneficial Ownership is continually evolving space with policy positions emanating from the United Kingdom, the European Union, the OECD, the International Monetary Fund and FATF commitments having been made to both the European Union and the United Kingdom. And our commitment to the United Kingdom was that we are following the European Union's directives.

The Chairman: Mm-hmm.

Hon. E. David Burt: Beneficial ownership also features prominently in Bermuda's AML/ATF economic substance and tax transparency regimes. In 2025, the Registrar of Companies assumed responsibility for maintaining the Beneficial Ownership Register, which was previously managed by the Bermuda Monetary Authority and to that end has implemented new IT systems and onboarded additional resources to facilitate the transfer.

In 2025, the Tax Treaty Unit, responsible for tax policy and international tax engagement that was in the Ministry of Finance was fully incorporated within the RoC. However, with the introduction of the still relatively new Corporate Income Tax Agency [CITA] the Ministry took the opportunity to review the optimal approach to managing Bermuda's international tax commitments and engagements. A decision has since been made to transfer responsibility for and functions of the Treaty Unit along with the responsibility for Economic Substance to the Corporate Income Tax Agency. This aligns responsibility for Bermuda's tax treaty and information exchange regimes as well as compliance regimes, which fall within the broader scope of the OECD's BEPS framework addressing international tax concerns under the auspices of one lead tax authority

and allows the RoC to put greater focus on its core mandates.

During 2025, Bermuda continued to attract new business, with a steady number of new entities being registered on the Register. Over the course of the year, 822 new registrations were recorded, comprising 660 exempted entities and 162 local entities, reflecting the jurisdiction's ongoing appeal as a place to establish and conduct business.

Mr. Chairman, the Registrar's mission is, *To leverage technology, enhance the user experience and facilitate regulation.*

The department's mission and objectives can be found on page B-126. The objectives are as follows:

- To maintain the Register of Companies and ensure the provision of current and accurate registry information in a timely manner.
- To ensure compliance with the Companies Act 1981 and related legislation in a consistent, fair and judicious manner.
- To collect all fee revenue pursuant to the Companies Act 1981 and other associated legislation in accordance with Financial Instructions in a timely, accurate and efficient manner.
- To process all company applications from the private sector in a timely, efficient and professional manner.
- To provide technical advice to the Ministry of Finance and other government departments in a timely manner.
- To provide guidance or direction to the public on matters related to the Companies Act 1981 and related legislation in an accurate, timely and professional manner.
- To diligently administer court appointed company liquidations and personal bankruptcies in a prudent and professional manner ensuring compliance with applicable legislation, primarily the Companies Act 1981 and Companies (Winding-Up) Rules 1982.
- To promote and ensure compliance with the Companies Act, Partnership Acts, Limited Liability Company Act and Beneficial Ownership Act through active compliance monitoring and enforcement, supported by the Registrar of Companies (Compliance Measures) Act, in accordance with FATF, OECD, and European Union standards and recommendations.
- To promote and ensure compliance with the Real Estate Brokers' Licensing Act through active compliance monitoring and enforcement in accordance with FATF recommendations.
- To promote and ensure compliance of dealers in high value goods with the Registrar of Companies (Supervision and Regulation) Act 2020 through active compliance monitoring and enforcement in accordance with FATF recommendations and Bermuda's legislative framework.

Expenditure Overview

Hon. E. David Burt: Mr. Chairman, the expenditure overview [for 2026/27], including an analysis by cost centre [is as follows]:

The overall estimate for expenditure is \$11.7 million, down \$810 million, or 6.5 per cent from the previous year. However, the full-time equivalents are 48.

The budget for the Registrar of Companies is set out under six cost centres; they are:

- Policy, Planning & Administration;
- Finance & Revenue;
- Entity Registration;
- Insolvency & Liquidations;
- Real Estate & Licences; and
- Compliance.

The total current account expenditure, found on page B-127, is estimated to be \$11,707,000 for fiscal year 2026/27. This represents a decrease of \$810,000, or 6.5 per cent less than the original budget of 2025/26. This decrease is due to the re-allocation of responsibility for International Tax compliance to the Corporate Income Tax Agency [CITA].

Cost Centre 49000, Policy, Planning
and Administration

Hon. E. David Burt: [Mr. Chairman,] Policy, Planning and Administration can be found on page B-127. Estimates of \$6,577,000 is up \$1,333,000, or 25 per cent from the previous year.

The Policy, Planning and Administration cost centre includes planning, strategic direction, administration and other activities [associated] with the daily operation of the Registrar of Companies Department. Information technology, financial and administrative support, budget development, accounting, personnel administration, and general office administration are also included in this cost centre.

Expenses under this cost centre include the salary of the Registrar, and all operational costs of the department. The budget increase of \$1,333,000 for this cost centre [for fiscal year 2026/27] is the result of increased accommodation costs and the cost of engaging consultants.

They are moving because they have outgrown their department. With the continued increase in personnel, the Registrar of Companies has outgrown its current office space, located at the Government Administration Building. In 2025, alternative accommodation was identified for the Registrar's offices. This location is currently being outfitted and prepared for occupation, and they are expected to relocate within the next few months.

Cost Centre 49010, Finance and Revenue

Hon. E. David Burt: Mr. Chairman, Finance and Revenue can be found on page B-127. The estimate for

fiscal year 2026/27 is \$773,000, up \$81,000, or 12 per cent from the previous year.

Also, revenue on this particular matter, found on page B-128, is \$74,866,000. The full-time equivalents are seven.

Mr. Chairman, the Finance and Revenue cost centre is responsible for the collection of the annual fees submitted by companies in accordance with the Companies Act 1981, the Segregated Accounts Companies Act 2000, the Partnership Act, the Limited Liability Company Act 2016 and the Real Estate Brokers' Licensing Act 2017.

The Registrar of Companies collects approximately \$75 million in revenue annually. To ensure adequate controls around completeness, accuracy and timeliness of collecting revenue the section, staff and process come under the direct oversight of the departmental Comptroller.

The estimated revenue for this cost centre, reflected on page B-128, is \$74,866,000, or 99 per cent of the total [revenue of] \$75,186,000 anticipated for the department. The balance of the revenue (\$320,000) is derived from Licence(s) General in the Licensing and Insolvency cost centre, which I shall discuss in due course.

Cost Centre 49020, Entity Registration

Hon. E. David Burt: Mr. Chairman, Entity Registration can be found on page B-127. Mr. Chairman . . . I'm sorry . . .

The Chairman: Yes, Premier.

Hon. E. David Burt: The estimate for fiscal year 2026/27 is \$1,927,000, up \$23,000, or 1 per cent from the previous year.

Mr. Chairman, this cost centre includes persons involved in the registration of companies and the processing and maintenance of statutory [and] legal documents which must be registered and available for public inspection in accordance with the prevailing legislation.

The salaries of staff recruited for maintaining the BO [Beneficial Ownership] Register are funded under this cost centre.

Cost Centre 49040, Insolvency and Liquidations

Hon. E. David Burt: Cost Centre 49040, Insolvency and Liquidations can be found on page B-127. The estimate is \$843,000, up \$146,000, or 21 per cent from the previous year.

Revenue for \$320,000, on page B-128 which I said I would discuss a little further [on].

Mr. Chairman, this cost centre is responsible for the execution of court orders to administer liquidations in accordance with the Companies Act 1981, the Companies (Winding-Up) Rules 1982, and personal

bankruptcies in accordance with applicable provisions of the Bankruptcy Act 1989 and the Bankruptcy Rules 1990. Expenses under this cost centre primarily encompass the salaries of five full-time staff. Other expenses include costs of various professional services (for example, legal, accounting, and contractors) in administering court-appointed corporate liquidations and personal bankruptcies. The budget increase will be used to pay salaries of staff currently being recruited.

The estimated revenue for this cost centre, reflected on page B-128, is \$320,000 which is the balance of the total estimated revenue mentioned earlier.

Cost Centre 49050, Real Estate and Licences

Hon. E. David Burt: Mr. Chairman, Real Estate and Licences can be found on page B-127. The estimate is \$739,000, up \$140,000, or 23 per cent from the prior year.

Mr. Chairman, this section is responsible for the processing and issuance of licences and permits to exempted, local and overseas companies to carry on business in Bermuda, the processing and issuance of licences to, and the regulation of real estate brokers and agents, and ensuring industry compliance through active monitoring and enforcement. Expenses under this cost centre include the salaries of seven persons.

Cost Centre 49080, Compliance

Hon. E. David Burt: Mr. Chairman, Compliance can be found on page B-127. The estimate is \$848,000 and down \$1,030,000, or 55 per cent from the previous year. There are seven full-time employees, or equivalents, in this department.

The Compliance cost centre is responsible for ensuring compliance, via powers executed through the Registrar of Companies (Compliance Measures) Act 2017 with other relevant Acts (most notably the Companies Act 1981 and the Economic Substance Act 2018) including ensuring adherence to the filing, registration and other corporate governance requirements of the relevant Acts; to inspect registered entities for the aforementioned purposes and to investigate instances of a registered entity's failure to comply with the provisions of the Registrar of Companies (Compliance Measures) Act 2017 and/or any other relevant Acts.

Revenue

Hon. E. David Burt: Mr. Chairman, I would now like to touch upon the revenue generated by the Registrar of Companies. These figures can also be found on page B-128. The department is forecasting overall revenue of \$75,186,000, consistent with the original revenue estimate for 2025/26. As new companies and partnerships continue to register in Bermuda, it is expected that future revenues will continue to remain consistent at approximately \$75 million or show marginal increases.

Analysis of Current Account Estimates

Hon. E. David Burt: Mr. Chairman, I now refer you to page B-127. The 2026/27 budget allocation showed an overall decrease of \$810,000. The reduced costs are primarily due to the transfer of responsibility for international tax compliance to the Corporate Income Tax Agency (CITA). This cost saving is partially offset by recent salary increases for public officers, increases in consultancy costs and by the increased accommodation costs of the proposed new office.

Capital Funding

Hon. E. David Burt: Capital Funding can be found on page C-11. Mr. Chairman, I would now wish to turn to the New Electronic Registry System which is in step with this government's modernisation efforts. The department introduced its online economic substance declaration platform in May 2020 and implemented its full online registry system June 2021. This system now provides real-time access to publicly accessible company data and has streamlined the registration process. In 2025, the Registrar of Companies (RoC) expanded the functionality of the system to include the Beneficial Ownership Register.

The Registrar of Companies was allocated \$800,000 in capital funding for implementation of Phase 2 of the Beneficial Ownership Register, and to provide for other improvements in system efficiency. These improvements were initially expected to be completed in the current year. However, some development work has been deferred and the previously approved funding carried forward to fiscal year 2026/27.

Manpower

Hon. E. David Burt: Mr. Chairman, the department's budget supports an establishment of 48 full-time equivalent positions, as found on page B-128. The importance and need for adequate resources is critical in staying ahead of the ever-increasing [external] threats. Addressing these threats is critical to protecting key sources of revenue for the Bermuda government, which in turn allows us to provide services to the public. The department continues to recruit for existing vacancies and is actively supported by mainly local consultants. As the department continues to grow and evolve, a revised operational structure is being developed which will provide greater operational oversight, efficiency and cost savings.

Major Achievements

Hon. E. David Burt: Mr. Chairman, the department has been active this current fiscal year. Some highlights include the following:

1. Administration:
 - As I said, a lease was signed in 2025 to provide alternative office space, adequate

- to accommodate the RoC's increased staff structure. The department is expected to relocate to its new offices [located at] 22 Victoria Street, Hamilton during the summer of 2026.
2. Registration: The department focused on strengthening corporate transparency, improving processing efficiency, and progressing legislative reform. Key achievements include:
 - Successful operational transition of the Beneficial Ownership regime to the Registrar of Companies.
 - Continued enhancement of beneficial ownership data quality through structured review and follow-up processes.
 - Progression of Phase II legislative amendments to the Companies Act 1981, including proposed streamlining of ministerial consent functions.
 - Ongoing review of consent-based provisions to align processes with risk-based compliance [mechanisms].
 3. Insolvency and Liquidations:
 - The department recruited a new administrator to enhance operational capacity and provide strengthened support across core functions.
 - The Office of the Official Receiver has continued to work steadily through its insolvency matters, resolving cases in a systematic [manner] strengthening case management practices.

Hon. E. David Burt: Do you want me to break?

The Chairman: Yes, the Deputy *[sic]* is preparing to come to Committee, Premier. If you don't mind. I am ready to take—

Hon. E. David Burt: I am happy to take a seat.

[Laughter]

The Chairman: I am ready to take . . . no, it's not the Deputy. I am prepared to invite the Honourable Renee Ming to the Chair of Committee.

Thank you. My time is up.

[Laughter]

[Pause]

The Chairman: And as the honourable Renee Ming is coming, we are reminded that this is . . . [we] are now in Committee of Supply for further consideration of the Estimates of Revenue and Expenditure for the year 2026/27 and that we are currently on the Ministry of Finance, which is looking at Heads 10, 11, 12, 28, 38 and

39. We are on Head 39, having completed the rest. And only [Head] 58 is what is left after that.

[Pause]

[Mrs. Renee Ming, Chairman]

The Chairman: Good evening, Members.

I do not need to repeat. I know that the Chairman before me said where we are. So, we will just continue.

Thank you, Premier.

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

Madam Chairman, moving on, I am on Head 39, which is the Registrar of Companies. And I am dealing currently with the major achievements. Moving on to number four, which is:

4. Real Estate, High Value Dealers and Dealers in Precious Metals and Stones: The department continued to strengthen Bermuda's regulatory and supervisory framework [for] the real estate sector, high value dealers (HVD), and dealers in precious metals and stones (DPMS) [sectors.] (We love acronyms in the Ministry of Finance.) achieving significant progress in supervisory effectiveness, operational resilience, and national AML/ATF proliferation finance [PF] preparedness during 2025/26. Key achievements include:
 - Sustained effective supervisory oversight of the real estate sector in respect of annual licensing and AML/ATF/PF obligations, supporting Bermuda's continued alignment with FATF standards and international expectations.
 - Eliminated the backlog of real estate licence applications, significantly improving processing timelines and enhancing service delivery and operational efficiency within the division. (Which was a challenge that came to me as the Minister that these things were delayed.)
 - Led national and inter-agency coordination efforts by co-chairing the Supervisory Forum of the National Anti-Money Laundering Committee [NAMLC], strengthening collaboration among supervisory authorities and supporting the coordinated implementation of the National AML/ATF/PF Action Plan and Strategy.
 - Chaired the sectoral working group for the 2024 Money Laundering and Terrorist Financing [ML/TF] National Risk Assessment, covering the real estate, high value dealer and dealers in precious metals and stones sectors, with strong cross-sector participation and engagement.

- Delivered sector outreach and capacity-building initiatives, including the presentation of the 2024 Money Laundering and Terrorist Financing Proliferation Financing [ML/TF/PF] National Risk Assessment [NRA] findings to the real estate, high value dealers and dealers in precious metals and stones sectors, attended by approximately 28 real estate professionals, significantly enhancing industry awareness of national and sectoral money laundering and terrorist financing proliferation financing risks.
 - Successfully completed Bermuda's participation in the AML/ATF/PF mutual evaluation mock exercise demonstrating a high level of supervisory effectiveness and strengthening preparedness for the upcoming 2027 Mutual Evaluation Review [MER]. One of our better performing departments which was one of our poorest performing departments. They have done significant work getting to where they need to be.
5. Compliance: The department focused on strengthening corporate governance monitoring depth and scope, providing support to the Corporate Authorisations Team in the transition of the Beneficial Ownership Regime from the BMA to the Registrar of Companies, and identifying other governance risks within the Registrar of Companies. Key achievements include:
- Implementation of Case IQ to manage all compliance monitoring, resulting in an enhanced ability by consistent, accurate statistics on monitoring activities and results through enforcement. (Important for a mutual evaluation because you have to provide statistics.)
 - Completing first draft submissions in preparation for final submissions of the Mutual Evaluation Report.
 - Providing guidance to teams within the RoC on risk identification and management.
 - Culminated the recruitment process that has seen the full staffing of the Compliance Team with substantive full-time post-holders.

Madam Chairman, this budget proposes to provide the increased resources for the effective implementation of the department's expanded mandate in support of the Registrar of Companies' pivotal role in the continued success of the international and domestic business sectors in Bermuda.

Plans for the Upcoming Year

Hon. E. David Burt: Madam Chairman, the department continues to review its organizational structure and required resources to facilitate the department's ability to be a robust regulator capable of meeting international standards. In this regard, the Registrar of Companies will:

1. Focus on advancing targeted legislative reforms in cooperation with industry stakeholders to modernise Bermuda's insolvency framework and ensure alignment with international standards including:
 - Reviewing Bermuda's bankruptcy legislation to bring [the following] in line with current international standards. And those things are: Official Receiver obligations, reduction of administration of debtor's and bankrupt's estates and the period spent in bankruptcy for debtors and bankrupts before eligible for discharge.
 - Introduction of fees as a percentage of assets distributed in cases where the Official Receiver acts as Trustee or Liquidator and realises assets with the aim to offset the costs of administering insolvency and bankruptcy proceedings.
2. Focus on consolidating reforms to enhance better transparency, accuracy and timeliness of information pertaining to the corporate and beneficial ownership registers, including:
 - Full embedding of the beneficial ownership verification and monitoring framework, including periodic register review processes.
 - Implementation of legislative amendments transferring specified consent functions from the Minister to the Registrar, supported by structured compliance controls.
 - Enhancing stakeholder guidance to improve filing accuracy and reduce processing delays.
 - Continued digital process improvement and system optimisation.
3. Focus on expanding the scope of its compliance reviews especially with regard to areas of change within the Registrar of Companies, and providing support to the AML/ATF Team towards the successful submission of assessments in preparation for the Mutual Evaluation Review, including:
 - Completion of beneficial ownership monitoring plans and provision of statistics for inclusion in Mutual Evaluation Review submissions.
 - Monitor the impact of the operational move of the Beneficial Ownership Register from the Bermuda Monetary Authority to the Registrar of Companies.
 - Provide support to the Registration and the Corporate Authorisation Teams in the development of policies and procedures

- necessary to address cooperation, transparency and reporting obligations.
- Continue to enhance process efficiencies through development of reporting and case management tools.
 - Develop and implement policies of engagement with the Registrar of Companies around discrepancy and legislative breach reporting.
4. Focus on advancing the regulatory and supervisory framework for the real estate, dealers in high value goods, and dealers in precious metals and stones sectors through the following strategic initiatives:
- Implementation of a targeted outreach and awareness programme to deepen the sector's understanding of AML/ATF and proliferation financing obligations across the real estate, high value dealer and dealers in precious metals and stones, including enhanced industry engagement, updated guidance, and timely licensing reminders to support ongoing regulatory compliance.
 - Legislative reform of the Real Estate Brokers' Licensing Act 2017 to strengthen the AML/ATF proliferation financing framework, to streamline licensing processes, and enhance professional standards across the sector. Proposed amendments include increasing minimum experience requirements and introducing continuing professional development obligations for brokers and agents.
 - Expansion of the risk-based onsite inspection programme, including readiness examinations for newly licensed and low-activity firms and thematic reviews of key AML/ATF and proliferation financing control areas.
 - Development and enhancement of supervisory guidance to provide greater clarity on regulatory expectations, emerging risks and compliance obligations within the real estate sector.
 - Enhancement of supervisory data collection and analytics to support risk-based supervision, sectoral risk assessments and evidence-based decision-making.
 - Continued strengthening of targeted financial sanctions and proliferation financing awareness within the real estate sector, including integration of sanctions considerations into supervisory activities and coordination with domestic competent authorities.
 - Further development of the supervisory and regulatory framework for the high value dealer and dealers in precious metals and stones sectors, to ensure

readiness to identify, register and supervise any businesses that may enter these sectors in line with Bermuda's AML/ATF and proliferation financing framework.

- Ongoing preparations for the Caribbean Financial Action Task Force [CFATF] Mutual Evaluation Review in 2027, including risk-based supervisory planning, sector outreach, and continued alignment with international standards to ensure the real estate sector is well prepared for assessment.

These initiatives reflect the department's continued commitment to strengthening transparency, operational efficiency, and regulatory compliance across the various areas managed by the department.

Madam Chairman, I would like to extend my appreciation for the work undertaken by the Registrar of Companies, to the entire management and staff of the department. And without question, would like to express my thanks to Mr. Kenneth Joaquin who does manage and run that department and does a stellar job as [there] has been a significant amount of transition over the past few years, but he has continued to progress that. And it is important to note that we continue to pass the assessment of which are given despite the challenges of staffing.

But we are hopefully turning a corner with the expansion of staffing in that department with the moving into a new premises and with the transferring of some functions to the Corporate Income Tax Agency enabling them to focus on their core mandate. And I certainly hope to report to the House in the future the streamline registration companies processed as we aim to have companies registered very quickly with our new fully electronic system.

Madam Chairman, that concludes my remarks on the Registrar of Companies, and I will move onto Head 58, which, thankfully, is very short.

HEAD 58—INTEREST ON DEBT AND GUARANTEE MANAGEMENT

Cost Estimate 5801—Debt and Loan Guarantees
(Page B-133)

Hon. E. David Burt: Madam Chairman, the 2026/27 budget allocation for interest on debt (Head 58) is \$124.8 million. This represents a decrease of \$2.75 million, or 2.2 per cent compared to the original estimate for [2025/2026] of \$127.5 million.

Madam Chairman, this reduction in our annual interest expense is the direct result of our proactive debt management strategy. By utilising our improved fiscal capacity to repay \$605 million in Senior Notes, the Government is successfully reducing the total amount of net debt outstanding and consequently, the cost of servicing it. In 2027/28 this Head will further reduce to \$102 million.

The issuance of guarantees by the Government is not a cost, nor off balance sheet debt, merely a contingent liability. The Ministry only supports a guarantee if it furthers our prudent economic strategy and advances the economy of Bermuda with no cost to the government.

Madam Chairman, the issuance of a guarantee can result in additional revenues for government. Within the terms of the Fairmont Southampton [Princess] guarantee, government receives an annual fee equivalent to 1 per cent of the outstanding balance of the loan. Hence the \$750,000 revenue projected on page B-132 of the Budget Book.

It is very interesting, Madam Chairman, allow me to digress. The other side calls it the "give it away" when we are actually getting money into the Consolidated Fund. Imagine that! They say we are giving away and we are actually earning revenue.

Some Hon. Members: Ooh!

Hon. E. David Burt: Oh!

[Inaudible interjections]

Hon. E. David Burt: Oh, look at this! Oh, look. I got them awake. Yes, yes, yes. Don't worry. I am almost finished. Almost finished.

Madam Chairman, within the cost estimate on page B-133 you will note that there is nil cost budgeted for Morgan's Point.

Hold on a second, Madam Chairman. I would sincerely hope that when the Opposition gets to their feet, they can tell us the guarantee fee which they negotiated on the guarantee of which they gave to the St. Regis.

An Hon. Member: Yes.

[Inaudible interjections]

Hon. E. David Burt: None.

[Inaudible interjections]

Hon. E. David Burt: Note. We do it a little bit better on this side. All right.

Madam Chairman, within the cost estimate on page B-133 you will note that there is nil cost budgeted for Morgan's Point. Any costs that are incurred will be recharged to the relevant entity. The Ministry proactively manages these guarantees to ensure that entities with loans or credit facilities guaranteed by Government are effectively managing their obligations and their financial affairs.

The diligent execution of work in relation to the establishment and oversight of guarantees is consistent with this Government's commitment to ensuring appropriate and effective risk management,

maximisation of economic benefit and prudent economic and fiscal management, while supporting economic growth.

So, that wraps up Head 58.

Conclusion

Hon. E. David Burt: In conclusion, Madam Chairman, I wish to again thank all the teams who are part of the Ministry of Finance for their dedication and professionalism. There have been many challenges faced over the past year, but they have persevered.

It is very hard in the Ministry of Finance sometimes because there are so many different competing interests, whether or not it is all the various ministries who want the attention, whether or not there is a matter related to, you know, staff turnover, whether it is a matter of, you know, the Minister of Finance or the Premier calling an election in January and the budget having to be delayed. And then having to be redone. Or matters that are related to our continued international assessment for the preparation for our Mutual Evaluation Report or the implementation of corporate income tax. There has been a lot of work that has taken place in all matters related to the Ministry of Finance and I am, without question, grateful for the team.

This submission today, Madam Chairman, has highlighted the various threats and challenges facing Bermuda. The Ministry will continue to proactively address these matters to ensure Bermuda's continued stability and security. We remain committed to serving and protecting the people of Bermuda through fiscal prudence, effective management of our resources and extending economic relief where possible.

Thank you, and with that, Madam Chairman, I shall take my seat.

The Chairman: The Premier and Minister of Finance has concluded his brief on heads . . . first of all, for the Ministry of Finance, Heads 10, 11, 12, 28, 38, 39 and 58.

Is there any Member who would like to speak? I recognise the Member from constituency 25, Dr. Douglas DeCouto.

Dr. Douglas DeCouto: Yes, thank you, Madam Chairman, and thank you to the Premier for the brief and for leaving lots of time. Unfortunately, not all of his colleagues have been so accommodating. I also want to thank him for the invitation to send an email to the FS, and that was also a bit of a surprise. But I was able to—

[Inaudible interjections]

Dr. Douglas DeCouto: —and since am I am speaking to the Chair, often I am invited to email the Premier, but he is such a busy person that he sometimes does not . . . apparently does not get my emails or manage to reply to them. But I certainly appreciate the offer, Madam Chairman.

So, while we are on that—

[Inaudible interjections]

Hon. E. David Burt: He can't help himself.

[Inaudible interjections]

Dr. Douglas DeCouto: While we are on that, I noticed—

[Inaudible interjections]

Dr. Douglas DeCouto: —let's talk about . . . let's talk on Head 10, Madam Chairman—

The Chairman: Yes.

Dr. Douglas DeCouto: I am going to try to keep these focused on the heads, but I may have to go back and forth a little bit. But I will try to stay focused for the listening . . . and actually, I am remiss. For those who are listening in tonight, first of all, I want to thank you for your interest in our civic affairs. Hopefully we will learn something together today.

We talked about the Gaming Commission. I guess one question I have, and here I am on page B-109, business unit 20110. My question to the Premier is, why not just shut it down?

An Hon. Member: Yes.

Dr. Douglas DeCouto: But I do have some more detailed questions. What is the total revenue to the government from businesses regulated by the Casino Commission . . . Gaming Commission, excuse me. And then if that could be broken down by businesses in Bermuda, as opposed to cruise ships, I would like that.

Also in respect to the Gaming Commission, What is the total business revenue that companies regulated by that commission in Bermuda—not the cruise ships, companies in Bermuda that might pay rent or employ people—generate? I would love to know that.

My third question with respect to the Gaming Commission is, Is there any realistic expectation of their being banking available for people who wish to open a gaming operation? So, that is my question there on the Gaming Commission, Madam Chairman.

A small question here, but I think I saw . . . on page C-11, 76072, [there was] \$281,000 for furniture and equipment. That is \$150,000 more year on year. I must misunderstand. There must be something other than furniture. So, a quick explanation of that would be welcome.

Sticking on page B-109, International Affairs and Regulatory. We heard about the Financial Policy Council. What would be the key recommendations from that council in the past year? I would like to know those, Madam Chairman.

Would this be the business unit that funds the Middle East consultant, who supported the Premier on his trip there in January? We do know that about a half a million dollars has been [spent] on that consultant through a recent question. Unfortunately, the answer to the question did not include the year 2026. So, if this does include that consultant, what additional costs have incurred in the 2026 year for that consultant which we know accompanied the Premier on his trip there in January?

While we are on the topic of consultants, Madam Chairman, what cost centre would fund the consultants who are also MPs who are supporting the Premier? And what are their specific roles that are different from their Junior Minister or existing Cabinet roles? Perhaps that would also be in the consultant's line. I don't know. I would like to confirm that, Madam Chairman.

Also still on page B-109, Madam Chairman, [business unit] 20000, Policy Planning and Management. There is this \$15- . . . \$14-odd million fund . . . yes, \$14 million fund. The Cross Ministry Transformation Fund. I am struggling with this one, Madam Chairman, because of course we are being asked here to approve it. But as far as I know these funds aren't connected to any specific projects. So, my question to the Premier is, Who will actually . . . what will the process be for approving submissions for this spending to be done on? Who will make the decisions on the approvals? And I am also a little confused why these funds are not just put in the ministries that would actually do the work. And so, why is this special, extra funding mechanism being created when we already have a mechanism in this Budget Book with the Capital Grants, and so forth, that allows us to dig into that? So, I would like an explanation for that, Madam Chairman.

You know, we heard about the Sovereign Wealth Fund. As you may know, Madam Chairman, we are not super optimistic that there will be money available for that, so I would like to know the Premier's . . . the Minister's estimate [as to] when the first dollar might actually get deposited into that.

Continuing on this page, Madam Chairman, I think I covered something there . . . I do have a lot of questions on CIT, but I am trying to chunk those together, so I will put them at the end of my questions for this section. We talked about the Financial Policy Council. We talked about consultants. We talked about the Gaming Commission.

Insurance Reform was mentioned in the Premier's Statement. As the Premier may know, the One Bermuda Alliance has strongly suggested that local insurers be regulated with respect to the premiums that they can charge, the rates that they can charge. We would certainly consider a doctor . . . their acquisition of medical practices and how they control where customers can buy their prescriptions be strongly considered. I would like to know if the Government's plans would include that kind of regulation such as exists in

the United States. And it would not just be for health. It could be for your auto or vehicle insurance as well as for your property insurance. [It is a] very common thing in other jurisdictions. So, does the Government have any plans to regulate the local insurers, given the general concerns of the public of the concentration in that industry?

I asked about the furniture. All right. I will turn . . . I have some questions on the Corporate Income Tax [CIT] now, Madam Chairman. So, on page B-110, revenue item 8044. Obviously, we have budgeted for \$753 million this year and \$279 million current estimate, or revised estimate, coming in for the fiscal year ending right now.

And I think, Madam Chairman, you will appreciate that it is a bit tricky because we are being asked to approve this budget with this estimate and we have very little information to work with. And, you know, one might almost say that in good faith we could not provide an informed opinion, judgment, on this. And I think, Madam Chairman, you can appreciate this process is to enable the House to carry out its duties, to really inquire into these figures to become confident of them. So, I guess I am going to try to ask some questions in that that vein.

Okay. I think the Premier did answer this but perhaps he could just confirm. If the revised estimate for the ending fiscal year is \$279 million, and that is 25 per cent of gross receipts, that should be about \$1.1 billion in gross receipts that the Government has. So, if they could confirm if I have done that math correctly, I would appreciate that. What allowances is the Government making for tax credits to be paid out of that \$1.1 billion? So, I would like to know what that number might be. And then of the 2026/27 budget estimate for \$753 million, how much of that relates to the 2025 fiscal year?

The companies will have submitted some pre-payments and will be filing later this year. And how much of that do they think is payments in the 2026 fiscal year for companies? How much is left in the Tax Reserve Fund at this time, Madam Chairman? How many companies have paid corporate income tax to date, Madam Chairman? How much gross corporate income tax has been received, for say, the top 10 payers? Obviously, as we think about how robust these funds are, Madam Chairman, the concentration risk is important. And of course, that would be one data point that would let us think about that.

Of course, I suspect the Premier does not want to answer that. I know he has been not desirous of answering those in Parliamentary Questions, and I know the answer looks something like sensitivities with the OECD. And if that is the case, I think that underscores the point that there are sensitivities and issues around this money that we must be incredibly careful of.

[Inaudible interjections]

Dr. Douglas DeCouto: So, now the question is, When will this Government publish annual CIT collections information to the public? Or perhaps maybe it would be the duty of CITA to do that. Are there any plans for public accounting of that? And when should we expect to see that?

Another question around CIT income which I continue to have is . . . Those who are in the insurance industry know that insurance companies might do a stress test with the Bermuda Monetary Authority. If there were two big hurricanes in a year, how might that impact their balance sheet? Has the Government done any stress testing like that on what it might do to the CIT income? And what can they share with us about those answers, Madam Chairman?

Okay, just checking my questions here. Okay, still on this head, Madam Chairman. I turn to page B-111 performance measures. And in last year, or 2024/25, eighty-five per cent of the Ministries ended up within their budget expenditure. But for 2025/26 only 54 per cent ended up within that. I am not sure if that is based on the original budget amount or after accounting for the additional funds that were approved in Parliament. If it is based on the original amount, it might be useful to add a measure that accounts for *versus additional approved funds*, because, ultimately, that is what we are thinking about here.

And there is a performance measure about the net debt to revenue, Madam Chairman. Let's see if I can get that number for you. But I would like to know what does the Government think the best long-term target for that number is, once we pay down our debt? We know what it is now; it is quite high. And I am not comfortable with it. And so, what is the Government's target for that number, Madam Chairman?

And while we are on performance measures, Madam Chairman, . . . actually that one did not have a number next to it. So I will have to leave it at that. Has the Government considered a spending growth rule to control year-on-year spending, while we are looking at the performance measures, Madam Chairman?

[I am] checking my notes. Okay. Madam Chairman, turning back to page B-109 and [business unit] 20030 domestic affairs. I think my understanding of that includes things like auditing the pension funds. And I would be curious on the Government's timelines when all of those funds will be brought up to date. Some of the various funds seem to be up to 10 years out of date. And we appreciate it does take time. But they must have a road map, and I would like to know when that road map reaches everything up to date.

Okay. I think those are my questions on Head 10, and I might yield to see if any of my colleagues or anyone on the Government benches has any questions on Head 10, Madam Chairman.

The Chairman: Thank you, Member.

Does anyone else wish to speak at this time?

I recognise the Member from constituency 23, MP Jarion Richardson.

Mr. Jarion Richardson: Thank you, Madam Chairman.

Madam Chairman, I rise this evening to put some questions into this debate relating to the programme, or NAMLC, specifically business unit 20100 on page B-109.

Madam Chairman, the Honourable Premier has made a point about it, but I think that it has been undersold. Very much the entirety of Bermuda's economy depends on how well we do on this examination. Because if we get marked for a strategic deficiency, either a call to action or increased monitoring programme, the cost of doing business in Bermuda will go through the roof requiring every regulated financial institution globally to apply enhanced due diligence to any business emanating from or going through Bermuda. So effectively, it is an inflexion point.

Now, the reason why I bring it up as a key point—and I am re-emphasising this for the record as well as for the listening public, Madam Chairman—is because we did very, very well on the last one, in the 4th Round. And as we go up to the 5th Round, that effectively put it in front line for the 5th Round. This one will relate to the spend and allocation that the Government is proposing to put forward for NAMLC. Again, [business unit] 20100, because the standards have changed. But they have changed in a way that is a little harder than last time. Last time they tested for effectiveness. In other words, not just that a country has the necessary laws and regulations and units, but also that we are actually using those laws and regulations and those supervisory units. But it's changing the way that is tested now.

Now, the reason this is key is because one of the Premier's key policy ideas, which is digital asset business, was not assessed for effectiveness before because there were no entities which had that licence at that time that were operating. So, what that means is that they effectively could not evaluate whether we were actually managing that space.

[Inaudible interjections]

Mr. Jarion Richardson: Huh?

[Inaudible interjections]

Mr. Jarion Richardson: Thank you, Honourable Premier, for clarifying. I am on [business unit] 20100, but I am really on page 1 of the budget. Because all the money depends on us passing this test.

[Laughter and inaudible interjection]

Mr. Jarion Richardson: And, by the way, Madam Chairman, whilst the Honourable Premier has

interjected, it does remind me he made the point of . . . I make money in this space. And so let me declare a conflict right there.

My love for anti-money laundering stems from my time in the Bermuda Police Service, specifically my final posting in [the] Intelligence Division where I worked on matters of transnational organised and local crime. And I saw the cascading impact that what we call capitalised crime has into the community. That led me to obviously seek further designations and then move to the Bermuda Monetary Authority's AML Unit where we implemented the 2008 Programme. And I was very lucky after that to then move into the private sector on a consultancy basis, including getting the contract to assist the Registrar of Companies with developing the regulatory framework for real estate agents and brokers, including some other matters such as peer-to-peer tax exchange. So, it is an area that I do still work on. But it's a passion because I know what will happen if we get it wrong.

So, with that conflict being declared, what also happens is we have new standards with countering the proliferation of financing. Again, this is different from what we have dealt with before. So, we are effectively going into a high tense . . . into a very sensitive area.

And I see the Premier has requested some \$983,000, which is an increase of only 5 per cent. And I am very concerned that that is not enough. He has already indicated that we found remediation gaps, or gaps in international compliance that were tested for and are currently being worked on. These include DNFPBs, or (as the Premier has pointed out, AML does like acronyms) that is, Designated Non-Financial Businesses and Professionals. As well as DPMSs, or Dealers in Precious Metals and . . . oh, you got me on the last one. And Stones.

We have also not typically done well in regulating high value dealers. So, undoubtedly, we have some remediation issues. And this comes down to, now, Madam Chairman, page B-111. Because the Honourable Premier has made the point that this is a sensitive moment. I am reiterating that point. But this Budget Book, on page B-111, has absolutely no performance measurements for NAMLC. Not one. We are facing one of the most critical times in Bermuda's international assessment history and they have no performance expectations whatsoever. So, I hope that that is just a typo.

Further, Madam Chairman, can the Honourable Premier speak to who is involved in the Cabinet subcommittee that is overseeing this critical national project? And can he also answer when the risk assessment for countering the proliferation of financing will be released? He said within required time frames. That is . . . the industry will need something a little stronger than that. He has also mentioned that they will currently update the National Policy. My question is, When will it be released and/or tabled in this Honourable House?

And further, I think that I have made the point that we are in a very critical time. I reiterate that \$983,000 is just not enough money to deal with what we have already identified as remediation gaps across a number of spectrums.

I am well aware, however, Madam Chairman, for the avoidance of doubt, that there are many members on the National Anti-money Laundering Committee and each have their own projects. What we are talking about is the Secretariat, or the coordinating body. And so, the Bermuda Monetary Authority, the Bermuda Police Service, [and] Customs all have their own roles to play. We are not talking about them tonight, just the Secretariat.

Thank you, Madam Chairman.

The Chairman: Thank you, Member.

Does any other Member wish to speak?

I recognise the Member from constituency 25, MP DeCouto.

Dr. Douglas DeCouto: Yes, thank you, Madam Chairman. I do actually have one more question on Head 10, as a . . . Well, it is sort of the Ministry overview, because it does relate to the Premier's comments at the beginning of his brief that this was a tax-cutting budget that makes it fairer. I paraphrase. And so, I just . . . I wanted to verify that for myself. So, I did a quick example, and I looked at the Government's policies proposed for this year's budget as well as over the past few years.

So, if you owned a Class A car and you use around 700 kilowatt hours a month on your BELCO bill, the various government initiatives in this budget in the past few years, and by my calculations, would save you around \$380. If you drive a Class H car and you have got a big house and you use 1,700 kilowatt hours a month, the government's programmes, by my calculations, would save you around \$1,230 over that time frame. So, my question to the Premier is, Please explain to us how that is fair to low-income people? So, that's my question. And if agrees that perhaps it's not, why are they not doing initiatives that are a little more subtle and take into account the needs of people who have less, more?

So, anyway that's that question there. And then I'll move to the Accountant General, Madam Chairman. Consolidated reporting, page B-112, under the summary, budgeted for zero. I appreciate this is complicated. It requires getting all the audited accounts from the various quangos and other bodies that feed in. But again, you know, the best way to get to the end of a journey is to start the journey. Sometimes it helps if you have a map. I would like to know when the government's map or plan for this thinks that we will get to this conclusion. So, I think that's important. Because if you don't set a timeline, you will definitely never meet it.

Turning now on page B-112, also to [business unit] 21030, the Government Employee Health Insurance, GEHI. We know that there have been

sustainability issues here. Last year the Government had to put \$19 million into it. I believe this year's budget suggests putting \$12 million into it. What is the Government's plan so that this fund can become self-sustaining? Or, if they have a different plan, is there a sort of long-term contribution amount that they plan to sort of always put into this rather than reacting year by year? And I am not saying they are reacting year by year. I am just saying we don't have visibility of what their plan might be, Madam Chairman.

Okay. Turning to page B-114, employee numbers, Madam Chairman. They have 35, that's the revised for the year ending, and they need 42. And I think there has been a pattern in there for a budgeting [of] 34, 35, wanting 41, 42. So, what's the plan to get the people that the Accountant General needs here? Because you know, it's an important job, and . . . for example, we talked about consolidated reporting as a place where we might need to add some people.

Also, last year's budget showed 41 budgeted people. This year shows 42 people budgeted. But difference in salaries of only 1 per cent. I would have thought something larger than that. So, any commentary on that would have been good. And it is similar theme with the financial reporting. Which is, how are we going to get people that we need in these . . . what's the Government's strategy to resource these critical functions? And [business unit] 21001 financial reporting was one of them.

Turning to page B-115, Madam Chairman, at the performance measures. I guess I understand that perhaps in a year if you went to update the Financial Instructions perhaps there was an election and perhaps you had to do [a] scramble in your budget and you didn't get around to that. I don't know. Maybe that has something to do with it. But what I would like to know is, What sorts of things are anticipated to be updated in the Financial Instructions, Madam Chairman?

Okay. That's my question there. I think I asked in the prior head about the audits of the various funds. And, yes, Madam Chairman, those are my questions on Head 11, so I would be happy to yield if anyone else has questions on Head 11.

The Chairman: Thank you, Member.

Does anyone else . . . would any other Member wish to speak at this time?

No?

Premier, there's no further speaker at this time.

Dr. Douglas DeCouto: Oh, Madam Chairman, I do have questions on the other heads. It was if anyone wanted to come in on Head 11, for the convenience of the Premier.

The Chairman: Are you asking for the convenience of your Members?

Dr. Douglas DeCouto: Yes.

The Chairman: Oh, okay.

So, none of your Members wish to speak, so do you want to continue?

Dr. Douglas DeCouto: Yes, Madam Chairman,—

The Chairman: Thank you. Great.

Dr. Douglas DeCouto: —I would love to move to Head 12, Customs. And thank you to the Junior Minister for covering that quite efficiently.

Last year we heard about . . . and I did not hear this in the brief, but I wanted to know. Last year's brief talked about the Trusted Trader [programme] and the duty relief platform, and I wonder how those are going? Are people using them? Are those systems implemented well and going on? So, I think that is my only question on Head 12, so I might just move—

[Inaudible interjections]

Dr. Douglas DeCouto: Last year's brief referred to the Trusted Trader programme and platforms to make it easier for people to apply for duty relief. And I don't believe I heard that in this year's brief, but I wanted to know if those were up and running, operationally. And are people using them? Are they going as well as we hoped?

So, moving on now, Madam Chairman, to Head 28, Social Insurance. Okay. Let's see, I am on page B-118 and looking at the department objectives. And one of the objectives is to review legislation and make recommendations for modernisation to the Ministry, et cetera. I would like to know what is the status of the Social Insurance or Contributory Pension Fund reform? What is the Government's timeline for that? I mean, we are certainly very concerned about it in the One Bermuda Alliance with those funds planned to run out not that far in the future.

I did mention last year this same question, also on [page] B-119. You know, we have employee numbers for a variety of different business units but no cost on page B-118. Although the Minister did read them out in his brief, I didn't quite catch them all. But I am sure I can go back and get the recording on that. Also, on page B-119, Madam Chairman, we have professional services for around \$3.8 million. And I didn't quite catch in the brief exactly what those were for. So, if [we] can get a brief overview of those professional services, Madam Chairman, that would be much appreciated.

Turning now, Madam Chairman, to the Compliance section. Also page B-119, [business unit] 38040. I believe the Minister mentioned in the brief that there was 700 . . . excuse me, \$75 million of outstanding social insurance contributions, up 3.9 per cent from July, with 110 companies on payment plans. So, he did actually answer some questions that I had there.

What was interesting to me was that of the 48 sent to the debt enforcement unit, only 17 have gotten

judgments. One-third. And I would like to know what lessons the Government has learned from that and why they don't get a better judgment rate on that to get this debt collected. A related question, Madam Chairman, is . . . we appreciate when you . . . these kinds of things . . . there is always going to be some debt outstanding. It's just, you just can't get everybody to pay on time. What is the department's long-term plan, or long-term expectation, of what that level of debt would be? Such that . . . I feel that they are in a sort of transitional era. They have cracked down on a lot of people who aren't paying what they are owed.

And actually, there is an interesting point here because the money that is owed, you know, half of that money is actually taken from the employees' pay cheques. So actually, for those who are listening, I would urge you . . . and actually, I will congratulate the Government on this. They have a portal you can go on and you can check your contributions. And I would urge you to make sure that your employer is indeed paying the contributions that they are taking out of your pay cheque.

So, I had a previous question, Why are only about a third of the people not paying their bills, basically, actually getting judgments in the court system? And then my question was also, What is the long-term? Given that there will always be some people not paying, what is the long-term expectation of the level of debt that they think will be in the steady state?

Oh yes, and I did mention about one of the portals there, the social insurance portal. But is there a plan to mail out the social insurance bills? Because my understanding is you get these big yellow envelopes with an old-school printout in it. So of course, that probably costs the Government a lot of money. So yes, will they have emailing of electronic bills?

Okay, Madam Chairman, I will now move on to Head 38, Office of the Tax Commissioner. Right. One of my questions here is, the Premier talked a lot about digitisation. There's a big push on here. But then at the Budget Breakfast he said they could not change the payroll tax bands because it was . . . people would have to reprogramme their computers. So, Madam Chairman, I would like to understand from the Premier why, with all the technology investment that we are doing, we can't apply some of those solutions so that we could modernise and update the payroll tax bands?

And let me give some examples to help him with his explanation. We know that salaries rise with the cost of living. We would like people not to be penalised for giving or getting cost-of-living increases. So, you can imagine the bands ought to perhaps naturally go up. Health insurance benefits are paid by employers. We know health insurance costs go up and that counts as a type of remuneration that the payroll tax goes in. So, again, another reason why—

Hon. E. David Burt: Point of order, Madam Chairman.

The Chairman: The Member has yielded.

POINT OF ORDER
[Misleading]

Hon. E. David Burt: The Honourable Member is misleading the House.

Payments into approved health insurance schemes are not subject to payroll tax. The Honourable Member is misleading the House.

The Chairman: Member.

Dr. Douglas DeCouto: Yes. Madam Chairman, I mean, in general, but there are employers, especially international business, quite a lot of international business companies actually do cover the employer portion. So, in that case, the Premier would not be correct.

Hon. E. David Burt: Point of order.

The Chairman: Your point of order is?

POINT OF ORDER
[Misleading]

Hon. E. David Burt: The Honourable Member is misleading the House.

On matters related to remuneration, payments into health insurance plans, approved health insurance schemes, which are all the health insurance schemes of which people are covered by, are not subject to payroll tax.

The Chairman: Member, the Premier has specified that they are not covered. So, I think we need to . . . you can—

Dr. Douglas DeCouto: Let me clarify. Because if I am an employer, Madam Chairman, and the health insurance goes up and I say, *I would like to assist my employees by giving them a raise so they can better cover their share of the health insurance* . . . they are making more money. And I think that is something to consider.

[Inaudible interjections]

Dr. Douglas DeCouto: I think also something to consider, Madam Chairman, and a question to the Premier is, Has the Government considered . . . this is a new topic . . . a new topic, Madam Chairman.

[Inaudible interjections]

Dr. Douglas DeCouto: It's not . . . this is not about health.

[Inaudible interjections]

Hon. E. David Burt: You just say you changed . . . you just made an incorrect statement.

[Inaudible interjections]

The Chairman: Member.

Dr. Douglas DeCouto: I believe I clarified my comments, Madam Chairman.

The Chairman: You clarified it, but I think that the Premier had actually given you the definition of what you said in that the initial statement, that the health insurance *payment* was subject to the payroll tax. And he let you know that that's not—

Dr. Douglas DeCouto: I accept that but—

The Chairman: But if you are speaking about an increase in salary, that would be looked at in a different—

Dr. Douglas DeCouto: That was what I—

The Chairman: —manner.

Dr. Douglas DeCouto: Yes, Madam Chairman.

The Chairman: Yes.

Dr. Douglas DeCouto: So, let me . . . of course, I appreciate the correction from the Premier for my misstatement, but that isn't actually what I meant. So, thank you for helping me clarify that—

The Chairman: Okay.

Dr. Douglas DeCouto: —misstatement.

Yes, and as the Premier knows, sometimes people can misspeak. And I apologise for misspeaking, Madam Chairman.

The Chairman: Your apology is accepted. You can move on.

Dr. Douglas DeCouto: Now, I am still on payroll tax, but I am not talking about health insurance.

Again, has the Government considered producing a sort of tiered and progressive payroll tax for local businesses? Because, again, right now is whatever band you are in, based on your payroll as a local business, you pay that same tax rate across all of your pay that you give to your employers *[sic]*. So, some businesses are disincentivised to give overtime or hire an additional employee. So, has the Government considered converting that to a more marginal approach like the employee portion? So that was that question there, Madam Chairman.

An Hon. Member: There is not one employer in this country that does that.

Dr. Douglas DeCouto: Like I said, Madam Chairman, we have heard from several people that that's an issue. And this is . . . you know, the beautiful thing about doing your research and canvassing a lot of people and discussing with people is you understand the breadth of issues that they are facing, especially small businesses, Madam Chairman.
Moving on—

Hon. Zane J. S. De Silva: Point of order.

Hon. E. David Burt: Oh, my.

Hon. Zane J. S. De Silva: Point of order.

The Chairman: What is your point of order?

POINT OF ORDER
[Misleading]

Hon. Zane J. S. De Silva: The Honourable Member is misleading the House, Madam Chairman.

Because he said that employers are not . . . some employers will not offer overtime because they are worried about their employees going into the higher band, which is totally untrue. Because if any one employer has to pay their employees to work overtime they make more money. So, I doubt . . . I would challenge the Honourable Member to bring one example of one company that actually does that.

The Chairman: Thank you, Member.

Member from constituency 25, please continue.

Dr. Douglas DeCouto: You know, Madam Chairman, what's nice is you can go [and] you can talk to an accountant who works with small businesses, and you can say, *Hey, what are the issues facing your clients?* And then you can feed that into your thinking processes. So perhaps there are Members of this House who only work with big businesses, and they think a little bit differently. But we know that small businesses have different concerns than big businesses. So . . .

[Inaudible interjections]

Dr. Douglas DeCouto: Okay, Madam Chairman, moving on. Also Head 38, page B-123. I do note that on item zero . . . sorry, excuse me. Item 8017, [page] B-123. We are . . . the Government is forecasting a slight decrease in Payroll Tax. I would be curious why—

The Chairman: Member.

Dr. Douglas DeCouto: Yes, Madam Chairman.

The Chairman: I just . . . I just want to know where you are right now.

Dr. Douglas DeCouto: Yes, page B-123.

The Chairman: Yes.

Dr. Douglas DeCouto: At the top of the table—

The Chairman: [Item] 8017?

Dr. Douglas DeCouto: [Yes,] 8017, payroll tax.

The Chairman: Okay.

Dr. Douglas DeCouto: The \$634.9 million estimated for this budget we are reviewing today is slightly decreased from the last year's, or this year's ending revised estimate of \$637 million. So, I would like to understand that. Normally we see these things go up.

Going down to 63 . . . excuse me. I have a number here that makes no sense. Insurance . . . sorry, 8020 Insurance Services Tax, is only budgeted to go up 2 per cent from last year's budget. And I would like to know how the Ministry works out that increase. Do they speak with insurers? Do they get a forecast? I think people's experience is that the underlying rate increases are actually higher than 2 per cent. So, I wonder if people are perhaps seeing these higher rates and reducing their insurance coverage to control costs. Any insight on the Ministry's methodology for that would be much appreciated, Madam Chairman.

Similarly, going down to 8029 Foreign Currency Purchase Tax, [it] is budgeted at a 9 per cent increase. I would like to know what . . . is there . . . you know, I guess one answer is, *Oh yes, people are going to buy more foreign currency.* Okay, I get that. But perhaps is there any . . . like, why, Madam [Chairman]? You know, why are they buying more foreign currency? Because inflation is around 2 per cent, so I don't really understand that missing gap there.

Now, Madam Chairman, turning to performance measures. Actually, I am going to skip . . . I am just going to mention this item in the grants on page C-11, [business unit] 76333 Tax Administration Modernisation. We did hear some of that, but will we get digital land tax bills? Are they going to keep coming in the mail? Thank you, Madam Chairman.

An Hon. Member: We are working on it.

Dr. Douglas DeCouto: Working on it . . . working on it. We're working on it.

[Inaudible interjections and laughter]

Dr. Douglas DeCouto: Okay.

Madam Chairman, if the Government is working on getting digital land tax bills, when might we enjoy

that convenience? That would be my question to the Government, Madam Chairman. I think I have a commitment from the Junior Minister. He is going to personally email me my land tax bills.

[Laughter]

Dr. Douglas DeCouto: I look forward to that, Madam Chairman. I won't have to go to the post office anymore.

Right. And we are still on Head 38, Office of the Tax Commissioner, and we are on page B-124, performance measures. And I want to highlight 48060 Primary Family Homestead Applications as a new performance measure to . . . excuse me, 48050, Madam Chairman (a typo there in my notes), a new performance measure there to complete primary family homestead applications within five weeks of receipt. And I assume their target outcome for this coming year is 90 per cent, which is great.

For those who are listening, if you own a house and you have not done this, you need to go out and you need to get that primary family homestead so that that homestead becomes exempt from estate tax. So, I am glad to see that it is 90 per cent.

So, the question, Madam Chairman is, What would the Government estimate its current . . . what fraction over the past year have been turned around within that five weeks?

Okay. And then also on the same page, Madam Chairman, [business unit] 48070, Compliance, to conduct at least 20 tax audits, but only 10 have been done. And can we have an understanding of what was driving the shortfall there?

I think those are my questions for Head 38, Madam Chairman. Let me just double check my notes, and indeed those are my questions for Head 38. I do know that my colleague has questions on Head 39, so I might yield the floor for him.

Thank you, Madam Chairman.

The Chairman: Before you start, I just want to . . . we have approximately one hour and three minutes left in this debate. And for the benefit of the Members and the listening public, we are now in Committee of Supply for consideration of the Estimates of Revenue and Expenditure for the year 2026/27. And we are currently looking at the Ministry of Finance, Heads 10, 11, 12, 28, 38, 39, and 58.

Are there any other Members who wish to speak?

I recognise the Member from constituency 23. MP Richardson.

Mr. Jarion Richardson: Thank you, Madam Chairman.

I will be sure not to take too long because I know the Premier wants to give such in-depth and sophisticated responses that completely answer all of our questions.

[Inaudible interjections]

Mr. Jarion Richardson: So, I do not want to get in his way.

[Laughter]

Mr. Jarion Richardson: Thank you, Honourable Premier, for your commitment to such.

Yes. I will be speaking to Head 39, the Registrar of Companies. And, Madam Chairman, although we often give a lot of credit to the Bermuda Monetary Authority, who, by the way, have earned it. It is really the Registrar of Companies [RoC] who is the unsung hero of Bermuda and business Bermuda. Bermuda Inc. would be hard-pressed to exist without the central function of the RoC, and as such, I congratulate the team at the RoC for their diligence and work.

To that end, I have some questions, however, because given the critical nature of their work, we have to be especially careful on these budget allocations and work expectations. Specifically, I will start with one that we have touched on a little bit, and that I am a little more familiar with. [It] is on [page] B-126, Madam Chairman. And that is on [department] objective 8, which I will read. *To promote and ensure compliance with the Companies Act, partnership Acts, Limited Liability [Company] Act and Economic Substance [Act] through active compliance monitoring and enforcement, supported by the RoC Compliance Measures Act, in accordance with FATF, OECD, and EU standards and recommendations.*

To that end, would the Honourable Premier be able to give us an outline of how the Registrar's supervisory work feeds into Bermuda's national AML/ATF risk assessment? This is quite key because the Registrar of Companies (Compliance Measures) Act was passed in 2017, which the Premier mentioned, effectively transitioned the RoC from a strictly repository entity into a more active supervisor or competent authority, which includes additional powers to penalise. So, they have a much more different role than they have had in the last 20 years. And so, my examination to-night will be looking at these roles.

Specifically, the Honourable Premier had mentioned that under the Beneficial Ownership Act, as well as under capital expenses, some \$800,000 is going to be spent on the current system to continue to upgrade it for beneficial ownership. And during that debate he had also mentioned that we will be able to rely . . . this is the register that has transitioned from the Bermuda Monetary Authority to the RoC. But my question to the Honourable Premier is . . . there is a circumstance that has arisen that is affecting all of the corporate service providers. And I am wondering how he intends to effect this issue, given that we are spending an increased amount of money?

Effectively, the transition of information from the BMA over to the RoC has resulted in some form of error and the RoC has requested CSPs to launch into

massive remediation exercises to basically update the central register of Bermuda. That is a huge exercise. There are some 84 registered corporate service providers in Bermuda, employing hundreds of Bermudians. So, we are talking about countless hours of remediation work.

And then during that beneficial ownership legislation, as well as during this debate, he made the point that we should be able to rely on that information from the BMA. That not being the case, and I see we are spending some more money on a system that, as it stands today, seems to have a critical flaw, my question to the Minister is, What is the plan this year, specifically in the performance measurements, to rectify this critical flaw in the data that is going to cost us quite a lot of money in the industry to remediate?

A further question is, How many entities out of the 13,000 entities on the register of . . . sorry, the corporate register and partnership register. How many of those have been impacted by this failure to transition the information over properly? And of course, what is the intended end state of that remediation project? That will start on . . . and that is as it relates to [page] B-126 and [department] objective 8. And I believe that the [beneficial] ownership exists under business unit 49000, Policy Planning and Admin, that the Honourable Premier had mentioned as a matter of computerised systems.

Further, I have a question on [page] B-127. The total spend on Head 93 . . . 80 . . . [Head] 39 . . . I am sorry, is \$11 million or \$11.7 million dollars. And my question is, How is the department organised, given the size of the corporate register? We actually have a relatively small one. We have always as a country (as you are well aware, Madam Chairman, with your banking background) emphasised quality over quantity. But the question is, Do we have enough people to oversee that quality?

Further to this inspection point, Madam Chairman, I note that on [page] B-128, under Revenue Summary. Specifically, revenue source 8880 . . . I am sorry, 8881, Penalties, that we are effectively seeing a doubling of the penalties. And my question is, Where are we anticipating getting that . . . seeing that increase? Obviously, this team, the supervisory team, oversees issues with the Companies Act [and] issues [with] Economic Substance. So, it seems that they are anticipating finding some serious matters of non-compliance in the sector. So, if they can speak to what is it that they are anticipating that would require them to double the number of penalties in the industry.

I further note for business unit 4902, and this would be on business unit Entity Registration, on page B-127. I note that in the 2025/26 original spend it was anticipated \$1.9 million. But revised only a million dollars was spent. So, my question is, What got missed in that area? What we are trying to do is make sure that there is a certain quality of administration in this key department, and that just strikes me as unusual given

the key role of Entity Registration in Bermuda's wider economy.

My next question, Madam Chairman, also relates to how many entities we have registered that they are dealing with. So, currently, the RoC also acts as the superintendent of real estate. Which means that they register real estate brokers and agents. Brokers are basically . . . are the one entity where agents are the people in it. And my question is, How many of those are currently registered? Because I note that we have some supervisory activity planned this year. And my question is, How many people made it through the licensing process? And the same would go for high net . . . I am sorry, high value goods, as well as dealers in precious metals and stones.

Just a funny aside, I am glad that we are regulating that space, Madam Chairman. When I was . . . when I had occasion to interview a drug dealer, obviously for work.

[Inaudible interjections and laughter]

Mr. Jarion Richardson: I would tell you that he said something . . . it was years ago, but he said, *You guys always worry about money laundering. You don't have to worry about that. You could just spend the money.* So, I remember thinking, *Oh, we really need to regulate these precious dealers.* So, I am glad to hear that. But I would like to know how many of them are in fact registered.

With that said, Madam Chairman, I also want to speak to the training and staffing of this department. Specifically, under Compliance, which is business unit 49080, on page B-128, where we are seeing a slashing of staff by some 56 per cent. And that's very curious because in 2024/25 on that table, we see seven staff. And if I remember, we had allocated some 14 . . . sorry, some 19 staff about that point. I see we got up into 2025/26 to 16 staff, and then we are down to 8 in the revised for 2025/26. And I see now we are in 2026/27 and we are estimating seven staff.

But, again, Madam Chairman, as I pointed out, we have some 13,000-ish registered entities, not including real estate agents and brokers, not including high value dealers. So, it doesn't seem like the direction of travel should be going down. I don't think that we should be reducing our supervisory coverage of these key areas. Especially given that we are anticipating the CFATF Mutual Evaluation Report of Bermuda.

I also further note that along with losing members of staff, we are also losing in . . . or rather training has stabilised. To that end, I am talking to [page] B-127 under the Subjective Analysis of Current Account Estimates. Specifically, under Training line item, Madam Chairman, where we are seeing \$65,000 being spent, or an increase of \$1,000, or 2 per cent. The reason why I think training is so key is because when we introduced the Proceeds of Crime ([Anti-Money Laundering and Anti-Terrorist Financing] Supervision and

Enforcement) Act into Bermuda to create civil penalty regime, which has now been quite successful, that took quite a lot of work. Obviously, it's an instrument. But it also meant that we had to be trained at the time at the BMA by the federal . . . I am sorry, the Financial Services Authority, the then Financial Services Authority, which is now the Financial Conduct Authority in the UK.

We had to be trained by the Canadian FIN-TRACK [Financial Transactions and Reports Analysis Centre of Canada], as well as the Federal Reserve Banks of Chicago and Atlanta. So, it was a lot of work to develop the testing methodologies and enforcement mechanisms that are now so successful that we can find companies millions of dollars for AML failures.

I think that these guys in the RoC are going to need the same amount of training and investment, so I am not seeing that amount of money going into that area. And I would encourage the Ministry to increase spending to ensure that the staff in the compliance unit are equipped to tackle these jobs. Especially as it relates to professional qualifications, Madam Chairman.

As it stands, I see the training budget again is stable. I see we are losing staff members. We need not only the institutional training for these guys, but we need them to have the individual professional qualifications, such as the Association of Certified Anti-Money Laundering Specialists [ACAMS], International Compliance Association [ICA] member and fellowship, as well as the technical criteria. As the Honourable Premier is shifting into a FinTech and digital asset business space, they are going to need to know blockchain or on-chain monitoring, using services such as Chainalysis. So, there is quite a lot of work that they have to do to be able to then stand up an actual supervisory unit, or at least a supervisory unit with some credible teeth. So, I think that we have to . . . we should be paying attention to that, again, anticipating our evaluations this year.

So, with that being said, Madam Chairman, let me just check any outstanding questions.

Oh, yes, Madam Chairman, I would like to ask some questions about the supervisory programme we are anticipating this year. Specifically on [page] B-129. There's a target of 700 inspections of registered entities. And given that the Compliance Unit is in fact losing members and its training is stabilising, and I am not seeing an investment in the computers that they use, then how are they going to be able to scale up to 700 inspections?

Also, what percentage of the total registry population will those 700 inspections represent? And what is the methodology for selecting who is getting inspected, across not only the corporate register, but also the real estate agents and brokers and the high value dealers?

I would like to ask the Minister, or the Honourable Premier, does the Registrar or will the Registrar publish additional supervisory guidance or regulatory expectations similar to the Guidance Notes issued by

the Bermuda Monetary Authority? He did speak a bit to that in his brief. But where I am a little worried is that the Bermuda Monetary Authority typically offers an annual report and also their annual business plan which outlines what the regulated industry can anticipate from the Bermuda Monetary Authority which, by the way, makes them so effective. So that effectively, the industry can anticipate the supervisory priorities and then adjust according.

We are not seeing that right now because I don't see an annual report coming out that outlines these. So, if I can get the Honourable Premier to speak to whether or not they are going to shift even more into their competent authority and supervisor authority role by issuing these kinds of documents.

And I think we spoke to enforcement. And yes, that's it. Thank you, Madam Chairman, I appreciate.

The Chairman: Thank you, Member.

Does any other Member wish to speak?

I recognise the Member from constituency 25.

Dr. Douglas DeCouto: Yes, thank you, Madam Chairman.

I do have one follow-up question on Head 39. We did hear some statistics about new company registrations. Could the Honourable Premier share how many companies have been struck off or are defunct, became defunct during the year on the register? So that would be good to know.

Moving on to Head 58, Madam Chairman. Excuse me while I flip through my pages here. And in this head I also will refer to the Schedule on page C-30 of debt and loan guarantees. So, turning to [page] C-30 and looking at Schedule 5. I know that the Minister of Housing has referred to a guarantee of \$90 million to fund his initiatives this year, so can we expect to see a \$90 million guarantee from the BHC loan, [and] also show up in this table in next year's budget, Madam Chairman? So that's page C-30, Schedule 5.

We also see, Madam Chairman, a \$664 million guarantee for the Bermuda Hospitals Board. We understand that is for, you know, the total value of all the payments and interest over the next 20-odd years. But I just want to confirm with the Honourable Premier, just confirm who that guarantee is actually provided to. Who's the ultimate beneficiary of it? Like receiving the cash flows that are guaranteed. And how long do we anticipate that guarantee to stay on the Government's books? And what payments are guaranteed this year by that guarantee, Madam Chairman?

Also, the same table, we see \$75 million for the Fairmont Southampton. And I did mention just in last year's debate, you know, I used to work at a company [that] had a sign on the wall that basically said, *If you don't know why they're buying it, don't sell it*. The fact that this company is paying for this guarantee tells you there is risk in it, and therefore the Government is being compensated for that risk. I would like to know, What is

the Government's estimation of how long this guarantee will be in force, this \$75 million guarantee? I noted in last year's debate, Madam Chairman, it was stated that Bermuda can expect a reopening of this iconic building in April 2026. I am presuming we are not going to see it reopen next month. So, what is the current date of reopening?

We have heard about the Debt Management strategy. Basically, now turning back to the . . . Well, referring to the sort of main summary of Head 58 on page B-133. We would like to know exactly how the Government will put that Debt Management Committee into place. Who will be involved? And what powers will that committee have? Will it write reports and recommendations, or will it have a bit of a stronger oomph?

And then, Madam Chairman, I am flipping back to page C-30. And we have the Sinking Fund. We know that the actual number at the end of 2024/25 was \$22.746 million. And I believe the actual number for the prior year, 2023/24 was \$93.9 million. So, by my math that's around \$72-odd million that was spent out of the Sinking Fund.

I would like to know, confirm, which bits got spent on what. I know I have heard various different things, like GEHI, other expenses. And I know that some of those expenses are now included in the regular expenses in the Budget Book. So, I guess I would put a question to the Government that, If the expenses that had been paid out of the Sinking Fund between 2023/24 and 2024/25 had been actually put in the same place in the budget as they are this year, does the Government agree that it would not have been a "technical surplus" (quote/unquote) for 2024/25. So, that's my question there, Madam Chairman.

Now we know there isn't a table necessarily that shows the maturities of debt here, but we know that we have the \$605 million of debt due early next year. And an additional \$1.1 billion due at the end of 2029, beginning of 2030. One thing is (if I flip to the front of the book and I look at the Medium-Term Expenditure Framework [MTEF]), it doesn't seem to me that that allows the Government to put enough money away to properly pay down fully that debt that comes due in 2029 and 2030. And I would like to know what the Government's current thinking is on how it will handle the debt at that time, Madam Chairman.

Just checking my notes over before I take my seat.

Well, I think I am going to leave it at that, Madam Chairman, because we had quite a few questions and the Premier was kind enough to give us ample time and I would like to also respect that and give him ample time to provide his answers at this time.

Thank you, Madam Chairman.

The Chairman: Thank you, Member.

Does any other Member wish to speak at this time?

No? Okay, I recognise the Junior Minister of Finance, the Member from constituency 6, MP Furbert.

Hon. Wayne L. Furbert: Thank you, Madam Chairman.

Madam Chairman, the Opposition did not ask many [questions] in regard to Heads 12, 28 and 38 but I will do my best to answer some of the questions that they put forward here.

One of the questions was, Why is there . . . I think you asked, Why is there a decrease in payroll tax? Did you ask that question?

[No audible answer]

Hon. Wayne L. Furbert: Yes, if you recall, a decrease of 0.5 per cent across bands, additional tax relief will be provided to employers who employ persons . . . remember the 65 years and older? If anyone is working over 65 and older within a company, payroll tax by employers, which affects the whole payroll tax itself, will cause a decrease in payroll tax. That is one of the main reasons why that will take place. Is that clear to the Honourable Member?

[No audible response]

Hon. Wayne L. Furbert: Is that clear to the Honourable Member? Okay.

That was one of the questions.

The other question, I believe . . . How did the Ministry get to a 2 per cent increase in insurance service tax? You, as a finance person yourself, and myself as an accountant . . . budgeting is, to some degree, as you take what we call a "conservative approach" when doing budgeting, unless you clearly know there is significant growth going to take place, or significant increase within a sector such as rate increases. So, if there's rate increases, then you expect a larger increase within a certain part of the budget. But if there's no rate increase in particular, then you use a conservative approach.

We took a 2 per cent conservative approach in this regard, because if you look at the 2024/25 actual, we had budgeted for \$6.7 million. We actually came in for 2025/26, original at \$6.2 [million]. And we just took a conservative approach in regard to actually budgeting. Madam Chairman, 10 per cent would have been probably more ridiculous. If we do see the growth, then of course we applaud. As you notice, sometimes we get growth within certain departments, whether it's payroll tax, because a lot more business come on board. I'm looking at the bigger ones, Customs in particular. People are buying more. So, we budget for it, and we pray that there is a larger increase. And so, we took a conservative approach in this regard to 2 per cent.

Why has foreign currency tax revenue increased? Well, I believe the Honourable Member pretty well answered that question himself. The foreign

currency tax is 1.25 per cent on whatever. So, you purchase some goods and services, 1.25 per cent. If you are sending your whatever overseas, then you pay 1.25 per cent. So that is where we come into being in that regard. So, we anticipate—

Dr. Douglas DeCouto: Point of clarification, if the member will accept it?

The Chairman: Yes, Member.

POINT OF CLARIFICATION

Dr. Douglas DeCouto: No, I understand what the Member is saying. But we just heard about the conservative 2 per cent for the insurance tax. So, I'm just trying to understand why 9 per cent was chosen for the FCPT [Foreign Currency Purchase Tax] tax. Thank you, Madam Chairman. And thank you. Member.

Hon. Wayne L. Furbert: Well, one thing could be—

The Chairman: Thank you, Member.

Hon. Wayne L. Furbert: —Trump's tariffs, which caused quite an impact in the growth or percentage of buying whatever, a car or whatever it is, could cause the increase in certain things, which would cause a 1.25 per cent. So, those types of things.

The insurance service tax is much more conservative because a lot of those things are dealt with within Bermuda itself. But the other thing, foreign currency purchase tax, we are impacted by other decisions made by other jurisdictions which could cause some things to increase. Hence, we get the increase could take effect. Hence, why we did a large number. It could come in smaller. It could come in larger.

We look at the number itself. We did \$32.3 budgeted for . . . sorry, \$32 million in original in 2025/26, but revised was \$35 million. We are only going up \$35,800. Hence, why. So, you look at what the original budget is. We look at the revised, and then we say, *okay. The revised went up to "X" amount, so let's budget for so much more.* You could not put it at 2 per cent or whatever because it would be much lower than what the actual amount came in at. So, we use that approach to when we are actually doing our budgeting.

Any further questions?

The Chairman: Junior Minister, you can continue.

Hon. Wayne L. Furbert: All right. Okay. Let's see. I think the other ones had the original companies. Do you recall any other ones that were impacted the C . . . the 11 . . . I have an answer, Member.

An Hon. Member: It has to do with—

The Chairman: Minister.

Hon. Wayne L. Furbert: I don't think there were many . . . Customs, Social Insurance, and also Tax Submissions anything that you can recall that . . .

The Chairman: Junior Minister, you are requesting that he just give you some—

Hon. Wayne L. Furbert: Yes, just clarification on other things,—

[Crosstalk]

Hon. Wayne L. Furbert: —because he didn't ask. What were the main questions on those topics itself?

The Chairman: There were some questions on Head 10 and . . . definitely Head 10, Gaming Commission.

Hon. Wayne L. Furbert: It comes under the Premier. Anything further on [Heads] 12, 28, and 38 I've missed?

The Chairman: Member from [constituency] 25, would you like to assist and just put forward any further questions on the Heads?

Dr. Douglas DeCouto: Well, there were quite a few, but I mean, I'll just leave with a refresher or two. Are we going to get digital social insurance bills? And why do only one-third of the delinquent companies for social insurance end up getting judgments? Thank you.

Hon. Wayne L. Furbert: Well, that part . . . well, digital, we are still working on that, Honourable Member, and hopefully we can get the, particularly the social insurance part more up to date in this year's budget. More funds have been given, and so we hope to have that more in place.

Regarding the actual judgment, I'm not at . . . I don't know too much about that. If an answer comes forward before we close out, I will try to get that answer to you.

Hon. E. David Burt: May I, Madam Chairman?

The Chairman: I recognise the Premier and Minister of Finance.

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

I'll try to deal with the questions. Can you confirm for me how much time we have, and when does this end?

The Chairman: We have approximately 35 minutes, and we will be completing at 8:42.

Hon. E. David Burt: It looks like a sugar tax on the whole table.

[Laughter]

Hon. E. David Burt: It's like, how did I . . . mercy. I feel tempted. All right. Thank you, Madam Chairman. I will look to answer as many of the questions as possible.

I will commence with Head 10.

First question from the Honourable Member for constituency 25. We will soon be publishing public reports on CIT income, et cetera. CITA manages the collection and compliance process for CIT revenues. But these receipts are accounted for in the tax reserve fund. Accountability for this fund sits with the Accountant General, who is required under the tax reserve regulations within six months after the last day of each financial year to sign and deliver to the Minister and the Auditor General on audited accounts showing the true financial position of the fund. The Minister calls the funds together with the report of the Auditor General thereon to be laid before both Houses of the Legislature. This will include the aggregated data on tax receipts. We will collaborate with stakeholders and the Auditor General ahead of determining the income disclosures that the Government will make available in our audited accounts. Much of the detail on credits, et cetera, is not available at this point in advance of the audited numbers.

Taxpayers self-assess their contributions, and these are not validated until the October 2026 filings. This is why this Government has introduced fiscal rules to support prudent management of public finances in light of this uncertainty.

Next question from the Honourable Member for constituency 25, the Shadow Minister for Finance, on Head 10. Has there been stress testing of CIT revenue? I won't go into the whole question. Yes, the Government's model includes low, medium, and high. These scenarios include models that incorporate actual fiscal performance of constituent taxpayers during stress scenarios with the information available. For example, during 2020/23, significant damage was incurred during hurricane season, an example, through Hurricane Ian. The rules for the stabilisation fund debt management strategy will plan utilising these different scenarios.

Our risk management approach is subject to external oversight through the Financial Policy Council with BMA alignment facilitated through the Financial Policy Council Technical Committee, which is a sub-committee of the Financial Policy Council. And just as a note, I mean, the Shadow Minister can ask the questions. It's fine. But I think that it is . . . rich, I would say . . . because I want to use another word. (But I'm going to try to be polite. This is one of the things for the Speaker.)

After a government has introduced a corporate income tax that is a very difficult thing. And after we

have had significant amounts of funds spent on the best consultants in the world and with the best tax laws and everything else, that these are the types of questions of which we get from the Opposition. Have we done a stress test? Clearly, we have. That is just the basic level of what you do when you are estimating for certain things. And so, it's kind of like, *really*? Come on now.

POINT OF ORDER

Dr. Douglas DeCouto: Madam Chairman, point of order.

Madam Chairman, the Premier is basically insulting us for asking straightforward questions that have not been answered in this House before. That's all. All he has to do is answer the question, Madam Chairman. That's it. This is our avenue on behalf of the people to [ask] these questions. So, I would ask the Premier just to answer the questions.

Thank you, Madam Chairman.

The Chairman: Thank you, Member.
The Premier will continue.

Hon. E. David Burt: I will answer the questions as I wish, and I'll make comments as I do. And that is where it will be, because the thought that, you know, someone would say, you know, *Did you do a stress test*? Come on now.

Okay, let me move on. There's another one. I think it's Head 11. A question from the Honourable Member from constituency 25, the Shadow Minister of Finance, recipient of BHP guarantee payments, covered amounts of payments this year and covered next, guaranteed a health service, annual service payment of \$33 million, which is in the public domain; guaranteed estimate for a 30-year period between 2024 to . . . 2014 to 2024, financial statement guarantee as of 31st of March, \$663.9 million. And as we have covered in the past, that amount, due to a change in accounting standards, was not recorded as the outstanding payment, but a different thing. People can look back in the Hansard for that explanation. It was given multiple times when that change was made a couple of years ago.

Head 11, also from the Shadow Minister of Finance, detail of money spent out of the Sinking Fund between 2023/24, 2024/25. [For] 2023/24 bond maturity 50, GEHI shortfall \$30.7 million, Gaming Commission loan repayment 9.7, working capital 20, and the rest. The budget deficit 2024/25, health care support MRF/UHC/BHB \$30 million; GEHI shortfall \$31 million, working capital \$25 million.

Contingency plan if CIT falls short. [I am] not entirely certain what to say on that. I mean, we have massive budget surpluses, so I am not entirely certain what the Honourable Shadow Minister is getting at. But government fiscal [rules] have been developed to mitigate this risk. Rule one, participant annual operations

and plain term day-to-day budget must maintain a balance of surplus including next corporate income tax revenues, capital spending, and interest costs. This rule ensures that the ongoing cost of running government is sustainable and not dependent on corporate income tax revenue or borrowing.

Fiscal rule two will support the allocation of funds to reduce net debt and build on net financial assets. Part of this allocation will be through a stabilisation fund to support management of the volatility of the fund. Further flexibility over the short term as we build resilience through the above rules is available for slowing down a very ambitious capital programme.

Government has stressed these scenarios per question one. Details of CIT payments, amounts, gross and reserve fund, et cetera, I refer the Honourable Member to the question that I answered first.

Fairmount Southampton Guarantee, actual name, how long will be in place. Expires once funds are repaid. Key risks to government guarantee being exercised during development phase, Clarion Bank Limited, and FirstCaribbean International Limited are the lenders.

Head 28 was not me, but I will answer anyhow. There's a question related to CPF reform plans from the Shadow Minister of Finance. And I think I covered that in the Budget Debate, but if not, the matter is still in discussion and we will provide further information. The Government is committed to a policy paper, so I'm not entirely certain what further clarity is requested and required at this point in time from budget matters. I think we stated where we're going to be going forward on this.

Head 11, a question from the Shadow Minister of Finance, GEHI sustainability issues and plan for reforming. We await the 2026 Actuarial Report. After review, the Ministry of Finance will determine the next steps in the interim. GEHI rates have been increased for this year and 2026/27, which begin to mitigate sustainability. Also, there is the matter related to the unification administration between HID [Health Insurance Department] and GEHI and also the upcoming core benefits package for the universal health coverage, which is set to launch later this year, which will have impacts on GEHI, as GEHI, like all other plans, as it is currently now, is a supplemental insurance over the basic level of where we are.

Gaming Commission revenue to the Gaming Commission from companies and operations regulated, industry revenue in companies regulated by BSE. Gaming Commission to the Supervisory Authority for casino gaming, betting, and other game-related activities. Principal objects of the commission are to maintain and administer systems for licensing, supervision, and control of gaming in Bermuda pursuant to section 8 of the [Casino Gaming] Act 2014. There are five full-time employees currently there. We do not have the specifics of what has been asked for. Presently, BGC will receive revenues from entities in the form of fees

related to registration and licensing, 2026 estimate for cruise ships, casino, \$830,000, and for other sectors, \$5,000. Moving on.

The question, again, I think this is from the Honourable Member for constituency 23. Real expectations for banking being available in the gaming sector. That, again, deserves some private sector appetite. And the challenge is that there is not necessarily the private sector appetite to be there. The restricted bank framework was modified in 2024. Discussions are held with the US Office of the Comptroller of the Currency, held in 2025. Positive Bermuda Bank in New York Mellon. Positive Bermuda said that everything that is in place, but this is a matter related to the private sector.

This is something that we continue to leave with the Gaming Commission in and of itself, and the answer may have to be that, I mean, if we get to that point, maybe the Government has to form its own bank. I don't know what to say. But the reality is that there is not the appetite in the private sector. We know from the banks that are already there. There was one bank that was interested, but the challenge is that without a large volume of casinos the singular casino that is wanting these particular services is not providing the volume on the commercial side, which has already been answered in the private sector. So, from the perspective of where we look at, there is a question of the anticipation of the opening of Fairmont Southampton. They have a casino licence. Whether or not they get there, because that's the feedback from the private sector, there is not enough demand or business to make it viable from that particular angle.

FPC [Financial Policy Council] recommendations for the following year. Those matters are in the public domain, and a press release was sent out. There was a question on [page] C-11 capital acquisitions for miscellaneous furniture and equipment. Fundings utilised for Ministry of Finance (MOF) capital requests, ZBB website development, furniture, along with emergency minor capital acquisition requests for all government departments during the year.

We discussed matters related to Middle East consultants during the Cabinet Office. Cross Ministry transformation fund, what will the process be on submission for expenditure? Who gives approval? Why not put it in the Ministry to do the work? I think that was answered already, that we are putting provision in funds, so certain things may come up during the year. But the process is that all matters need to follow regular procurement processes and be approved by the Cabinet.

And I am quite certain that Ministers will be happy to share the matters of which they have been awarded too, and the process which we are doing. One of the main projects which we are trying to do, colleagues will recognise that there is not the speed and volume of legislation that would be wished and desired, and that is one of the main and primary projects that is

going to be looked at from the particular matters with the AI items.

The Cabinet has not finalised items regarding the on-chain economy. I think that food security is pretty self-explanatory, but we will be speaking more about those particular items. And as I said inside of the Budget Debate, these are for public sector as well as possibly for private sector grants that do go along with meeting on this. So, when people are talking about matters related to food security or related to things that can make sure that we process more food here on Island, deal with matters of supply chain, our resilience and security, those are those funds that are there. This is similar to what they have done in Canada, similar with the United Kingdom, et cetera, put those things there. So, the reason why it is not there is because not all of these may be inside of the government itself.

Sovereign Wealth Fund, no estimate assigned. The assessment, it was a question whether the first dollar to be deposited. The estimate assigned, the assessment will form part of the debt management strategy following advice from the Debt Management Committee. It is depending on future forecasts and Government rules put in place for the Sovereign Wealth Fund once we legislate.

There was a question regarding insurers being regulated, et cetera. The Government is on record, whether or not it's in our election manifesto, whether or not it's in the Throne Speeches, of the approach that it's taking in that aspect. So that answer is already in the public domain.

In regard to the question on tax credits, which was asked by the Shadow Minister of Finance. I refer him to the first [answer] that was given. If revised estimate for fiscal, 25 per cent of gross receipts confirm the math on gross. Yes, 25 [per cent], that level provided sufficient headroom against volatility in future revenue streams. Again, there was a question about allowance for tax credits. There was another, how much does the CIT relate to the 25 fiscal year, how much to the 2026 fiscal year? Refer the Honourable Member to the first [answer] that was given. How much is left in the tax reserve fund? Seventy-five percent of the funds received.

How much have companies paid to date? Refer to question number one. Are there plans for public accountability laying the reports of the CIT? We have already said that because the law states that those accounts need to be laid in the Legislature. I would have thought that the Shadow Minister of Finance would know that, as I am sure he would have read the law, as you know, he is a doctor. He studies these things.

Continuing on Head 10, net debt. Sorry? Did I miss something? No? Okay.

The Chairman: Continue.

Hon. E. David Burt: Thank you.

On Head 10, net debt to revenue. What is the best long-term target and numerical value prior long-

term targets for net debt to be 80 per cent of revenue? Targets will continue to be reviewed as we build our debt management Sovereign Wealth Fund and Stabilisation Fund Framework. Has the Government discussed the spending growth pool? The FRP were asked to consider fiscal rules during the latest report. The recommended tools, the ones the Government are implementing.

Auditing of the Pension Fund. Will these funds be brought up to date when the Consolidated Fund reporting roadmap begin? Both PSSF and CPF are currently being audited for 2021, so it's a brief. The Government is currently recruiting additional management accountants following the recent staff turnover and progress to the outstanding remaining audits in due course after hiring. This does require updated audit accounts of public authorities and the Accountant General continues to work with the Auditor General to determine a realistic timing when this took place.

I am guessing this question was from the Honourable Member for constituency 23, which says why has the NAMLC budget only increased by 5 per cent? Is this enough? Why are there no NAMLC performance measures? Who is involved in the AML or the NAMLC Cabinet Committee, not subcommittee? And there was a comment from the Honourable Member on matters related to high value goods. Performance measures, 5th Round effectiveness, the Office of NAMLC secretariat in support of effectiveness. The Office of NAMLC is the secretariat to support NAMLC's effectiveness and performance. So often when you talk about the effectiveness and performance, we found respected agencies and departments. So, I think it's important to note that the office of NAMLC and secretariat, not necessarily the work that is being done, which I think you kind of referenced in your comments. NAMLC activities. Additional NAMLC activities were funded from a grant from the Compensated Assets Fund, which does support the national initiative and further funding can be requested for these initiatives once the grant amount has been spent. NAMLC obligations are legislatively mandated pursuant to section 49 of the Proceeds of Crime legislation advancing Government's anti-money laundering, anti-terrorist financing policy initiatives.

The AML Cabinet Committee is chaired by myself, the Premier, and it consists of ministers who have NAMLC responsibilities and departments underneath their charge. In that case, it is the Minister of Justice, the Minister of National Security, the Minister of Economy and Labour, and the Minister of Youth, Social Development and Seniors. In addition, the permanent secretary sits as part of Cabinet committees as Cabinet committees also have membership of permanent secretaries.

There was a question about high-value goods. Dealers in high-value goods were not assessed as designated non-financial business professionals in Bermuda's 4th Round. The Recommendation 22 that tests the

technical compliance for designated non-financial business professions was rated compliant. An immediate outcome for that tests the effectiveness of DNFBPs, or casinos, real estate agents, dealers in precious metals, stones, and other independent legal advisors and trust company service providers.

When is the CFT risk assessment going to publish? The [INAUDIBLE] was at the Cabinet. The private sector was part of the risk assessment, and the presentation of findings was presented to both public and private stakeholders October 22 and 23, 2025. The public report is being worked on and will be released as soon as the matter is dealt with at Cabinet level.

When will the National Policy be released and tabled in the House? The National Policy was sent to Cabinet and will be tabled in the House. I don't know if there is any legislative requirement for [it to be] tabled in the House. It will be published. And as a note, those matters have been considered by the Cabinet, so they are probably finalising the items. They went to Cabinet a couple weeks ago.

I guess there was a question, What is the plan to get the people that the Accountant General needs? Of course, as Members know, we compete with the private sector for skill sets. With the introduction of the training programme, it is hoped to have qualified accountants on the training programme. Two trainees were recently recruited and there are plans to continue with that particular scheme. It is also important to note that for matters related to things in the private sector, we are going through, as mentioned, a full salary review to ensure that positions in the private sector are competitive with positions in the . . . sorry, in public sector are more competitive with positions in the private sector.

What future updates, amendments, to Financial Instructions? Updating to align with automation of the rental processes, more internal controls for fixed asset management, compliance payments processes. The last update was 2018. There is also an update for the use of credit cards as we consume a lot of our online services as well. Credit cards are not necessarily used for that. You have to have individual authorisation, so it is going to be setting up particular things there as well.

We did Trusted Trader . . . [Heads] 28, 29, 38. Head 39.

A question from the Shadow Minister of Finance. How does the Registrar of Companies supervisory work feed into AML/ATF risk assessment? The Registrar of Companies is a statutory member of the National Anti-Money Laundering Committee. In its capacity as a Registrar of Companies and Supervisor of Real Estate, the Registrar's responsibility is determined by the Proceeds of Crime framework as well as the Corporate Partnership framework. In this regard, the Supervisor of Real Estate also has responsibility for—

[Crosstalk and laughter]

Hon. E. David Burt: —high value dealers as well as dealers in precious metals and stones. There are a number of FATF standards applicable to Registrar of Companies. For example, legal persons are covered under [Recommendation] 24 while designated non-financial business professions are covered by a variety of FATF standards.

A question related to CSB. Oh, my goodness. Mediation issues are due to high expenditures. The issue is not one of CSB [INAUDIBLE]. FATF standard on beneficial ownership to be collected has changed to expand the number of data points. The BMA would not have had that data on transition to the ROC. Consequently, the ROC has required entities to file that additional data and has given them until June 30 to do so.

What is your plan this year to rectify the flaw in data which is going to have a high cost for me to aim? There is no flaw in the data or the system.

How many CSBs are affected by failed transfer? The requirement to file beneficial ownership information is placed on entities, not CSB's. This requirement to update beneficial ownership information into the new FATF standard impacts all entities. Next question.

I don't have a record of who it is from. Do we have enough people to oversee the quality in the sector? Why are staff numbers reduced by 50 per cent and how many people went through the licensing process? Why has there been a marginal increase in the training budget? Why are we seeing a significant increase in penalty revenue?

[Inaudible interjection]

Hon. E. David Burt: I'll deal with it. It's just . . . no problem. You see it borders . . . All right. Responsibility for international tax compliance has been reassigned to the Corporate Income Tax Agency. That agency. The staff previously budgeted for the sector will no longer be recruited. The remaining seven positions will focus on domestic compliance.

Significant increase in penalty revenue. Significant training has been conducted in 2024, 2025, 2026 to provide support staff to all functionaries. Some staff members are currently seeking the Certified Anti-Money Laundering Specialist certification. The budget includes an increase of \$10,000 over the amount.

Mr. Jarion Richardson: Point of clarification?

Hon. E. David Burt: Sure.

The Chairman: I recognise the Member from constituency 23.

POINT OF CLARIFICATION

Mr. Jarion Richardson: Yes, just if I could, if the Honourable Premier could perhaps speak a little louder into

the microphone because I just can't capture everything he is saying. It sounds very quiet and I also go through these later on. So, thanks.

The Chairman: Thank you.

Premier, he is asking you to raise your voice up.

[Crosstalk]

Hon. E. David Burt: This is the first time that someone has said that I do not have a loud voice. My goodness, I must be really tired. That is the first. I have been called many things but "not loud" is one. Should I give you like some Florida Air Academy like, you know, commands? That's the voice you want?

[Inaudible interjections]

Hon. E. David Burt: All right, no problem. I'll go back there. My sincere apologies. That's the first I've ever heard that, ever. I'll try it again.

Significant training has been conducted in fiscal year 2025/26. Provide support for staff in all functional areas. Some staff members are currently seeking the Certified Anti-Money Laundering Specialist, ACAM certification. Budget includes an increase of \$10,000 over the 2025/26 amount.

And then it says, while we are seeing a significant increase in penalty revenue, there's no increase in projected revenue from penalties over 2025/26. However, RoC has increased its enforcement activity and has issued significant fines for noncompliance. Part of demonstrating effectiveness, as you would know.

How is there going to be an increase in inspection of new investment technology? RoC is investing \$800,000 in new technology that facilitates better data analysis for the purpose of compliance.

Will the Registrar produce guidance like the BMA? The RoC is currently drafting guidance to be issued in the near term to address many of its expanded functions.

How many companies have been struck off the register? Approximately 1,500 companies struck off the register in the last year, including some backlog. This has been partially offset by adding 822 new company registrations.

In 2025, the projection is approximately 400 entities will be struck annually. Madam Chairman, \$90 million guarantee on BHC next year. This guarantee will be included, subject to the detailed due diligence that's underway and ahead of the finalisation of the plans. That is the reason why it would not be listed until it is executed. And as the Shadow Minister would know, as per the Government Loans Act, I must table a guarantee once one is actually executed. And so, when it's executed, it will be tabled here. And that is the process that must be followed as per law.

Who is a beneficiary of the 600? We already answered that one. How long will the guarantee be enforced? We already answered that one. When will the Fairmont Southampton open? We'll get you an answer for that one. I don't have one here.

How will the debt management . . . I think they are planning for their soft opening this summer. So, I'm not . . . I don't think that's a change. If the Minister of Tourism has more updated information, he can certainly give me that.

How will the debt management panel be done? Work required . . . so let me just answer this because there's an answer here. We have had a Debt Management Committee before. Debt Management Committee is an ad hoc committee that just provides advice to the Minister of Finance. I can't remember the names of the people on it. It was Barclay [Simmons], Lothar Crofton, I believe, a few other persons. If the FS [financial secretary] can type the old names in this sheet, I would greatly appreciate it so I can share. Those are the old persons who are on the committee. We haven't had a need for that committee since around 2021 seeing that, unlike the former Government, when we raised money for multiple years, we didn't spend it all.

Hon. Zane J. S. De Silva: Oh-oh!

Hon. E. David Burt: And therefore, we were able to carry that on and do certain things with it. So, the Debt Management Committee has not necessarily been in existence. The last time they gave advice was on our refinancing strategy that led up to our 2018 refinancing and the refinances that were conducted during the pandemic in 2021.

[Inaudible interjections]

Hon. E. David Burt: The names are here. You just deleted them. Oh, there they are. They are there again. Barclay Simmons, Lothar Crofton, Nathan Kolawski, and Brian Keats were the people who were on the Debt Advisory Committee before.

But as I said, it's informal advisory committee to the Minister of Finance that just basically states the management functions. Remember, all management functions in regard to debt and management under law are given to the Minister of Finance. The Minister of Finance exercises those responsibilities in exclusion to the Cabinet, though the process is you always seek your Cabinet colleagues' views on these particular matters, though those things reside under the Constitution and law in the hands of the Minister of Finance and not necessarily subjective to collective responsibility.

We have already answered matters related to the Sinking Fund. All right. I think that's it. Thank you.

The Chairman: Thank you, Premier.

We have approximately five minutes, actually six minutes left.

I recognise the Member from constituency 25.

Dr. Douglas DeCouto: Thank you, Madam Chairman.

I actually don't have any questions, but I did want to say thank you very much to the Premier for providing a nice balance for time for the brief and time for questions. And obviously, we would be remiss not to thank the Financial Secretary. We have heard several names mentioned by the Premier, Ms. Tucker and her team who prepared this beautiful Budget Book, which we have all been lugging around, and we have one more week of it. So, I would be grateful if the Financial Secretary would relay that to his team and our deepest appreciation for the work that they do through this process and supporting this debate that we have.

Thank you, Madam Chairman, and thank you.

The Chairman: Thank you, Member.

I'm sure that the Ministry of Finance Members will appreciate these comments.

So, no further speaker at this time.
Premier.

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

Madam Chairman, I move that Heads 10, 11, 12, 28, 38, 39, and 58 be approved as printed.

The Chairman: It has been moved that Heads 10, 11, 12, 28, 38, 39, and 58 be approved.

Is there any objection to that motion?
No objection.

[Motion carried: The Ministry of Finance, Heads 10, 11, 12, 28, 38, 39 and 58 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2026/27.]

The Chairman: Premier, I believe we've come to the end of today's proceedings.

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

Madam Chairman, I move that the Committee rise and report progress and ask for leave to sit again.

The Chairman: It has been moved that the Committee rise, report progress, and ask for leave to sit again on Monday, March 9.

Is there any objection to that motion?
No objection.
Thank you.

[Motion carried: The Committee of Supply rose and reported progress and asked for leave to sit again.]

House resumed at 8:38 pm

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

REPORT OF COMMITTEE

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

The Speaker: Good evening, Members. How is everyone this evening?

Are there any objections to the Estimates of Revenue [and Expenditure] for the year 2026/27 being reported to the House?

There are none. Thank you. They are now reported back to the House.

Members, there is one other item on the Order Paper that we are going to do tonight, and that is Order No. 3. It's the second reading for the Motor Car (Ridesharing) Amendment Act 2026 in the name of the Minister of Tourism and Transport, Culture and Sport.

Minister.

Hon. Owen Darrell: Good evening, Mr. Speaker.

Mr. Speaker, I move that the Bill entitled Motor Car (Ridesharing) Amendment Act 2026 be now read a second time.

The Speaker: Any objections? Any objections to that?

There are no objections.
Continue, Minister.

BILL

SECOND READING

MOTOR CAR (RIDESHARING) AMENDMENT ACT 2026

Hon. Owen Darrell: Thank you, Mr. Speaker.

Mr. Speaker, the Bill before this Honourable House is the Motor Car (Ridesharing) Amendment Act 2026, which provides for the introduction and operation of a ridesharing service to augment the public transportation system to improve accessibility to all locations and to reduce passenger wait times.

Mr. Speaker, one of the 2022 Throne Speech initiatives was the modernisation and harmonisation of the public service vehicle industry, as the number one complaint of visitors to Bermuda is the inability of our transport system to effectively move people around the Island.

Mr. Speaker, ridesharing refers to a transportation service where individuals approved to provide ridesharing services use approved private vehicles to provide rides to others in exchange for cashless payment. Mr. Speaker, ridesharing service will fall under the oversight of the Public Service Vehicle Licensing Board. The Board's enhanced responsibilities will include areas such as the determination of applications

for ridesharing permits and the granting of rideshare permits. The Board may also refuse to grant a rideshare permit where the applicant does not meet all of the necessary requirements. The Board will also have the power to suspend or revoke a ridesharing permit where the ridesharing permit holder or operator breaches the law.

Mr. Speaker, those approved to participate as ridesharing permit holders and ridesharing operators will be governed by new regulations and existing regulations related to public service vehicles. This involves using a mobile app with an approved dispatch service that will connect passengers with rideshare operators. This means there will be no hailing from the street or hires from a rank lined up at various locations as is the case for the taxi industry.

Mr. Speaker, safety is of paramount importance. Therefore, those applying for the rideshare permits will be subject to a criminal record check and a traffic offence record check. In addition, Mr. Speaker, those who pass both checks will be required to have their private vehicles go through an enhanced inspection by the Transport Control Department. Once the vehicle passes the inspection, the individual must evidence that they have purchased motor vehicle insurance that includes ridesharing.

Mr. Speaker, a person granted a ridesharing permit and an approved ridesharing operator must register with all approved dispatching services. Registration will be free of charge because the dispatch service will be required to adopt a fee-per-ride model. Under this structure, the dispatching service earns a fixed fee for a ridesharing service. This model ensures dispatching companies are compensated proportionally to the volume of rides facilitated, thereby promoting a model that avoids annual or quarterly membership fees in favour of the dispatching service resulting in more flexibility and equability. This approach not only mitigates financial barriers to entry but also incentivises dispatching companies to enhance their service offerings and infrastructure to attract and retain clients. The fee-per-ride model will be incorporated into every ride, becoming a component for the total cost borne by the passenger.

Mr. Speaker, this new transportation service option is one that has passenger safety as one of its underlying principles. Therefore, any person who provides ridesharing service without adhering to the legislation commits an offence and is liable on summary conviction to a fine not exceeding \$10,000.

Mr. Speaker, to provide clarity and transparency regarding the financial aspects of operating a rideshare business, a ridesharing permit will cost \$1,000 per vehicle per annum, and the payroll tax obligation to permit holders will be \$400 per annum. There will be no additional licence fee obligation for ridesharing.

Mr. Speaker, the Ministry remains committed to protecting taxi owners' livelihood. Mr. Speaker, the

Ministry remains committed to protecting taxi operators' livelihood, and the new transportation service provides locals and visitors with another option should no taxis be available when needed.

Mr. Speaker, I am pleased to present this Bill, which is evidence of the Government's ongoing commitment to modernising transportation for locals and to ensure that there are more public service vehicles available to effectively transport people around the Island.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

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

MP Robinson, you have the floor.

Mr. Dwayne Robinson: Thank you so much, Mr. Speaker, and good evening to the listening audience and good evening to colleagues.

I will make sure that my comments hold the weight of what we are discussing here, and that is people's livelihoods and the ability to make a living in Bermuda. So, I will not say anything lightly, as that is a huge weight for anyone who is in a leadership position. But this is a mix of livelihood and convenience. And as leaders we have to consider that.

Some lawyers will be able to . . . most lawyers will be able to represent one side of this. And in this Chamber we represent both—the taxi operators, the minibuses drivers, and the customers who utilise it. And so, logically, just making high-level comments here, logically, in my mind, the Minister had two choices with this. The first choice would be to have leaned in to enforce and ensure that the regulation of our current industry was up to par and try to work from there. Or the second option would be to have just allowed rideshare to come in and let the industry take its natural course. As we know, in smaller jurisdictions, rideshare usually, or any Uber-est App usually leads to the decimation of the taxi industry.

But what we have gotten in this legislation is a fusion of both, which will please nobody. In this case, you have the priority being taxi drivers, which we support, but we also have—

[Inaudible interjections]

Mr. Dwayne Robinson: I am, yes, absolutely, Minister. Thank you, Premier, appreciate it. I can't wait for your time to weigh in.

Here, we have a fusion where, yes, taxi drivers have priority. But also the rideshare drivers are restricted to certain times and only on a catch-all basis. So, presenting it to the public as another option is a technicality. It is more so still the same system of having to go through a dispatch and go for a taxi. And when the taxi cannot pick you up, that is when you have an option for rideshare. It is not an option where you can

go straight to the rideshare. So, I think that in that case, it presents—

[Inaudible interjections]

Mr. Dwayne Robinson: No, no, no.

[Laughter and inaudible interjections]

Mr. Dwayne Robinson: Let me finish, I'm getting there.

[Laughter]

Mr. Dwayne Robinson: What I'm talking about here is the fact that it has been presented to the public as this Uber-esk service where they will be able to bypass or to get around taxi drivers. And this is—

[Inaudible interjections]

Mr. Dwayne Robinson: But that is what the public perception is. That is what the public perception is.

[Inaudible interjections]

Mr. Dwayne Robinson: Well, I'll speak to you, Mr. Speaker. But that's what the public's perception is.

So, we know that the compensation . . . that that option there has not been explored because there's been no talk about how taxi drivers will be compensated or anyone who is now utilising a \$100,000 permit with that option of rideshare and Uber being brought in. So, we now know that we're getting a fusion of these two things where folks are going to be disappointed on both ends.

So, there were potential ways in which . . . and we have long supported the enforcement and the proper regulation of the current industry. So, we do not, as a party, have issues with rideshare as a concept. What we have issues with is the unintended consequences that this potential legislation will bring when utilised in a way that seems to hamstring both sides of the fence.

So, we . . . there are . . . if it was a method . . . if it was an issue with the number of people who are getting lifts or that there was an issue with volume, then why not temporary taxi permits? Like, why hasn't the Government shown the public that it was willing to work with the taxi industry first to fill a lot of these gaps? There has not been a case made for how rideshare—

Hon. Owen Darrell: Point of information, Mr. Speaker.

The Speaker: Do you wish to take a point of information?

POINT OF INFORMATION

Hon. Owen Darrell: The Honourable Member from the other side has made a comment, *Why hasn't the Government shown the taxi industry that we are willing to work with them?* Mr. Speaker, I have the fortunate situation where I have been involved in this industry for a very long time. And history will show that there is a current taxi company that is currently owned and operated by taxi owners and operators because the Government back a few administrations ago took a very strong stance of working with the taxi industry.

So, Mr. Speaker, that's just a point of information that the Honourable Member may not know of, but the history shows that this Government has made many concessions, including the one that is in the Bill, in the best interest of the taxi industry.

Thank you, Mr. Speaker.

The Speaker: Member.

Mr. Dwayne Robinson: Thank you, Mr. Speaker, and it's very interesting to hear that point of information. Why I allowed it was because we have heard from the Bermuda Taxi Owners and Operators Association [BTOA] that that is in fact not the case, that they have not been consulted or worked with. And that is something that the Minister can work out with them. He does not have to work it out with me.

But at the end of the day, there are—

Hon. Owen Darrell: Point of order, Mr. Speaker.

The Speaker: Point of order.

Hon. Owen Darrell: Thank you, Mr. Speaker.

POINT OF ORDER

[Misleading]

Hon. Owen Darrell: The Honourable Member from the other side is misleading the House.

In my point of information, Mr. Speaker, I never mentioned the current Bermuda Taxi Owners [and Operators] Association. Mr. Speaker, they were not around 25 years ago when I spoke of what the Government had done many administrations ago. So, while the Honourable Member is speaking of a current association, the point of information that I made, Mr. Speaker, was one that precedes and predates what we currently have.

Thank you, Mr. Speaker.

The Speaker: To be clear, you're referencing 25 years ago.

Hon. Owen Darrell: Yes.

Mr. Dwayne Robinson: Mr. Speaker, I do not believe that is truly a point of order. At the end of the day, we are in the present time, and we have to go with what is

happening in the present day, and we are debating present legislation. This amendment is happening today, and the taxi drivers have made themselves quite clear through the BTOA that they feel as though there has not been consultation.

And as I said, he can work that out with them. He does not need to work it out with me. I am not a member of the BTOA. So that's what it is.

[Inaudible interjections]

Mr. Dwayne Robinson: And let me segue really quick, Mr. Speaker, because I hear a lot of chatter in this Chamber, and I want to be clear that these taxi drivers and the rideshare, all of us are part of this community at the end of the day. Right? And it's okay to make these comments on the floor of this House, but you have to face those folks at the end of it. And I am almost certain that we do not want to let this debate segue into that. So, let's just stick to what we are talking about, and that is the amendment tonight.

Taxi drivers continue to service 87 per cent of our visitors. So, this particular amendment is not addressing the core and systemic issues that are currently plaguing our transport system. So, you have an enforcement issue, and by dumping more cars and more rideshare drivers into this particular thing, it is going to bleed into any new layer of transport that we introduce. And I take point that do we know that all drivers are on the road 16 hours? Do we know how many taxi drivers are truly in operation on the road? And this is some of the same issues we will have with rideshare. Because if we are not proving to the public that we can properly police and manage what we have now, how can they have faith that we will be able to police and manage a new layer to this transport system?

And keep in mind that this is tied to the dispatchers. And at this time, there have not been any concrete solutions given to the dispatchers about unlicensed and unregulated dispatch. And that is happening now, where people are basically going around the licensed dispatchers. And so how is adding rideshare going to fix that issue?

And this is why we say you must prove first that you can enforce what you have, because at the end of the day, we can see rideshare drivers fall into the same habits of not servicing certain parts of the area. This is not about whether you are pro or for taxi drivers. This is about how are we going to ensure that this works best for the public. And it's not working now. And the same issues that are plaguing the taxi industry will be the same issues plaguing rideshare drivers, but for a cheaper cost.

And so how do we know that there is truly a supply and demand here when we do not even have our current system functioning optimally? So, if right now, if it was 600 taxis on the road running 16 hours a day, would we still be discussing rideshare? So, at the end of the day, are we truly addressing the systemic

issues that are coming forward from the industry who is asking Government to properly regulate? They are asking Government for more enforcement, and for some reason it seems like they refuse to comply and wish to go and add more layers to that without addressing that particular thing.

Right now, there are claims that the regulation of the current industry such as limos, minibuses, and taxis are not on par right now with each other. So now you add a fourth category. And this is something that I cannot find the logic in. And that's what I was hoping to hear from the Minister as to what statistics led us here. And I recall eight-year-old data that was cited in a previous debate. But that is not addressing the issues that have been brought forward now.

And there is also another layer to this. It's that a lot of folks believe, and this is something that has been prevalent in the community, that there is a special interest in getting this particular legislation passed. And again, we heard recently that there are now three dispatch companies, even though now the BTOA has one that has been given a licence, which is good to hear. But there is also folks who are high up in this Government that have interest in one of these dispatch companies that is set to, you know, create a degree—

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

Hon. E. David Burt: Because what I will not allow, Mr. Speaker, is for this debate to go—

[Inaudible interjections]

Hon. E. David Burt: No, the debate, the interest is declared on the what's-it-called . . . and before we go further down this . . . before we go down this road, we all know, and it is a matter of public record, that I am a shareholder of Hitch Limited, which is a licensed dispatcher. It is on the Register of Public Interest. It is there. So, the Honourable Member does not have to allude and say anything else. Those are the facts.

And as I have said on this House before, I have no operational involvement with that company since I have been the Premier of this country. And I want that to be clear. Let's debate the policy and the law in front of us and not personalities, Mr. Speaker. And I sincerely know that you will make sure this debate goes on that good road.

The Speaker: And the fact that you have raised that, I hope that crosses the line for any debate going forward after our last issue addressing this before we broke for Christmas, that that type of debate of personalities and personal issues does not enter into any of our debates

going forward from either Member of this House, any Member of this House.

Member.

Mr. Dwayne Robinson: And I put it that way to avoid that, to be honest, Mr. Speaker. But it is the truth. And that is . . . I'm speaking about how it is perceived in the community and in the industry. And I ain't going to say that it's everybody because obviously we can't generalise, but this is a prevalent point.

And I do believe that it has not been enough to address that point to make people feel comfortable with it. But at the end of the day, it is what it is. I'll leave it right there.

So, there's no doubt that this particular amendment will devalue a taxi permit. You literally now will have folks paying \$1,000 per annum.

Mr. W. Lawrence Scott: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. W. Lawrence Scott: The Honourable Member is misleading the House. He is saying that this will devalue the taxi permit. The taxi permit is not based off of the number of permits given. Its value is increased every year by cost of living, 2 per cent, which has been done since 1953.

Mr. Dwayne Robinson: Thank you, Mr. Speaker.

And I would invite that Honourable Member to explain how a taxi driver would satisfy not wanting to become a rideshare driver and pay \$1,000 per annum and do the exact same thing. There is nothing.

[Inaudible interjections]

Mr. Dwayne Robinson: There is none.

Mr. W. Lawrence Scott: Point of order, Mr. Speaker.

[Inaudible interjections]

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. W. Lawrence Scott: The Honourable Member is misleading the House again. A rideshare cannot do the exact same thing as a taxi. Taxis can ply for hire. rideshares cannot.

The Speaker: Continue, Member.

Mr. Dwayne Robinson: Thank you, Mr. Speaker.

I see this is going to be quite an excitable one. So, at the end of the day, right—

[Inaudible interjections]

Mr. Dwayne Robinson: At the end of the day, right, if the legislation and this amendment stands as long as there are taxi drivers to still give priority to, if that is not the case, what happens? And that is something that, you know, we need to think about here.

In the end, I want to make it very clear that the One Bermuda Alliance supports modernisation of the transport industry and providing a good service to our customers. But we do not support dodging systemic issues in favour of Band-Aid fixes such as this. And so, at the end of the day, that will be judged by history.

And I hope that we understand that what happens in this Chamber will matriculate outside. And we, on this side of the House, want to see systemic changes, such as proper enforcement in our current industry, to make way for this. And also to clarify that, as it was stated, this is not an option for people; it is a catch-all and it is dodging what is actually going on.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member wish to make a contribution?

Minister.

Hon. Diallo V. S. Rabain: Good evening, Mr. Speaker. Good evening, colleagues.

Mr. Speaker, we know, and the one thing that I can say about this topic, and I think we can all say about this topic, is that there is no shortage of comments, commentaries, suggestions, solutions, and what everyone thinks is going wrong. But what we cannot deny, and I will speak especially to the Member who just took his seat, is that this has been going on for far too long.

Now, Mr. Speaker, as a collector of political memorabilia, I have in my hand some sketches or political cartoons that appeared in *The Royal Gazette* in the mid-80s. This one is a picture of the then Tourism Minister sitting on a briefcase with cobwebs, tourists coming out of the airport, and Sir George Somers saying "taxi." Underneath it says, *Save your breath, Sir George, there is no easier way of getting one here than in St. George's*. Speaking about the taxi industry, 40-plus years ago. I think the Member who sat down would know the history of this, being a little less than 40 right now.

Another one from the *Bermuda Sun*. We all remember the *Bermuda Sun*. It shows—

An Hon. Member: It was before he was born.

Hon. Diallo V. S. Rabain: Yes, before he was born.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: It shows a man and a woman; the woman is holding a net, and he is saying, *Get ready, one comes now*. Meaning they are trying to snag a taxi.

[Laughter]

Hon. Diallo V. S. Rabain: This is what we are talking about, coming back from the 1980s. And I will pass it to . . . so you can see it.

[Laughter]

The Speaker: Are you actually tabling them or just—

Hon. Diallo V. S. Rabain: I can table it.

[Inaudible interjections]

An Hon. Member: Yes.

The Speaker: You can table them but make sure they end up here.

Hon. Diallo V. S. Rabain: Here you go.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: I will table this [because] I have copies of it. Because you [will] find them quite interesting.

So, Mr. Speaker, what we are discussing here is multi-generational issues. We are not talking about something that just happened yesterday. The discussion about securing a taxi is one we have all heard stories about. All of us have probably experienced . . . I know I have myself personally. But, Mr. Speaker, one thing I did not hear [from] the speaker who just sat down, because he talked about we are straddling the fence, but he only talked about the taxi industry.

What about the people who are affected by this? This is a real human issue. What about the person who has missed their doctor's appointment because they cannot find a ride, because someone did not want to pick them up in Middletown to bring them to Hamilton?

What about the person who has not been able to pick up their child on time because a taxi did not show up? What about that family function you want to go to that you go to every year, but nobody shows up to get you? What about the time you just want to get home from town, nothing goes, nothing comes, and you have to walk?

And last but not least, what about that person who is wheelchair-bound? Or that senior who needs

that car so they can just get out of the house, and their taxi has been cancelled or doesn't show up?

Mr. Speaker, that is the human aspect of this that we need to take into account. So, as I said, Mr. Speaker, this is a historical issue that we are dealing with here. We have heard similar complaints before. And again, for the speaker who had just sat down, in 1992 we had the price-gouging issue at the airport. But the then Government stepped in with a solution.

You know what the taxi industry's response was? *Why don't you just enforce the rules?* Sound familiar?

In 1996, Government launched a commission to look into the taxi industry. The response from the taxi industry? *Boycott the survey*.

In the year 2000, GPS was introduced, Mr. Speaker. In 2004, the taxis went on a 10-day strike so they would not have to [install] GPS systems in their taxis. And again, *enforce the rules*.

In 2019, a Green Paper was established. And again, push back on some of the solutions with the ring-all, catch-all phrase, *enforce the rules*. And now we stand here today hearing the same excuses, Mr. Speaker. This is a recurring theme, Mr. Speaker, going back over four decades, to anything the Government has tried to bring forth has been *enforce the rules*.

But, Mr. Speaker, I am somewhat confused. And I am going to explain why I am confused, Mr. Speaker. In virtually every professional organisation here in Bermuda, it is the professionals who police their members. Why do they do that? Because they know if one of their members is out of line and doing things wrong or incorrectly, it reflects on all of them. So, what we have here is an admittance by the BTOA that their members are just electing to wilfully [disobey] the rules. But what they are saying is, *We will not encourage them to obey the rules. We want you to do it. And if you do not do it, things will just need to stay the way they are*. How does that even make sense, Mr. Speaker? How does that even make sense?

Well, Mr. Speaker, I am not here to bash the taxi industry. I am only here to point out the obvious. Mr. Speaker, for nearly eight years, my office was at 44 Church Street. For those who do not know, that is the BHC building right next to MarketPlace. For eight years, Mr. Speaker, I walked out of that building, and there was a lineup of what we call gypsy cabs waiting to take people home with their groceries.

After eight years, Mr. Speaker, you get to know these guys, and you talk to them. They had weekly and daily trips set up. Pick someone up, bring them to get their groceries, and take that person back. And I can, Mr. Speaker, probably count on one hand the number of times I saw a taxi pull up to actually help these people who just wanted to do their grocery shopping.

Now, if someone can do that for eight years, and I am assuming much longer than that, surely, they are making money from it, Mr. Speaker. *Surely, they*

are making money from it. And the fact that the industry will not even bother to come and help those people tells us what, Mr. Speaker? It tells us that there is no interest in self-regulation. It is only an interest when the Minister brings legislation that says we are going to provide additional services. That is the only time we really hear anybody make any noise about that, Mr. Speaker.

But, Mr. Speaker, we also hear about *Where is the data?* What is actually in place to make us do that, Mr. Speaker? But I will speak to some data, Mr. Speaker, if you allow me to read here.

The Speaker: Yes.

Hon. Diallo V. S. Rabain: The Gap Score. “The Gap Score for transportation reliability, which measures the difference between visitor importance and satisfaction, is at 26 per cent in 2004 and is around 25 per cent in 2005.”

The Speaker: Where does the data come from?

Hon. Diallo V. S. Rabain: The data is coming from the De-partment of Transportation.

While taxis touch 90 per cent of visitors, satisfaction numbers show only 50 per cent, Mr. Speaker. And, Mr. Speaker, in 2025, there were 257,883 ride requests, and over 82,000 of them went unanswered. That is a staggering 32 per cent of all ride requests that went unanswered.

So, Mr. Speaker, this legislation before us is a measured response to the issue we are talking about today. It introduces a cashless ride-sharing system that the Minister has spoken about quite eloquently.

But, Mr. Speaker, what was omitted from the presentation by the speaker who spoke before me is that this rideshare is different from what you would find in other jurisdictions. It goes beyond what they are offering because it introduces protections for the taxi industry up front. Protections, Mr. Speaker. A taxi must not answer the call before a rideshare can be summoned. You do not get any more protection than that. You say there are enough taxis on the road that can service the people, then ridesharing will never be an issue because they will always show up when someone calls, Mr. Speaker.

There are licensing restrictions. Only those with PSV licences can be rideshare [drivers]. As the young Member who sat down before me [said], that is people who drive taxis. So they might just want to do this, if they wish.

It is only seasonal, Mr. Speaker. It is not going to be all year long, and it is on limited hours if you use rideshare. It is cashless and digital. You cannot hail a rideshare from the side of the road. As the Minister points out, you cannot line up and wait for someone to hop in your car. You have to be attached to the app. And the app will only call you once no taxis have answered that call, Mr. Speaker.

Mr. Speaker, I was waiting for this to happen, because the Member who sat [down] before [me] has said this numerous times in the public domain. And he talks about systematic versus Band-Aid solutions and the like, Mr. Speaker. He has publicly said the OBA does not support Band-Aid solutions, which he equates this to, Mr. Speaker.

Well, Mr. Speaker, that argument is extremely weak when you look at the history of the One Bermuda Alliance when it comes to legislation such as this. The legislative historical narrative is weak. Because all I heard were talking points from a letter that was received from the BTOA, which was sent to all of us. And when I look at the historical narrative of the One Bermuda Alliance, to me it comes across as just pandering, Mr. Speaker.

Mr. Speaker, in 2012, the One Bermuda Alliance promised the taxi drivers we will get rid of GPS. Why did they say that? They said that because the Progressive Labour Party Government had said that we will have a . . . some sort of gentleman's agreement where we will not mark your taxi as being . . . we would not take your taxi off the road if you do not have the GPS in it. They said, *Oh, you are pandering to the taxi drivers. We are going to change the law for taxi drivers.*

And I will quote, Mr. Speaker, a quote from *The Royal Gazette*, April 22, 2013. “The One Bermuda Alliance dismissed the PLP's pledge of electioneering and vowed it would make the system optional rather than compulsory should it ever become the Government.”

And of course, as the story goes on, “The driver has accused the One Bermuda Alliance Government of reneging on its election promises. Very disappointed as the people of this country have been lied to again by the OBA Government.”

Last night, the Transport Ministry—

[Inaudible interjection]

Hon. Diallo V. S. Rabain: I'm reading *The Royal Gazette*.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: A story. I am reading *The Royal Gazette*.

[Inaudible interjections]

Hon. Diallo V. S. Rabain: I'm reading *The Royal Gazette*.

But anyway, Mr. Speaker, I am speaking of the One Bermuda Alliance and their insistence on making election promises, or making promises based on hearsay, based on things they think are going to get persons to like them, but not following through.

All we have to do is look back at 2025 with the [Electoral] Reform Bill, Mr. Speaker.

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

The Speaker: Point of order.

POINT OF ORDER
[Misleading]

Hon. L. Craig Cannonier: The Honourable Member is, unfortunately, getting personal and misleading the public. No one is looking for anyone to *like* anyone. It is about good legislation. And I take offence to the fact that he would think that we are trying to put legislation in place for *likes*!

The Speaker: I think we made a comment earlier about keeping the personalities out of it. Any little [thing] like that slips you down the wrong road.

Hon. Diallo V. S. Rabain: Well, I do apologise for that, Mr. Speaker, and I will take your guidance. It was not personal to any one particular person. When you have a philosophy of thought, I was just speaking to the philosophy of thought, Mr. Speaker. I know we went through it in this House when we dealt with the [Electoral] Reform Bill. And despite offers to work [together] and draft a bipartisan Bill, it was still moved forward and eventually ruled inadmissible, Mr. Speaker.

So, Mr. Speaker, as I started what I said, inaction today has a human cost. And that human cost is what I said, the senior at home unable to get out of their house. The mother unable to pick up her child. The person who is unable to get to the grocery store to pick up groceries. The missed appointment. Having to walk home because a taxi did not show up, Mr. Speaker.

Mr. Speaker, this Government has done the hard work for taxi drivers, despite what anyone says. We have cut payroll tax by 40 per cent. We have made vehicle parts duty-free, Mr. Speaker. We have done what needs to be done to ensure that taxi drivers are given the benefit of the doubt so they can do the work they do.

But Mr. Speaker, despite that hard work to make it easier to operate a taxi, we still find ourselves in the position we find ourselves which these cartoons from the 1980s depict. The simple narrative is that if you want to find a taxi, they are difficult to find. If you ask anyone, you'll hear a story about waiting hours for a taxi to show up. That is the data that we are going by, Mr. Speaker. We are responding to the needs of our visitors. We are responding to the needs of our residents. And we are responding to their needs as they are asking us to put things in place.

I believe what the Minister has brought today is practical. It hits the right mark. It balances between protecting the taxi industry and providing additional

services for our people. And that, Mr. Speaker, is what we are talking about today. And that, Mr. Speaker, is legislation that is worthy of approval in this House.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Fahy, you have the floor.

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

Mr. Speaker, the previous speaker made some comments with which I will agree right off the bat. The taxi industry is notoriously difficult to deal with.

I sat in the current Minister's seat for a year as Minister of Tourism and Transport. And we introduced, as a Government, some things that were not very popular with the taxi drivers. So, in the first instance, I do not think you can call us weak. We introduced minicar legislation, which in itself made the taxi drivers go on a strike for a day or two and blockade hotels and things. And I was a Minister in charge at that period of time. And it was not fun.

Now, there were Members of that other side who said to me that if they became the Government, they would not increase the number of minicars. And, of course, they came into Government, and now we have two-seater minicars. And there are more and more. My point is that people's minds can be changed based on the circumstances of an industry.

Now, here is what I looked at because I can tell you that I was not a friend of taxi drivers for a very long time here. I would be worried about getting a taxi. [They would say] *Well, you're the guy who brought in minicars*. So, it is not about pandering here in any way, shape, or form. It is looking and saying what is the time and when should you pass a certain piece of legislation?

We can all have stories, Mr. Speaker, of being unable to get a taxi here and abroad. It happens to all of us, anywhere you go. Now, what the Government did do was present a Green Paper in 2019. And it was the Deputy Premier who actually, I think, was the Minister of Transport and presented that paper. And the Statement that he read at the time, and I have it here. It's the 17th of May 2019. I am happy to send it around. And the Minister, and I'll quote what he said.

¹[W]e will start by implementing many of the hundreds of recommendations offered by our stakeholders who included residents, students, managers within public authorities, business groups, and visitors regarding, for example, the following:

- supporting taxi and minibus solutions relating to rates, central dispatching, and credit card acceptance;"

¹ [Official Hansard Report](#), 17 May 2019, pages 1551-1552

(Credit card acceptance, I do not believe, is mandatory. And we do not have central dispatching. So, that never happened.)

- Issuing 20 new special taxi permits (of the 88 special permits allowed by legislation) for five years to see if this will help alleviate some of the demand problems experienced at peak times and late in the evenings.”

(Mm-mm. I am not sure what the outcome of that was. I just do not know because it has not been really talked about.)

- Implementing speed camera and stoplight initiatives.”

Well, we know that it is not there. And it goes on. There are lots of things here that have talked about ways in which we can improve transport in Bermuda. That is the first thing.

But the thing I think that is of most importance, and that is what my colleague, Mr. Robinson, has been talking about, is that we are putting the cart before the horse. I do not have an issue with the idea of rideshare. But there are so many other things that have been identified first that we should try with all haste before we take that next step.

Now, why do I say that, Mr. Speaker? Well, on pages 82 and 83 of the Transport Green Paper, it laid out stakeholder comments and thoughts. And they are extensive. None of them in that particular piece, and you can look it up again, pages 82 and 83 of the Green Paper from the Government, actually go into detail on rideshare. And, in fact, if you look at 4.8.4 in that same Green Paper, it actually says . . . it is a throwaway line. I only found it today. It said *the Government said that they had given instructions to TCD to enforce the 16-hour taxi rule for them to be on the road*. Now, we know that never happened. So, it is very strange to say, *Oh, efforts have been made*. They have not. So, it seems like what we are doing is just adding more problems to things that have already not happened. You cannot self-police.

So, the previous speaker said, *Well, the taxi industry is not self-policing*. That is not their job. It is the job of TCD enforcement officers to make sure that taxis are doing what they are supposed to be doing under the legislation.

It seems to me that if we do not want the 16-hour rule in place —

Hon. Owen Darrell: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER [Misleading]

Hon. Owen Darrell: The Honourable Member from the other side is misleading the House, Mr. Speaker. He is saying that it is the job of TCD to enforce, and they are not doing so.

Mr. Speaker, every single day, the Transport Control Department has a team of traffic enforcement officers who go out throughout this Island to enforce the traffic laws of this country, including those of the taxi drivers. So, to say, Mr. Speaker, to say that TCD is not enforcing is incorrect, and he is misleading the House, Mr. Speaker.

The Speaker: Point taken.

Hon. Michael Fahy: Okay. Mr. Speaker, maybe they are enforcing certain regulations. I do not know, we have not seen the data, and that is part of the problem. Maybe the Minister can bring to the House the number of enforcements that have been brought against taxis for not doing 16 hours a day. That will not be coming because it is not being done.

How many taxi drivers have been [told], *You have got to go home and change*? Because there are regulations that say what they're supposed to wear. If these things are antiquated, change the legislation. Take it out of legislation. Say that it is broken. We just cannot do the job. Take it out. And then we can look, and we can say, *Look, that is really not working, folks. We are going to do it some other way*. And that has not been happening.

I am going to take the liberty, if I may, with your leave, because it is a bit of reading, but I think it is important to share with the House and remind colleagues of what the Government's own [Green Paper](#) said about the feedback they got and let's . . . We can do a poll: *How many have actually been done?* before we jump to rideshare.

The Speaker: That is out of the Green Paper?

Hon. Michael Fahy: That is from the Green Paper.

The Speaker: Go ahead.

Hon. Michael Fahy: Pages 82 and 83, Mr. Speaker.

“Establish a Central Dispatching Service to better regulate the taxi industry under one umbrella and require each taxi operator to have a binding contract for each licensed taxi.”

Hon. E. David Burt: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER [Misleading]

Hon. E. David Burt: I know the Honourable Member knows better as Learned Member, but the fact is that a Green Paper that is produced for transportation lists all the options that are given by persons. I do not believe he is representing what the Government policy is. And I think it is important that he distinguish, because Green

Papers collect options and are for discussion purposes. So, I just wanted to make sure that he is crystal clear on those things as he continues his debate.

The Speaker: Well, he is reading from the Green Paper, which were opinions or options that were presented.

An Hon. Member: Very good.

[Inaudible interjections]

Hon. Michael Fahy: Thank you. Thank you. Thank you, Mr. Speaker. I certainly did not in any way say it was Government policy. I said I am reading from stakeholder comments and thoughts.

The Speaker: Mm-hmm.

Hon. Michael Fahy: I said that right from the beginning.

And I also said what the previous Minister said, that *we will start by implementing many of the hundreds of recommendations by our stakeholders*. And I listed out the people who the Minister said gave that feedback. There was no White Paper, I do not believe, that actually laid out all the things that they would do. So, they are cherry-picking from these comments and thoughts, because that is the only place that they have been published.

There was no draft legislation that was published before, after all of this happened in that Green Paper. We know the data that was used was from prior to that because that is what the Minister said last week when he tabled the Bill.

So, this is the part . . . this is the problem. We are ignoring all of the other suggestions that could be done to solve the problem. The thing is this—

Hon. E. David Burt: Mr. Speaker—

Hon. Michael Fahy: —that could be done.

POINT OF ORDER

[Misleading]

Hon. E. David Burt: Mr. Speaker, the Honourable Member is misleading the House. Since 2019, there have been numerous advancements and things that have been done on the particular matters that were raised inside the Green Paper. He is picking the ones that were not done. It is not okay to say that, rather that the things that have been done by numerous Ministers of Transport in this Government, which have been passed in this thing, such as extending hours, such as increasing particular matters. So, we cannot say that nothing was done, Mr. Speaker. That is not correct.

[Inaudible interjection]

The Speaker: To prevent any up-and-downs like we are having right now, the Member was reading from the Green Paper's suggestions. He will read the Green Paper's suggestions and when other Members rise to make their contributions, they can say what was done or what was not done. They can highlight that. The Member is simply reading the Green Paper, and it is from the opinion of the stakeholders. That is what he is highlighting.

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

Second,

- Introduce taxi flat zone [fares] instead of Rate 1/2/3 and surcharges, like the minibuses, then everyone knows how much it will cost to go from point A to point B.

- Make provision for more taxis with motorised wheelchair accessibility.

- Increase taxi rates by allowing Rate 3 to start at 10pm instead of midnight.

- Reduce taxi rates as they are too expensive.

- Enforce the taxi's 16-hour per day rule and amend legislation so that every taxi vehicle permit is required to have two drivers to fulfil the 16-hour rule.

- Revoke the taxi permits of operators who do not have their vehicle on the road 16-hours a day.

- Make it illegal for taxi drivers to be selective in routes and short distances."

([That] solves part of the problem that the Minister made mention of when he tabled and said that a lot of taxis won't go that short distance to Glebe Road. It is the same as the previous speaker said. That taxis won't go some of those short distances.)

- Require all taxi operators to accept credit cards.

- Implement an on-line customer reporting process to bring issues relating to taxi operators before the Public Service Vehicles Licensing Board for appropriate action.

- Utilise a Taxi App to [help] satisfy demand during periods when taxis are generally not on the road, after 5pm and on weekends and holidays."

(Some of the very stuff that this legislation is apparently going to fix.)

- Taxi drivers should be required to pass a test or be interviewed every few years to ensure their skills remain satisfactory in terms of service quality and general knowledge.

- Amend taxi regulations for 'tours . . .'" (I don't think that is relevant for this debate.)

- Amend taxi regulations to allow the maximum number of passengers to increase from seven (7) to eight (8) . . .

- Implement an island-wide Taxi-[Ride]-Share programme, with per person fares booked on demand via an app.

- Create a 'fee' for passengers to pay only if they vomit in a taxi."

And then it goes on about different permits that can be done. So, I have read for the Premier's edification, every single one of those points. This House can determine which of those perhaps could have been considered in more detail prior to this legislation being brought. That is the concern that I certainly have, and that this side of the House has. That is the cart before the horse.

Some of the concerns, Mr. Speaker, I am hearing are that this is seasonal. And, again, another Minister, Minister Furbert at the time, had said this. And this is the 20th of March 2024. And, again, this is an article from *The Royal Gazette*. And I can hand that around as well. "Transport Minister expands on rideshare programme. Some highlights of ridesharing are as follows:

"Requiring a rideshare operator to secure a public vehicle licence means the public can be assured the operator has been vetted." (Some of what we have heard today.)

"This is a seasonal service." (I heard that. I did not see that in the legislation.)

"Operates daily from 1st of April to September 30th and only on weekends and holidays the rest of the year.

"Participating insurance companies have agreed to collaborate with the Ministry to establish a practical approach to coverage to also, ensure maximum safety for the travelling public."

Perhaps the Minister can expand on that when he has further remarks about that level of insurance. Have those programmes been put in place?

Presumably, the regulations are going to deal with the seasonality. What's the limit? Is it going to be 150, as a previous Minister said? Or will it be based on data? Which is lacking. Again, it is lacking data to make these types of decisions.

No one wants to be left waiting. We accept that. But the key here is that enforcement is not being done now. So, what faith does the public have that enforcement will be done on all of the rideshare vehicles? It just is not happening. I struggle to understand how, if this is so important . . . in 40 years none of us has done it. It is not just the other side. It was not just the OBA. It was not just UBP. None of us did it properly. And that's why we are here. Because we've just let it go, and we go *It's not our problem. I don't want to deal with the taxi drivers*. Maybe people didn't enforce because they wanted to be popular, and they didn't want protests from taxi drivers.

But this is the interesting thing. In the conversations that a number of us on this side of the House have had, Mr. Speaker, with representatives in the taxi industry . . . And, look, we all have them. We all have them. We are taking taxis and the drivers are chatting to us. They do say that they want enforcement. So, if the industry is begging for it and saying *Enforce it; do it. We will be behind you on it*. Then why wouldn't we do it?

Hon. Owen Darrell: Point of information, Mr. Speaker.

Hon. Michael Fahy: I don't understand.

The Speaker: Do you want to take a point of information?

Hon. Michael Fahy: No, I don't need to take a point of information. Thank you.

The Speaker: Member.

Hon. Michael Fahy: So that's the key. And I guess I am just not understanding at all on this. That we are just basically going to accept as legislators, the legislation says what has to happen now. And we all are kind of just saying, *That doesn't matter. It's all right. Let it happen. Leave that in there. And let's bring in these other drivers that don't have 16 hours*, presumably, because it's not on their legislation. They can pick up rides, do it when they wish. We don't have any draft regulations.

Now, before anyone jumps up and says that is normally how it happens. Yes, I accept that. But there are so many things that have to be decided in relation to this about how this is going to work.

Now, I went online today and I found this interesting ridesharing frequently-asked-questions from the government website about how this legislation is going to work. There's a wealth of information in there. And it talks about this Code of Practice, which is in the legislation. Okay. But I'd like to see the Code of Practice.

I think if we are going to pass this, let's have as much details as we want, because it is a fundamental change, fundamental for Bermuda. Whilst there have been different rideshare programmes globally, it has not yet happened here. So, let's make sure we get it right. We have had enough time. We have seen comic strips from the 1980s. So, another month, another six months is not going to kill this off.

But at least tell us, do the enforcement, get those enforcement officers.

Hon. Owen Darrell: Point of information, Mr. Speaker.

Hon. Michael Fahy: I'm not going to take it, Mr. Speaker.

The Speaker: Point of information. Would you like to take a point of information?

Hon. Michael Fahy: No, thank you. I'm sure the Minister can wrap up in whatever which way he pleases.

The Speaker: Keep noting your point of information and you can put it in your wrap-up address.

[Inaudible interjections]

Hon. Michael Fahy: So, this is not a popularity contest. Believe me, the public, I am sure, is going to be happy to have this. But it's about doing the right thing as legislators to say we have these pieces that are not being done now. So, what are we doing to make sure that this programme is going to work? Because I do not have the faith that it will.

Now, I would invite the Government, if this goes forward, to bring back some amendments and remove some of the requirements so that we are not having to think about this anymore. We can't beat them with that stick and say, *Oh, those 16 hours. It just won't be there.* But fix the industry. Don't be afraid to make those decisions.

Instead, what we are doing is we are taking the easy route here, in my view. We are not going to do the hard work to make the industry work well. Especially, we know it, the numbers that are for transfer of taxi permits, the livelihoods of the taxi drivers that have invested in their vehicles, all of these things. These are businesspeople who have invested, generations of founding members, people doing it as a second job. Right? This is what we are taking away, potentially, from people.

And I struggle with that. We have lots of stories about how taxi drivers have put their whole family through college and the like. I think that is amazing. So why are we, again, going to take that from them? I don't get it.

And believe me, I am not the friend of the taxi industry. I'm just not.

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. He cannot come here and speak to a Bill that gives taxi drivers first preference and say that livelihoods are being taken away from people. He must be honest in the policy that we are actually debating and not what he thinks it is.

[Inaudible interjection and laughter]

The Speaker: Member.

Hon. Michael Fahy: Mr. Speaker, in every industry, in every market, rideshare has decimated the taxi industry, whichever way you say it. Here's the thing.

An Hon. Member: *No, no, no, no, no—*

Hon. Michael Fahy: No, here's the thing.

Hon. E. David Burt: Non-regulated.

Hon. Michael Fahy: How do we enforce? We are not going to enforce. We don't enforce now. What gives anyone in this House the confidence it is going to be enforced properly?

So, the Premier himself has to be thinking about this because, at the moment I am not seeing it. I'm just not. No.

Hon. Owen Darrell: Mr. Speaker, point of information, please.

Hon. Michael Fahy: I would like to know about the enforcement. It's as simple as that.

The Speaker: The Member—

Hon. Michael Fahy: Okay?

The Speaker: The Member has got—

Hon. Owen Darrell: Sorry, point of order. I'm sorry. I said it wrong. I said it wrong.

Point of order. Please, Mr. Speaker. I apologise.

The Speaker: All right.

POINT OF ORDER
[Misleading]

Hon. Owen Darrell: Point of order. The Honourable Member from the other side is misleading the House.

In one moment, in one breath, he is accusing us of taking it from them, meaning taxi drivers' business. And in the other sentence, Mr. Speaker, he is hammering on enforcement, which means taking drivers' permits from them. He cannot have it both ways, and that is misleading the House, Mr. Speaker.

Thank you.

The Speaker: Continue. Come on.

Hon. Michael Fahy: Thank you.

The taxi industry itself is asking for enforcement. They want to protect their own industry as well from the people that aren't doing the things that they are supposed to be doing. That's the point. That is where we are with this legislation, Mr. Speaker.

I think I have made my points absolutely clear. We have cherry-picked . . . I think the Government has cherry-picked from the Green Paper. Ironically, it doesn't talk about rideshare on those points.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member . . . Minister Furbert.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

Here we are today, Mr. Speaker. Some other Members have spoken about some 40 years later, providing for a solution to a problem that we have, Mr. Speaker. And we have known about this problem for many, many, many years. And we are taking some steps to do something about it.

Mr. Speaker, for a time such as this, our very own Minister, having experience in the taxi industry himself, who knows all about enforcement, he knows all about the options in the White Paper *[sic]*.

An Hon. Member: Green Paper.

Hon. Tinee Furbert: Sorry, the Green Paper. The Green Paper. But we are making a step today to do something about a transportation service that has not served . . . sorry, that has not been 100 per cent reliable to its customer base.

We want a transportation service to be able to get people from [point] A to B. And I just want to take the opportunity to just speak about reliability. Because part of the problem, Mr. Speaker, is that transportation reliability remains Bermuda's single largest visitor service gap. In the 2019 Transport Green Paper it identifies transportation availability and reliability as being a problem.

If you allow me, Mr. Speaker, to break down what "reliability" means. Mr. Speaker, "rely" means to depend on or to trust someone or something. The "able" in reliability means capable of or able to be. The "ity" in reliability means the state or the quality of—

[Inaudible interjection]

Hon. Tinee Furbert: The ability to be trusted, consistent, and dependable. And to put it in a sentence, Mr. Speaker, customers value the reliability of a service that consistently delivers quality service.

Mr. Speaker, the frequency with which we call on something or a service is because it is reliable. You call on your plumber time after time because (I hope) they are reliable, the plumber of your choosing. You call on the electrician because they are reliable, Mr. Speaker. You call on the salesperson, the painter, the doctor, the lawyer, the cleaner, and event planner over and over again because they are reliable.

You will keep calling the same service provider back if the service is good. If it is not good, Mr. Speaker, you won't keep calling them back. And our loyalty really only lasts, Mr. Speaker, so long [as] that service is reliable.

Mr. Speaker, whenever we are going somewhere we are making time. We need proper options of mobility, Mr. Speaker. And it creates many times for an urgent situation because we need to get [from] one place to the next. If we are unable to get to the next destination, it delays progress in whatever it is that we are choosing to do next. If the taxi service or any service, Mr. Speaker, is not reliable, the use of it reduces.

Right? So, if you have a friend and you keep asking them to go out all the time, they keep telling you no, what do you do? You stop asking them. If you use a drug, Mr. Speaker, and it does not have the same effect, Mr. Speaker, you stop using it.

The issue, Mr. Speaker, I don't think it is really with the presence of the taxi. The issue is the access to the taxi; the access to a taxi in a timely manner. Reliable transportation, Mr. Speaker, is important. It's important to a mother and a father who are trying to get their child to school. It is important to a daughter who is trying to get her mother to a doctor's visit.

It is important, Mr. Speaker, for someone who may be out on the streets late at night, who may have had too many toddies or Tito's that night, to be able to get home safely, Mr. Speaker, so that they are not putting themselves or others at harm. It is important to have a reliable transportation service, Mr. Speaker.

What's not reliable, Mr. Speaker, are the 161,000 cancellations that have been reported by dispatch in 2024. What is not reliable, Mr. Speaker, is having to wait for a taxi more than 30 minutes. Mr. Speaker, what is not reliable, as Minister Rabain spoke about, is the 130,000 unanswered ride requests.

Mr. Speaker, mobility creates stability for a country. We know that the number-one pillar here of our economy is international business. Our second pillar, Mr. Speaker, is tourism. If you go to any other country, Mr. Speaker, transportation is not a problem because of access. And we need to improve upon our access. We need to improve upon our tourism product as it relates to transportation for people to get around, to get about our Islands. If we are really serious about tourism, Mr. Speaker, we will want to get this transportation issue right.

Now, I'm not saying that this will be perfect because I am sure once this legislation is enacted, we will learn some things, Mr. Speaker. And all the data, and I just shared data, but all the data that we are talking about, because we have not been able to fully collect because this system is not whole, we will be able to collect more data, Mr. Speaker, to make changes, to make amendments, to make things better for transportation for our people who are trying to get about Bermuda.

Mr. Speaker, today I wear a pin that says, *Accessibility should not be complicated*.

I really stand on my feet today, Mr. Speaker, because I represent persons with disabilities who have limited accessibility transportation options. The amendments to this Motor Car Act, Mr. Speaker, will provide accessibility options for persons with disabilities.

An Hon. Member: Yes.

Hon. Tinee Furbert: We have gone too long, Mr. Speaker, without providing solutions for persons in our community and our visitors to not having access to accessible vehicles.

One day, Mr. Speaker, I was on Front Street, just outside of where the Birdcage was. And there was a taxi driver. He was very willing to help this user, the person in a wheelchair, a person who was wheelchair-bound. He was very willing to help this person to get into their taxi. And I watched how they struggled, Mr. Speaker. They struggled. It was for a good 15 minutes trying to get this person in this taxi. They eventually succeeded. The person actually had to crawl into the taxi and then they lifted their wheelchair and put it in the back.

But that is not how persons should have access to vehicles, Mr. Speaker. It's not humane, Mr. Speaker. So, what this does, is provide an option for wheelchair users. Because we have fallen short in the transportation industry, particularly taxis, as it relates to accessibility.

And I believe, reading in the Green Paper, back in 2018 there were three taxis, Mr. Speaker. Three taxis in 2018. I'm not sure what the number is today, but I know it's a very small number as well, that provide accessibility options for persons in our community. Now a private car (PC) which is an accessible vehicle can make themselves available for transportation services. And what's good about this, Mr. Speaker, PC drivers already have experience transporting persons in wheelchairs. They have the practical experience and the comfort levels.

I am sure the reason why persons have not gone into accessibility is because they have not been comfortable with transporting persons with disabilities. But Houston, now we have a solution.

[Laughter]

Hon. Tinee Furbert: We finally have a solution.

Today, Mr. Speaker, International Women's Day, the Woman of the Year, Dr. Latisha Lister[-Burgess], had asked those in the audience at Pier Six today, she asked, Mr. Speaker, *Who's taking care of each generation? The young, the old, and the in-between*, Mr. Speaker.

Mr. Speaker, today, we are making sure we are taking care of the young, the old, the in-between, and most of all, those with disabilities who will now have access to a ride.

Thank you, Mr. Speaker.

The Speaker: Thank you, Honourable Member.

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

MP Scott.

Mr. W. Lawrence Scott: Yes, good evening, Mr. Speaker.

An Hon. Member: Oh, there's trouble now.

[Inaudible interjections and laughter]

Mr. W. Lawrence Scott: Mr. Speaker, are you aware or are you familiar with the Baader–Meinhof effect? Now, the Baader–Meinhof effect dates back basically to the 1990s.

There was a gentleman named Terry Mullen, and he was reading a newspaper, and he came across this unusual term, which was the Baader–Meinhof group. And he did some research and he found out that the Baader–Meinhof group was a German terrorist organisation from the 1970s. And he had never heard of them before. And something strange happened right after that. The next day, he read about Baader–Meinhof in another news article. The following week, he saw it in another news article. He saw it on TV. And over the course of the month, Baader–Meinhof was seemingly everywhere.

And so, Terry thought that this was too big of a coincidence and wrote about it to one of his local newspapers and put it in a newspaper column. And the phenomenon exploded after that. Everyone was saying they had experienced the exact same thing, even persons in this Honourable House.

You learn a new word, and then suddenly it's in every conversation you have. You buy a red car, and all of a sudden you see a bunch of red cars all on the road. You get engaged, and it seems like everybody around you is also getting engaged. And so, what happens is that there are people that feel as though that the universe is messing with them.

An Hon. Member: How about divorce?

Mr. W. Lawrence Scott: That too. Right?

They feel like the universe is messing with them. But psychologists have identified exactly what is going on. It's two things that are happening: selective attention and confirmation bias.

And so, what happens is that your brain is now primed to notice something that was always there before, and you tend to see the things again and again, but you then don't realise how many times you had ignored it in the past.

And so, an example, when we come to this Bill, an example of the Baader–Meinhof effect is that a lot of people won't remember that former Minister [of Tourism and Transport] Zane DeSilva—

An Hon. Member: Hmmm.

Mr. W. Lawrence Scott: —proposed this very thing. And the taxi industry basically crucified him for doing so.

However, when I became Minister, I went through, and I proposed a totally different way of modernising the transportation system. And do you know what the taxi industry did? They came back to me and proposed this very thing.

So, the same thing that they had crucified the previous Minister before me, they then came and told me that this is what we should actually be doing.

Hon. E. David Burt: Yes.

Mr. W. Lawrence Scott: The Baader–Meinhof effect.

An Hon. Member: Go, Lawrence!

Mr. W. Lawrence Scott: And so, Mr. Speaker, what happens is that the issue we have . . . and I understand this issue. And I declare my interest that I am a manager at Rosewood Bermuda. And you try getting a taxi from Rosewood to The Loren, [from the] Rosewood to even town, any time after ten o'clock.

An Hon. Member: Or St. George's.

Mr. W. Lawrence Scott: St. George's is even worse, right? Any time after ten o'clock, between 10:00 pm even up to 6:00 am, you are having significant troubles.

I have had to take passengers . . . I have had to take guests in my own personal car—

An Hon. Member: Amen.

Mr. W. Lawrence Scott: —because we can't get the taxis. And so, the rideshare policy legislation is attacking that issue right then and there.

And so, Mr. Speaker, another example of the Baader–Meinhof effect is that people are quick to say there's no data being shared, that this is not a data-driven policy, this is not a data-driven piece of legislation.

But, Mr. Speaker, those people would be ignoring that the Motor Taxi ([Taxi] Dispatching Service) Regulations 1987 requires dispatchers to share the data with TCD on a regular basis.

An Hon. Member: What happens?

Mr. W. Lawrence Scott: And so, therefore, if there are people out there who are part of a dispatching company saying that TCD is not operating user data, that would suggest that they are not following the legislation as printed.

[Inaudible interjections]

Hon. Michael Fahy: Enforce it!

Mr. W. Lawrence Scott: And so, the Honourable Member says, enforce it.

Very interesting that the Honourable Member says enforce it. Right? Because I'm going to get to that. Stick a pin in that, Honourable Member Fahy.

[Inaudible interjection and laughter]

Mr. W. Lawrence Scott: And so, then another example of the Baader–Meinhof effect is that people will be quick to say that there was no consultation with them, that the Government did not consult with them.

Mr. Speaker, I can't speak to a specific number, but I can tell you that former Minister [of Tourism and Transport] Zane De Silva (before myself) had countless meetings with the taxi industry, some that were very animated in discussions up at Warrick Workman's [Club]. I had countless meetings with the taxi industry. I understand that former Minister [of Transport] Wayne Furbert had meetings with the taxi industry. So, Dr. Brown had countless meetings with the taxi industry. So, those people that are telling you that there was no consultation are just victims of the Baader–Meinhof effect.

An Hon. Member: Johnny-come-lately.

[Laughter]

An Hon. Member: Nice.

Mr. W. Lawrence Scott: And so, Mr. Speaker, I am going to speak to just one, there are two numbers, but it's one main piece of data. The data that TCD has suggests or shows that when a fare comes in or a request for fare comes in, how long do you think it takes for a taxi operator to accept that fare? A minute? Two minutes? Five minutes? Mr. Speaker, 8.2 seconds. The average time for accepting a fare is 8.2 seconds.

Now, what do you think the average wait time is for a passenger?

An Hon. Member: Oh-oh!

Another Hon. Member: Twenty minutes.

Mr. W. Lawrence Scott: No, somebody . . . The Honourable Member says 20 minutes. No, higher.

An Hon. Member: Forty minutes.

Mr. W. Lawrence Scott: A little lower than 40 minutes—37 minutes.

You could watch *The Cosby Show*, well, maybe not *The Cosby Show*—

[Laughter and inaudible interjections]

Mr. W. Lawrence Scott: —but you could watch a half-hour sitcom, get a soda, a Coke and a smile, and still be waiting for your taxi, Mr. Speaker.

[Inaudible interjection]

Mr. W. Lawrence Scott: All right? And so, therefore, this is supposed to help to reduce the time that we have passengers waiting.

Now, I will admit, I believe the Minister. I don't want to speak for the Minister, but I believe the Minister would admit that this is not going to be the silver bullet. This is not the panacea; this is not going to solve all of our transportation issues. But it is a step in the right direction.

An Hon. Member: Modernisation.

Mr. W. Lawrence Scott: It is a step towards modernisation.

And, Mr. Speaker, we even heard in this Honourable House earlier today, an Honourable Member be a victim of the Baader–Meinhof effect by talking about the Hitch narrative, that this only benefiting one online dispatcher, which is incorrect—

An Hon. Member: Oh-oh!

Mr. W. Lawrence Scott: —because the BTOA also have an approved—

POINT OF ORDER
[Misleading]

Mr. Dwayne Robinson: Point of order, Mr. Speaker.

The Member is misleading the House. I never said one company. I said one company was better suited to make a profit off of this. Not only one company, Mr. Speaker. Thank you.

Mr. W. Lawrence Scott: Mr. Speaker, the Honourable Member just proved my point about the Baader–Meinhof effect.

[Laughter]

Mr. W. Lawrence Scott: Right? He is ignoring the thousands of times that we have said that this is not about any one individual or giving one more of an advantage than the other, because the BTOA have their own app, which will be allowed to and will be able to process all of these rideshares.

And the thing is . . . one thing I like about the BTOA app is that a percentage of every dollar spent or made on the BTOA app goes back into the taxi industry. It goes towards the taxi drivers that need maintenance on their cars, need to probably get some insurance or anything like that. That's the thing I like about the BTOA app, and I will move forward from there.

And so, Mr. Speaker, another key victim of the Baader–Meinhof effect is when persons talk about . . . and I am going to pick that pin back up when I said stick a pin in it for Honourable Michael Fahy, when he says about enforcement of legislation.

Now, I understand that when I was Minister [of Transport], Mr. Speaker, I had to enforce the legislation with the taxi industry. And you know what happened, Mr. Speaker, when I enforced it?

An Hon. Member: Talk about it!

Mr. W. Lawrence Scott: They said, *Hey, come on, man. Why you got to come and pick on us, man? Why you got to pick on the young Black guys that are out here? I thought you were one of us.*

[I said] No, I'm enforcing the legislation, the same legislation that you said you wanted me to enforce.

So, let's not be victims of the Baader–Meinhof effect when we talk about enforcement.

I'm not saying that we don't need to do it. I'm saying, and I agree that enforcement is key to success. But just because it sounds good now when [it's] not being enforced, that, *Oh yeah, that's what we want. We want enforcement. We want enforcement. We want it enforced on others, but we don't necessarily want it enforced on ourselves.* And so, therefore, when the Government enforces the legislation, it is quick to be turned around or put in the context of attacking the industry. That is not what the Government is doing.

And, Mr. Speaker, I believe that this legislation is a step in the right direction. Having been a person, an individual, who has struggled with getting taxis between 10:00 pm and 6:00 am, keeping in mind that the taxi drivers are the ones that are going to get the right of first refusal, and it only goes down to the rideshare if taxi drivers do not pick up the fare or they reject it.

And so, Mr. Speaker, the fact that I said that this is a step in the right direction, I am going to just take the liberty while I am on my feet to expand on what I feel we should also be looking at. And I would propose and suggest what the Minister start looking at in moving forward is that maybe we should be doing an evaluation of the industry. And when I say an evaluation of the industry, I am actually talking about the price of permits.

I believe that the price of permits may be undervalued right now because the only thing that is driving the value of the permits is the internal market, the ability for taxi drivers to buy and share . . . or to sell and buy permits. I think we should have an independent contractor come in, take a look at the industry, evaluate the industry, so we know exactly what the permits would be worth, not just based off of the market rate.

And I think, Mr. Speaker, this might be seen as a little radical, but I think we need to treat taxi drivers the same way as we treat all of the other public service vehicle operators, and I say bus drivers and ferry drivers. We should be able to find a way, which is going to take some creative thinking, to be able to provide them with standardised health insurance, Mr. Speaker.

I have heard many a time and I've heard many a situation where taxi drivers have given their life to the industry and they have ended up on their sickbed but do not have the revenue or the finances available to cover their medical insurance. They are public service vehicle operators. A public service vehicle includes buses and ferries, and I believe we should find a way to provide them with standardised health care.

[Inaudible interjection]

An Hon. Member: Standardised health care.

[Crosstalk]

Mr. W. Lawrence Scott: Mr. Speaker, what this Government is in the process of doing is creating an environment where our public service vehicle operators can not only sustain the quality of life they believe that they deserve but should be able to thrive well amongst that and also, as a Government, we need to create an environment where this is sustainable and we have succession planning for such. So that as generations hand the baton from one generation to the other, there is always a generation of public service vehicle owners and operators ready to take the torch moving forward and to be able to continue to move our passengers, our tourists, our visitors, our locals alike all around the Island because they are the lifeblood of our economy.

Thank you very much Mr. Speaker.

The Speaker: Thank you, MP Scott.

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

Minister Wilson.

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

I rise this evening to address the concern of many parents across Bermuda that we all share and that's the ability to get our young adult children home safely after a night out, whether they are home from school as my children sometimes do come home and they meet their friends in Hamilton for dinner, for a gathering, an event, et cetera, and then they have to make their way home to Somerset.

On one specific occasion, early when my daughter had returned home, she was stranded. And that has never happened again because my husband will leave home from Somerset to meet her to bring her home. And that particular concern I know is shared across the board. And the statistics from the Gap Statistics speak for themselves. On a typical Friday night, a dispatcher is available normally only approximately 61 per cent of the time. And in 2025, the average taxi pickup time was 37 minutes. And for a young person standing outside at night alone that is not a minor inconvenience.

The Speaker: Just reference where you get your statistics from.

Hon. Kim N. Wilson: From the Gap Statistics that other people have been referring to. Thank you, Mr. Speaker.

And that's not simply a minor inconvenience. It could be a safety concern.

And our goal this evening with respect to the introduction of this legislation is not to undermine the

taxi industry but in fact this framework deliberately protects it. We have already heard from the Honourable Member that's presenting this Bill some further statistics insofar as how this will continue to protect the taxi industry insofar as the rideshare permits will remain limited to 150.

Street hailing by rideshare drivers will not be permitted. Taxis will continue to be able to collect fares on the street as well as in the ramps that they traditionally serve. And more importantly, taxi operators will receive the first preference from the approved dispatch platform. And a rideshare driver will only be able to receive a request if that taxi does not accept the trip within a designated framework.

Therein lies a particular benefit for the taxi drivers. In other words, this system, Mr. Speaker, I submit, prioritises taxis first while ensuring that the passengers, especially our young adults who are home from school trying to get home, are not left stranded where service is unavailable.

At the same time, Mr. Speaker, we have already built in some safeguards to help to protect the passengers. Every trip will be digitally recorded through the platform which will create accountability and traceability. Only public service vehicle licenced operators will be permitted to provide the rides. The vehicles will be subjected to enhanced inspections as well as the operators must display clear identification.

In addition, all drivers will undergo criminal record checks as well as traffic offence record checks. And they must carry motor vehicle insurance that specifically includes the coverage for rideshare. And let us be clear, enforcement is important. And with respect to any breaches of this legislation, they could be subjected to a penalty of \$10,000 upon summary conviction.

This is about balance, Mr. Speaker. It is about protecting an important industry while also responding to the transportation reality that our community is facing today, particularly as it relates to our young people.

Most importantly, Mr. Speaker, it is about safety. When our young people cannot get home in a reasonable time, we create unnecessary risk. And a modern, regulated ridesharing framework helps to ensure that when someone needs a ride, especially late at night, they are not left stranded and that they are safe and accountable and legal options are available. And for parents like me, this provides me with peace of mind.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

[Does] any other Member wish to make a contribution?

MP Simmons was up before you there, Minister.

Mr. Jamahl S. Simmons: Thank you, Mr. Speaker.

Mr. Speaker, before I get into the meat of my remarks, I would like to take an opportunity to make sure that our taxi industry is given the appreciation that it is due. And I think that I have been very, very . . . beneficial for my family. My father drove a taxi in the 1970s to help build our house. And so many of my generation's fathers did that. And they contributed to the industry because the love Bermudians have for the industry.

And when we have our best drivers, I will say, Bermudians in general, when we have the best drivers, the best waiters, the best whatever, they are the best. Not just Bermuda good, internationally good. And so, I want to take a moment to commend the drivers who continue to carry the standard forward that we set the standard for the world so many decades ago.

Now, Mr. Speaker, as many people are aware, I occasionally . . . I have reason to spend my nights once in a while in St. George's. And on those oft occasions I would spend my nights in St. George's, there would be for many years, people from the hotels stranded at the bus stop. And I would often have to take people to Grotto Bay, to Tucker's Point, to wherever, because they could not get a ride after coming out and having a wonderful evening in St. George's. They could not get back to where they were.

When I became Tourism Minister and spent a lot more of my nights in Somerset, I became very acquainted with the Cambridge Beaches issues that their guests were having there, the Pompano Beach, the issues their guests were having there, and the Southampton Princess, the issues their guests were having in travelling to Dockyard and being unable to get home.

And so, when I became the Tourism Minister, while Transport did not fall under my remit, I came into contact frequently with taxi drivers who would be lobbying for this and lobbying for that. And I would say to them, *Fellas, as Tourism Minister, this is a problem I'm facing, and people are putting pressure on me to put pressure on the Transport Minister to do something. Could you give me a solution? Give me anything that I can bring forward so that we can make this work.* I mean, I even talked about, *Look, pick four guys, two ends of the Island, have them be the on-call guy, and just cover those parts.* But we never could get to a solution.

And it was interesting because when there were those who said, *Well, you guys just need to enforce the regulations,* I did a deep dive into it, and I looked at the regulations, and I have never driven a taxi, I have never owned a taxi. A lot of the regulations to me in 21st century Bermuda didn't make sense.

So, I started asking some of our best drivers, the ones I viewed as responsible, not, you know, all you want to say positive things about them, and I asked them, *Why aren't you guys following these?* And then they explained to me the reasons. And the reasons made sense. I'm not going to quote them because they are anecdotal, but the reasons they gave made sense.

And what really stuck in my mind is that how can we look at the regulations governing the taxi industry, where a lot of the things are perceived, if not in reality, no longer applicable? So, if you look at the situation of a driver being required to be on the road 16 hours, I would not trust myself to drive anybody after 16 hours on the road. Is this still applicable when you have a scenario now where lending out your car to cover the hours that you are not on the road or not able, is maybe more of a riskier proposition when you can't get the parts as quickly as you [want] if something gets damaged.

And so, there are things that are considerations that have arisen that have made some of these things that I think need to be re-examined. But in the interim, I can speak for a friend of mine who works evenings and she missed a bus and she went on Hitch and she could see all the cabs, all the cabs, all the cabs, but nobody would come. And she end up having to catch the first bus in the morning.

So, [it is] clear there is a problem here that it's all right to say *delay, delay, delay, let's do this, let's do that.* But I believe we should take two streams. I appreciate and I . . . one of the things that enabled me to be able to be comfortable supporting this is that taxis come first, rideshare when needed.

Hon. E. David Burt: Yes.

Mr. Jamahl S. Simmons: Taxis come first, rideshare when needed. And that is the thing that is . . . because in the gap . . . we can come up with any theories to why there are gaps. But in the gap it must be filled. Not just for our tourists who will then be able to say that they had a great experience in St. George's or in Dockyard and then were able to get home safely, but for our workers who work unsociable hours, for people who rely on being able to get home and sometimes just are not in a position to have to sleep at a bus stop all night because they couldn't get home or couldn't get a ride from family.

So, the whole proposition of taxis first, rideshare as needed, I can't stress that enough.

And I think that as we . . . with most legislation, there is always the power in the future to amend, to expand, to contract. But I think that we also should seriously look at before we start enforcing laws from decades ago or regulations from decades ago, examining and working with our industry partners to make them relevant for today and enforceable for today's reality.

Mr. Speaker, I will finish up with this point that, as we have seen over the years, the Bermudian spirit around tourism . . . there are less of us going into the industry. What I know from my time in working in the industry is the ones who are there, who have a passion for it, continue to represent Bermudians well.

So, I encourage all of us to encourage our industry partners in the taxi industry and hospitality to continue to carry the Bermuda flag high and represent us well. And I look forward to seeing the results of this

legislation enabling people to be able to support the taxi industry when they are stretched to the limit.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP.

Does any other Member wish to make a contribution?

Minister Lightbourne.

Hon. Alexa Lightbourne: Good evening, Mr. Speaker.

I rise this evening and I wanted to begin by sharing a quote, Mr. Speaker, if you would permit me to—

The Speaker: Go ahead.

Hon. Alexa Lightbourne: —which is found in [the daily](#). And it says, *We arrived on Monday evening on a flight from Westchester County. It was 9:00 p.m. on time, which wasn't a problem. But at the same time, there was another flight that arrived just a bit late. When we got out to pick up a taxi, there were no taxis and about 50 people waiting to get a ride.*

I called a local taxi operator, but they were in bed. And then I called the main line, and they did not know that taxis were needed. Fortunately, a very nice Bermudian took pity on us and drove us to our house. But [I] felt terrible for the others because they were mainly tourists with some with children who were stranded for God knows how long.

Mr. Speaker, I thank you for allowing me to share that quote, but I think it provides a foundation for the problem that we are seeking to solve. We recognise that there have been years of challenges with persons seeking transportation and they cannot. Everything has evolved and we know that we are number one in some other areas of our economy, but this is an area which we are seeking to address and also evolve. And we are trying to do so through systematically implementing this legislation, which will be able to provide greater data, greater information to make better informed decisions.

We heard tonight about some of the data points and, Mr. Speaker, if you allow me to re-share some of them, but they begin by telling us that 130,000 unanswered rides requested in 2024; 80,000 unanswered rides again in 2025; a 37 minute average estimated wait time and pickup time, 49 per cent visitor satisfaction with taxis.

These numbers and the data, Mr. Speaker, present a compelling framework and foundation for a solution to be crafted. And I am grateful for the Ministry of Tourism and Transport, Culture and Sport and the team for advancing a framework to be able to assist in evolving this challenge. We know of tourists who arrive on Island who are waiting for hours or waiting to receive access to transport, but yet we want to be able to advocate for and say that we have a tourist economy. We want to be able to say that we have a tourism product,

and we know that transportation is a critical component of that tourism product.

And so, Mr. Speaker, when we think about what this legislation is seeking to advance, it is solving a problem that we know has existed for a while. There have been previous administrations who have not sought to advance solutions, and they likewise have not sought to advance the enforcement that they are suggesting that we should do. But this is progress and it is aligned to the record that this administration has successfully advanced. Shorelink is another reference, two new ferries, for example.

And so, we are continuing on, Mr. Speaker, in our record of delivering and providing solutions, Mr. Speaker, to the problems that we have and we have heard from our community are needing to be addressed.

One of my colleagues this evening, Mr. Speaker, shared about how it is not a silver bullet and I want to echo in that sentiment because it is not. But it does provide a baseline for the challenge of access to rides to be addressed. We have mothers who have to use transportation, particularly outside of their homes or don't have transportation to get and drop their children off to school. I know when I am dropping my child off to school, particularly last year, there was a parent who dropped her child in a taxi every single day. And they did so because of the inability to access reliable transportation. It was off the bus route. But her need for access to rides was conditional on the availability of taxis because that was her preference.

And so, I think there is no one on this side that is seeking to disparage or create an undermining of the taxi industry, which is correctly what we are advancing today through the rideshare prioritises the taxi licence holders first.

I likewise seek to support and also share what some of my constituents have shared with me about their views on this rideshare app and legislation. Many of them said, *Long overdue*. Many of them said, *It's about time that the Government or that someone addressed this long outstanding challenge* because they, too, would like to see these changes addressed.

I likewise did have a call from a constituent who had some questions. And the questions were around how to be able to ensure that their licence was to be able to be prioritised. How would they ensure that their taxi licence and the . . . what they have worked for by way of their industry and their main way of providing additional revenue for their, additional funds for their family would be supported. And they were comforted by the fact that this would be after the fact that licence holders would not be available. And they were comforted by the fact that the rideshare was providing a level of redundancy for access. And it was not seeking to compete directly with the licence holders at present.

We know also, Mr. Speaker, that we have an industry of unregulated drivers. My colleague spoke about that this evening, about how he witnessed, you

know, outside of one of the major grocers, unlicensed, unregulated transportation providing access to fill the gap, Mr. Speaker. But this is a framework that would allow for us to not only get greater data but also be able to regulate those currently unregulated transportation methods.

Mr. Speaker, I think that what is also clear is that through the 150 permits that this legislation is seeking to have uncapped, it is allowing for the taxi licence holders to be prioritised. It is also advocating for the seasonal hours to be able to address the peaks in our tourism schedules. It also is advancing for digital and cashless services, which we know in these times it can be challenging to have cash on hand. Taxi drivers have been the subject of robberies and the like. And so, it is actually seeking to take us into the future. It is seeking to evolve an industry that has long not been evolved and also provide a level of clarity and the very data that members in this House have requested.

Mr. Speaker, I also was comforted knowing that the Minister and the Ministry responsible for Tourism and Transport, Culture and Sport had conducted a series of consultation. They had engaged with the Chamber of Commerce. They had engaged with the BTOA. They had engaged with the Hotel Association. They had engaged with the Tourism Authority to ensure that the plans that they were seeking to advance were aligned to the very stakeholders that this industry has as representatives.

And so, who best to advise and inform legislation than the very stakeholders who day-in and day-out are engaging with both the need and the demand of those who need transportation in this country?

As the Minister responsible for Home Affairs, I also see it relevant to include the link to affordability. If a mother who needs transportation to get to her job, which she no longer can get her funds from, she cannot receive a tip, she cannot receive her earnings to be able to provide for her family, then that is a problem.

We know that every dollar matters right now in this economy. And so, for a family or a mother or a father who cannot have access to transportation to provide for their family, that becomes a problem, Mr. Speaker. And so, this evening I am grateful and I am in support of the legislation that is before us this evening because of the collective and also economic benefits that it brings to our country.

Those who are also seeking a little bit more funds now have access and opportunity to have a rideshare permit, which could allow for them to earn a little bit more. Again, prioritising the taxi licence holders, but allowing for those who wish to enter the market an opportunity.

So, Mr. Speaker, I wish to stand in support recognising the value and the importance of change, the importance of evolution and what it will do in particular for our tourism sector.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

Minister De Silva.

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

Mr. Speaker, they say—

An Hon. Member: They say.

Hon. Zane J. S. De Silva: —that the worst decision you can make is not making one.

Hon. Michael Fahy: You can make a decision not to do it.

[Inaudible interjections]

Hon. Zane J. S. De Silva: And we've heard, we've heard, and we just heard it again chirping across the floor is—

[Inaudible interjection]

Hon. Zane J. S. De Silva: —see? Is a decision not to do it.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Well, Mr. Speaker, and you heard the Honourable Member Fahy, who continues to chirp—

The Speaker: Let's not have personal conversations tonight.

Hon. Zane J. S. De Silva: —saying that we are putting the cart before the horse.

Well, guess what, Mr. Speaker, you can call it what you like. What we are doing is we are making a decision. And as a former Tourism and Transport Minister that met with 400 taxi drivers at Warwick Workmen's Club.

An Hon. Member: Yes.

Hon. Zane J. S. De Silva: And, Mr. Speaker, just let me remind everyone that I opened up that meeting like this. And I said, *Listen, I know you'll come out tonight because I said I'm going to issue 150 taxi permits.* That's what got their attention.

An Hon. Member: Rideshare permits.

Hon. Zane J. S. De Silva: And what I told him, I said, *Listen, I'm the Minister. You guys are the taxi drivers. I want you to help me to help the people of this country and the visitors that come to this country to get around*

seamlessly as possible. That's what I want you to do. And, Mr. Speaker, we were there for about an hour and a half, and I didn't say too much. It was all of them having the conversation between themselves.

And where did we end up? Right back at the starting block.

And you will know, Mr. Speaker, that I produced a Green Paper. Now, let's just be clear, because the Honourable Member Fahy, pointed out many things in that document. Well, for the listening public, I want to make it clear that a Green Paper is a government document that outlines problems and possible solutions, but does not set a policy.

An Hon. Member: It's a White Paper which you have not published.

Hon. Zane J. S. De Silva: It is an invite for feedback from citizens, organisations, and experts. That is what the Green Paper is, Mr. Speaker. That's what it was.

And I think if everybody in this House is honest—

An Hon. Member: Whoa, whoa, whoa, whoa—

Another Hon. Member: Careful.

Hon. Zane J. S. De Silva: —they will know that that's exactly what a Green Paper attempts to do, whether it be in this industry or any other industry.

Now, Mr. Speaker, we have to stop the nonsense when it comes to taxi driving. We really do. We have all heard the stories from our tourists and our family members and friends. We have all heard those stories, whether it's coming out of restaurants, whether it's leaving the office, whether it's leaving town or St. George's late at night, or even after dinner.

An Hon. Member: Yes.

Hon. Zane J. S. De Silva: The hotels, you get the complaints every summer. You get it . . . the airport. We all know we have had family members and tourists who come in at the airport, and there are no taxis there to take them. None.

[Inaudible interjections]

Hon. Zane J. S. De Silva: So, what we are doing, Mr. Speaker, is . . . and I'll get around to enforcement in a minute. But when you have our tourists who give us feedback, and over 50 per cent of our tourists are dissatisfied with the transportation in this country, we have a problem.

Now, the Honourable Member can talk about putting the cart before the horse. But we are on the cusp of another tourist season. And the Honourable Member said, *Why couldn't you take another six months?*

Well, in six months' time, summer's over. We do not . . . this Minister of Transport, Minister Darrell, has said we are not going to put our tourists through another season of dissatisfaction. So, I take my hat off to him for being the first Tourism Minister to be able to get this across the line, that's going to help our transportation industry.

Now, let me say something, Mr. Speaker. Now, we heard the talk about 16 hours and taxi drivers, you know, operating more than what they do. We have heard the complaints about the rideshare from the other side. Well, you know what, Mr. Speaker? All the taxi drivers have to do is do their job. Because if they do their job, you know what's going to happen? The rideshare is going to go away. Because who's going to pay \$1,000 for a fee and pay \$400 in payroll tax if they don't get any business? That means that the taxi drivers have done their job. And guess what we have done by implementing this? We are going to take care of our tourists because we are doing our job.

See, Mr. Speaker? Now, the other side talked about enforcement. You might recall, Mr. Speaker, they were in Government for about four and a half years. Couldn't make the five.

[Laughter]

Hon. Zane J. S. De Silva: But they were in Government for four and a half years. And the Honourable Member Fahy even said he was the Minister for a year.

Well, what happened? I can't remember anything significant—if anything at all—happening during that four and a half years. So, we remain the same.

[Inaudible interjection]

Hon. Zane J. S. De Silva: It's a tough knot.

Now, Mr. Speaker, I heard Honourable Members on that side speaking with a forked tongue tonight.

An Hon. Member: Oh!

Hon. Zane J. S. De Silva: Forked tongue.

And if you look up the word forked tongue—

The Speaker: Now, be careful . . . be careful on how far you go down that road.

Hon. Zane J. S. De Silva: Well, Mr. Speaker, I can give you a couple of definitions of forked tongue, if you like, just to be clear.

The Speaker: Mm-hmm.

Hon. Zane J. S. De Silva: Now, this is . . . I am reading this. I'm not saying this, Mr. Speaker.

An Hon. Member: Oh, boy.

[Laughter]

Hon. Zane J. S. De Silva: *Forked tongue meaning could be lying or deceiving. Someone who speaks with a forked tongue could not be telling the truth. They could be saying conflicting things depending on the situation.*

Now, let's talk about that for a minute.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: Now, the Honourable Member Fahy said, and I will quote—

The Speaker: Now, I am going to caution you because how you used your description on the first few words—

Hon. Zane J. S. De Silva: Yes.

The Speaker: —to describe it, you don't want to direct that to any Member. This is not how we are conducting business—

Hon. Zane J. S. De Silva: Oh, no, I'm not doing that at all. Not doing that at all, Mr. Speaker.

The Speaker: Okay.

Hon. Zane J. S. De Silva: Not doing that at all.

An Hon. Member: We don't need personalities.

Hon. Zane J. S. De Silva: But this is what the Honourable Member Fahy said, and I will quote, *We are taking the livelihood away from the taxi drivers*. But then in the very next breath, he said, *We need to be strong with enforcement. Take the taxi permits away*.

One minute he says, *don't take their living away from them*. Then the next minute he says, *you need to enforce the laws*.

So, what do we do? We take away 10 taxi permits, 20, 50, 100? How many permits would that Honourable Member like us to take away?

[Inaudible interjection]

Hon. Zane J. S. De Silva: That will definitely affect their living.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Their right to earn a living.

See, Mr. Speaker, we all know . . . that's why we need to stop the nonsense in this House.

An Hon. Member: Come on.

Hon. Zane J. S. De Silva: We all know. We've all had opportunities—

An Hon. Member: Come on.

Hon. Zane J. S. De Silva: —to make changes in the taxi industry, and we all know why we haven't done it.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: Okay, we have to be honest and stop the nonsense.

An Hon. Member: Oh, now we go.

Hon. Zane J. S. De Silva: That's right. All of us.

POINT OF ORDER

[Unparliamentary language]

Hon. Michael Fahy: Mr. Speaker, point of order. The Member has been given a massive amount of latitude here. There are definitely more than just insinuations now. Speaking of forked tongues and lying . . . that is absolutely unparliamentary. And the Member should cease immediately. It's outrageous.

The Speaker: I got you. I got you.
I did caution you, Member, when you got out.

Hon. Zane J. S. De Silva: Yes, you did.

The Speaker: Because of the fact that—

Hon. Zane J. S. De Silva: That was 10 minutes ago. You did, Mr. Speaker. I am way past that.

The Speaker: Don't challenge me now, because you will find yourself out the door. Okay?

Sit down while I'm talking, please.

Okay, let's not let this tone get out of hand because I will deal with it immediately. We don't want that tonight. When you get on your feet again, just make sure you take a different tack on how you present the rest of your debate tonight.

Thank you.

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

As I said, this change in legislation will not take away the livelihood of taxi drivers, as the Honourable Member said. And what we will not do is bring about enforcement so that we take away 10, 20, 30, 40, 50, 100 permits from taxi drivers.

One thing this Minister will do, just as he has brought this legislation change here tonight . . . I know that Minister. Enforcement is on his radar. And I can assure you, Minister Owen Darrell will bring it. And you talk about cart before the horse. What he's doing, Mr. Speaker, with this legislation, we are on the verge of another tourist season.

And the statistics . . . and I hope now that enough data has been put out on the floor tonight by Members on this side, so that Members on that side can understand and agree and support why this change is needed and on behalf of our people and our tourists.

Not easy, Mr. Speaker. You have been around a long time. Longer than any one of us here. So, you have heard all the debates on taxis and transportation for our people and our tourists.

And I will finish where I started, Mr. Speaker, and the worst decision that we can make is not making one. And we are going to make one tonight.

Thank you.

The Speaker: Thank you, Minister.

Does any other Member . . . MP, Opposition Leader, MP Smith.

Hon. Ben Smith: Thank you, Mr. Speaker.

So, Mr. Speaker, we have heard several people tonight talk about what people personally are going through when they are dealing with taxis, what tourists are dealing with. I think we can all identify with that problem, that there is seeming to be a lack of taxis available for certain times of the day at the airport.

But, Mr. Speaker, this is not a rideshare problem. This is not the Opposition being against progress, technology. This is about accountability and enforcement. Because we have heard Members act as if they are not the ones who are responsible for making sure that the enforcement is going to happen.

Mr. Speaker, we have problems on our roads right now. There are laws in place, but the behaviour is out of control.

So, Mr. Speaker, we have an issue where there is supposed to be a certain number of taxis that are on the road. Those taxis are supposed to be on the road for a certain amount of time. Regardless of whether that has to be changed, it hasn't been changed. So, you have to enforce the rules that are there, which means you are going to have to have enough officers to be able to do that.

And the Deputy Premier just made mention that they would not want to get rid of anybody's licence.

But, Mr. Speaker, if members within the taxi industry are not behaving in the way that they should be, because in Bermuda, taxis were known as ambassadors of our country. That's the behaviour that we should have an expectation of. We are talking about the tourism industry. If we had 600 taxis operating the way they are supposed to be operating, with ambassadors driving them, and at that point, we saw a gap, rideshare makes sense.

But, Mr. Speaker, we don't know whether all of those taxis are operating the way they are supposed to. Because, Mr. Speaker, there is legislation that says the dispatchers are supposed to give data to TCD.

My first question is, Are they providing that data? If they are not providing that data, what does the legislation say should happen to the dispatcher who's not providing the data? Enforcement. See where the weakness comes?

So, when you add more, and you haven't actually enforced the rules that you have in place today, how are you going to expect to have to enforce on the extra that you've added? Because if you don't fix the original problem, nothing changes.

Mr. Speaker, we have heard people talk about what happens at the airport. So, the taxis are not there at the airport, but rideshare can't sit in a queue. So how do we actually solve that problem?

An Hon. Member: Mm-hmm.

[Inaudible interjection]

Hon. Ben Smith: Mr. Speaker, we also heard a story that somebody accepted a call, a taxi accepted a call, but it's taken 37 minutes for that taxi to get there. Well, that means that they accepted it. Well, if a taxi accepted it under rideshare, rideshare can't pick that call up because it's already been picked up by a taxi. We have to fix the problem. We can't duck it. If the problem is that the taxi industry is not behaving the way they are supposed to—

Hon. Owen Darrell: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Owen Darrell: Point of order, Mr. Speaker.

I believe that the Honourable Opposition Leader is unintentionally, maybe, misleading the House.

This stat and the data about the 37 minutes means that when a person first initiated a call for a taxi, they may have had to call multiple times, Mr. Speaker.

[Inaudible interjections]

Hon. Owen Darrell: So, Mr. Speaker—

The Speaker: Let the, let the—

Hon. Owen Darrell: I believe—

The Speaker: Let the Minister—

Hon. Owen Darrell: I believe that the Honourable Opposition Leader is unintentionally misleading the House. It is from the time, from whatever happens, to put it into context, whether they had to call . . . that's how you get the stat of 80,000 unanswered calls

because the individual may stand there and call multiple times in a 10-minute span. So, the 37 minutes is from the time that I first initiate and say, *I need a taxi*. It doesn't mean that the taxi that picked up took 37 minutes to get there.

Thank you, Mr. Speaker.

Hon. Ben Smith: So, Mr. Speaker, I hear the explanation that just came from the Minister, but I will use personal because I was actually repeating based off of what came from another Member. But I am going to say that there are times that I may have called for a taxi with an expectation that the taxi was going to be there at six o'clock. That means I have already booked it. Six o'clock comes. They are not there. Then you make that second call that the Minister is referring to.

The problem is we have to have a way to enforce the behaviour of the taxi industry. We can't ignore it because, Mr. Speaker, we vet the taxi drivers. We are talking about vetting the people that are going to be in rideshare. But we all have also heard members of our public talk about taxi drivers driving intoxicated, behaviour of taxi drivers, complaints coming because of the taxi industry.

These are things that are happening today before we add this. And the issue is when we are talking about how taxi members who have paid hard-earned money to get that taxi licence are going to be impacted. Remember, there are lots of taxi drivers who work really hard, who continue to be that ambassador for the country, who paid \$100,000 for that licence. And now they are competing against somebody [who will pay] \$1,000.

See, this is where the difference comes. Because if they're \$600, I'm saying there's some—

Hon. Owen Darrell: Point of order, Mr. Speaker. Point of order.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. Owen Darrell: The Honourable Member is, again, misleading the House. The numbers of which he may speak of may be of a friend that he knows who may have paid over \$100,000 for a taxi medallion. There are individuals who have taxi permits, Mr. Speaker, that have had them for over 50 years that didn't pay anything close to \$100,000.

In fact, Mr. Speaker, the last time that TCD actually sold taxi permits, the last price that was on a taxi permit from TCD was actually \$50,000.

So, Mr. Speaker, while the Honourable Opposition Leader may talk about \$100,000, that is what the market has set, not what it was.

Thank you, Mr. Speaker.

Hon. Ben Smith: So, Mr. Speaker, thank you for the Minister, because if it's \$50,000 compared to \$1,000, I'm pretty sure that's still a problem.

An Hon. Member: Yes.

[Laughter]

An Hon. Member: Still a problem.

Hon. Ben Smith: So, it doesn't change what I was saying.

An Hon. Member: No.

Hon. Ben Smith: The issue is accountability within the industry.

This is not being against progress and technology, because the truth is that same progress in technology should be happening in the taxi industry. The same concept of the cashless payments and credit cards should be happening in the taxi industry. Knowing where all these taxis are at all times, so that we know whether people are not picking up a certain ride, we should have that ability today.

And the truth is, if that is what you were doing first, and then you were able to identify this is where this problem is, and now the rideshare will fix that particular problem, then it makes sense.

An Hon. Member: We had that—

Hon. Ben Smith: But to add the rideshare, when you actually are not holding the industry accountable, just adds more complication to the problem.

So, this idea that not enforcing is okay doesn't work. We see the results of it. And we all have not only heard the stories, we live the stories. We have all been to a restaurant and tried to get a taxi, and were not able to get a taxi, and the frustration. Many of us have also taken tourists to a hotel, because no taxi was coming.

An Hon. Member: So, what does enforcement look like to you?

Another Hon. Member: The law says—

Hon. Ben Smith: The law already tells you what you are supposed to have, and this is the problem.

[Inaudible interjections]

The Speaker: Members. Members.

Hon. Ben Smith: So, do you have 600 working taxis available?

[Inaudible interjections]

[Gavel]

Hon. Ben Smith: Can the Minister tell us that?

The Speaker: One Member speaking.

Hon. Ben Smith: Can the Minister tell us that we actually have the 600 operating the way they are supposed to be operating, and if they are supposed to be on the road for 16 hours, that's happening? Because the feedback that you also receive from the taxi industry is so many of them are afraid of giving their car to somebody else to meet the 16 hours, because they can't trust the behaviour of the driver they are going to hand it off to.

An Hon. Member: Yes.

Hon. Ben Smith: Mr. Speaker, the reason I make that point is because moving to rideshare is part of the gig economy. Right? Those are the changes that happen. But I'm going to mention the gig economy that happens now with people picking up and delivering food, and we have seen the behaviour of those riders on our roads.

An Hon. Member: Yes.

Hon. Ben Smith: Everybody here has seen it. And just remember, if we are not policing the taxi industry the way we should, the ambassadors, you are now giving this to somebody who's just making a hustle from one spot to the other.

We've had Ministers stand up here and talk about the fact that we have people that are already working illegally outside of the supermarket and all other areas. You don't think those people actually want to get regulated to pay the \$1,000 because they are actually making hustle money now. They are not paying the \$1,000. They are not getting insurance. They are not going to do any of those things. That's not changing anything.

[Inaudible interjection]

Hon. Ben Smith: So, why would they want to pay the \$1,000, the insurance, and all the rest of it? Because trust me—

[Inaudible interjections]

Hon. Ben Smith: —this has to be about when we stand here and we put policies and legislation in place; we also have to make sure that it's being enforced. Otherwise, we are wasting the time here.

Why spend the time to put in a policy that says that if the dispatcher doesn't give the data, "x" happens, and then you never do it, and then you don't have the data, and now you are making a decision based off of the fact that you don't have the data, and now you are going to be able to collect data because you have got

a rideshare that's going to give you the data. That's what we're hearing today. It doesn't even make sense.

Do the job that you already have. Collect the data you should already be collecting. That gives you the ability to make proper decisions when you come to this House. That's where we need to be.

Mr. Speaker, this can't just be words about what we are doing in our community. If we really want to make this work, we have to enforce the rules. And if that means that certain taxi drivers should no longer be in the position to be a taxi driver, that has to happen. And if that means that we need to find new people who want to have a licence, to our entrepreneurs who want to be ambassadors of our country to pick up our tourists when they need to be picked up, to pick up our seniors when they need to be picked up, then that's what should happen.

[Inaudible interjections]

Hon. Ben Smith: You hear them? Fired and unemployed.

Mr. Speaker, if people are breaking the laws, there are consequences for it.

[Inaudible interjections]

Hon. Ben Smith: When I say enforcement, why have the rule if you're not going to enforce it? Get rid of the rule.

[Inaudible interjections]

[Gavel]

Hon. Ben Smith: Not only are people needing to get taken from place to place, they need to know that it's happening safely. They need to know that this system is working for them.

So don't stand here and talk about policies that you are not going to enforce. This has to be about putting legislation forward and then seeing the regulations that you are going to back up with enforcement. And if that means that you actually have to hire more people to go out and do the work to enforce it, then that's what you have to do.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Thank you, Honourable Member.
Does any other . . . MP Simmons.

An Hon. Member: Here we go.

The Speaker: MP Simmons, you have your time on the floor.

Mr. Scott Simmons: Good evening, Mr. Speaker, and good evening, colleagues. The hour is late.

The Speaker: Yes, it is.

Mr. Scott Simmons: Mr. Speaker, I have listened to colleagues on this matter. I have spent, and I think colleagues have spent an enormous amount of time, looking into the rideshare and discussing the way forward and what we should do. And I admit, Mr. Speaker, that up until as early as yesterday, I somewhat struggled with this particular amendment . . . I am sorry, I apologise, this particular Bill and moving forward therein.

Mr. Speaker, it is quite evident by what has been said tonight by colleagues that the Minister, the department, and the Ministry are now aware very clearly on what has to be done once this Bill is passed and moved forward, what has to be done in the particular . . . as it relates to taxis, as it relates to the industry, and how we need to move this forward to make sure that there is both enforcement and that we do justice to what the discussion has been here on the floor of this House.

Mr. Speaker, we can't ignore the elephant in the room, and that is that our industry, as it relates to the taxi industry, has elements that are broken. Those elements need to be fixed. Those elements need to be addressed. And the sooner we do so, the better.

But that does not necessarily mean that this particular Bill should be set aside tonight for further review and investigation, Mr. Speaker. Primarily because let's say the Minister decides tonight and says, *I'm going to withdraw the Bill*. What happens then?

[Inaudible interjection]

Mr. Scott Simmons: No, no, no. What happens then?

The industry that we speak about in 2026 that needs [to be] addressed as it relates . . . And I'll tell you the reason why this is close to me. What needs an address specifically is the hour which this particular Bill addresses.

I realise that it is in its impurity of the industry, individuals within this House and throughout Bermuda are dissatisfied with the taxi industry. In my capacity in hospitality, I have had to reach into my core centre, Mr. Speaker, and create opportunity for my guests to be able to make their appointments, to be able to be on time for dinner, on time for the airport, on time for the things that they need to do, because there was a problem and there was a gap in service in the industry.

Mr. Speaker, I have had to do that. But I realise and I recognise that there is a problem in the industry, but that our Government is moving to at the very least solve that particular problem.

Mr. Speaker, as it relates to the hour that this new Bill speaks to, that particular time frame we have spoken in this House tonight is where the problems occur.

Hon. E. David Burt: Yes.

Mr. Scott Simmons: That is the one that is being addressed. That is where we sit today in this House. And so, therefore, Mr. Speaker, I moved closer to agreeing with colleagues and saying, because I was leading up to it, I must say, I was struggling. Because I realised that it is easy for us to overlook.

And I listened to the Opposition Leader just now. And I think he speaks, as it relates to the taxi drivers and as it relates to the number of drivers in the industry who are not, who are absent in the full 16 [hours], I recognise that there has to be an adjustment made. And I think the Minister and the Ministry heard that. I think they also heard tonight that enforcement of the regulations that we do feel apply must be done in the industry for it to improve.

Therefore, Mr. Speaker, I strongly believe that this Government is moving in the right direction as it relates to addressing those times—

[Inaudible interjection]

Mr. Scott Simmons: —and addressing the issues of the day. I believe that the government is achieving just that. However, I will repeat it. I believe that the Government recognises what's been said tonight, what's been said throughout Bermuda, and will make the necessary adjustment.

Mr. Speaker, we have to understand, and it will be an easy fix for us to say that all taxi drivers must do the 16 [hours]. We know the nuances of taxi drivers who say they don't wish to have their taxi, they have done their shift already, and they don't particularly want their taxis to be used. We have got all that, and we have said that tonight. That particular part of the industry is understood. That particular one, I think we've got.

But as it relates to the number of taxis, I do believe that this rideshare will solve that as it relates to where the actual regulations and where the actual Bill is centred.

Mr. Speaker, I believe that we need to see the industry for just what it is.

For quite some time in Bermuda and over time, those taxi drivers were the very staple of their families. They provided income that made those families survive. They worked when they had to work, and then they were off. I believe that we have to understand the value that they have brought, the respect that they have in the community, and also understand that we have to work with them going forward. And I don't believe that this particular Bill removes the opportunity for them to continue to exist.

And so, I don't agree with the Opposition on the fact that this could bring about the extinction of the taxi industry. I don't think so, in my humble opinion.

I do believe that the Ministry, I would think, and the department will make some adjustments going forward that will benefit the industry, but it will also bring

about the coverage as the lapses in coverage are identified.

And so, I believe that, and I beg to differ from the Honourable Member, I do believe there was a feeling that—

An Hon. Member: A feeling—

Mr. Scott Simmons: No, no, no, it was stated earlier that there was—

[Inaudible interjection]

Mr. Scott Simmons: It was stated earlier on it would bring about the extinction—

The Speaker: Speak to the Chair.

Mr. Scott Simmons: —of the taxi industry. And I don't think that that is a fair assessment of what this brings.

On the other point, the other point I wish to make tonight, Mr. Speaker, is that as a Government we must begin the process of developing more of a relationship with our stakeholders. I recognise that the Minister has stated on the floor of this House, and to us as a caucus, he has made it clear that I've gone out, I've chatted, I've talked, we have had the discussions. But, Mr. Speaker, we must never grow tired of meeting with the industry, of talking with the industry, and getting the information that we require to get the job done.

[Inaudible interjection]

Mr. Scott Simmons: And so, I believe that we should continue to have that relationship, to develop that relationship, and to make that relationship work.

I think that there are industries throughout Bermuda, Mr. Speaker, if I may, that are not happy at all. And what I heard tonight on the floor of the House is a whole lot of what we believe and feelings of what we think are taking place. But the facts don't bear out quite like that. Because if I had taken what I felt this week and the week before that, I would not have voted for this Bill in the affirmative. I would not have wanted to vote for this Bill in the affirmative.

But after talking, after listening, and after hearing what this is all about, reading through the Bill for myself, I recognise, as a Member of this House, that my responsibilities lie in making sure that we begin the process of moving the country forward by producing Bills like this, and moving things in the proper way and in the right fashion.

Mr. Speaker, I think we need to steer away from misleading the public and allowing the public to be out there with all kinds of things that are said that are not necessarily true. I know that we are governed many times by what people say, and I think that this is the case and that's the case, and we need to remove personalities out of it.

Sometimes, and I repeat, Mr. Speaker, or I'll state this: What I had to determine was whether or not this was good law, whether or not this made sense. And once I went through the law, once I went through it in its writing, I realised that it had value, and that it could improve my circumstances in the hospitality where I serve, and that it would help me in those hours to be able to have coverage for my guests and to make sure that I am covered. So, it has satisfied that.

I'm encouraged that I do believe that the Minister has heard, his department and his staff have heard the discord and the displeasure in this House, as it relates to the way that enforcement has been done and the way that we conduct our business. But I want to make sure that we are clear on a lot of things.

We are politicians. We represent constituencies. We represent voters in this in this House and so we have a responsibility to address their issues and to understand the situations that they are in, and that there are times when they cannot be blamed entirely for the situations for which they have been allowed to be in.

And so, Mr. Speaker, I wish to conclude on this note that, as far as I'm concerned, I do believe that the concerns that I had and the concerns of those I have spoken to surrounding this matter have been met but I also believe, and I must caution our Government and must encourage caution first on ignoring the public and ignoring what the people feel, which I don't think we are doing in this case, but making sure that we are doing the things, saying the things and being the things that are assigned and allowed to them.

Then from there, Mr. Speaker, it is my hope that we take the advice and that we do make further amendments and that we move it along in the way that it should be. I think that this is good, a good Bill. It isn't everything for everyone. It does not satisfy everything, and it certainly doesn't satisfy the concerns that individuals have raised in this House which are outside of the remit of the Bill. But I don't necessarily feel that the Bill should be completely thrown out or rewritten.

Thank you, Mr. Speaker.

The Speaker: Thank you, Honourable Member.

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

Mr. Neville S. Tyrrell: Thank you, Mr. Speaker, and thank you for the opportunity to speak on the Motor Car (Ridesharing Amendment) Act 2026.

Mr. Speaker, I am going to be very brief in my weigh-in because most of the speakers ahead of me have said everything that I probably would have liked to have said. But I have four bullet points that I want to . . . so you can count as I go along. I have four bullet points.

The first thing I want to do is declare my interest. I am the Chairman of the Public Service Vehicle Licensing Board. So I am putting that out there right

now. So, I am certainly supporting the Minister on this Bill because I think it is a step in the right direction, and I say a *step* in the right direction. And the four bullet points that I certainly want to leave is that *we are protecting the livelihood of taxi drivers*. We are not doing anything to do away with the taxi drivers. I do not think that this is going to kill the business of the taxi drivers.

My second bullet point, it is *to enhance the service to the customer*, the important person in this equation that we are talking about. We have heard the stories of people saying how they have been left and that sort of thing, so I don't need to go into that. So, this Bill in my opinion certainly is enhancing the service to the customer.

My third point, *it is seasonal and limited hours that we're offering ride sharing*. I think that is an important point. That's the point that I certainly want to get over. I'm not going to speak to it much more than that.

And my fourth point I will say is that, yes, we have fallen short. Previous Governments have fallen short as well. Here we are . . . and no disrespect to any previous Minister because some of you may not remember that I spent three months as Minister of Transport.

An Hon. Member: We remember.

Mr. Neville S. Tyrrell: So, I just want to put that out there. So, there's no disrespect.

[Inaudible interjections]

Mr. Neville S. Tyrrell: There's no disrespect to anyone.

But what I want to say, Mr. Speaker, is that *this Minister is certainly going to lead the charge in improving the transport industry publicly*.

Thank you very much, Mr. Speaker.

The Speaker: Thank you.

MP Swan, would you like a time on the floor?

An Hon. Member: Showtime now.

[Inaudible interjection]

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

No, just ever so briefly, Mr. Speaker, and I declare my interest. I have spent 55 years in the hospitality industry and I do remember . . . I was not around in 1951 when this Motor Car Act was introduced. But I do remember in the 1960s when my Uncle Dally Hall had several taxis in the yard up in Rose Hill and he used to repair them. And he owned a few.

And I do remember when there were certain persons when the Motor Car Act was in its early years. There were persons who had multiple ownerships of cars. And so, maintaining the 16 hours was operated from a business standpoint of view. Because you had drivers who worked for persons who owned multiple

cars. Just like some people own multiple houses. Some people owned multiple cars.

And time has evolved. Where has it evolved? Where persons . . . and I declare another [interest]. My late father after he retired from the Bermuda Police Service for many years was a taxi owner. And like many other taxi owners, they cut their cloth according to their personal likes and dislikes. And taxi ownership has changed from those early days of the Cheese Ray and the Benny Sousa's and the Dally Hall's and the others around this around this country.

And you know one thing about this Rideshare Amendment Act that that speaks to digital . . . somebody help me. Digitalisation. Just break it down a little bit. Is that . . . you know, and I just went to my app and I went to Uber. And I said, *Listen I've got to go. Hopefully I can catch that that private jet going out to-night and I can go to go to Newark*. And maybe I can get a taxi. Well, I go to my Uber and I tell them I want to I want to get there early to the golf course. And I'm going to sleep in the parking lot. And there it goes. It's 30 . . . it's \$30. It's there.

You know during COVID-19—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: During COVID-19, you had to pre-register to come into Bermuda. And persons did that.

I always say that that might be an option for people to pre-book prior to getting in Bermuda to save themselves from having any disappointments on the other end. I spend a lot of time around the taxi industry myself. Walking around areas where they are and being in hotels. And know the experience that some of our Members who also work in the hotel, two sitting right in front of me. Member Scott and Member Scott Simons. Both of them work in the hotel industry. And like myself know what it's like to have guests coming out of restaurants after a wonderful night and can't get home. And can't get back to their place. It's very frustrating.

And like many of us, many of us have taken people home. I have made some my best friends drive them from St. George's to Sonesta Beach [Hotel] many years ago and making friends and chatting them up. But it's a very, very inconvenient situation.

I know that the Minister of Tourism gets up and down this country and sees any number of people. And he, like any of us, gets confronted by persons. But I'm going to tell you this, right? [Do] you know what's going to happen in 2026? There are persons on the other side who are making hay on stuff that didn't really want Princess. The way we were able to make sure that there is a Princess opening in 2026. There's going to be a need for a lot more taxes. And we don't have the time to sit on our hands.

The Minister's come up with something that's going to address the immediate needs of this country. Come April, [do] you know what's going to happen?

We're going to have cruise ships. Hopefully, I pray there are not any hurricanes this year. And it's right along through the season. We are going to have a lot of people going to the beaches and around the country. Going to the golf courses and the like.

The demand for transportation around this Island is going to increase exponentially within a few weeks. Within a few weeks' time. Because we're in March now. And by the end of this month when the cruise ships start rolling in, the rubber will hit the road in real time.

And do you know what? When cruise ships come and do surveys on communities, they look at things such as transportation as to whether or not they rate, whether or not they're going to bring a ship back to an area. We certainly would like to have more visitations to St. George's. But if we wouldn't get looked at favourably.

You heard someone make a disparaging remark when they said . . . and they're in the hospitality industry. It's even tougher when persons are trying to find transportation in St. George's. And we've seen hotels have to move towards doing what? Getting their own transportation and having them parked outside of restaurants and the like sometimes.

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: Right? I don't hear anybody complaining about that because it's necessary given the circumstances.

And you know Member Tyrrell, who spoke before me, the Chairman of the Public Service Licensing Board said something very important: *It's seasonal*. And it could only be seasonal for this year. If it's deemed that someone comes along and says, *Listen I'm going to be the Cheese Ray and the Benny Sousa of 2027 and I'm going to buy up about 10 or 12 and I'm going to start running them myself. I'm going to make sure that when Zane stops his ship at 8:00 pm, that Swan is coming on at 8:15 pm and he's running. And then Swanny puts down that cab and then he takes it to so and so*. And every week it goes in and gets serviced and the like. We don't have people running taxis like that in Bermuda anymore. But they used to.

And let's be honest. We have PSVs—private service vehicles doing public service. Persons who will have a cab and it's also [a] private situation. Let's be real.

But let me tell you something. We care [for] and protect the working-class persons, the tradesmen of this country. That's the backs that . . . those are the shoulders we stand on. But we do have to make sure that we are not doing a disservice to the country by not having the service that's required in five weeks' time, well three, four weeks' time when the cruise ships start coming in earnest up in Dockyard and around. And we've got to get these people around the Island.

So, I'm prepared to support the Minister because I know the Minister is very much in tune that this country needs to be ticking in transportation with immediate effect.

And I hear the punitive tone in a person's voice. I hear the punitive tone. *Take that nut and crack it*. Not doing that. This particular legislation is allowing persons who want to get into this rideshare to have a piece of pie only if taxis are not available. And I think that does a good service for the customer of this country, whether or not it be a local or a visitor.

And if we are really and truly in the hospitality business for both locals and businesses and providing service, we have got to do it with immediate effect and put them first. And let me invite anybody over there. Go and ask the hotel owners and the operators and the managers of different departments that deal with people what they are saying. What are they saying? What are people saying to them?

They're not up in arms about this because they know that they've tasked the Minister, and as a consequence, the Minister is responding accordingly. Thank you.

The Speaker: Thank you, Member.

Does any other . . . MP Cannonier.

Hon. L. Craig Cannonier: I'm just going to ask some questions, Mr. Speaker. That's all.

The Speaker: Ask some questions. Go ahead.

Hon. L. Craig Cannonier: No need for me to move any needle here tonight. I think that our Leader has put our position well in how we feel about this particular Bill. I don't envy the Minister's position that he is in after hearing 80,000 unanswered calls. And I will repeat what everyone has said. We do have a challenge.

What has been made very clear tonight is that for us as the OBA, it is important that some form of policing happens. We have minibuses. We've got limos. We've got busses. We've got ferries. We've got the rideshare coming up now. We've got Hitch and other organisations that were just mentioned. We've got taxis. We've got gypsy taxis. And the list is getting longer and longer to resolve the challenge of meeting the needs of not just our people, but also the needs of our tourist industry.

So, my questions are, and I am hoping that we can get some answers here. Is this going to be a seasonal thing, after listening to the last speaker from constituency 2 speak, the Honourable [Member] Swan? Are we looking at this to be a seasonal thing? I kind of read through the Bill in an understanding that hopefully this was going to help out the local market in some way or some form.

And what is the rate? I don't know, is the rate going to be the same as the taxi rate fares?

[Inaudible interjection]

An Hon. Member: It is in the Bill.

Another Hon. Member: It is not in the Bill.

Hon. L. Craig Cannonier: Well, it's not in the Bill. We have been going through it. Show me where it is. Find it for me. Yes.

[Inaudible interjection]

Hon. L. Craig Cannonier: Yes. find it for me Yes, yes, find it for me. Find it for me, what the rate is.

And then, of course, I am trying to understand the logistics of this. So if, in fact, we only have five taxis at the airport, are they allowed to queue up as well, the rideshare drivers? Will they be able to? And at Dockyard?

[Inaudible interjection]

Hon. L. Craig Cannonier: And at Dockyard, if we have challenges there, will they be able to queue at the . . . so I am hearing a lot of talk about helping out the tourists at these different places, but if they can't queue up, what are we doing here with this?

[Inaudible interjections]

Hon. L. Craig Cannonier: So, there are so many . . . there are more unanswered questions to this here. If they can't queue up at Dockyard to help out the thousands of people who are out there, and if they can't queue up at the airport, then we are not resolving some of the issues that I have heard from the Government speakers saying that we are going to resolve this issue.

So, I'm hoping to hear more about how that. I want to hear more about how that's going to work, right?

[Inaudible interjections]

Hon. L. Craig Cannonier: So, you know—

[Inaudible interjections]

Hon. L. Craig Cannonier: Yes, yes, yes, yes—

The Speaker: Members, let him talk. Let the Member talk to me.

[Inaudible interjection]

Hon. L. Craig Cannonier: I haven't said anything controversial, but, of course, the suggestion that we're not talking about Mr. and Mrs. Jones—

An Hon. Member: There we go!

Hon. L. Craig Cannonier: —or Mr. Smith as if some of us don't identify with certain communities—

[Inaudible interjection]

Hon. L. Craig Cannonier: Is that what we're suggesting here?

An Hon. Member: No.

Hon. L. Craig Cannonier: I hope that the Government is not suggesting that.

[Inaudible interjections]

Hon. L. Craig Cannonier: I hope that they are not suggesting that, because I do have a peace of mind to give them if they think that.

The Speaker: No, just talk to me—

Hon. L. Craig Cannonier: And maybe I'll use up all of my 30 minutes to—

The Speaker: Just talk to me.

Hon. L. Craig Cannonier: —just get that point across.

The Speaker: We don't need all your 30 minutes tonight.

Hon. L. Craig Cannonier: That they are not the only ones who represent Bermuda and all sectors of Bermuda.

An Hon. Member: Where are you going?

Hon. L. Craig Cannonier: So, where am I going? I'm going where your Minister just tried to go. That's where I'm going. But I won't go there, because it's not necessary. I want some answers to the questions I asked.

And it doesn't sound as if we are resolving the line or the lack of taxis at the airport. It doesn't sound like we are resolving the issues that Dockyard is having, when all of the wonderful cruise ships come in. And maybe what we should be looking at is if we know that . . . we are saying we have 600-plus taxis licensed. Maybe we should be looking at how we can vary the licence to ensure that these taxis are on the road more.

So maybe if they're driving at night, there's a better licence for taxi drivers than what they have now, a reduction of it, to get more taxis on the road overnight, so we don't have the atrocities that some of us have talked about, where we can't get a taxi. I'm in the position of that right now. The engine blew in my car. So I'm like, *Oh man, okay, I gotta at least get my wife to work on time.* And I had to plan. So, I had to call a service and say, *Listen, can you pick us up at eight o'clock every morning?* Planning ahead of time.

Now, what does concern me is that you can plan ahead of time. But again, as we have heard, 80,000 calls. Something has to happen. I'm admitting something does have to happen. But I'm feeling like there's other unanswered questions.

With all of these services that we already have, including gypsy cabs that are out there, they are eating away at the taxi service as well, and maybe they're upset about that. So, we should be policing this thing. It would be nice to have some admittance that, listen, we need to be enforcing some of the rules and regulations, the laws that we have in place to ensure that we're protecting the taxi industry in and of itself.

Because if we are not addressing that—and I have heard nothing to suggest that we are going to be addressing this in any formative way—then we continue to kick the can down the road and we'll add something else, and we'll add something else, to try and fill the gap when what we need to be doing is ensuring that our roads have the services available for our people and for our tourists alike.

So, is this seasonal? Is the rate going to be exactly the same?

Now, I know for locals, I will say this, one of the challenges and it's not just gypsy cabs out there as well, there are other services out in town, and some of the other areas Back o' Town, if you are wanting me to call it that, that have a well-established service. You make one call and I'm probably ratting them out, but they are well organised. You ain't gotta get a gypsy cab, they'll come and pick you up and bring you right home to your house.

So, there's a lot of that going on right now. So yes, I know what's going on out there with it. And having owned a taxi myself, I know the challenges with having it. I sold it because it's too challenging out there to get people on the road for 16 hours, so I know there are challenges.

So maybe we need to start looking at, we can get more taxi licences, give them out and vary the taxi licence so that we can cover certain times. That might help. I don't know if that's a solution or not, but it is a creative way of looking at it, because we can't get the taxis out there for 16 hours. We know that.

So maybe we need to incentivise the industry. We have already tried to incentivise it by giving them lower taxes. It hasn't worked; it's just not working. And we need to face up to the fact, all of us, all 36 of us, it's not working.

And the taxi industry wants to survive. They are telling us to police them, then let's do it. You say you want it done? Did they say it to you, Minister? I don't know, that they want to be policed? We certainly heard it in the several meetings that we've heard, so let's do it.

Let's tighten up the reins. If you want to go ahead, like most of us have said we agree with ridesharing that maybe this is a way forward, but it certainly is not going to resolve the issues that I heard from both

sides of the House. Most of the issues that I heard from both sides of the House, I'm not sure, since we can't even police the industry that we have now, adding rideshare, how are we going to police that? Because there are going to be some unintended consequences by adding this to it.

I hope we all understand things unforeseen that we probably didn't even think of that are going to take place, so let's tighten up the reins and I hope we can get some answers to those questions.

And that's all, Mr. Speaker.

The Speaker: Thank you.

Does any other Honourable Member wish to make a contribution? None?

Premier.

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

Are you going to start a clock for me? I'll do my best not to take 30 minutes.

The Speaker: I know you aren't going to use your 30 minutes.

Hon. E. David Burt: Oh, we'll see, but I got . . . yes, it's too late. All right.

So, Mr. Speaker, as I started during my intervention, it is clear to, I think, everyone in the country that I have a declarable interest on this particular matter. As my Register of Interests says, I am a shareholder of Hitch Limited. And as I have said since I have been in office, I have not taken an active role. I resigned my director positions, and I'm not involved with the day-to-day activities or anything else regarding that.

Now, here's the thing, Mr. Speaker.

[Inaudible interjection]

Hon. E. David Burt: Sorry? The sad reality of the public debate around this is that this debate is more about what has taken place or what I did as a private citizen before I came to office, and not about the policy or the problem that we are trying to solve.

An Hon. Member: What?

Hon. E. David Burt: I will say it again. The sad reality of the public debate around this particular issue is more around the interests of which I just declared than the policy of which we are trying to debate. The public debate, not the one in here.

The Speaker: Let me just make it clear from here. You stressed the public debate, not the debate here tonight.

Hon. E. David Burt: Yes. Not the one in here, no.

The Speaker: Okay.

Hon. E. David Burt: The public debate.

The Speaker: As long as we clear that.

Hon. E. David Burt: Yes, not the one in here.

The Speaker: All right.

Hon. E. David Burt: Thank you.

The Speaker: Okay.

Hon. E. David Burt: It has not been about the stranded residents and tourists. It has not been about the fact that we have an issue in this country providing transportation to tourists and residents during peak times in our holiday season. That is a reality and a fact.

And with the greatest of respect to the Opposition, none of the solutions of which they proposed will work to fix that problem.

We all know the difficulty—

[Inaudible interjection]

Hon. E. David Burt: I will get to your points later.

We all know the difficulty of trying to tell someone who owns a vehicle that you must hire someone else. You know, the Honourable Member who just took his seat said he sold his taxi because he can't find people, to find someone else to drive something. And then when they get in an accident, then the taxi is off road and all the rest. We know the difficulties there.

So, let's just park that to the side because the reality is that the job of a government is to solve problems. I remember an interview that I did a few years ago and I said that if I didn't (with my friends) decide to launch an app in 2015, this rideshare problem would have been long fixed.

Again, the public debate focuses on the wrong issues. It doesn't focus on the policy and the problem that we are trying to solve. As a tourism destination, we cannot be a place where people cannot get from A to B.

[Inaudible interjections]

Hon. E. David Burt: We cannot be a jurisdiction where we have persons who we invite into our country to work and all the rest, expect certain things and can't get to dinner and all the rest. We have all heard the stories. I have told the stories where I will go to an event. I will see someone and I will see people with that look on their face at the hotel door. And I know exactly what that look is. That look is they had dinner reservations they can't get there.

I remember one time I went to a hotel and I told my driver, take them to where they are going, please, so they can get to their dinner.

The reason why I made that decision in 2015, Mr. Speaker—

[Inaudible interjection]

Hon. E. David Burt: When I made that decision in 2015, Mr. Speaker, is I remember I was staying in the constituency 32, the Honourable Member Scott Simmons. I was having a honeymoon weekend . . . not a honeymoon weekend, an anniversary weekend with my wife at Greene's Guest House. We went to Cambridge Beaches. Guess what? We couldn't get back for our post honeymoon or post dinner anniversary activities. Couldn't get back.

[Inaudible interjection]

Hon. E. David Burt: Yes, couldn't get back. Stuck and stranded. Ruined my plans.

[Inaudible interjections and laughter]

Hon. E. David Burt: But this is the reality, Mr. Speaker. This is faced by people throughout this country.

And the question is, what are you going to do about it? Now, I understand that there's politics at play here. I understand that it is a safe move to say, let's say oppose, oppose, oppose. But what is the plan to fix? And I'm sorry, Leader of the Opposition, trying to —

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

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. L. Craig Cannonier: The Honourable Member is misleading the House. He's saying that oppose, oppose, oppose, oppose. This is not about opposing. This, as I've already said, is about putting good legislation forward.

If we cannot get on our feet, and we have made suggestions . . . I just said . . . I just stood up and made some suggestions. And for the Premier to get on his feet to say that we haven't made any suggestions, is foolhardy at best.

The Speaker: Point taken.

Hon. L. Craig Cannonier: It's foolhardy.

The Speaker: Point taken.

Hon. E. David Burt: Mr. Speaker, with the greatest respect to the Honourable former Premier, that's not what I said. I was addressing the Opposition Leader. I said, I'll get to your questions in a little bit. Just calm down. And I'm sure the Minister will do that. Just listen for a bit, Craig.

[Inaudible interjection]

Hon. E. David Burt: So here we go. No, no, no. There's a political dimension to this. We're all politicians here. We get it. We recognise. We understand it.

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

The Speaker: Point of order.

POINT OF ORDER

Hon. L. Craig Cannonier: The Premier is suggesting that we are playing politics with a Bill.

[Laughter]

Hon. E. David Burt: I absolutely am.

Hon. L. Craig Cannonier: Yes. And he is exercising the very delusion that his Honourable Member spoke of earlier. We are here for good legislation. So, let's stay on that line and length.

Hon. E. David Burt: I haven't even started talking about the legislation yet, Mr. Speaker.

[Inaudible interjection]

The Speaker: Just continue on—

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

The Speaker: —before you went down that avenue.

[Inaudible interjection]

Hon. E. David Burt: So here we go, Mr. Speaker. So here we go, Mr. Speaker.

Let's be clear what we are talking about. Because the Honourable Members on that side kept making references to Uber and the first two speakers on that side. We are not talking about Uber, which is—

An Hon. Member: Who is talking about Uber?

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: Point of order, Mr. Speaker. The Honourable Premier is misleading the House. No one all evening has mentioned U-B-E-R.

[Inaudible interjections]

Hon. E. David Burt: Mr. Speaker, it is clear they are not listening to their own Members when their own Members speak. And it is clear that I have struck a nerve.

So let me be clear, Mr. Speaker, as I am going to talk about this. No one . . . we are not talking about Uber, which is unregulated, as some people have said, a key point and a key difference.

We are talking about supplementing the existing taxi service to assist in providing additional lift during peak times.

An Hon. Member: Not regulated.

Hon. E. David Burt: That is what we are talking about.

An Hon. Member: Unregulated.

Hon. E. David Burt: We have unregulated situations and we have regulated situations. And that is what we are talking about with this particular piece of legislation.

Mr. Speaker, it is important to make the distinction because the public debate will focus on things like Uber, like what's it called, and the impacts of what it has had in other jurisdictions, which is the exact opposite of what we are trying to have happen here.

The thought that a government would bring forward legislation to decimate an industry that so many of our constituents and so many of our families and so many people rely on is a nonsense. It is a nonsense.

An Hon. Member: That's right.

Hon. E. David Burt: But it is easy for headlines, for those who may want to rally persons and feelings around this.

We all know what happened in the run-up to the bye-election before the Honourable Opposition Leader won his seat back. You know, we were talking about ridesharing. They got everyone out all ready and ready to go. We get it. It is politics. It is the same thing that we did when we were in Opposition and the Honourable Member, who was the Minister of Transport, bought a minicar Bill. We got it.

But let's talk about how we fix the problem. And the problem is that there is not enough transportation during peak times during our summer season. We all know that, and we can all accept that.

And so, Mr. Speaker, that is why I have said the statements that I have said about the industry's decimation ring hollow. And that is why the statement also about lack of consultation rings hollow, because this has been going on since this Honourable Member was a Minister, since the Whip was the Minister, since the Minister . . . it has been going on for a while.

There have been numerous statements on this, and it has continued to evolve to try to strike the right balance, to try to get there.

When this was first announced, the criticism and complaints were correct, because it was never the policy of the Government to ensure that taxis were given first preference and rideshare was only given if an opportunity, if taxis did not respond.

That was not what happened when it was first announced. So, it is important to recognise that through the consultative process and the meetings, we have come up with something that we think strikes that balance, Mr. Speaker, and that in and of itself is important. So, MP Jamahl Simmons said it best when he said *taxi first, rideshare when needed*. And others have made the point, such as the Deputy Premier and the Minister. If taxis are there, [ready] and willing to pick people up, then rideshare will never take off.

An Hon. Member: Yes.

Hon. E. David Burt: It will never take off. But this, Mr. Speaker, is the challenge that we have. We know it is the case. And so, we want to support our existing industries, but we want to fix those problems.

Now, Mr. Speaker, I am going to give you a little bit of history, because there is no worse feeling, at least for me. It was pretty bad. And I will share . . . some people may have heard if they listen on the radio, and I will take a little bit of time. I will share, Mr. Speaker, what happened the first time I used Uber. It's a story. Because for people who went to school in Washington, DC or other places like New York, they will know how hard it was for a Black man to get a taxi. And I remember the indignity of myself in university, having to find the nearest White person to ask them to hail a taxi for me because I needed to get to where I was going.

And that is a reality of many stories of persons. Now, this does not have much to do with this debate, but I am setting a context here, Mr. Speaker, because I remember in 2010 when I had gone to DC on a trip, and I was trying to get to a meeting. I messaged the person who I was going to a meeting with, and I said, *I'm sorry, I'm late, I forgot what it was like being back in DC, I'm on the side of the road, I can't get a taxi*, because the Black man will have the taxis drive by them.

It's the same thing, same thing in New York, we know the stories. That's not what this debate is about. And I remember that this person wrote back to me. And back then I had a Blackberry, I didn't have an iPhone, and all the rest.

An Hon. Member: Blackberry!

Hon. E. David Burt: Yes—Blackberry.

And he said, *Oh, why are you waiting for a taxi? Just text this message and it's this service called Uber, and a taxi will come*. And I'm like, *What do you mean?*

And I remember texting that message. And then all of a sudden, I got this text message back that says, *Oh, your taxi will be there in X, Y, and Z*. I was like, I was saying unparliamentary language, Mr. Speaker, because I was flabbergasted. I was like, this is incredible. So, you mean to tell me that I no longer have to go through indignity of doing this thing, trying to find the closest White person to me to hail a taxi so I don't miss my meeting?

[Inaudible interjection]

Hon. E. David Burt: That's it. Hold on a second. This is the reality. I am explaining to you what many people had to live through. But here's the thing, Mr. Speaker.

[Inaudible interjections]

Hon. E. David Burt: Here is the thing, Mr. Speaker. I give you that point because I am making the point around what happens when markets don't function. When markets don't function. Okay?

So, innovation happens, Mr. Speaker, when markets don't function, when things are not supposed to work the way that they are.

The reason why medallions in Washington, DC and in New York City are worthless is because an unregulated mousetrap came in that did it better than what was happening, undercut them and took their business and they weren't working well, Mr. Speaker. That's the fact.

When I have to find a White person to hail a taxi for me, it means the market is not working well. And trust and believe, there are many other persons like that who had that indignity and said, *You know what, they've built something, we're going to do this and all the rest*. And that is the reason why we are here.

But here's what I'm saying, Mr. Speaker. It existed because it fixed the problem. And here is reality. The taxi industry in this country, Mr. Speaker, is lucky that we are so small.

[Inaudible interjection]

Hon. E. David Burt: No, I'm being real. Let's say . . . if we're going to have a debate, then let's have a debate. Because I see the Honourable Members out there trying to be churlish. But I'm having a debate about an issue that I know about.

Hon. L. Craig Cannonier: Yes, I know about it too.

Hon. E. David Burt: The reality is, Mr. Speaker, we are lucky that we are so small. Because if we were a larger jurisdiction, a tourist jurisdiction, Uber would have been here a long time undercutting this market. And we would have a very difficult time trying to regulate it out, as happened in many different places.

And so, here's the thing, Mr. Speaker, and this is important. It may not be that way forever. It may not be that way forever. The way that technology is going and AI is going, different things like that, people may be able to deploy these solutions in various countries and various things much faster than the regular things of which we try to do to keep up with people will matter.

And that's why, Mr. Speaker, it is important that we deal with this from a regulated standpoint. There is no undercutting the market here, because to answer the question the Honourable Member raised, it is the

same rates. So, we are not dealing with persons undercutting the market. An important point. It is ours. And yes, it is seasonal, as has been announced and stated multiple times in the papers that have been put forward.

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

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Hon. L. Craig Cannonier: I believe the Honourable Member is misleading Bermuda as a whole and this House. He is speaking as if the industry is going to be regulated with this ridesharing. We are not regulating the industry at all right now. That's why we're in this position. We are not doing anything with taxi drivers not being on the road for 16 hours and the likes.

We're not regulating. We got gypsy cabs up and down Bermuda. We're not regulating anything. That's why we are in the position that we are in. We need real regulation, enforcement. And it's not happening. And it's not going to happen on the rideshare if we are not already doing it.

The Speaker: Premier.

Hon. E. David Burt: I see the Honourable Member is excited. And clearly not a point of order, but that's all right.

Now, Mr. Speaker, let me continue. Because the Honourable Member is making a difference in distinction between regulation and enforcement of existing regulation. He points to one particular issue that may not be being enforced. But there are many taxi drivers who will tell you that there is enforcement that takes place on many of the various matters that are very on significant things, the minibuses and all the rest.

But he can have his opinion. That is fine. And I think that we have heard from Members and we have also heard from myself on the issue of the 16 hours. Because there are some points that are made from the Opposition, that if the thing cannot be on the books, then you should take it off the books, because it is a very difficult thing to do.

But let's not talk about the 16 hours and get stuck there, Mr. Speaker, because on the matter related to regulation, that means that there is a regulated market. And what the legislation sets out is a regulated market. Our taxi industry is a regulated market, we can talk about enforcement, but it is a regulated market.

When you don't have regulation, it is unregulated, which is what you have in many jurisdictions with Uber or Lyft or other particular services, Mr. Speaker.

Now, let me continue. As I said, Mr. Speaker, I guess I can say I'm probably the only person in this Honourable House who has built a ride-hailing app.

And so, I can speak to this in a matter of which makes sense.

I think it is important to address the Honourable Member's concerns and other concerns from persons. Mr. Speaker, tech can enforce, code can enforce rules. You can audit code. It is built in via code, as the Minister has said. When I talk about code, I am talking about the code that is built into ridesharing platforms, whichever it is. The legislation as set out or the regulations which are coming forward, of which the Minister has spoken about, or if he has not, he will speak inside of his closing, speak about the fact that, as has been said widely, taxis get dispatched first. The only place where rideshare is used is via an app. And if the taxis on those particular platforms do not answer, then a ridesharing vehicle is done.

Whether it is what we do, Mr. Speaker, or whether it is what anyone else does, the reality is that it is via an app. I want us to understand that you can audit code, Mr. Speaker, the TCD can see whether or not the people are actually following the regulation. And it does not require manual human intervention to do that. That is technology. That is what we are trying to do, Mr. Speaker, deal with matters related to technology.

So yes, Mr. Speaker, it is clear that I support this, because we need to advance. And what I want to do before I close is to thank all of the Members of this Government who have worked with, who have spoken, who have contributed, because this has gone through a lot of iterations and caucus, Mr. Speaker.

It has not been an easy ride to get it to this place, Mr. Speaker, because it's a difficult issue. But we are trying to advance in a limited fashion, in a balanced form, where we believe that we can protect the interests of the taxi industry, while also providing additional economic options and additional options for our visitors in a busy tourism season that we are expecting, and in the future to go ahead and make it happen. When markets happen, when markets work, we can do better. And what we are trying to do here through this is to make sure that there are more and better options for tourists and residents during peak time.

And of course, Mr. Speaker, I am proud to support this legislation. Thank you.

The Speaker: Thank you, Premier.

[Does] any other Member wish to speak?

None other?

Minister.

Hon. Owen Darrell: Thank you, Mr. Speaker.

Mr. Speaker, I know as the hour is late, I want to start by thanking all Members of this Honourable House for the very robust debate that we have had over a very, very important issue, and that is transportation in this country.

And Mr. Speaker, what I have heard, before I get into my closing remarks, are three key points that

have gone throughout this debate. And the first one, which started at the beginning, was the Honourable Members from the other side continuously asking about data. And the way that the legislation is currently set up with dispatch companies is they are required to submit data to the Transport Control Department. And they are required to report it accurately.

And as I was going through that data, Mr. Speaker, some of my colleagues have quoted some of this data. And I know, Mr. Speaker, you asked where did that data come from? It comes directly from the active dispatch companies that are reporting to the Transport Control Department. And I want to put some of these stats in context, that the data that comes is that there are fluctuations through operator availability throughout the week. And the data, the dispatch data that has been given to TCD shows that the highest percentage throughout the week of taxis on the road is 68 per cent . . . 68 per cent on Tuesday. Sorry, let me start at Monday, 64 per cent; Wednesdays, 64 per cent; Thursdays, 62 per cent; 61 per cent on Fridays; 55 per cent on Saturdays and 58 [per cent] on Sundays.

At 7:00 am, Mr. Speaker, some of the data shows that only 24 per cent availability of taxis on the road. We heard earlier, the average wait time for pickup is 37 minutes. And that was data from 2025. And the most shocking stat that you have heard this evening, and I will reiterate it, Mr. Speaker, is that there are at times in 2025, 80,000—to be exact it was 82,284 unanswered ride requests. And you may say, *Well, that sounds ridiculous*.

I'm not saying that's people. But I have an example of a time it was Cup Match and I was at a barbecue. I had a good time all of Cup Match Day. And I cannot tell you the number of times that my group called over and over and over to try to get a vehicle.

So, Mr. Speaker, while the Honourable Members from the other side will say that there is no data, it does exist and we can pour through it. And I am sure as the chairman of the Public Service Vehicle Licensing Board has said, his committee will be looking at that data even further.

The second topic that we have heard quite a bit about this evening, Mr. Speaker, is enforcement. And while I'm not going to try to gaslight anyone in this House this evening, I must, if I may—

The Speaker: Go ahead.

Hon. Owen Darrell: —speak of an email that I got on April 8, 2025, Mr. Speaker. It was from a One Bermuda Alliance Senator at the time.

The email came in to the acting director of Transport Control Department. And I won't bore you with the full details of this. But essentially, this One Bermuda Alliance Senator was questioning why would TCD disrupt the flow of traffic in Dockyard to enforce taxi regulations? Why would we do such a thing?

[Inaudible interjections]

Hon. E. David Burt: Say it again!

Hon. Owen Darrell: Mr. Speaker, an email which included, it was sent to the Honourable Member who sits across the aisle, was included in this correspondence—

An Hon. Member: The Shadow?

Hon. Owen Darrell: —questioning the Transport Control Department enforcement officers, who Mr. Speaker, were doing their job. And what better time to enforce the transport—

Mr. Dwayne Robinson: Point of order, Mr. Speaker.

The Speaker: Point of order.

POINT OF ORDER

[Misleading]

Mr. Dwayne Robinson: Mr. Speaker, the Honourable Minister is probably intentionally misleading the House. This was not a question from that Honourable Senator about the enforcement being an issue. The issue was that the enforcement was planned at a time that inconvenienced tourists. It was not an email complaining about enforcement.

[Inaudible interjections]

Mr. Dwayne Robinson: And I have to speak up, Mr. Speaker, because it's being framed as though it was a complaint about enforcement, when it was simply a complaint about timing. And [there were] also some offers made about how that could be done better.

Thank you, Mr. Speaker.

[Inaudible interjections]

Hon. Owen Darrell: Mr. Speaker, I think the point remains. We just went through about a . . . we are in the midst of a four-hour debate, Mr. Speaker, where the word “enforcement” has come up so often, no context—

[Inaudible interjection]

Hon. Owen Darrell: No, no context was put around it.

But I just bring this up, Mr. Speaker, that when enforcement is attempted to be made, there is no right time for enforcement. I guess he wants me . . . sorry, not he, the Honourable Member would prefer that we do enforcement in February in Dockyard when there are no taxi drivers there.

[Inaudible interjections and laughter]

An Hon. Member: Or no cruise ships.

Hon. Owen Darrell: Or no cruise ships. So, Mr. Speaker, I don't want to belabour that point. But I make it to say that enforcement is happening, it will continue to happen.

I cannot tell you to look at the faces of public officers who have to take the abuse—

Hon. E. David Burt: Yes.

Hon. Owen Darrell: —when they try to enforce traffic laws in this country. There are stories that people march to Transport Control Department, threatening enforcement officers, because they are simply trying to enforce the laws of this country.

They asked a question . . . sorry, the Honourable Members from the other side. Have we ever taken anyone's permit? On September 16, 2025, the Public Service Vehicle Licensing Board cancelled a permit for 12 months, ending on September 30, 2026, following a number of written complaints. Mr. Speaker, I would say that that is enforcement.

Mr. Speaker, on July 15, 2025, under this Minister's watch, the initial public service vehicle licence application of an individual was denied due to criminal convictions under sections 82(1)(a) and 82(2) [of the Motor Car Act 1951]. That is enforcement on the front end, Mr. Speaker.

Two more. On August 3, and this was not under my watch, but it has been happening for a while [since] 2021. The Public Service Vehicle Licensing Board cancelled a taxi permit following several written complaints. And another one where taxi drivers were given warnings. I'm not going to go through all these. But from 2019 to present, I have a list, Mr. Speaker.

Four taxis were ticketed for operating without a valid licence. One was ticketed for being uninsured. Twenty-five tickets were issued for no driver's licence. Twelve tickets for failing to ensure a badge, so on and so on the list goes, Mr. Speaker, so I reject the [assertion] from the Honourable Members from the other side, that there is little to no enforcement.

And, Mr. Speaker, the third point that I've heard throughout this debate, from the other side is, *Were the stakeholders consulted?* And, Mr. Speaker, while it's a cute argument to make from the other side that their friends, or the individuals that like to email them regularly, will say, *Oh, the Minister hasn't consulted or he doesn't*, Mr. Speaker, I go to work every single day to serve the people of this country, not just to serve one segment of this country.

An Hon. Member: There you go.

Hon. Owen Darrell: So, while Mr. Speaker, we have all seen the emails. And that's what people do when they are trying to lobby to get your attention. But, Mr. Speaker, I would like to say that these wonderful public

officers, some of whom are here this evening, have taken the direction of myself, the direction of my Cabinet colleagues, the direction of this Progressive Labour Party Government, who puts service first, Mr. Speaker. And I have seen it.

The stakeholders that they have met with the Bermuda Hotel Association, the Bermuda Chamber of Commerce, I personally met with them again, as recently as yesterday morning. The Bermuda Tourism Authority, the Bermuda Police Service, the Bermuda Public Service Vehicle Licensing Board, insurance companies, dispatch companies, one of which was actually their own, that was recently approved as a dispatch company. Skyport Limited, Mr. Speaker, WEDCO, the municipal corporations, cruise line representatives, the Road Safety Council, and CADA.

Now, Mr. Speaker, this is an extensive list of stakeholders. Now, while my Honourable Members from the other side may like to make a meal of one particular organisation that has, I am told, 160 members, the biggest outreach that this Ministry has made was sending direct mailers to the nearly 3,000 holders of a public service vehicle licence, and explaining to them exactly what this legislation was trying to solve.

And at the very top, it said, taxis first. And then it went down, Mr. Speaker, step by step, as to the problem that we are trying to solve, and how this would benefit Bermudians, and how it would not disenfranchise the taxi industry.

So, Mr. Speaker, while my Honourable Members from the other side would like to say that there has been no consultation, that is absolutely false. Last thing when I get to stakeholders, Mr. Speaker—

POINT OF ORDER

[Misleading]

Mr. Dwayne Robinson: Point of order, Mr. Speaker.

The Minister is misleading the House. There was never a statement that there was no consultation. The statement was that the taxi drivers stated there was no consultation with them, and he can solve that with them. So, he needs to be accurate in what he's saying. Thank you, Mr. Speaker.

The Speaker: Mm-hmm.

Hon. Owen Darrell: Mr. Speaker, and I will bring this to a close, because the importance here is that where I was going with that, there are more stakeholders and more drivers than just one particular organisation.

My history with the taxi industry goes back many years, family history and the like. The beauty of getting up and down this country, the beauty of the ministries that I have, forces me, it requires me to go up and down this community, into community clubs, sporting events, cultural events, tourism events, is that you get to speak to people organically.

Mr. Frost, I'll call his name, been in the industry for a long time. I saw him today and said, *Mr. Frost, I'm sure I'm not your favourite person right now. He said, Young man, you are doing an excellent job. And keep on keeping on.* Younger drivers, I wake up in the morning, saying *Darrell, I need to talk to you. Are you doing the right thing?*

I got up very early this morning to speak directly to the people, Mr. Speaker. That is consultation and that is stakeholders.

But, Mr. Speaker, I'm going to finish here and talk about a group of individuals that I haven't heard being discussed much this evening. And that is the Ms. Jones and Ms. Smith who we did hear [about] in a previous debate from the Opposition. These are the individuals whom we all represent, Mr. Speaker. Some of my colleagues have mentioned them. These are the individuals who may live up on Glebe Road and struggle, Mr. Speaker, to get down the hill to Parsons Road to wash their laundry. These are the individuals, Mr. Speaker, who live on Palmetto Road, who struggle to get to Hamilton Princess at 6:00 am to work in the hospitality industry to service our guests, Mr. Speaker.

Mr. Speaker, what we haven't heard about is Ms. Jones, who leaves St. George's on a Friday night to go into Hamilton to have a party with her friend. It is pouring rain, Mr. Speaker. The car unfortunately breaks down on Victoria Street. You might think, well, they're in town. That's easy.

Mr. Speaker, in the pouring rain, you would think you pull out your phone, you call for a taxi. When Ms. Jones and her friends cannot get to their party on Front Street because they cannot get a taxi to pick them up on Victoria Street, Mr. Speaker, we have a problem.

And, Mr. Speaker, this rideshare legislation that we are bringing this morning, while it may not fix every single issue of which the Opposition has raised tonight, I think everyone is in broad agreement that transportation availability in this country is a massive problem. We have heard examples of long wait times. We have heard of challenges in the airport. And we have heard of gaps in this system that we are addressing with this legislation.

Enforcement, as I said, is very important. And we will continue to enforce transportation.

You heard earlier from the chair of the Public Service Licensing Board. I have been very stern with where we are going and what the expectations are. And this framework will introduce stronger accountability.

Questions from the other side talked about credit cards. You can only use credit cards through the app for this legislation. We will continue to strengthen our relationship with the taxi industry. We will continue to engage with taxi operators, dispatchers, and all members of the sector.

And ultimately, Mr. Speaker, this legislation seeks to address a real and long-standing issue. And we are ensuring that when it's all said and done, the residents and the visitor needs regarding transportation

in Bermuda will improve. And this rideshare app is a reliable way of which to do so.

With that, Mr. Speaker—

The Speaker: Take it to Committee.

[Laughter]

Hon. Owen Darrell: I move that the Bill be committed.

The Speaker: Thank you.
Deputy [Speaker].

House in Committee at 12:01 am

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

MOTOR CAR (RIDESHARING) AMENDMENT ACT 2026

The Chairman: Good evening, Members. We are now in Committee of the Whole [House] on the Bill entitled [Motor Car \(Ridesharing\) Amendment Act 2026](#). I call on the Minister responsible.

Minister, you have the floor.

Hon. Owen Darrell: Thank you, Madam [Chairman].
I would like to move all of the clauses all at once—

An Hon. Member: There we go.

Hon. Owen Darrell: Clauses 1 through 8.

The Chairman: It has been moved that we consider all clauses 1 through 8.

Are there any objections?

There are none.

Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.

Clause 1 provides the citation for the Bill.

Clause 2 amends section 2 of the Act (Interpretation, construction and saving) to amend the definition of “public service vehicle” and insert new definitions.

Clause 3 amends section 28 of the Act (Establishment of the Public Service Vehicles Licensing Board) to expand the powers and duties to be discharged by the Public Service Vehicles Licensing Board to include the determination of applications for ridesharing permits, the inspection of vehicles proposed for use and used as ridesharing vehicles, the granting, refusing, suspending and revoking of ridesharing permits.

Clause 4 inserts the following new sections into the Act: section 35C (Application for a ridesharing permit); section 35D (Grant of ridesharing permit, refusal

or request for further information); section 35E (Inspection of a ridesharing vehicle); section 35F (Persons prohibited from holding a ridesharing permit); section 35G (Suspension or revocation of ridesharing permit); section 35H (Registration with despatching service); section 35I (Prohibition on providing a ridesharing service); and section 35J (Appeal of a decision of the Board).

Clause 5 amends section 37 of the Act (Regulations; use of public service vehicles) to provide for the imposition of a fine not exceeding \$10,000 where a person commits an offence against regulations made under the Act.

Clause 6 amends section 37A of the Act (Despatching Services) in subsection (1C) by inserting new paragraphs to include a digital network and any other system approved by the Board as “approved equipment” under that section.

Clause 7 amends Schedule 1B of the Act to prescribe the fee for the issuance of a ridesharing permit.

Clause 8 provides for the commencement of the Motor Car (Ridesharing) Amendment Bill 2026.

The Chairman: Thank you, Minister.

Are there any other Members who wish to speak to clauses 1 through 8?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you, Madam Chairman. And thank you to the Honourable Minister for his presentation of this Bill in Committee.

My first questions are in clause 2 over at the second page of the Bill. Clause 2 at the second page provides for a series of definitions. And we see definitions for “ridesharing permit” and “ridesharing operator” in the middle of the page. “Ridesharing operator” is a person granted a licence. “Ridesharing permit” is the permit granted by the Board.

My question to the Honourable Minister is, How many are anticipated to be granted? Is it 200? Is it 2,000? I know that Minister Lightbourne said in the general debate it would be 150 permits, but I can't find that anywhere in the Bill. So, I'd be grateful to hear on that point.

While I'm still in clause 2, Madam Chairman, I'm happy to put my second question on clause 2 with your leave. And that is under the definition of “ridesharing service.” That provides that the ridesharing service begins when the rideshare operator accepts a request from a person via dispatching service and continues while the ridesharing operator transports the passenger and ends when the last passenger of each journey exits the ridesharing vehicle.

So, my second question is this. So, when the ridesharing vehicle is not providing what we just described with the passenger, how is that going to work? If it's driving around between jobs with the decals that are required elsewhere in the Bill, is it still a rideshare

operator at those points in time? Or is it not because it's not providing a ridesharing service?

Those are my two questions in relation to clause 2. I do have other questions. Thank you.

The Chairman: Okay, thank you.

Are there any other [Members] who wish to speak to clauses 1 through 8? Not at this time.

Minister, would you like to answer the questions? Or Member, do you wish to ask further questions?

I recognise—

Mr. Scott Pearman: I am happy to proceed through.

The Chairman: —the Member—

Mr. Scott Pearman: I thought it might be of more assistance if he answered, but it's entirely in your hands, Madam [Chairman].

The Chairman: Yes, you may ask your questions.

Mr. Scott Pearman: Thank you very much.

Moving then to clause 3 of the Bill, I understand from the general debate that the Chairman of the Board identified in this Bill, if I understood it correctly, to be the Public Service Vehicles Licensing Board under constitute under the 1951 primary Act was, in fact, MP Tyrrell. I may have misheard that.

But if that is the case, that MP Tyrrell chairs the Board, could the Minister kindly share with us whether or not the Code of Practice referred to in clause 3 has been commenced, and whether or not the Minister has seen a draft of the Code of Practice that the Board is supposed to produce?

Over the page at page three of the Bill, I then have a question in relation to clause 4, if you'd like me to continue on to clause 4.

The Chairman: Yes, continue.

Mr. Scott Pearman: In clause 4, we see in relation to applications for ridesharing permits, reference to terms and conditions specified by the Board. Again, just as I had a question posed in relation to the Code of Practice, the same question applies to the terms and conditions. Have these been commenced by the Board? And has the Minister seen a draft of those?

Further down, we see in relation to clause, still at clause 4, but at the bottom at subsection (4) . . . so, this is the inserted language for application. [New section] 35C, we see (1), we see (2), we see (3), and (4). It says this: “A person making an application under subsection (2) is subject to (a), a criminal record check; and (b), a traffic offence record check.”

And so, what I am wondering here in relation to that bit of the Bill, if you have an outstanding traffic offence, are you therefore ineligible for rideshare? And if

that is not the case, why do we do the check if you are not ineligible owing to the traffic offence?

Still at page three of the Bill at the bottom, there is a [new] section 35D that is inserted by clause 4, and we see [new section]35D(2)(a). The Board may after considering an application under subsection (1), [(a)] approve the application and grant a ridesharing permit subject to such conditions as are specified by the Board."

My question in relation to those conditions is, Who is the responsible entity for enforcing those conditions? And if it is not . . . if it is the people at TCD that the Minister talked about earlier, how are they to know about the conditions imposed by the Board?

Madam Chairman, I am happy to go on if you wish, or we can get a couple answers before I move on to page four.

The Chairman: Yes, I will see if the Minister wishes to begin answering some of your questions.

Minister, or would you prefer he . . . okay.
He prefers you continue. Yes.

Mr. Scott Pearman: Thank you. I am then moving on to page four of the Bill.

And then we see . . . this is still continuing with the insertion of [new section] 35D, which started at page three of the Bill and now turns over the page to page four. And here we are talking about the rideshare permit being granted under [subsection] (2)(a), if you see that at (3) towards the top of the page. And then we see [paragraphs] (a), (b), (c), and (d).

Under [paragraph] (d), it says that the permit, if granted, is, "non-transferable from a person to another person or from a private motor vehicle to another private motor vehicle."

I would invite the Honourable Minister just to clarify my understanding. And I will use Ms. Jones since we talked about her earlier. Does that mean if Ms. Jones has a licence and Ms. Jones' Fiat has a licence that only Ms. Jones may drive the Fiat and the Fiat may only be driven by Ms. Jones? I think it does mean that, but I would invite clarification.

Moving then, Madam Chairman, to [subsection] (4), it says "A ridesharing permit shall be granted for a period as specified by the Board." So, in relation to the reference to "period," is the Minister able to suggest to us or share with this House how often that will be renewed? What is the period intended?

Again, we heard during the debate, I believe it was Minister Rabain said that this was to be seasonal. I think some of the other speakers from across the aisle said that this would be seasonal. I can find nowhere in this Bill a reference to it being seasonal. And so, I would be grateful if the Minister could clarify where that seasonality arises in relation to that period.

The next question still on this page is in relation to under [subsection] (6), still on the same page below [subsection] (4) where I just posed the question. "After

consultation with the Board, the Minister may, by order subject to the negative resolution procedure, prescribe the number of ridesharing permits to be issued."

Now, I have already asked the Minister an earlier question, I think it was my first question, as to how many are envisaged, 200, 2,000? Is it the 150 mentioned by one of the Honourable Members across the aisle? The question here though, is if it's to be determined by the Minister, if the Board per this Bill is preparing the terms and conditions, and the Board per this Bill is preparing the Code of Practice, why is it that the number is going to be determined by the Minister? That seems a bit illogical that the experts who are dealing with all of this aren't the ones who would then determine what is needed by the market that the Premier so eloquently spoken about earlier.

Over the page on page five of the Bill—

[Inaudible interjection]

Mr. Scott Pearman: Well, I mean, if it's market driven, let's let the people who are actually on the ground level decide, one would think. But no doubt, the Minister will explain the thinking behind that.

The next question is on page five of the Bill. And, if you recall, Madam Chairman, I earlier pointed out the point about if you have a traffic violation, that there would be a traffic offence record check under clause 4. So, in order to get the application, you have to have a traffic offence check. However, if you are then refused a request, that doesn't provide . . . I am sorry, I'm on page five at the top.

So, it's in relation to persons prohibited. So, in order to get it, you get to have the background check of your traffic offences. But you could not . . . you can be prohibited simply because of being convicted of a criminal offence. There is no reference to under [new section] 35F, there's (a) and there's (b), but there's no (c), which one would expect to see, that if you have a traffic offence record, having had it checked by the Board, and if it actually exists, one would have thought that that would in fact then prohibit you. But it does not seem to be the case.

Again, if you look down to the next section that's inserted at page five, Madam Chairman, [new section] 35G, we see again that under [subparagraph] (iii), that if you are convicted of any traffic law or regulations, you can be suspended. So, it doesn't really make sense that you can ban from applying, you can be suspended or revoked, but you can't actually be prohibited at the top of page five of the Bill.

The next question is still at [new section] 35G in the middle of page five, down at [subparagraph] (vi). Here we are talking about suspension or revocation. And at the top there, you see "The Board may suspend a ridesharing permit where—", and it's [subparagraph] (vi), "breaches of any other condition specified by the Board."

Now, again, how do we know who is checking this? Is it the Board? Is it some other party? And if it's some other party, how do they know the conditions that have been specified by the Board?

Just above that, at [subparagraph] (v), we see that you can have a suspension or revocation if you are the subject of a written complaint made by a senior traffic officer. And I'm just curious where that is defined or what that's supposed to mean. What is a "senior traffic officer" as opposed to just a "traffic officer"? Why is there a distinction being made there in relation to the seniority of that person and whether a junior traffic officer should also be able to issue something that would cause suspension or revocation? It would seem logical.

Further down, we see then what's going to happen if you are suspended, right? So, here is someone possibly with a criminal offence or with a traffic violation or is subject to a written complaint. Before we have suspension under this Bill, at [new section] 35G, under [subsection] (2), we have prior to suspending and there are a whole host of things that are going to have to happen before you can be suspended. Under [paragraph] (a), you have to give notice in writing to the ridesharing permit holder that includes, [subparagraph] (i), a statement of the alleged breach, and [subparagraph] (ii), actions required to remedy the alleged breach where remediable.

And then you have under [paragraph] (b), where a breach is not remedied, under [subsection] (2)(a)(ii), allow the ridesharing permit holder the opportunity to make representations before the Board at the hearing. Right? So, first of all, you have to write to them and tell them what they are doing wrong. Then you have to show what the breach is. Then you have to give them time to remedy. And then you have to give the opportunity that they can come and make representations before the Board at a hearing, all prior to suspending.

So, I'm just wondering whether or not that's an overly laborious approach to be taking to people who you might want to suspend or revoke for criminal activity or traffic law violations. It just does seem a little bit onerous.

In terms of [paragraph] (b), under [new section] 35G, this is [subsection] (1)(b), again, a motor car used to provide ridesharing services fails a vehicle inspection conducted by the department. That's another criterion for suspension or revocation. How often does the Minister envisage that these vehicles will be inspected? I note that it says it's only when it's directed under [new] section 35E. So, are those the only times there are going to be inspections, or will there be other times when there will be inspections?

Next page is over to page 6. In the middle of page 6 we talk about the operation of a ridesharing service in an efficient manner shall include, and we see [paragraph] (a), maintaining the rideshare vehicle in a decent and comfortable condition, et cetera, and [paragraph] (b), in relation to the ridesharing operator

complying with the Code of Practice for ridesharing operators. So again, a question as to how that's going to be checked. Considering those are requirements for people to both be a ridesharing person who's licenced and have a vehicle that is licenced, how is that in fact going to be checked? And I see the Minister nodding his head. He's obviously contemplated these issues.

Then we have at [new section] 35H(1), where we see registration with the dispatching service. Right? So, it says this, [new section] 35H(1), a person granted a ridesharing permit under [new] section 35D and a ridesharing operator shall register, it's free of charge, but they shall register, it's mandatory, with every dispatching service. So, if you want to be a ridesharing operator in Bermuda, you have got to register with everybody. That's how I understand that. It's now a mandatory obligation to register with everyone, including the one that our Honourable Premier has declared his interest in. So, everyone's going to have to register with all of them.

Is that my correct understanding?

[Inaudible interjection]

Mr. Scott Pearman: That's my correct . . . I just, you know, it's going to boost the numbers of registrations, one might think.

And, Madam Chairman, I realise the hour is late. So, I'll try and be quick on my last two questions. This is at page seven of the Bill.

And it's in relation to [new section] 35I (I for India). And it's one, a person shall not offer a ridesharing service unless he, and there's a number of restrictions. And at the top of page seven under [paragraph] (d) (D for David), one of the restrictions is that he's registered with every dispatching service.

So I'm wondering, in relation to the point that was raised quite a lot, but not addressed, with respect, by the Honourable Minister during the general debate, if you are registering with every dispatch service, how is that going to work in terms of airport pickups and the inability to queue, which we heard mentioned in the general debate?

My final question, Madam Chairman, on the last page, page eight—

[Inaudible interjection]

Mr. Scott Pearman: I just heard from the Honourable Premier, *What's that got to do with anything?* I think a number of speakers, both on this side and on his side, identified one of the biggest problems is the fact the people aren't getting picked up at the airport. So, what has it got to do with it? It's actually got a very major thing to do.

[Inaudible interjection]

Mr. Scott Pearman: My next question, and if, and if the Honourable Premier has questions on his own Bill, he can certainly pose them.

My last question is page eight. And this was at the ridesharing permit amount, which we heard was \$1,000. During the debate, we also heard reference to a \$400 per annum fee. And I just would welcome clarity for that because it doesn't appear in the Bill.

And during the debate, it was also suggested, Madam Chairman.

Hon. Jason Hayward: Point of order, Madam Chairman.

The Chairman: Your point of order, Minister.

POINT OF ORDER

Hon. Jason Hayward: The Member is asking a litany of questions in Committee, which is not uncommon. But the purpose of us going to Committee is to do a number of things. Number one, make amendments to the Bill, propose new clauses, or ask that clauses be removed.

If this question is not leading to any of that, I ask your guidance as it pertains to whether or not we are seeing an abuse of procedure.

The Chairman: The Member is allowed to ask any questions on the line items.

Continue.

Mr. Scott Pearman: Thank you, Madam Chairman.

My last and final question. And I was just asking about the \$400 per annum that was mentioned in the general debate. And finally, it was suggested by one of the debate people that there was a suggested fee.

Hon. Jason Hayward: Point of order, Madam Chairman.

The Chairman: Your point of order.

POINT OF ORDER

Hon. Jason Hayward: To what provision in the Standing Order are you . . . is your ruling pertaining to?

The Chairman: I don't have the Standing Order, but our custom and practice when we are in Committee, as it pertains to the objectives in the Committee, a Member is able to deal with the line items of the, related to the objectives, must state that line item and base his questions specifically to those line items.

Mr. Scott Pearman: Thank you, Madam Chairman.

Again, my line item was in relation to the ridesharing permit cost of \$1,000 at clause 7. And I was asking two further and indeed final points. I will say to the

Minister, these are my final questions. So perhaps we can get the answers. One was the \$400 per annum. And then there was a suggestion that the actual . . . the fee was the same as the taxis. And I don't doubt that if that is the case. But it was suggested that that was said in this Bill somewhere. And I haven't seen it anywhere. And if the Honourable Minister could perhaps confirm on that.

Thank you very much, Madam Chairman.

The Chairman: Thank you.

Are there any other Members who wish to speak to clauses 1 through 8?

There are no other Members who wish to speak to clauses 1 through 8.

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

Hon. Owen Darrell: Thank you. Madam Chairman. I will go through these.

I think my colleague said was it 140, 120 questions. All right. So, I'm going to go through them.

So, the first one. First one, Madam Chairman, asked how many permits will be provided. The answer is 150 permits. And the Minister has the right to amend based on data.

Question two was when the ridesharing vehicle is not in service. What is it? When not providing a service, the rideshare vehicle, Madam Chairman, reverts to a private motor car.

Madam Chairman, the question was, has the Code of Practice commenced and has the Minister seen a copy? The Code of Practice has not commenced as it is in the Regulations. However, I can say that I have seen a draft.

Next question is [new section] 35C(1) through (4) speaks to which the applicant is subject to. Are you ineligible for rideshare if there is a traffic offence? Depending on the traffic offence, Madam Chairman, the Board may review and determine if the applicant has violated their public service vehicle licence.

Madam Chairman, who is the responsible entity for enforcing the conditions imposed by the Board? That would be the Transport Control Department, Madam Chairman.

Question regarding [new section] 35D and the rideshare permit being granted or non-transferable. Does it mean that, and we are using this as an example, Ms. Jones is the only one who can drive their car. A permit is nontransferable, Madam Chairman. However, like a taxi, they can assign another public service vehicle licence holder to drive their permitted rideshare car.

Question, what period and how often will the permits be renewed? The permit is intended to be an annual permit with seasonal segments.

Where does the seasonality appear? The seasonality is prescribed in the Regulations, the hours of operation for rideshare will be as follows. From the 1st

of October to the 31st of March, it will be only from 10:00 pm until 6:00 am; Saturdays, Sundays and public holidays all times; from April 1st to 30th, it will be at all times. And the Minister at the discretion by order published in *The Official Gazette* may vary the dates and times. And an example that I will give was if there is a particular rideshare vehicle that is accessible, an accessible vehicle, and we need that vehicle to be on the road at all times, then the Minister can make that discretion by order and public gazette.

Question, why is the number being determined by the Minister and not the Public Service Vehicles Licensing Board? Because procedurally, Madam Chairman, orders are the responsibility of the Minister and not the Board.

Question regarding [new section] 35G(6), who determines breaches? And is it the Board or is it some other party? The answer for that would be the Board.

[Question regarding new section] 35G(5), what is a senior traffic officer? The senior traffic officer has the role of reporting to the Board. The senior traffic officer reports to the Board, but the other traffic officers report to the senior traffic officer.

So, the question around [new section] 35G(2), there was . . . I'm not sure if this was a question or rather a comment that the Honourable Member from the other side feels that this seems to be overly cumbersome. And the response that I have here is that it's natural justice.

Question [new section] 35G(1)(b), will there be other times where there will be inspections? The annual renewal of the permit will see, Madam Chairman, a time and there will be inspections.

How will that be checked with the Code? The Code is a document that helps and guides the operations to be in compliance with the legislation. The traffic offences will address legislation or any such non-compliance.

Question, was that registration must be with every dispatch. Is that correct? The answer is yes. Must register with every ridesharing service so there is maximum reach.

Question, how will airport pickups work and the ability to queue. They will not queue as this is a rideshare service. If someone is at the location of the airport, there will be a section, a place at the airport where rideshares go and pick up. I mean, you have seen that in most places where at the end of the airport, you may say ridesharing pickups this way. They won't be waiting there, but you can go and pick up there.

There's a . . . talked about fees. The fee is not \$400 for the annual fee. The annual fee is \$1,000 annual permit fee. However, \$400 is for the payroll tax. And that will not be in this Bill.

Are the fees the same as the taxi? They are the same, meaning the fares, I think, not fees, fares, and that will be outlined in the regulations.

Madam Chairman, I believe that I have answered all questions from the Honourable Member.

The Chairman: Thank you, Minister.

Are there any other Members who wish to speak to clauses 1 through 8?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you. I am grateful to the Honourable Minister who indeed did answer most of my questions.

The one that I don't think I had an answer to, although it's possible that I missed it because someone was speaking to me from behind, perhaps, perhaps, thank you, Minister Hayward, perhaps I missed it, was just the point about the traffic violations and how the traffic violations prohibit an application, and they allow for suspension or revocation, but they don't prohibit the holding of the permit under [new section] 35F, the bottom of [page] four and the top of [page] five. So that's my last question.

Shouldn't that, in fact, also be included there in that section?

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to clauses 1 through 8?

There being none at this time, I call on the Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.

If you would please just allow me just a few moments to just get the—

The Chairman: Certainly.

Hon. Owen Darrell: —correct [answer] for that.

The Chairman: Yes, of course.

[Inaudible interjection]

The Chairman: We definitely deal with facts in the House of Assembly. So, I would rather you take your time and make sure you have the correct answer.

Hon. Owen Darrell: Thank you.

The Chairman: I recognise the Member from constituency 18, the Premier.

Hon. E. David Burt: You know my number! Madam Chairman, while the honourable team is providing the answer to the Minister, I just want to go back to a particular question that the Honourable Member had raised and just provide additional clarity as per the Bill, because the Honourable Member . . . and this was on [new] section 35G(2), where he said prior to suspending a ridesharing permit under . . . and he gave us the whole thing and he was basically saying that it was a lawyer's process.

Yes, that is natural justice. But it is also important to note that the very next clause says notwithstanding subsection (2), the Board may suspend a ridesharing permit with immediate effect upon receipt of report in writing from the senior traffic officer where it is expedient to do so in the interest of safety or security and of person. So, there is the ability to do it immediately. So, I don't want the impression to be left in the public space that for any suspension, you have to go through that process. There is another provision that solves to be immediate, if a report is given from a senior traffic officer.

The Chairman: Thank you, Premier. Thank you for that clarification. Thank you.

Are there any other Members who wish to speak to clauses 1 through 8?

There being none, when the Minister is ready, he can take the floor.

And I will remind the listening public that at this late hour, we are debating the Bill entitled the Motor Car (Ridesharing) Amendment Act 2026.

And this topic is very current on many minds. And I have no doubt there are quite a few out there in the listening public. Yes.

So, Minister, whenever you are ready.

Hon. Owen Darrell: Thank you, Madam Chairman, and we are getting late.

It may have been difficult to capture the question. So, for this one, I'm not going to repeat the question, but I believe I have the answer that traffic violations are an application checking process for the Board that allows the Board to determine if there's a violation that impacts the holders of the PSVLB . . . I'm sorry of the Public Service Vehicle Licence.

The Chairman: Thank you, Minister.

Are there any other Members who wish to speak to clauses 1 through 8?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you. It is late, Madam Chairman. And I'll just make the point and then the Minister can take it under advisement.

What I'm saying is that [new section] 35C has a prohibition where there's a requirement for a traffic offence record check. Yes? Likewise, in relation to suspension and revocation in [new section] 35G, there is the ability to suspend in relation to the traffic check.

What I'm saying is, what is missing is that same provision in relation to [new section] 35F. One would expect the same provision to appear in [new section] 35F. And if the Minister would kindly just take that under advisement, I don't need to trouble us further.

Thank you.

The Chairman: Okay, thank you.

Are there any other Members who wish to speak to clauses 1 through 8?

There being none, I call on the Minister.

Hon. Owen Darrell: Thank you, Madam Chairman.

And I do thank the Honourable Member for giving us that grace and I will take it under advisement and be sure to get back to him at the appropriate time.

So, Madam Chairman, I now move that clauses 1 through 8 be approved.

The Chairman: It has been moved that clauses 1 through 8 be approved.

Are there any objections?

There are none.

[Motion carried: Clauses 1 through 8 passed.]

The Chairman: Continue, Minister. The preamble.

Hon. Owen Darrell: Madam Chairman, I move that the preamble be approved.

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

Are there any objections?

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

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

Are there any objections to that? There are none.

So . . . I recognise the Member from constituency 30. Member you have—

[Inaudible interjection]

The Chairman: Okay, there are none.

[Gavel]

The Chairman: So, if you had any, it's too late. Just letting you know.

[Laughter]

[Motion carried: The Motor Car (Ridesharing) Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 12:35 am

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

REPORT OF COMMITTEE

**MOTOR CAR (RIDESHARING)
AMENDMENT ACT 2026**

The Speaker: Members, are there any objections to the Bill entitled the Motor Car (Ridesharing) Amendment Act 2026 being reported to the House?

Some Hon. Members: Nay.

The Speaker: No objections. It has been reported. Thank you.

Member, before I do that third reading, do you have a seeking of indulgence right now?

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 this Honourable House.

The Speaker: Any objections?
Go ahead.

[Motion carried: Standing Order 14 suspended.]

BILL

FIRST READING

**PAYROLL TAX AMENDMENT
AND VALIDATION ACT 2026**

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

Mr. Speaker, I am introducing the following Bill for its first reading so it may be placed on the Order Paper for the next day of meeting, and it is the Payroll Tax Amendment and Validation Act 2026.

The Speaker: Thank you.
Minister, do your third reading.

SUSPENSION OF STANDING ORDER 21

Hon. Owen Darrell: Thank you. Mr. Speaker.

I move that Standing Order 21 be suspended to enable me to move the Bill entitled the Motor Car (Ridesharing) Amendment Act 2026 to be now read a third time by its title only.

The Speaker: Any objections?
No objections being recorded.
Minister, go ahead.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

**MOTOR CAR (RIDESHARING)
AMENDMENT ACT 2026**

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

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

[Motion carried: The Motor Car (Ridesharing) Amendment Act 2026 was read a third time and passed.]

The Speaker: Premier.

ADJOURNMENT

Hon. E. David Burt: What's the date, Mr. Speaker?

Mr. Speaker, I move that this Honourable House now adjourn until Monday, 9 March 2026 at 10:00 am.

The Speaker: Thank you.
Does any Member wish to speak to that?
There are no Members wishing to speak to that.
We stand—

[Laughter]

The Speaker: Members, the House now stands adjourned until Monday at 10:00 am.

Have a good weekend and we will see you on Monday morning.

[Gavel]

[At 12:36 am [Saturday, 7 March 2026] the House stood adjourned until 10:00 am, Monday, 9 March 2026]

**BERMUDA HOUSE OF ASSEMBLY
2025/2026 SESSION**

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(in two volumes)**

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