



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

12 SEPTEMBER 2025

*(Sitting number 18 of the 2025-2026 Session)
(pages 1353-1422)*

**Ms. Lovitta F. Foggo
Deputy Speaker**

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**BERMUDA HOUSE OF ASSEMBLY
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12 SEPTEMBER 2025
10:05 AM**

Sitting Number 18 of the 2025/2026 Session

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

The Deputy Speaker: Good morning to Members.
Members, we are going to start off with prayers now.

PRAYERS

[Prayers read by Mr. Clark Somner, Clerk]

The Deputy Speaker: Okay. Members.

[Gavel]

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

**HON. ROBERT KING, MP
NEW OPPOSITION LEADER**

The Deputy Speaker: Yes. Members, before we get to the business of the day, I would just like to take the time to join you in congratulating the new Leader of the Opposition, Mr. King.

Mr. King, congratulations.

And I will offer, if he so desires, the Premier, if he wishes to have a word or two of congratulations. That is entirely up to him. I have joined the House, so you don't have to.

[Laughter]

The Deputy Speaker: Okay.

Hon. E. David Burt: Madam Deputy Speaker, I shall concur with your comments and look forward to a robust session today.

The Deputy Speaker: Okay, thank you. Thank you.

CONFIRMATION OF MINUTES

[Minutes of 18 July 2025]

The Deputy Speaker: Okay. These are the Minutes of 18 July [2025]. And there are no objections or anything, so.

[Minutes of 18 July 2025 confirmed]

MESSAGES FROM THE GOVERNOR

The Deputy Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Deputy Speaker: I just wish to announce that the Speaker, as you can see, is absent. Ms. Beal, the Deputy Clerk, is absent. And Member Vance Campbell is absent. They are attending the 47th CPA Caribbean Regional Conference in The Bahamas.

SERGEANT TROTT PRESENT IN THE CHAMBER

The Deputy Speaker: I would also like to acknowledge at this time that we have someone shadowing the Sergeant-at-Arms, and that is Sergeant Trott.

Mr. Trott, welcome. We hope you enjoy—

[Desk thumping]

The Deputy Speaker: —your tuition.
Okay.

MESSAGES FROM THE SENATE

The Deputy Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Deputy Speaker: We have papers and other communications to the House, and they are considerable.

So, I call on first the Junior Minister, Minister Furbert.

Hon. Wayne L. Furbert: Good morning, Madam Deputy Speaker, how are you?

The Deputy Speaker: Good morning. Very well, thank you.

**NATIONAL PENSION SCHEME (OCCUPATIONAL
PENSIONS) (ADMINISTRATION FEES)
REGULATIONS 2025**

Hon. Wayne L. Furbert: Madam Deputy Speaker, I have the honour to attach and submit for the consideration of the Honourable House of Assembly, the National Pension Scheme (Occupational Pensions) (Administration Fees) Regulations 2025, in exercise of the power conferred by section 69(1)(jb) and [69(1)](q) of the National Pension Scheme (Occupational Pensions) Act 1998.

Thank you.

The Deputy Speaker: Thank you, Member.

I now call upon the Minister of National Security. Minister.

Hon. Michael A. Weeks: Madam Deputy Speaker, I don't have the paperwork in front of me, so can you . . .

The Deputy Speaker: This is the National Violence Reduction Strategy Blueprint.

Hon. Michael A. Weeks: Right, so can you skip over? I'll be back.

The Deputy Speaker: Okay, I will. Hopefully, you get it soon and I will . . . if you can't do it today, then you will have to lay it the next [sitting].

Oh, okay. You're able to do it now, Minister?

Hon. Michael A. Weeks: Yes, yes, yes.

The Deputy Speaker: Okay. Thank you.

NATIONAL VIOLENCE REDUCTION STRATEGY BLUEPRINT

Hon. Michael A. Weeks: Thank you, Madam Deputy Speaker.

I have the honour to attach and submit for the information of the Honourable House of Assembly, the National Violence Reduction Strategy Blueprint, in exercise of the House of Assembly for information purposes for this Honourable House.

The Deputy Speaker: Okay.

Hon. Michael A. Weeks: Thank you.

The Deputy Speaker: Thank you, Minister.

The next person I am calling on is the Minister of Tourism and Transport, Culture and Sport. Very long title.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

[Inaudible interjection and laughter]

BERMUDA SPORT ANTI-DOPING AUTHORITY— AUDITED FINANCIAL STATEMENTS AND ANNUAL REPORT 2025

Hon. Owen Darrell: Madam Deputy Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly, the Annual Report of the Audited Financial Statements for the Bermuda Sports Anti-Doping Authority for year ending 31 March 2025.

The Deputy Speaker: Okay.

Okay. Minister, you're still standing.

Hon. Owen Darrell: Can I go through . . .

The Deputy Speaker: You may. That's why I said *okay*.

Hon. Owen Darrell: The next one is the Civil Aviation.

BERMUDA CIVIL AVIATION AUTHORITY— ANNUAL REPORTS 2021-2024

Hon. Owen Darrell: Madam Deputy Speaker, I have the honour to attach and submit for the information of this Honourable House of Assembly, the Bermuda Civil Aviation Authority Annual Reports for the years ending 31 March 2021 through [31 March] 2024.

The Deputy Speaker: Okay, so you are laying all four?

Hon. Owen Darrell: Yes, thank you.

The Deputy Speaker: One, two three . . . I think it's five. Five reports.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The Deputy Speaker: I think.

BERMUDA TOURISM AUTHORITY CONSOLIDATED FINANCIAL STATEMENTS AND YEAR IN REVIEW FOR 2024

Hon. Owen Darrell: Madam Deputy Speaker, I have the honour to attach and submit for the information of this Honourable House of Assembly, the Bermuda Tourism Authority Consolidated Financial Statements for the year ending 31 December 2024, pursuant to section 22(2) of the Bermuda Tourism Authority Act 2013, along with the Bermuda Tourism Authority—2024 Year in Review.

The Deputy Speaker: Okay. Continue, Minister.

**TOURISM INVESTMENT (NAVIGATE DRONE
LIGHT SHOWS) ORDER 2025**

Hon. Owen Darrell: Madam Deputy Speaker, I have the honour to attach and submit for the consideration of this Honourable House of Assembly, the Tourism Investment (Navigate Drone Light Shows) Order 2025, proposed to be made by the Minister responsible for Tourism, with the written agreement of the Minister of Finance, in exercise of the power conferred by section 5 of the Tourism Investment Act 2017.

**TOURISM INVESTMENT (ODYSSEY COMMERCIAL
CHARTER YACHT) ORDER 2025**

Hon. Owen Darrell: I also have the honour to attach and submit for consideration of the Honourable House of Assembly, the Tourism Investment (Odyssey Commercial Charter Yacht) Order 2025, proposed to be made by the Minister responsible for Tourism, with the written agreement of the Minister of Finance, in exercise of the power conferred by section 5 of the Tourism Investment Act 2017.

The Deputy Speaker: Thank you, Minister. And I think you have . . . oh, no, I believe you are done.

An Hon. Member: Yes.

The Deputy Speaker: You are done.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Yes.

And I call on the Minister covering the financial assistance [Statement]. That is the Minister of Youth, Social Development and Seniors, I believe.

Hon. Tinee Furbert: Good morning, Madam Deputy Speaker.

**FINANCIAL ASSISTANCE AMENDMENT
REGULATIONS 2025**

Hon. Tinee Furbert: I have the honour to attach and submit for the information of this Honourable House of Assembly, the Financial Assistance Amendment Regulations 2025, in exercise of the power conferred by section 21 of the Financial Assistance Act 2001.

[Crosstalk]

The Deputy Speaker: Thank you, Minister.
Okay, continuing. I think . . . hold on.
Yes, I think these check. Yes.
Thank you.

PETITIONS

The Deputy Speaker: There are none.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Deputy Speaker: There are several.

And I call on the Premier and Finance Minister to deliver his first Statement.

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

The Deputy Speaker: Yes.

**STRONG LEADERSHIP TO ADDRESS
COMMUNITY VIOLENCE: THE WORK OF
THE GOVERNOR'S COUNCIL**

Hon. E. David Burt: And good morning to you, again. I will deliver my first Statement, Madam Deputy Speaker, which is on the [Governor's Council](#).

Madam Deputy Speaker, our community is confronted by a cycle of violence that has now become generational. The pattern of events that shake our sense of safety and pierce hearts of families and friends have demanded a strategic approach on several fronts. Successive Governments have employed methods that have turned many away from the lifestyle choices that result in violence. The nature of these issues and the disproportionate impact the actions of a few have on our community means that we cannot ever rest on what was done before. Strong and sustained leadership is required.

Madam Deputy Speaker, Bermuda's Constitution makes the United Kingdom's appointed representative, the Governor, responsible for internal security. This fact is cold comfort to the grieving families of victims or those in our communities who want safer streets and neighbourhoods. They rightly turn to their elected Government to lead and not lean on the 57-year-old Constitution as an excuse not to act. Madam Deputy Speaker, section 70 of that Constitution makes provision for the Governor's Council and specifically indicates that the Council's function is to consider "matters for which the Governor is responsible." In this case, internal security.

Additionally, Madam Deputy Speaker, section 70(6) requires the Governor to summon a meeting of the Council when requested by the Premier to do so. Ministers and others can also be summoned to attend the Council by the Governor (after consultation with the Premier in the case of Ministers). Madam Deputy Speaker, in the wake of the horrific shooting just one city block away from this Chamber, I requested that the Governor convene a meeting of the Council, and in consultation with the Governor agreed that I should be

joined by the Honourable Attorney General and Minister of Justice; the Honourable Members, the Minister of National Security and Youth, Social Development, and Seniors; and the Minister of Education.

Madam Deputy Speaker, the attendance of these Ministers in the Council's meeting set out to demonstrate the broad approach required to address the issues presented by community violence. Legislative change, enforcement, understanding the impact on young people and how this cycle affects the critical educational path on which our young people should be engaged, all of these things form the foundation of the Government's strong leadership in addressing community violence.

Madam Deputy Speaker, as has been set out publicly, the Council received presentations from the Commissioner and Deputy Commissioner of Police, the Director of Public Prosecutions, and the Collector of Customs. In each case, these frontline officials set out their views on how their remit might be enhanced in the collective efforts to address these issues.

Madam Deputy Speaker, I reiterated in clear terms that any perceived resource challenges or bureaucratic procurement processes would not be allowed to frustrate the needs of the community who want strong enforcement, sound technology put to work in gathering intelligence and upgraded laws which reflect the gravity of the offences committed. The Government is a partner to both law enforcement and helping agencies who are engaged in this critical endeavour. And, as a partner, we are determined to facilitate funding, recruitment, procurement and programme delivery as demanded by the people we serve. Let there be no doubt regarding our commitment to supporting every aspect of the implementation strategy to which the Honourable Member, the Minister of National Security, will speak to later in this sitting.

Madam Deputy Speaker, this week began with a return to school for most of our parents. Parents said farewell to summer days and resumed a stricter home routine to match the need for ideal conditions for teaching and learning to which our educators and our children are likewise committed. Madam Deputy Speaker, parental responsibility is not devolved to schools, principals, and teachers. We, as parents, owe our children a non-stop focus on their welfare and the development of their moral character. We are responsible for the people they become, and it is us, as parents, who cannot be shielded from accountability when we fail to do our part.

Honourable Members will be aware that our statute books contain a 2010 law entitled the Parental Responsibility Act. Madam Deputy Speaker, the preamble to that Act states, as follows, "WHEREAS it is expedient to make provisions to prevent youth crime and disorder and to make provision to hold parents liable for the wilful misconduct of their children in relation to the property of others; . . ." Therefore, Madam Deputy Speaker, recognise that 15 years have passed

since this Act was brought into operation. I have asked it to be reviewed to ensure that it continues to provide the legal framework required for these times and that our helping agencies [have] the capacity to fill the duties imposed upon them by this Act. This Government does not believe in an unduly punitive society. But we do believe in responsibility for those who we bring into this world and who we have been blessed to form into young people who can contribute into making our Island a better place.

Madam Deputy Speaker, these are our children. We are responsible for them. When we fail in that responsibility and there are community impacts, the community demands consequences. It is not ideal for governments to mind matters of the home, but when failure to do so spills over into the community, it is the government's responsibility to act. Madam Deputy Speaker, on Tuesday of next week Governor's Council, will meet again. We will receive updates from uniformed services and also ensure that all are engaged in the violence prevention and intervention programmes that are in place through the National Violence Reduction Strategy.

Our commitment to reverse these trends is as strong as that on enforcement and accountability, which I have outlined today. Madam Deputy Speaker, as this Government continues to bring the strong leadership required to address community violence, I reflect on the excitement seen on the faces of hundreds of children—I'm sorry, thousands of children, Madam Deputy Speaker—who started school on Tuesday. I saw in them the best of what Bermuda can become. Their innocence spoke volumes and provided the inspiration we need to press on with this fight. We owe them their future, and it is this Government's firm commitment to deliver on that promise.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Premier.

Premier, are you ready to do your second paper? Yes, do have some water.

PUBLIC SERVICE SUPERANNUATION (PSSF STABILISATION) AMENDMENT ACT 2025

Hon. E. David Burt: Madam Deputy Speaker, in the Government's 2024/25 Budget Statement, and again in my Statement to this Honourable House in May of this year, I committed that the Government would bring forward reforms to ensure the sustainability of the Public Service Superannuation Fund, which I will refer to in this Statement as "the fund." Later today, I will table the [Public Service Superannuation](#) (PSSF Stabilisation) Amendment Act 2025 in this Honourable House.

Madam Deputy Speaker, this has been a long journey. In 2019, the review process began in earnest, and since then, there have been years of consultation, study, and discussion. The Fiscal Responsibility Panel has urged action, the Opposition has urged action, and

the public, including public officers themselves, have asked when the Government will act. Madam Deputy Speaker, that time is now. This Government has demonstrated that when we make commitments we deliver. Since returning to office, the Progressive Labour Party has taken on the tough issues of Bermuda's public finances, reversed years of unsustainable deficits, made our tax system more fair and successfully balanced Bermuda's budget, delivering the first budget surplus in 23 years. We have restored fiscal credibility, reduced gross debt and ensured that Bermuda's finances are on a stable footing.

Public sector pension reform is the next step in that journey securing the future, not just for public servants, but of Bermuda's fiscal house as a whole. Madam Deputy Speaker, the Public Service Superannuation Fund, which pays the pensions of our teachers, police officers, nurses, prison officers, firefighters and the many other public officers who serve this country, is not on a sustainable footing. The most recent actuarial valuation as of March 2023 shows an actuarial deficit of just over \$1 billion. The fund is only 37 per cent funded. Without reform the fund is projected to deplete its assets by 2045—20 years from now. That is within the working lifetime of many Bermudians now in the public service.

The numbers matter but let me explain what they mean in plain terms. A funding ratio of 37 per cent means that for every dollar owed in pensions, the fund only has 37 cents in assets. A deficit of \$1 billion means that unless changes are made taxpayers will be required to cover the shortfall leading to increased taxes for residents and businesses. And depletion in 2045 means that a Bermudian in the public service today could reach retirement only to find the fund exhausted. Madam Deputy Speaker, that is a risk that no responsible government can accept.

The math is clear: The contributions going into the fund are not enough to cover the benefits being paid out. As people live longer the number of retirees grows and the pressure on the fund increases. Unless changes are made taxpayers will face an ever-increasing liability that could jeopardise both pensions and Bermuda's wider economy, putting credit ratings under pressure and lead to increased interest rates for all.

The current path is unsustainable. And to do nothing would be irresponsible. Madam Deputy Speaker, Bermuda is not alone in facing this challenge. Across the world, governments have been compelled to act. The United Kingdom has legislated gradual increase in retirement age, moving towards 68. Canada has raised contribution rates for its public sector pensions. In the United States, many states reformed their systems, raising both contributions and retirement ages to preserve solvency. Elsewhere, the Netherlands has linked its retirement age to life expectancy, automatically adjusting as people live longer. Ireland has extended retirement ages and restructured public sector benefits. Australia has raised both contribution rates

and retirement ages in recognition of demographic change. The OECD has reported that nearly every major public pension system has undergone reform in the past decade. The global trend is clear. As life expectancy increases and pension promises becomes more expensive, governments have had to make adjustments.

Madam Deputy Speaker, Bermuda is part of that global reality, and this PLP Government is taking the necessary and responsible steps now to ensure long-term stability of public sector pensions.

The reforms, Madam Deputy Speaker. The reforms that this Government has introduced today are a product of careful analysis, actuarial advice, legal advice and extensive consultation. They are phased, they are fair, and they are designed to make public sector pensions secure for the future. And I will cover them, the six major changes, Madam Deputy Speaker.

First, earliest unreduced pension age. Madam Deputy Speaker, this is the most important change. At present, non-special group members (the broad majority of public officers) can receive an unreduced pension at age 60. And special group members (our uniformed services) at age 50. Under these reforms these thresholds will rise gradually to 65 and 55, respectively, phased in between 2027 and 2035.

This, Madam Deputy Speaker, is effectively the retirement age for most public officers because it is at the point which they can retire without penalty. The change from 60 to 65 for most public officers is significant. However, even at 65, Bermuda's effective retirement age remains well below the benchmarks in most developed countries where retirement ages are 67 or higher. This change is about aligning with demographic realities while still providing our public officers with one of the more generous public pension systems globally.

Second, contributions. Madam Deputy Speaker, at present, non-special group members (the majority of public officers) contribute 8.0 per cent of their salary. This will increase gradually to 10.0 per cent over three years. For our uniformed services contributions will increase from 9.5 per cent to 11.5 per cent over the same period. Importantly, these increases will be offset by negotiated salary uplifts, meaning that public officers will not see their take-home pay reduced. This approach balances the need to strengthen the fund with this Government's commitment to fairness for workers.

Third, Madam Deputy Speaker, the pension formula. Today, pensions are calculated based on the final year's salary. This is generous, but it is also unsustainable and creates inequities. Under the proposed reforms, pensions will be calculated based on the average of the final 10 years of salary, phased in over a 10-year period. This change prevents anomalies, ensures fairness, and aligns Bermuda with global best practice.

Fourth, the mandatory retirement age. Madam Deputy Speaker, the maximum age at which a public officer must retire is 65 for teachers, 68 for other non-

special group members, and 55 for uniformed services. These will gradually increase to 70 and 60, respectively, by 2035. It is important for Honourable Members and public officers to note that this is not the earliest age at which someone can retire, but the latest age at which they must retire. These changes reflect longer life expectancy and modern working realities.

Fifth, the lump sum conversion factor. Madam Deputy Speaker, currently, a retiring member can commute part of their pension into a lump sum calculated by a fixed factor of 11.5, which is static in legislation. This provision has proven costly to the fund. Going forward, this conversion factor will be actuarially assessed at each valuation, ensuring that lump sums are properly funded and do not weaken the fund's long-term sustainability.

And sixth, governance. Madam Deputy Speaker, the governance of the fund will be strengthened. The Public Service Superannuation Board will have a more formal role in reviewing actuarial evaluations and advising on future reforms. Decisions about pensions will be based on evidence and actuarial advice. And it is only right that the representatives of those who depend on public sector pensions play a more active role in determining the future sustainability of the fund.

Madam Deputy Speaker, taken together, these reforms will transform the trajectory of the fund. Actuarial modelling indicates that instead of depleting by 2045, the fund can achieve fully funded status by 2060. In practical terms, that means that pensions will be secure not only for today's retirees, but for generations to come.

Madam Deputy Speaker, these reforms did not come easily. They are the product of years of consultation. The Government has engaged with unions, staff associations and stakeholders across the public service. Multiple meetings were held, proposals were revised, adjustments were made to ensure what is brought to this House is both fair and workable. We recognise, and I want to emphasise this point, Madam Deputy Speaker, that any change to pensions is deeply personal. People plan their lives around their retirement expectations. For many, the pension they earn through years of public service is one of their most important financial assets. That is why these reforms have been carefully phased in. That is why we have sought to protect take-home pay. And that is why we have chosen reforms that, while necessary, are fair and sustainable.

We listened to stakeholders. Unions stressed the importance of gradual implementation, and we agreed. Workers expressed concern about protecting the value of their pensions, and we responded by ensuring that reforms secure the fund for the future. Stakeholders asked for fairness, and we delivered reforms that share responsibility across contributors, current and future beneficiaries, and the Government.

Madam Deputy Speaker, I acknowledge that there are some who may feel that benefits are being

diminished. To them, I say these reforms are about protection, not reduction. With this Bill, the pace of accrual of benefits and the level of benefits that you will be paid are not changing. These reforms will ensure that your pension and the pensions of those who come after you will be able to be paid when you retire.

Madam Deputy Speaker, I also would like to speak directly to our current retirees. One of the most difficult consequences of the fund's financial challenges has been the freeze on pension benefit increases since 2014. This has placed increasing pressure on many of our retirees as the cost of living has risen. The reforms we are bringing forward today are not only about securing pensions for those still in service. They are also about creating the financial capacity to advance benefit increases for those already retired and for those who will retire in the future. With these reforms, and subject to actuarial advice, we will be in a position to consider benefit increases. While this Bill does not enact those increases, during this legislative session, after consultation with the actuaries and the Public Service Superannuation Board, the Government will bring forward legislation to increase pension benefits for current public sector retirees.

Madam Deputy Speaker, that is an important commitment, and it is only possible because we are taking the steps today to place the fund on a secure footing.

In closing, Madam Deputy Speaker, this has been a long journey. Multiple rounds of consultation, years of study and careful consideration have led to the reforms this Government is bringing forward today. These changes are not easy, but no one in Bermuda, and especially all Honourable Members, should doubt that they are necessary. This Bill will reduce our unfunded liabilities, protect pensions for current and future public officers and secure the financial future of the Public Service Superannuation Fund. These reforms are about responsibility. They are about fairness. And above all, they are about ensuring that the men and women who dedicate their lives to serving Bermuda and its people can retire with dignity and security.

This Government has shown before that it will not shy away from difficult problems. We delivered a budget surplus after years of deficits. We made our tax system more fair, reducing tax on workers in Bermuda. We restored fiscal stability to Bermuda's public finances and are now positioned to reduce our national debt. And today, we take another step in that tradition, securing pensions for the future.

Madam Deputy Speaker, these reforms are the right thing to do. They are fair, they are responsible, and they will ensure that Bermuda's public officers today and tomorrow can depend on the pensions they have worked so hard to earn.

Thank you, Madam Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Thank you, Premier.

I call on the next Minister and that is the Minister of Housing [and Municipalities].

Deputy Premier, you have the floor.

MORGAN'S POINT DEVELOPMENT COMPANY UPDATE

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

Madam Deputy Speaker, I rise today to provide Honourable Members with an update on the work of the [Morgan's Point Development Company](#), or MPDC. This Government recognises the significance of the Morgan's Point site, not only for its physical scale, but for its potential role in Bermuda's future economic and social development. It is therefore important that I take this opportunity to apprise the House of the progress that it has made in strengthening the company's operations, ensuring good governance and preparing the site for redevelopment and setting the stage for long-term strategic decisions.

Madam Deputy Speaker, by way of context, Honourable Members will recall the long and difficult history of the Morgan's Point site. What began as a land swap for Southlands in 2011 was heralded as an opportunity to deliver significant hotel and residential development. Successive proposals included boutique hotels, branded condominiums and a luxury resort anchored by the Caroline Bay Marina.

However, as was outlined when the Morgan's Point Company Act 2022 was introduced in this House, the project was beset by financial instability from its inception. Construction proceeded on the basis of a \$165 million government guarantee, rather than on financial viability of the project itself. When the project defaulted, the Bermuda Government was legally obligated to honour that guarantee. To date, taxpayers have borne more than \$230 million in direct costs and interest payments, with little to show beyond an unfinished site and a marina. It is precisely because of this painful history, Madam Deputy Speaker, that the work of the MPDC today is centred on discipline, transparency, and rigorous due diligence.

Every step now being taken, from corporate governance and compliance to feasibility analysis and structural assessments, is designed to avoid the mistakes of the past. Our aim is to ensure that this critical national asset is managed responsibly in the public interest and with the long-term goal of securing the best value for Bermuda.

Madam Deputy Speaker, earlier this year, Government provided support to MPDC to establish its operational base and to commence feasibility and cleanup activities. Since that time, the company has concentrated on building the necessary foundations for sound management and effective oversight. One of the first steps has been the formal onboarding of Carey Olsen as Corporate Secretary. This appointment ensures

that the Board of Directors is operating in full compliance with its statutory and fiduciary obligations. In addition, MPDC has confirmed its compliance with the Personal Information Protection Act and appointed a dedicated Privacy Officer to oversee all data protection responsibilities. These measures speak to a strong commitment to transparency, accountability, and proper governance.

Madam Deputy Speaker, on the financial and operational side, MPDC has made notable progress. Bank accounts have been established and funded through Bermuda Commercial Bank, and the company has successfully addressed vendor payables and regulatory fees. Work is currently underway to secure Directors and Officers' liability insurance, which will further protect both the company and its Board. The company is also in the process of finalising the appointment of accounting and legal service providers to provide ongoing professional support. Taken together, these steps represent a deliberate effort to ensure that the company's operations are robust, compliant, and fit for purpose.

Madam Deputy Speaker, recognising the complexity of the work at Morgan's Point, MPDC has engaged an Operations and Project Management Consultant to oversee the various workstreams. This arrangement ensures that activities ranging from feasibility studies to site readiness preparations are properly coordinated and delivered with efficiency. It also provides Cabinet with the assurance that the project is being managed with professional discipline.

In terms of site readiness and clean-up, MPDC has developed a phase plan to address both immediate and long-term requirements. The first stage has involved assessments of hurricane preparedness, as well as cost estimation exercises to inform contract negotiations. These are critical steps to ensuring that the site is safe, secure and maintained responsibly. The next stage will involve the engagement of contractors to carry out on-site clean-up work. Honourable Members will appreciate that such work must be undertaken with the highest regard for health, safety and environmental standards, and MPDC is taking care to ensure that these considerations are given full weight.

Madam Deputy Speaker, on the development side, the company has not stood still. Board members and consultants have undertaken site visits and due diligence exercises, and communications have commenced with leading structural engineering firms. I can advise Honourable Members that site visits are intended to be held in the near future, during which engineers will conduct detailed structural assessments and prepare property condition reports for buildings R1 through R5. These reports will form the backbone of a comprehensive redevelopment strategy, providing clear evidence of what is feasible and what investment will be required. A further critical element of this work is the feasibility study now underway. This study is updating the financial model originally prepared in 2021,

taking into account the effects of inflation, site degradation and current market conditions.

The updated model will allow the company, and by extension Government, to consider a range of options for the site's redevelopment. These options include direct development by MPDC, public-private partnerships or the potential disposal of certain assets through sale or lease. In each case, the analysis will ensure that decisions are grounded in rigorous financial assessment and strategic foresight.

Madam Deputy Speaker, looking ahead, the company has set out its next steps. These include finalising the appointment of its accounting and legal service providers, securing D&O [Directors and Officers] insurance coverage, engaging contractors to carry out the phase site clean-up, completing the structural engineering assessments and property condition reports and advancing the feasibility work to a point where firm recommendations can be brought before Cabinet. These steps represent steady progress, but also a clear trajectory towards enabling long-term redevelopment at Morgan's Point.

Madam Deputy Speaker, in closing, I wish to emphasise that Morgan's Point Development Company is now well-established and is diligently advancing its mandate. While much work lies ahead, the foundations are now in place to support an informed and strategic approach to the redevelopment of this important site. I look forward to returning to this Honourable House in due course with further updates as the company moves from planning into implementation. Thank you.

ANNOUNCEMENT BY THE SPEAKER OR MEMBER PRESIDING

HOUSE VISITOR

The Deputy Speaker: Thank you, Minister.

And before I recognise the next Minister, I would like to recognise Senator Foley of the OBA.

Welcome.

Minister of Cabinet Office, you have the floor.

[Ministerial Statements, continuing]

GOVERNMENT INNOVATION WITH 100-DAY ACCELERATION PROGRAMME

Hon. Diallo V. S. Rabain: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, I am pleased to rise today to report on the successful completion of Bermuda's first [Government Accelerator Programme](#). This initiative, undertaken in partnership with the Government of the United Arab Emirates [UAE], marks an important milestone in our ongoing efforts to modernise public services, strengthen the public service and deliver better outcomes for the people of Bermuda.

[Madam] Deputy Speaker, the UAE's accelerator model is based on the principle that government should not take years to solve problems that can be addressed in 100 days. It emphasises cross-departmental collaboration, disciplined goal setting and the delivery of visible results in a short time frame.

In September 2024, the Honourable Premier accepted the UAE's invitation for Bermuda to participate in its global initiative, and in early 2025 we launched our first cohort. The first step was to identify the challenges. To qualify, each had to align with the Public Service Strategic Plan 2024-27, involve more than one Ministry so no single entity could simply direct another, have resources available to deliver and be possible to resolve within 100 days.

After reviewing the five options, three challenges were selected for acceleration.

1. Connecting personnel information. Integrating payroll, pensions, HR and IT systems so that a single update would automatically cascade across all systems.
2. Creating an eProfile. Designing a unique government profile for service users, enabling one logon, one profile for residents and businesses when interacting with the government.
3. Revamping gov.bm. Redesigning the government's website into a modern, mobile-friendly, accessible gateway to services with accurate content and stronger search.

Madam Deputy Speaker, to prepare, a core team led by the Deputy Head of Public Service, Dr. Jennifer Attride-Sterling, received training from the UAE facilitators. This enabled them to cascade the approach through workshops with accelerator teams and executive sponsors. In February, each project established a challenge note, sponsors were appointed, and acceleration teams were formally launched. From there, the work was structured around milestone workshops, a launch, day 25, day 75, and a day 50 progress report workshop, and finally, the closing workshop held last Monday, 8 September. Between these sessions, teams met intensively, 48 team meetings, 24 cross-agency encounters and consultations with over 130 stakeholders, contributing to nearly 400 human hours of effort.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: Madam Deputy Speaker, the process itself is worth noting. Each team was required to

1. map stakeholders and consult with both internal and external users;
2. co-design solutions with those affected, ensuring transparency and buy-in; and
3. report progress regularly to executive sponsors and adjust as necessary.

The website revamp team, for example, worked closely with Vision Bermuda to ensure the prototype met international accessibility standards. This

not only improved usability for the visually impaired but also improved the navigation for all users.

Madam Deputy Speaker, the personnel information team focused on mapping and synchronising core data fields such as names, address, job titles, and contacts across four major government systems,

- EnterpriseOne;
- PX3000 for pensions;
- ETWeb for talent management; and
- Active Directory for IT users.

The new Personnel Sync process fills the gap where no integration previously existed, and it is now ready for production deployment. The eProfile team created a proof of concept for a unique identifier generated from the existing social insurance database, but designed with no personal meaning, making it secure, private, and persistent. They built a prototype UID generator, mapped the integration needed for legacy systems and produced a roadmap that moved towards a national single sign-on service in the near future. The website revamp team delivered a working prototype built on a modern content management system, enabling information to be updated once and published consistently across the site. Enhanced search, mobile responsiveness and an inclusive design means users will have faster, easier access to information.

Full implementation is now scheduled to begin with a public launch targeted for early 2026. These initiatives support the Government's commitment of ensuring government services are digitally accessible to every Bermudian, making interaction simpler, faster and more transparent, and reducing red tape for residents and businesses.

Madam Deputy Speaker, these are simply not prototypes. Each team [was] required to submit a sustainability and scalability plan for the initial day 100 workshop. These plans outlined who would own each initiative, how the work would be maintained and how the solutions would be scaled up to other departments and services. In other words, these are not 100-day experiments. They are the beginning of lasting reform and ensure that Government's vision for an agile and accountable public service becomes a permanent reality, not a pilot or an experiment.

Madam Deputy Speaker, to demonstrate how seriously Bermuda treats this partnership, while attending the United Postal Union Congress Conference in Dubai earlier this week, I arranged to meet personally with senior leaders of the UAE Accelerator Programme, including Mr. Abdulla Al Jarwan and Dr. Radheya Al Hashemi. That in-person engagement allowed us to discuss the hurdles faced, the solutions developed, and to reinforce Bermuda's commitment to embedding this model in our public service culture. I believe this step has strengthened the partnership and ensured that Bermuda is seen internationally as a credible partner in government innovation.

Importantly, the UAE facilitators were so impressed with Bermuda's execution that they indicated

during this in-person meeting that our experience is being considered to be used as a case study to guide other countries adopting the accelerator model. Evidence shows that governments which adopt proven international models while tailoring them for local needs achieve faster, more reliable reform. Bermuda has the opportunity to position itself alongside leading innovation nations.

Madam Deputy Speaker, this is only the beginning. In months ahead, the Personnel Synch will be deployed, the eProfile will move towards integration with other systems and the website revamp will roll out to the public. The lessons learned from this first cohort will be applied to new accelerator projects, ensuring that the public service continues to improve and innovate.

I close by thanking our partners in the UAE, the accelerator core team led by Dr. Attride-Sterling, the sponsors and executive owners, and especially the many public officers who demonstrated that even within the everyday pressures of their day jobs, they can deliver transformative change in just 100 days. In doing so, we are not only fulfilling the commitments set out in the Throne Speech but also building a public service that is fit for the future, innovative, people-focused and trusted by all Bermudians.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I call on the next Minister, the Minister of National Security.

Minister.

NATIONAL VIOLENCE REDUCTION STRATEGY UPDATE

Hon. Michael A. Weeks: Good morning, Madam Deputy Speaker. And good morning to the listening public.

Madam Deputy Speaker, I rise today to update this Honourable House on the [National Violence Reduction Strategy](#). Madam [Deputy] Speaker, Honourable Members will recall that this strategy was debated in this Honourable House in December 2024, reflecting a shared commitment across government and community to address the root causes of violence.

The strategy is guided by three tiers of action:

- the steering committee that provides leadership and oversight;
- the Inter-Agency Gang Enforcement Team that focusses on targeted interventions and enforcement; and
- the Inter-Agency Community Response [team] that delivers prevention and support services on the ground.

Madam Deputy Speaker, the National Violence Reduction Steering Committee, comprised of permanent secretaries from across government, provides the highest level of coordination and accountability. It ensures that ministries are aligned, resources are strategically allocated and that progress against the eight

goals is rigorously monitored. Importantly, the steering committee is now managing a framework of SMART goals, with clear and measurable objectives dedicated to each Ministry and agency.

Madam Deputy Speaker, the National Violence Reduction Strategy is an overarching national framework that brings together multiple agencies and ministries under the leadership of the Ministry of National Security. This framework is structured around short-, medium- and long-term goals. The short-term goals have been achieved by establishing the governance architecture, the steering committee, the Inter-Agency Gang Enforcement Team and the Inter-Agency Community Response team. The medium-term goals focus on scaling up and enhancing programmes, some of which were already underway. The long-term goals speak to the deeper mission of addressing the root causes of violence, transforming perceptions, reshaping behaviours and shifting cultural norms so that peace and opportunity become the standard for our communities.

Madam Deputy Speaker, the Inter-agency Gang Enforcement Team, or IGET as we know it, is now evolving into a more balanced mechanism that also integrates preventative approaches. By bringing together police, corrections, probation, education, child and family services and other partners, IGET now functions as a multi-agency prevention tool and aids the development of early intervention plans that prevent young people from entering cycles of violence.

The Interagency Community Response will operate at the grassroots level. Its mandate is to strengthen prevention and community resilience by working directly with neighbourhoods, community organisations, faith-based groups, families, community leaders and the private sector. Madam Deputy Speaker, community mobilisation is the heart of prevention.

The Ministry has invested \$397,434 in sports organisations across the Island, including,

- Bailey's Bay Cricket Club;
- Bermuda's Brazilian Football School;
- Bermuda Cricket Board of Control;
- Boulevard Community Club;
- North Village [Community Club];
- Western Stars [Sports Club];
- St. David's [County Cricket Club];
- Devonshire Colts [Club]
- Flatt's Victoria [Recreation Club]; and
- FrayStar Cricket Institute.

In the coming year, the Ministry of National Security will offer restorative justice training to sports club coaches, staff and stakeholders. These clubs are key partners in creating safe and structured environments for young people, offering mentorship, positive identity reinforcement and conflict mediation during critical after-school and weekend hours. Clubs were required to show not only the need for facility improvements, but also their capacity to deliver structured youth programmes that reinforce discipline, teamwork and

conflict resolution. Some of the most intensive work we do is with those at the highest risk. That is why counselling and social service support grants were established, requiring applicants to provide evidence of direct work with at-risk youth, offer violence prevention and mediation and commit to regular monitoring.

Strong families are essential for preventing violence. The Ministry has provided \$135,000 to community organisations that deliver wraparound support and trauma-informed care, counselling and support for families in crisis, including the Family Centre and Transitional Community Services. These partners offer critical support during times of crisis and play a central role in recovery and resilience. Additionally, the Gang Violence Reduction Team's Coordinated Crisis Response Team continues to meet with families after violent incidents to provide immediate support, restore calm and prevent retaliation.

In addition, Madam Deputy Speaker, \$25,000 has been allocated to Crime Stoppers Bermuda to enhance anonymous reporting. This investment reflects our commitment to encouraging public participation and empowering residents to share information that helps keep our community safer. We recently reached an agreement with Crime Stoppers wherein we pledged to provide funding up to \$50,000 for information that leads to an arrest and charge for serious violent crime.

Madam Deputy Speaker, the Gang Violence Reduction Team has worked closely with 60 public high school students and engaged middle and primary school students through the I AM Programme, providing alternatives for those who are excluded from traditional schooling.

To further invest in young people's growth, \$60,000 has been dedicated to youth mentorship and leadership development programmes, including Future Leaders Bermuda, WeSpeak Bermuda and Women's Resource Centre. The Ministry has also advanced the work of the strategy through community grants dedicated to youth development programmes. These grants support organisations delivering mentorship, leadership training, and wraparound services to young people most at risk.

In June, the Truth Be Told: Youth Rise Against the Violence Summit brought together more than 70 students and 200 attendees, showcasing powerful youth-led campaigns addressing mental health, the "snitch culture" and gang violence.

Madam Deputy Speaker, education and employment are key to breaking cycles of violence. Over \$84,000 has been awarded to the Adult Education and CARE Learning Centre to provide GED preparation, digital literacy and re-engagement programmes for young people identified by our case workers in need of such support.

Through the Redemption Programme, 15 individuals who actively engaged in the 20-week programme have remained free of re-offending, a powerful

sign of progress. The Gang Violence Reduction Team also carried out prison visits to prepare individuals for release with through-the-gate care packages under development to smooth the transition. Several clients have already secured placements at a local hotel and in the trades programme, media companies, government departments and/or enrolled in training programmes, including the Bacardi bartending programme and other certification programmes.

Madam Deputy Speaker, prevention is most effective when all sectors are working together. The Gang Violence Reduction Team has attended dozens of interagency case management meetings with schools, the Department of Child and Family Services, justice partners, and workforce development. The Empowering Futures Initiative now supports 15 participants on paths that include GED programmes, Bermuda College courses and apprenticeships. This work is supported by a robust monitoring and evaluation framework that holds all partners accountable and ensures that resources are used effectively. These grants are structured investments with accountability built in at every stage. The process is as follows:

1. Programmes submit daily grant applications with budgets and sustainability plans.
2. Applications are reviewed against criteria tied to the National Violence Reduction Strategy goals.
3. Awardees participate in orientation sessions where expectations are set.
4. Programmes are required to submit quarterly progress reports.
5. At the end of the funding period, a formal evaluation measures outcomes against agreed metrics.

And throughout this process, the Gang Violence Reduction Team is on the ground visiting programmes, reviewing progress and connecting directly with the young people and families served.

Madam Deputy Speaker, this year we will host community roundtables to hear directly from residents, frontline workers and families about violence, service gaps and solutions. The “Mental Health Matters” campaign amplifies these voices, telling real stories of resilience and recovery through photography, spoken word and storytelling.

Madam Deputy Speaker, some of our most important work is with those at the highest risk of harm. Fifteen individuals received intensive wraparound support in June, including mentorship, advocacy and family safety planning. The Gang Violence Reduction Team is present in court every day, linking individuals to services and supervising community service placements that hold individuals accountable. While offering guidance, they respond quickly to incidents in schools and neighbourhoods using mediation and restorative conferencing to prevent escalation.

When this House endorsed the National Violence Reduction Strategy, Honourable Members were

assured that it was not a slogan or a wish list. The strategy outlines more than 80 targeted actions, each tied to the eight strategic goals of the National Violence Reduction Strategy, and each designed to deliver measurable impact. These actions reflect a whole-of-government response, with the Ministry of National Security working alongside the Ministries of Health, Education, Justice, Youth and Social Development, Tourism [and Transport], Culture and Sport, and Economy and Labour. Together, these partners carry responsibility for different elements of the plan ensuring coordination across prevention, enforcement, rehabilitation and cultural change.

Madam Deputy Speaker, the Ministry of National Security, working in partnership with the police and the Gang Violence Reduction Team, is tasked with designing and delivering an annual evidence-based violence prevention workshop for community leaders, educators, coaches and youth workers. These workshops will focus on emerging trends in gang involvement, innovative intervention strategies, and the most effective practises in preventing youth violence, drawing on both local data and international best practises.

Free access is also to be provided to the Mental Health First Aid certification course for educators, youth workers and community leaders. This will ensure that those who work closest with our young people are equipped with culturally competent, trauma-informed skills to identify challenges, intervene early and connect individuals to appropriate support. In addition, at least 60 community mediators and facilitators, including youth workers, faith leaders and residents, will be trained through certified restorative practise programmes, helping to build community level capacity to resolve conflict peacefully.

Madam Deputy Speaker, the strategy further provides for post-incident mental health and trauma counselling, ensuring that families and communities have timely access to the support they need after violent incidents. A national audit of mental health and substance abuse services is to be completed, identifying gaps in service and barriers to access, with this information made easily available through the Stop the Violence website.

Building on this, a youth-focused mental health anti-stigma campaign will be developed, featuring community ambassadors with lived experience to shift public perceptions and promote resilience. On the employment and reintegration front, the strategy calls for the expansion of the GVRT's Redemption Initiative and its Work Placement and Mentoring Initiative, with additional staff and resources dedicated to connecting high-risk individuals to meaningful employment and vocational training. Partnerships with local GED providers will be expanded to enable more learning support for those who need it. The plan also provides for psycho-social events focused on men and their children, strengthening family bonds, and promoting mental health awareness.

Finally, Madam Deputy Speaker, the Strategy recognises that long-term change requires cultural transformation. A national suite of print and digital materials will be created to explain the types of violence. Early warning signs, prevention strategies, and available support services are all designed to be culturally relevant and accessible.

Madam Deputy Speaker, robust monitoring and evaluation is the foundation of any effective strategy, and the National Violence Reduction Strategy was built with this in mind. We recognise the expectation of this Honourable House and the public to seek clear evidence of progress and acknowledge calls for greater transparency in data. The Ministry is redesigning how outcomes are collected, analysed and shared, moving from ad hoc reporting to a structured, transparent system that tracks progress against the Strategy's eight goals and Ministry-specific SMART objectives.

The National Violence Reduction Strategy is not a slogan. It is a movement to heal our communities, strengthen families, and give young people opportunities for a better future. Every grant awarded and every intervention delivered represents an investment in a safer Bermuda.

Madam Deputy Speaker, I wish to express my sincere gratitude to the Gang and Violence Reduction Team, community organisations, educators, families and residents who are leading this charge every day. Your efforts, often unseen, are the backbone of this strategy and a lifeline for many.

Madam Deputy Speaker, we will continue to listen, to engage and to invite everyone in Bermuda to take part in building a safer, stronger country. This Honourable House can be assured that the Ministry of National Security remains deeply committed to this mission, and I welcome ongoing dialogue with Members and the public as we move forward.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

Minister, I believe you have a second [Statement]. You might want to get a sip of water before you start.

Hon. Michael A. Weeks: Yes, ma'am.

The Deputy Speaker: Okay, sure.

36TH ANNUAL NATIONAL RECOVERY MONTH

Hon. Michael A. Weeks: Madam Deputy Speaker, in our ongoing commitment to strengthen social programmes that benefit the Bermuda community, I would like to highlight that the Ministry of National Security, through the Department for National Drug Control (or DNDC), joins communities globally in recognising September as [National Recovery Month](#). The 36th Annual Recovery Month, led by the Substance Abuse and Mental Health Administration in the USA since 1989, is

observed every September to acknowledge the progress achieved by individuals in recovery from substance use disorders. The month also advocates for, and supports, innovative treatment and recovery practices, celebrates the robust and proud recovery community and recognises the commitment of service providers and communities that facilitate recovery in all its forms.

This year's theme, "Recovery is REAL (Restoring Every Aspect of Life)," underscores the notion that with appropriate treatment, support and resources, recovery is attainable. Recovery Month particularly honours those overcoming challenges related to substance use disorders, which encompasses drugs, alcohol and other addictive behaviours. And it pays tribute to the resilience of individuals and families on this journey.

Madam Deputy Speaker, this year the Centers for Disease Control [CDC] is concentrating on young individuals with substance use disorders or those in recovery, emphasising the impact that real conversations can have in facilitating their access to assistance and support. You may remember that the Throne Speech 2024 emphasised the need to re-establish a dedicated adolescent substance abuse treatment programme under the direction of the Department of National Drug Control. Efforts are currently in progress to put this programme into action.

Madam Deputy Speaker, in anticipation of this year's Recovery Month, the Department of National Drug Control formed a committee chaired by the treatment officer, comprising representatives from,

- Turning Point (Bermuda Hospitals Board);
- Focus Counselling [Services] and transitional living;
- Harbour Light (Salvation Army);
- Pathways;
- Right Living House (that's the Department of Corrections); and
- Bermuda Addictions Certification Board (BACB).

This committee collaborated to organise multiple community-oriented events in honour of Recovery Month. The events begin with the BACB-sponsored Substance Abuse Professional of the Year Award Ceremony, which recognises individuals who deliver exceptional care and support in the field of substance abuse treatment. The committee has organised a recovery barbecue fun day to honour and recognise individuals who have embraced recovery for their strength and perseverance.

Additionally, an event is planned that will feature bowling and karaoke for those who are currently receiving treatment services. Madam Deputy Speaker, the Department of Corrections will commemorate Recovery Month with various events, such as a barbecue picnic honouring current and past residents of the Right Living House, including those who have provided support. Later in the month, the Department of Corrections will host a graduation ceremony for inmates who have

demonstrated a commitment to positive transformation through substance abuse recovery and rehabilitation.

Madam Deputy Speaker, the Government of Bermuda offers treatment for both men and women through the Nelson Bascome Substance Abuse Treatment Centre located in Dockyard. The Centre provides residential and outpatient programmes for individuals facing challenges with drugs and alcohol dependence, in addition to facilitating access to a network of prevention and recovery services across the Island.

Madam Deputy Speaker, numerous individuals and families in Bermuda have endured suffering and silence or shame due to the effects of substance abuse. However, recovery is both real and attainable. It is essential to raise awareness to remind our community that seeking help carries no shame, and every person in recovery is entitled to dignity, compassion and support. Recovery Month serves a crucial opportunity to dismantle the stigma that frequently accompanies substance abuse.

So, Madam Deputy Speaker, I commend the Department of National Drug Control, the Department of Corrections and our community partners for their dedication in assisting individuals in creating new lives. Recovery encompasses more than just abstaining from substances. It involves the restoration of all facets of life, health, family, dignity and hope. I especially encourage those who are struggling to recognise that they are not alone and that help is available.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Tourism [and] Transport, Culture and Sport.

Minister Darrell.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

NEW CHAPTER IN TOURISM INVESTMENT FOR BERMUDA

Hon. Owen Darrell: Madam Deputy Speaker, the title of my Ministerial Statement today is "[A New Chapter in Tourism Investment for Bermuda](#)." Madam Deputy Speaker, four of the matters introduced in this Honourable House today directly relate to tourism in Bermuda.

Honourable Members will have seen from the Order Paper that two Bills and two Tourism Investment Orders are intended to be taken up at the next sitting.

Madam Deputy Speaker, these legislative items write a new chapter in tourism investment in Bermuda. The Government has engaged in a deliberate promotion of the incentives available to attractions, restaurants, and local operators in the tourism economy. The result, Madam Deputy Speaker, is a fast-growing interest from local entrepreneurs who seek to avail themselves of the benefits of various forms of relief that often are assumed only to apply to large developers.

Accordingly, Madam Deputy Speaker, Honourable Members will note that this Honourable House will soon take under consideration Orders that grant relief to two local businesses. One, a commercial charter yacht, and the other, an exciting attraction designed to add variety to which we offer our guests. It is a source of some pride to advance these Orders as they demonstrate growth in the local economy and the Government's determination to support those who express their confidence in our tourism fortunes.

Madam Deputy Speaker, the Tourism Investment Act will also be tabled today, and this begins the fulfilment of our Throne Speech promise to modernise the Act. The restrictive criteria by which Tourism Investment Orders might be varied will be a thing of the past, and in consultation with the Minister of Finance, the Minister responsible for tourism will be able to take account of real-time factors affecting tourism-related businesses and the potential impact on Bermuda's national economic interest.

This flexibility has long been suggested by developers and investors, and the amendments to the Act represent a constructive understanding of the role that the Government must play in facilitating the investment that ultimately will benefit the people of Bermuda. Madam Deputy Speaker, as I signalled in a Statement to this Honourable House in June, the developers of The Loren acquired the site of the former Elbow Beach Hotel and have set about expanding the existing hotel's footprint to include this new site, operating one hotel in two separate locations. This concept has been adopted with great success in some of our competitor jurisdictions, and it is an exciting prospect for Bermuda.

The Bill to be tabled in this House today proposes to grant relief to the developers for their intended vision, consistent with that which is available under the Tourism Investment Act. A bespoke Act of the legislature is required to realise this new concept into Bermuda's tourism inventory. It is likewise an exciting prospect as we stand on the cusp of seeing a long-vacated site revitalised and providing jobs for Bermudians in the various stages of demolition, construction, as well as operation.

Madam Deputy Speaker, these are exciting times for Bermuda's tourism. The deliberate actions taken by this Government support on-Island attractions, they sustain investor confidence, and they provide opportunities for jobs for our people in this key pillar of our economy. Madam Deputy Speaker, a new chapter is indeed being written in tourism investment for Bermuda, led by the Government that has the Bermudian worker, the Bermudian entrepreneur and the investor at heart.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

ANNOUNCEMENT BY THE SPEAKER OR MEMBER PRESIDING

HOUSE VISITOR

The Deputy Speaker: And while you get ready to read your second [Statement], I just wish to recognise the Senator of the OBA, Victoria Cunningham. She is in the House.

[Desk thumping]

[Ministerial Statements, continuing]

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Yes.

BERMUDA'S PARTICIPATION AT CARIFESTA XV BARBADOS

Hon. Owen Darrell: Madam Deputy Speaker, I rise today to report on Bermuda's successful participation in the [15th Caribbean Festival of the Arts, known as CARIFESTA XV](#), which took place in Barbados from 22 to 31 August 2025. Madam Deputy Speaker, Bermuda brought a delegation of 18 creatives representing our Island across dance, music, visual arts, film, as well as literature. Our contingent joined thousands of artists from across the Caribbean and beyond in celebration of regional culture, creativity and unity.

From the outset, Bermuda made its mark. Our national Gombey troupe proudly represented the Island in a parade through the streets of Bridgetown and the opening ceremonies, carrying the rhythm and spirit of Bermuda before an international audience. The delegation wore designs by Bermuda brand Holidae, demonstrating the talent of our fashion sector on an important stage.

Madam Deputy Speaker, Bermudian musicians performed with distinction. At the Soca Super Concert, Aalai and Fire Wayne performed alongside Darien Bailey Band, who learned their original music and backed them on a massive stage constructed especially for CARIFESTA. They shared the bill with Soca legends such as RPB (some of you would know that as Red Plastic Bag), Biggie Irie, Lil Rick, Skinny Fabulous and the soca great, Machel Montano. A remarkable experience that underscored the quality of Bermudian artistry. On Bermuda Night, the spirit of CARIFESTA was truly felt when our brothers and sisters from Trinidad and Tobago opened the evening to ensure a warm reception for our performers. Kyra-Jaye, Joy T. Barnum, Aalai, Fire Wayne, and the Bermuda Gombey lit up Golden Square Freedom Park with music and dance carrying the Bermudian story proudly.

Madam Deputy Speaker, our young Bermudian talent also shone brightly. Kyra Jaye performed at

the Richard Stoute Youth Showcase, backed by an all-star band and supported with vocals by Joy T. Barnum, demonstrating the depth of our emerging creative generation.

Madam Deputy Speaker, our delegation contributed to the thought leadership at the highest level. Bermudian artist Ms. Gherdai Hassell participated in a distinguished panel discussion, *Fragments and Futures: Collage as a Radical Reclamation*. The Bermuda Gombey took part in *A Conversation: Afro-Caribbean Folk Culture, Beyond Preservation* alongside cultural scholars like Dr. John Hunt and Kieran Dwayne Sargent. And Dr. Carika Weldon participated virtually in *The Big Conversation, Ole Talk, New Frequency, Tuning the Archive*.

Our delegation also touched hearts in Barbados. The Gombey joined with masqueraders and dancers from St. Lucia, the British Virgin Islands, Guyana and Barbados in a mobile dance activation across the island. They performed for children at a local home, and they participated in workshops and performances that strengthened cultural bonds with our Caribbean neighbours.

Madam Deputy Speaker, Bermudian literature and film were also on display. Tiara Webb took part in a literacy reading, judged a poetry slam and connected with international literacy agents. At the CARIFESTA film festival, audiences were able to view the Department of Culture's Gombey short film, "Not a Generic Gombey" and "Gombey Unity," directed by Carlita Lodge and Qian Dickerson, alongside "Thoughts Become Things," created by Stephan Johnstone and Marq Rodriguez. Bermuda's visual artists were also featured in the festival's exhibitions, including the Code as Canvas show.

Madam Deputy Speaker, the Barbados Prime Minister, the Honourable Mia Amor Mottley, captured the essence of this festival in her closing address when she said: "Life must give us shelter and food and work. Those are essential. But as human beings, we need the nourishing of the soul. And whether that is through acknowledging our heritage, or whether it is through reflection on our Caribbean civilisation, or whether it is through tasting the wonders that we have as a Caribbean people, with the influences from the world that made us unique, or whether it is the celebration through movement, dance, music, art and craft, we have to be able to nourish our souls."

Madam Deputy Speaker, during my time in Barbados, I did have the opportunity to meet with many of our cultural neighbours to discuss the cultural exchange and explore opportunities for future collaboration. These conversations reinforced that Bermuda's culture has a meaningful place in the wider Caribbean family, and there is great potential for us to continue building regional partnerships.

Madam Deputy Speaker, I would like to formally thank Prime Minister Mia Mottley and her team for facilitating such a remarkable festival. Their

leadership and hospitality ensured that CARIFESTA XV was not only a success, but an event that will have a lasting impact on our region's artistic and cultural landscape. Madam Deputy Speaker, Prime Minister Mottley also reminded us that CARIFESTA XV does not stand in isolation. It is about building a people, building a region, building a civilisation and reclaiming our destiny. Bermuda was proud to stand with our Caribbean neighbours in pursuit of that shared destiny.

Madam Deputy Speaker, Bermuda's participation in CARIFESTA XV exemplified the goals of cultural diplomacy: to share our Island's creativity with the world, to build relationships across the region and to celebrate a shared Caribbean identity. Our artists stood shoulder to shoulder with the region's finest, and their talent and professionalism made Bermuda proud.

Madam Deputy Speaker, I would like to thank the Department of Culture for coordinating Bermuda's involvement, the Gombey Council for leading our national troupe, and most of all, our artists who carried the flag with pride.

Madam Deputy Speaker, Bermuda's presence at CARIFESTA XV demonstrated that while we are small in size, our culture is rich, our culture is resilient, and we are ready to take its place on the world stage.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Youth, Social Development and Seniors.

[Minister], you have the floor.

Hon. Tinee Furbert: Thank you, Madam Deputy Speaker.

OFFICE OF YOUTH AFFAIRS PROGRAMME UPDATES

Hon. Tinee Furbert: I am pleased to provide an update this morning on the significant programme initiatives undertaken at the [Office of Youth Affairs](#), made possible by the commitment and professionalism of its staff.

As children, Madam Deputy Speaker, we often looked forward to school breaks. They provided a welcomed distance from the daily routine of lessons, homework and assignments, and opened up a time for play, relaxation and discovery. Yet, [Madam] Deputy Speaker, the perspective may change when we view these breaks through the eyes of parents. For many families, school holidays bring transition. These school breaks present adaptations in balancing work responsibilities with the need to ensure children are engaged, supervised, and cared for during extended periods away from the classroom.

Madam Deputy Speaker, every working parent in Bermuda knows this challenge. School breaks arrive, but work does not stop. Where do our children go? What do they do?

For generations, Bermudian families have found ways to support each other through these times. It is who we are as a community that looks after our own. Today, through the Office of Youth Affairs, we are carrying that tradition forward with programmes that meet the needs of parents while unlocking the potential of our young people.

Madam Deputy Speaker, the Out of School Programme is not just supervision. It is a dynamic initiative that serves children from preschool through middle school. It provides structured, engaging, and purposeful activities that extend far beyond simple care. The programme is built on the pillars of character education, social-emotional learning, community involvement and teamwork. These activities are thoughtfully designed to meet the developmental needs of different age groups, ensuring both enrichment and enjoyment. Each cycle is tied to themes from our National Youth Policy, ensuring alignment with our broader vision for youth development in this country.

The Out of School Programme fosters personal growth, respect, inclusivity and leadership while cultivating a sense of belonging and community spirit. It is not merely a stopgap during school breaks. It is a platform for holistic development that supports families, strengthens communities, and invests in the future of our young people.

[Madam] Deputy Speaker, during the 2024/25 academic year, the Out of School Programme served children across the Island during five school break periods, running daily from 8:00 am to 6:00 pm at the cost of \$60 per week. The programme consistently exceeded demand. Madam Deputy Speaker, each community centre is unique, like the children it serves.

The Eastern Zone in St. George's, the Central Zone at Sammy Wilson [Community] Centre partnered with Dellwood Middle School, and the Western Zone at Boaz Island with shuttle support from West End Primary School. These partnerships show how our communities pull together.

Madam Deputy Speaker, during the 2024/25 academic year, the Out of School Programme was delivered successfully during October, December, February, April, and July breaks. And in October, the focus was on building character and friendships. During this month, primary 3 to primary 6 level students participated in a newly crafted Wild N' Out overnight camp held at Grace Island that emphasised independence, teamwork, and environmental appreciation.

Madam Deputy Speaker, I want to commend the Youth Service team. Their commitment ensured these programmes did more than occupy time. They built confidence, leadership skills, and friendships that will last. Our young people and their families are stronger because of their dedication.

Madam Deputy Speaker, the new academic year has begun, and the team at the Office of Youth Affairs is ready with its themes for 2025/26 Out of School Programmes that include sportsmanship,

community service, and aviation adventures, just to name a few. Our parents will be pleased to know that their preschoolers and middle school aged children will be fully engaged in amazing activities.

Madam Deputy Speaker, last month we hosted Bermuda's first Youth Entrepreneur Expo in recognition of International Youth Day. The year's theme was Local Action for the Sustainable Development Goals and Beyond. Fifteen young Bermudians, age 11 to 24, showcased business they created, from jewellery and clothing to natural beverages, Bermuda-inspired scents, baked goods, and more.

Madam Deputy Speaker, we invested in each participant with professional headshots and product photography because their courage and creativity deserve recognition. One attendee said, *I was surprised to see so many of my peers with businesses. I am now considering starting my own business with friends.*

Another said, *The atmosphere was welcoming and empowering to be surrounded by such young, talented creators.*

This Expo arose out of research conducted on youth entrepreneurship as a study task in relation to the National Youth Policy. The support from the Bermuda Economic Development Corporation and Kidpreneurs BDA ensured that our young entrepreneurs were well aware and involved.

Youth entrepreneur expos are already part of the regional landscape in Jamaica, Guyana, Belize, and The Bahamas. With this Expo, Bermuda has joined that regional movement and we are determined to make ours one of the strongest platforms for our young entrepreneurs. This initiative will now be held three times a year starting in 2026, rotating across community centres to ensure access and visibility Island wide. Our youth will not only partake in Bermuda's economy, they will help shape it.

Madam Deputy Speaker, the cost of doing nothing is always higher than the cost of investment. When families are stable and youth are empowered, businesses thrive, and Bermuda grows stronger.

Behind every programme statistic is a neighbour, a grandparent, a child with potential we are helping to unlock. The goal is simple. Every young Bermudian deserves a platform to build their future, whether through safe engagement during school breaks or by launching their first business at the age of 11.

We are not preparing children for the world as it is. We are preparing them for the world they will shape. That is the vision, that is the commitment, and that is the future we are building together.

Madam Deputy Speaker, in closing, I want to thank the Youth Service team at the Office of Youth Affairs for producing high-quality programming for Bermuda's youth year after year. For them every day is a youth day. Thank you to the Youth Services team for consistently delivering innovative programmes for Bermuda's youth.

Thank you to all of our 15 young youth entrepreneurs who participated in our first-ever Youth Entrepreneur Expo in recognition of the United Nations International Youth Day.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Health.

Hon. Tinee. Furbert: I have one more.

The Deputy Speaker: I think you have a second paper. Yes. I was just going to call the Minister of Health, but you do have a second [Statement].

FINANCIAL ASSISTANCE AMENDMENT REGULATIONS 2025

Hon. Tinee. Furbert: Thank you, Madam Deputy Speaker.

I am pleased to rise this morning to lay the [Financial Assistance Amendment Regulations 2025](#) in this Honourable House. The amendments aim to close identified gaps that impact Bermuda's most vulnerable populations, our seniors and persons with mental health challenges/needs who are clients of the Department of Financial Assistance.

The enhancements to the legislation provide further financial and social protection to support these vulnerable populations, guaranteeing no one gets left behind.

Madam Deputy Speaker, the Department of Financial Assistance is mandated by the Financial Assistance Act 2001 and the Financial Assistance Regulations 2004, which provides a legal framework for the issuance of financial awards by the Department of Financial Assistance [DFA] to individuals in need and certain expenses to be allowable expenses if they fall within a class of items of expenditure which DFA would legally be responsible for paying. Regulation 3(1) of the Financial Assistance Regulations 2004 provides a criterion for eligibility for financial assistance award or subsequent award for a person claiming financial assistance during any period.

Madam Deputy Speaker, the Financial Assistance Regulations 2004 provides a list of sources of income under regulation 2 that are deemed "excluded income," one of which is defined as income from "(a) pension and other benefits to an amount not exceeding \$500 per calendar month payable under the Contributory Pensions Act 1970 and the Public Service Superannuation Act 1981 other than pensions and benefits payable to persons who are in residential care homes;"

As a result of the statutory definition, when the Department of Financial Assistance calculates the means test to determine a pensioner's financial assistance assessment and eligibility, pensions amounting to \$500 or less per month legally cannot be included in

the legislative formula/calculation. This ensures seniors can maintain a basic income.

Madam Deputy Speaker, let me share the basis of the amendments. There have been occurrences of DFA awarding proportional reductions in financial assistance awards received by clients who are seniors/pensioners because of the recent periods of pension increases. In practise, this means when DFA conducts a means test on these seniors/pensioners their pension income that exceeds the legislative threshold of \$500 per calendar month must be included as part of the calculations as qualifying household income. This leads to a reduced financial assistance award received by the senior or pensioner on the basis that their household income is being offset by a corresponding decrease. As a result, seniors/pensioners are now being impacted by receiving proportional reductions to their awards or unable to fulfil the eligibility requirements to receive financial assistance.

Madam Deputy Speaker, statistics provided by the Department of Social Insurance over the past 20 years show that there were increases to pension amounts payable under the Contributory Pensions Act of 1970 and the Public Service Annuation Act of 1981 to persons age 65 and older. These increases to pension payouts aim to provide a countermeasure for annual cost of living inflation increases allowing seniors to maintain a degree of financial independence. However, in respect to a senior who is (a) currently receiving a financial assistance award or (b) applying for an award, the pension increases are reducing awards and do not provide the additional financial support as intended for all pensioners.

Madam Deputy Speaker, to address this issue, the Bill increases the excluded income thresholds for pensions from "not exceeding \$500 per calendar month," as currently stated in regulation 2 of Financial Assistance Regulations 2004, to a threshold amount not exceeding \$800 per calendar month. This proposed amendment would align with the maximum threshold for pensions by the year 2030. Therefore, Madam Deputy Speaker, the legislative amendment does come with financial impact on DFA's budget as there are currently 376 pensioners who will be impacted by this change, presenting a cost to the department of \$112,920 per month.

Madam Deputy Speaker, I would like to shift to the second amendment to the Regulations. The Department of Financial Assistance takes a holistic approach to ensuring that the physical and mental state of clients receiving a financial assistance award is paramount. To support the department's approach, recommendations are made to Mid-Atlantic Wellness Institute. Alternately, to bridge a gap in demand for mental health outpatient treatment, clients are referred to a licensed and approved clinician in private practise. However, Madam Deputy Speaker, clients and mental health practitioners have informed DFA that the six sessions per year, which is the maximum number of

sessions DFA can legally fund, is not enough to help clients in their quest to address their mental health conditions. Currently, the Regulations allow for clients who are eligible to receive mental health outpatient treatment at a maximum cost of \$840 per year or a maximum of six sessions per year.

Madam Deputy Speaker, we have taken a position to make this amendment based on best standard practise of access to mental health services, which takes into consideration frequency, utilisation, cost, need, and access. We have collected data on the private insurer's schedule of benefits for mental health services, and there is much variation across private insurers in mental health support, particularly in Bermuda.

What we all can agree on is that mental health treatment services are needed to provide equitable access to those persons on financial assistance who may be vulnerable, disadvantaged, on a low income, and have adverse childhood experiences or experience stressful or traumatic events. DFA clients will receive a maximum of 24 mental health sessions per year at a cost of \$840 per month. This amendment will enhance the Regulations to ensure this determination is supported in legislation allowing DFA clients diagnosed with mental health conditions to receive continuous mental health services.

Mental health support is not a luxury. It is a necessity. Madam Deputy Speaker, the Government is committed to Bermuda's most vulnerable, in this instance, our seniors and persons requiring mental health support. This commitment is reflected in the Financial Assistance Amendment Regulations 2025, which aims to strengthen the Financial Assistance Regulations 2004 by providing assurance that there will be minimum to no adjustments to financial assistance awards to pensioners during periods of reassessments that are triggered by increases to pension incomes as enacted by the Department of Social Insurance and an increase of mental health outpatient services to DFA clients diagnosed with mental health conditions.

Madam Deputy Speaker, the amendments to the Financial Assistance Regulations guarantee that there are legal protections in place to ensure financial assistance clients who are seniors maintain a basic income and a degree of financial independence, and that clients diagnosed with mental health conditions receive continuous mental health outpatient services so that they are empowered. In the words of Dustin Saiidi, "The biggest battles of our life are fought in the darkness of our mind." And this Government is affording clients of financial assistance to have access to mental health services if needed.

Madam Deputy Speaker, in closing, I now lay the Financial Assistance Amendment Regulations 2025 in this House.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I call on the Minister of Health, Minister Wilson.

PRIORITIZING MENTAL WELL-BEING FOR A SUCCESSFUL SCHOOL YEAR

Hon. Kim N. Wilson: Thank you and good morning, Madam Deputy Speaker.

Today I rise to acknowledge the beginning of a new school year, a time of fresh opportunities, new challenges, and the emotional journey our students embark upon. As the days of summer wind down, this week marked the beginning of a new school year filled with new experiences and opportunities.

Madam Deputy Speaker, across Bermuda, students return to their classrooms filled with anticipation for another year of learning and growth. The excitement of meeting new teachers, starting new classes, and even walking into new environments is real, but alongside that excitement is the natural . . . excuse me. It is natural for students to also experience moments of stress and worry as they adjust to a new school year.

Madam Deputy Speaker, I want to remind parents, guardians, teachers, and students that nurturing good mental health in our youth is the foundation for true success. Academic achievement can only flourish [when mental well-being](#) is prioritised, as these two are inseparable. Each age group of students faces its unique challenges, and each requires tailored support from families, schools, and communities to ensure that the transition back to school is as smooth as possible.

Madam Deputy Speaker, for our youngest learners in primary school, going to school for the first time or returning after summer can feel overwhelming. These children may experience anxiety about separating from their parents, adjusting to new routines, or making new friends.

Parents and guardians, you have an important role in helping your children navigate these feelings. Take time to ask them about their day and truly listen to their responses. Validate their feelings of worry, reassure them that feeling nervous is normal, and remind them that they will be okay. You can also help by establishing routines for going to bed and getting ready in the morning that help them feel secure. Your help with homework in a calm and encouraging way can also help to build the confidence children need to feel prepared to succeed.

Teachers also play an important role in creating supportive classrooms where children's feelings are acknowledged and a normal part of everyday conversation. When children feel safe to express themselves, they are better able to focus, learn, and thrive.

Madam Deputy Speaker, our middle and high school students also need support. They often face a different set of pressures like navigating peer relationships, seeking social acceptance, managing academic performance, and worrying about their future after high school. For some, these pressures may even lead to experiences of anxiety or depression.

Parents and guardians of teenagers should remain attentive to changes in behaviour, moods, or social engagement. Encourage open conversations about the stressors in their lives, model healthy coping strategies, and help them balance their responsibilities by encouraging rest, exercise, and supportive community connections.

Teachers also play a critical role in supporting teenagers by checking in with students and noticing early signs, such as withdrawal or a decline in academic performance. They can reach out for support and connect students to the care and resources they need. With timely intervention and encouragement, young people can regain their confidence and continue to thrive.

Madam Deputy Speaker, we cannot forget our college-aged students. This period of young adulthood is an exciting stage of transition with newfound independence, but it can also come with challenges in managing academic expectations, finances, and building new social networks.

For young adults heading to college for the first time, I want to remind you that self-care truly matters. It is okay to ask for help when you need it, and it is best to ask early. Don't wait until you are overwhelmed or in a crisis to seek support. Asking for help is a sign of strength and there are counselling services, peer support groups, or other wellness programmes available to help you succeed both academically and personally.

Madam Deputy Speaker, regardless of age, if you are a teacher, parent, or guardian, these are simple but effective ways to support the mental health of our young children. Encourage them to get enough sleep, limit their screen time, especially before bed, and make time for regular physical activity. These healthy habits go a long way to promote good mental health and well-being.

You can also build fun and positive activities into their routines, giving them something fun to look forward to and to reduce stress. Most importantly, keep talking. Keep the lines of communication open so that your children always know that they have a listening ear and a safe space to share their feelings with. This can often be the most powerful tool for ensuring [that] youth get the help they need when they need it.

Madam Deputy Speaker, to support this vision, the Ministry of Health has a number of initiatives in place that benefit our students and our families.

The Healthy Schools Programme works with schools to promote nutritious eating, physical activity, and overall wellness, and each year schools that excel are recognised with the Healthy Schools Award.

Our P1 Health Screening Programme ensures that every child entering primary school is screened for vision, hearing, motor skills, social well-being, and other key health indicators, so that challenges can be identified early and children can receive the support that they need to thrive.

Madam Deputy Speaker, we are also investing in nutrition services and health promotion programmes, where our teams provide guidance, workshops, and resources to schools, PTAs, and community groups to help individuals and families adopt healthier lifestyles.

And in addition, our community health visiting services support new mothers and young children through home visits and early childhood education in government preschools.

And finally, Madam Deputy Speaker, we continue to invest in the mental health of our young people through community mental health grants. Organisations such as the Family Centre and MASC have expanded access to counselling and support programmes that directly benefit children, teenagers, and their families.

Madam Deputy Speaker, in closing, as students, teachers, parents, and guardians embark on the new school year, I encourage you all to remain vigilant, compassionate, and supportive. I want every student to know that they are not alone. Your families, your schools, your communities and your Government are here to stand beside you.

This school year let us commit not only to academic achievement, but also to focussing and fostering resilience, practising kindness, and prioritising mental well-being so that every child and young person in Bermuda can thrive both in the classroom and in life.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

ANNOUNCEMENT BY THE SPEAKER OR MEMBER PRESIDING

HOUSE VISITOR

The Deputy Speaker: And before the next Minister takes the floor, I'd like to recognise former [Minister, Mr.] Michael Scott.

Member, thank you for your attendance. Yes.

[Desk thumping]

[Statements by Ministers, continuing]

The Deputy Speaker: Now I call on the Minister of Works, Minister Adams.

Minister Adams, please.

IMPROVING SAFETY AND ACCESSIBILITY ON PRIVATE ROADS: YOUR VOICE HEARD!

Hon. Jache Adams: Just squeezed it in to say good morning, Madam Deputy Speaker. Just squeezed it in.

Madam Deputy Speaker [private roads](#) across our country are becoming an increasing concern, with many residents facing unsafe conditions, deteriorating

infrastructure, and overly complex administrative processes for making much-needed improvements.

Whether it's repairing potholes, installing street lighting, fixing retaining walls, or paving unsealed roads, the current system can be burdensome, especially for everyday Bermudians.

Madam Deputy Speaker, as you are aware, there are two key pieces of legislation which govern improvements to private roads, and they are the Private Roads (Improvement) Act 1969, and the Private Roads (Lighting) Act 1984.

While the Road Improvement Act of 1969 does allow the Minister responsible for Public Works to initiate improvements without requiring full upfront payment, it does not currently allow for waiving resident contributions entirely. This means the financial burden often falls on communities, many of which cannot afford it.

But, Madam Deputy Speaker, the challenge is not just the cost alone, it's the red tape as well. Under current legislation, even when residents are desperate for repairs or safety measures, the requirement for community cost-sharing and consensus can result in a deadlock. The bureaucracy is often more frustrating than the condition of the road itself. As Minister of Public Works and Environment, I hear these stories almost every week. Madam Deputy Speaker, we receive a steady stream of calls and emails from people trying to get potholes filled, retaining walls repaired, or mirrors placed at blind corners. But too often, we respond with technical explanations of why under the current laws the government's hands are tied.

One grandmother recently told us that she no longer walks home from evening church services, not because she fears people, but because the road is so poorly lit that she's afraid of falling. Despite years of requests, no street light has been installed. Why? Because it's a private road and the neighbours can't agree.

Madam Deputy Speaker, this cannot be the standard. That's why the 2025 Speech from the Throne announced the Government's intention to modernise these Acts. Proposed changes include expanding the Minister's authority to implement traffic calming measures, instal safety mirrors at dangerous bends, and carry out other critical safety upgrades on private roads in the public interest. But perhaps the most important change may be our attempt to simplify the process. We want to streamline the bureaucracy and give the government more flexibility to step in, particularly when safety is on the line.

Madam Deputy Speaker, it is important to note that we are not seeking to override the voices of residents. But we are seeking to make sure that vital infrastructure improvements don't get lost in endless paperwork or disputes between neighbours. The updated legislation will aim to balance the community input with government responsiveness, so that when something needs to get done, it can get done.

But before the legislation is drafted, Madam Deputy Speaker, we want to hear from the people of Bermuda. And so, I rise this morning to advise this Honourable House that starting Monday, September 22, the Government will launch a public consultation process to gather input on how these Acts should be updated.

Madam Deputy Speaker, the public can participate in two ways. They can visit the government forum website to share their views or participate in upcoming phone surveys.

Madam Deputy Speaker, this consultation isn't just about fixing roads. It's about building a country where safety, fairness, and dignity are not limited by your postal code, where every . . . sorry. Fairness isn't limited just by your postal code, where every voice matters, and every idea brings us closer to a system that works for all.

And so again, I invite the public to join the conversation starting September 22, and let's work together to build communities that put safety and fairness first.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I call on the next Minister, and that is the Minister of Economy and Labour. Minister, you have the floor.

Hon. Jason Hayward: Good morning, Madam Deputy Speaker.

The Deputy Speaker: Good morning to you.

BENEFIT ENTITIES ACT 2025

AND

TRUSTEE AMENDMENT ACT 2025

Hon. Jason Hayward: Madam Deputy Speaker, I stand before you to announce a pivotal moment in Bermuda's journey. We are introducing two landmark legal reforms that will cement our position as a forward-thinking and responsible global financial centre.

Madam Deputy Speaker, I am pleased to introduce in this Honourable House the [Benefits Entities Act 2025](#), and the [Trustee Amendment Act 2025](#). These reforms represent our bold commitment to being a jurisdiction of choice for those who believe that prosperity and purpose can and should go hand in hand.

Madam Deputy Speaker, for too long the business world has been defined by a binary choice, for-profit or nonprofit. But what about the organisations that strive for both?

The Benefits Entities Act 2025 will introduce a new legal framework for use by companies, limited liability companies, also known as LLCs, and limited partnerships that are looking to change the way they

manage their business operations to be more beneficial to society and the environment. Typically referred to as public benefit companies, these types of entities are committed to

- pursuing one or more public benefits or positive effects on society;
- considering the impacts of business operations and decisions on the entity's shareholders and other stakeholders; and
- periodic reporting of the entity's performance regarding intended public benefits to shareholders and, in many cases, the public.

Unlike a traditional company's goals of maximising profit for shareholders or investors, Bermuda Benefit Entities will operate under a legal framework that allows them to prioritise both profits and additional stakeholders, including our wider society and the environment.

The Benefits Entities Bill aims to position Bermuda as a leader in a global environment where the concept of "stakeholder capitalism" is being embraced by traditional for-profit companies and capitalist societies. By creating a Benefit Entities framework, we are not just positioning ourselves to attract a new kind of business; we are creating an ecosystem in which companies can optimise short-term profits for shareholders, while also seeking long-term value creation for all stakeholders.

The Benefit Entities Act 2025 will differentiate Bermuda from other jurisdictions in the following ways:

- 1) the Bill includes an enhanced level of flexibility that allows entities to choose whether or not they will identify a specific public benefit to be pursued;
- 2) the Bill reflects a triple bottom line approach that focuses on profit, people and the planet, instead of the more standard double bottom line approach that balances profit and purpose;
- 3) the Bill will establish benefit entities for traditional limited companies, LLCs and limited partnerships in contrast to most jurisdictions which offer this option for traditional companies and LLCs only; and
- 4) Bermuda will likely be the first offshore jurisdiction with a dedicated Benefit Entities framework.

In tandem with the Benefit Entities, we are also making a critical amendment to our trust law. This change empowers trustees to factor environmental, social, and governance criteria into their investment decisions without fear of violating their fiduciary duty. Bermuda will differentiate itself as a jurisdiction through enactment of the Trustee Amendment Act 2025. This Bill will establish Bermuda as an early adopter of statutory flexibility and protection for trustees to consider non-financial factors when investing trust assets.

This Bill is viewed as an appropriate companion to the Benefit Entities Bill because these changes will allow a trustee to consider the views of settlors and

beneficiaries regarding the environmental and social impact of investments as well as the governance of those entities in which the trust might invest.

Settlers and beneficiaries are valuable stakeholders of any trust, and this Bill is reflective of the growing demand for sustainable investment strategies and responsible stewardship of private wealth.

There is wide industry support amongst Bermuda's trust sector representatives for updating the trust law to accommodate evolving views regarding the impacts of investments and corporate governance, and Bermuda will take a leading role amongst her competitors as an early adopter of these types of changes.

Madam Deputy Speaker, I would like to thank industry representatives for their assistance in the development of the underlying legislative proposals for these Bills. We appreciate every opportunity to collaborate with industry representatives on business development initiatives.

We look forward to more opportunities to work together to sharpen Bermuda's competitive edge through updated legislative frameworks.

The Benefit Entities and the trust law amendments are a testament to our adaptability and our unwavering commitment to shaping a better, more sustainable future for Bermuda and for the world.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

And that brings us to our final [Statement] and I think the Minister of Home Affairs will be reading that.

SECOND AFRICA CARICOM SUMMIT

Hon. Alexa Lightbourne: Indeed, good morning, Madam [Deputy] Speaker.

Today I rise today to report on Bermuda's participation in the [Second Africa-CARICOM Summit](#), which took place in Addis [Ababa], Ethiopia from 6-8 September, under the auspices of the African Union Commission.

The Summit convened Heads of Government and senior delegates from across Africa and the Caribbean, joined by the United Nations Secretary-General and the Chair of the African Union, the President of Angola.

Madam Deputy Speaker, the Summit carried deep symbolic weight. A gathering of the Caribbean community, descendants of Africa, who returned to the cradle of civilisation as kin with the deeply etched memory of the violence of slavery and division that was established by colonial exploitation.

As a Bermudian, recognising that our African-descended community dates back to 1617, it was a moment of profound reclamation.

The Summit was an opportunity, Madam Deputy Speaker, to rediscover and to reconnect.

We met as one people and affirmed that there is more that unites us than the false narratives imposed upon us through slavery, colonialism and exploitation.

These very forces that stripped us of our dignity and who are responsible for distorted identities, who sought and still seek to undermine the value of our collective progress.

As Bermuda's Minister of Home Affairs, I embraced the proceedings as an agent of the ideological progress. Reaffirming our identity, oneness and as a proxy to reclaim the dignity denied to our ancestors.

At the Summit, Madam Deputy Speaker, Africans and Caribbeans declared our commitment to repatriating our minds and to rediscover one another. There was undoubted recognition that to see each other was to see ourselves.

As the Minister responsible for CARICOM affairs, it gave me great pleasure stand in solidarity with the island community.

We were welcomed as welcomed home and we stood on never colonised Ethiopian soil and affirmed a commitment to shared economic prosperity and to justice for the true African diaspora that we each represent among our islands.

Madam Deputy Speaker, one of the most significant engagements arranged on the margins of the Summit was the official visit of the delegation to Shashemene.

This, Honourable Members would note, is the land that Emperor Haile Selassie set aside nearly six decades ago and invited any member of the diaspora to return home. While there, I had the pleasure of reconnecting with Bermudians who had answered that call. And I was particularly moved to be connected with Danny Rogers.

Madam Deputy Speaker, as we chatted and we bonded over our shared history that intertwined in Bermuda and as we connected and exchanged our stories, it revealed that not only was he my constituent from constituency 14 where I represent in this Honourable House, but he fondly recalled my grandfather who cut his hair as a young boy and also knew of my mother and remembered me as a small child in a rich moment of alignment and connectivity.

Madam Deputy Speaker, I was moved to learn that so many Bermudians had decided to make their lives there and expressed a willingness to work with our Government to advance opportunities through trade and to extend to support Bermuda's economy, to reduce costs, and align with the Government's agenda.

The promise they offered represented practical pathways to strengthen food security, diversify imports, and expand opportunities for Bermudians, all of which support our Government's mission.

Madam Deputy Speaker, our Government's mandate rests on unity, equity, and tangible progress. Bermuda's presence at the Africa-CARICOM Summit advanced each of these priorities. Unity was strengthened through connection with our Caribbean family

[and] with the African Union. Equity was advanced through engagement on economic justice and opportunity.

In Addis Ababa and in Shashemene I carried the voices of Bermuda's people and the workers confronting high prices, the seniors requiring dignity in retirement, and the families seeking stability. I was honoured to represent the voices of our community and to affirm that Bermuda and its history is inextricably linked to the Caribbean and to Africa

Madam Deputy Speaker, the Summit evidenced that connection is our greatest strength. Connection between Bermuda and the Caribbean. Connection between the Caribbean and Africa. And connection across all diaspora communities who continue to keep alive the memory of our struggle and the hope of our shared prosperous future.

Bermuda will continue to foster strengthened relations with CARICOM membership and bring the electorate along the journey recognising that the silence of our historical bond has been the greatest weapon on our undeniable identity. We will do so as part of the diaspora reclaiming its place in history, determined to shape a fairer and more sustainable future for all of our people alongside our brothers and sisters.

In Bermuda, as across much of the diaspora, we may not have always known the names of the ancestors or the exact lands from which they were taken, yet we know and will always remember that without question we are African.

This truth is our bond, and it will be the catalyst that brings us together as people across oceans and across centuries.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

REPORTS OF COMMITTEES

The Deputy Speaker: I call on Member Scott Simmons.

Member, you have the floor.

PARLIAMENTARY HOUSE AND GROUNDS COMMITTEE REPORT 12 SEPTEMBER 2025

TOGETHER WITH

THE BENDELL PLANS FOR THE RENOVATION OF SESSIONS HOUSE

Mr. Scott Simmons: Good morning, Madam Deputy Speaker.

Under the provisions of Standing Order 35(4) of the House of Assembly, I hereby present for the information of the Honourable House of Assembly a report of the Parliamentary House and Grounds Committee dated 12 September 2025, together with a copy of

the Bendell Plans for the Renovation of Sessions House, as referred to in the committee report.

[Crosstalk]

Mr. Scott Simmons: Yes, ma'am.

The Deputy Speaker: Thank you, Member.

That takes us to Premier's Question [Period].

PREMIER'S QUESTION PERIOD

The Deputy Speaker: I recognise the Leader of the Opposition. And I remind the Leader that he is entitled to three questions with two supplementary follow-ups on each question, and that any Member seeking to ask questions of the [Premier] only have one question each with two supplemental questions.

Okay, you may begin with your questions.

QUESTION 1: HM CUSTOMS AND IMMIGRATION DOCK REPAIR PLAN

Hon. Robert King: Thank you, Madam [Deputy] Speaker, Members of this Honourable House and the listening public.

[Madam Deputy] Speaker, the scourge of guns and drugs that arrive by air and sea is resulting in the increased number of murders of young Bermudian males and females.

On 11 July [2025], the Minister of National Security informed this Honourable House that he was informed in October 2024 that the HM Customs and Immigration Vessel Reporting Dock on Ordnance Island was not deemed safe for use, which raises the threat of weapons and drugs entering this Island.

My question, will the Honourable Premier please inform this Honourable House what the plan is to repair the HM Customs and Immigration Dock, a key component in our border security, to include costs and timelines for commencement of works and completion?

The Deputy Speaker: Premier.

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, though I certainly would not be able to provide on my feet costs and timelines for these particular works, I can inform the Honourable Opposition Leader that those works are currently being undertaken, as was stated by the Minister of National Security previously. But I think it is also important to recognise that there is operational continuity within our border control system.

Customs does deploy mobile and alternative inspection protocols while fixed infrastructure is repaired. We are coordinating with the other works in St. George's to make sure there is no duplication. And so, from that particular perspective, there are also active

RFPs on works that are taking place, such as the matter in replacing the building for the dock scanner in Hamilton with upgraded infrastructure that will be in place there as well.

So, I accept what the Honourable Opposition Leader says around the fact that we need to make sure that our border security is continuing to be strengthened and invested in. That is the reason why we have the largest capital investment that this country has seen in 16 years, making sure we are dealing with matters from east to west, also implementing matters inside of your constituency, Madam Deputy Speaker, with regard to the Coast Guard Station, so that there could be further patrols and other matters to make sure that we protect our borders in this country.

The Deputy Speaker: Thank you, Premier.

Do you have a supplemental or you wish to move to your second question?

Hon. Robert King: I have two supplementals.

The Deputy Speaker: Okay.

SUPPLEMENTARIES

Hon. Robert King: Thank you. It is a simple question.

Will the Honourable Premier please inform this Honourable House what the budget allocation is for the repair of said dock?

Hon. E. David Burt: I did say that I cannot give very many specifics. The Honourable Member can certainly put that question in writing, or I can happily provide it to him later. Or I am sure the Minister of National Security could. I do not, of course, keep tabs of all of the major government projects which are going on, numbering in the dozens, and I do not have those specific items in front of me. I am certain that those matters may have been covered during the budget debate, but I am certain we can provide a specific answer to the Honourable Member.

The Deputy Speaker: He will provide the answer later, Member.

Second supplementary?

Hon. Robert King: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Yes.

Hon. Robert King: In reference to the question I just asked, the reason why I did ask is because I did check the Budget Book and I did not see that there was any budget allocation for that item.

The Deputy Speaker: Okay.

Hon. Robert King: I will go on to my second supplemental.

Understanding that public docks were repaired and/or are being repaired instead of HM Customs and Immigration, why were public docks given priority for repair instead of HM Customs and Immigration dock?

The Deputy Speaker: Okay. Premier.

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

What I would let the Honourable Opposition Leader know is that this Government embarks on projects throughout the country, and it is not correct to say that one was prioritised over the other.

The matters related to the media review are prior to the timeline of which the Honourable Member had mentioned in regard to October 2024 regarding this particular matter regarding the dock.

The media review was in September of 2024. The processes that went into the media review started in July of 2024, and it is right that the Honourable former Member, the then Minister of Public Works, identified that there were community docks that could be refurbished. And I would ask the Honourable Member if he does not believe that members from constituency 15 or other places should have access to docks that people had.

The fact is that we recognise that due to the financial position that this country has been in since the global financial crisis, there has not been the required infrastructure investment in maintaining and upgrading infrastructure. When we talk about matters related to communities, when we talk about matters that are related to crime and violence and antisocial behaviour, it is important that the government invests in community facilities.

And I can assure the Honourable Member, though he has a problem with the public docks which were done inside of various communities in this country, I know that the constituents living in those communities appreciate the fact that those docks are put back to use so they can enjoy the facilities that this country offers as well.

[Desk thumping]

The Deputy Speaker: Thank you.
Next question.

Hon. Robert King: I just want to respond to that—

[Inaudible interjections]

The Deputy Speaker: No, no, no. Next question.

Hon. Robert King: Fair enough.

There's a prioritisation over public docks instead of . . .

Hon. E. David Burt: Go to your next question.

Hon. Robert King: Yes.

QUESTION 2: HOMELESS PERSONS IN BERMUDA

Hon. Robert King: Will the Honourable Premier please advise whether or not the number of persons who are currently facing homelessness or are deemed homeless is higher than the 1,100 persons identified as being homeless or facing homeless by the charity HOME in March of this year?

The Deputy Speaker: Thank you. Premier.

Hon. E. David Burt: I would not be able to provide a specific answer. The thing on this place is that we must provide specific answers. I think the Honourable Member is asking for speculation.

What I can say is that the Honourable Ministers who are responsible not only for housing but also for youth, social development [and] seniors, continue to work on those particular issues. And I can tell the Honourable Member that he should look forward to an update on matters related to homelessness soon.

But what we have been doing is work with agencies. The Minister has given announcements regarding funding that was placed inside the budget for social issues that are providing emergency housing, that are working on issues for families who are displaced, on working with persons to make sure that persons who may be in positions of experiencing domestic violence and others have access to housing on an affordable basis.

And so, from that perspective the work continues. And I look forward to the updates which will come from the Honourable Minister of Youth, Social Development and Seniors on this topic in the future.

The Deputy Speaker: Thank you. Supplementary?

SUPPLEMENTARIES

Hon. Robert King: Thank you, Madam Deputy Speaker.

Question. Will the Honourable Premier please advise whether or not the number is deemed to be lower or higher than is reported by HOME?

Hon. E. David Burt: I refer the Honourable Member to the answer I gave moments ago.

The Deputy Speaker: The second supplemental?

Hon. Robert King: Madam Deputy Speaker, understanding that there is a housing crisis in Bermuda, can the Honourable Premier advise why the Bishop Spencer School was not allocated [as] shelter for the homeless and people facing homelessness?

The Deputy Speaker: Premier.

Hon. E. David Burt: Madam Deputy Speaker, there are a number of various projects that are going on throughout the country in regard to housing and emergency housing. What is important to note is that with the partnership with HOME there are other places which are being developed. That particular site has gone out to RFP on a number of occasions. It has been reported [as] a matter of public record in this House, the decision supporting that.

And I would ask the Honourable Opposition Leader, though he is only two days into his seat, to review the Hansards and review the public documents because the answers to those questions have already been provided in this Honourable House by the former Minister of Public Works.

The Deputy Speaker: Thank you. That's your second supplemental.

Can you move on to your third question, please?

QUESTION 3: BERMUDIANA BEACH RESORT AFFORDABLE HOUSING UNITS

Hon. Robert King: Madam Deputy Speaker, understanding that many units at Bermudiana Beach Resort have not been rented, will the Honourable Premier please inform this Honourable House on whether a portion of the units will be allocated for affordable housing as a means to address the housing crisis?

Hon. E. David Burt: What I would say is that the Honourable Deputy Premier, the Minister of Housing, has stated that these particular matters are up to . . . the occupation of that place is up to 50 per cent. I will tell the Honourable Member that our comprehensive housing matters—so whether or not it is Bermudiana Beach, whether or not is the record investment in public housing, the matters that the Honourable Deputy Premier and Minister of Housing and Municipalities has announced, whether that is Chelsea that is taking place, whether it's Battery Road, whether it's all the other . . . Harmony, all the rest, there are multiple units which are being brought on line, significant investment, the Private Sector Rental Programme, and others.

So, I understand where the Honourable Member is coming from. And where there is a need, we will find ways. And I know that there are persons who may have been relocating overseas that the government has been working to assist and some of those persons are housed at the Bermudiana Beach Resort.

So, the answer to the question is we are working across the board to ensure that we can fulfil the needs that exist in our community.

The Deputy Speaker: Supplemental?

Hon. Robert King: Question three.

The Deputy Speaker: That was question three.

Hon. E. David Burt: That was question three.

The Deputy Speaker: That was question . . . Member, that was question three.

Hon. Robert King: Okay, fine.

The Deputy Speaker: Do you have any supplementaries?

Hon. Robert King: I do; I do.

The Deputy Speaker: Okay.

Hon. Robert King: In terms of . . . regarding hospital beds and overcrowding seniors—

Actually, I will conclude with those ones.

An Hon. Member: All right.

The Deputy Speaker: Okay, thank you.

Are there any other Members who have questions for the Premier?

I recognise Member Fahy. You have one question, two supplementaries.

QUESTION 1: MORGAN'S POINT MEDICAL TOURISM FACILITY

Hon. Michael Fahy: Thank you, Madam Deputy Speaker.

Would the Honourable Premier please advise this Honourable House as to the date that the Morgan's Point Development Company Board approved the memorandum of understanding [MOU] with Medical Concepts Consulting Management in regard to the proposed medical tourism facility at Morgan's Point?

Hon. E. David Burt: The agreement is between the Government of Bermuda and the company, not between Morgan's Point and the company. Thank you.

The Deputy Speaker: Okay, thank you.
Supplemental?

SUPPLEMENTARIES

Hon. Michael Fahy: Thank you. Would the Honourable Premier commit to tabling the MOU [in] this Honourable House?

The Deputy Speaker: Premier.

Hon. E. David Burt: Subject . . . I think it is interesting the source of where that is coming from as we

remember the time in Government to where they . . . had hid behind.

In the press statement of which I made, I did state that we would provide those relevant details to this Honourable House, and I will seek legal advice in those particular matters. But I am happy to share as much information as possible because it is not something that needs to be hidden.

The Deputy Speaker: Okay, thank you.
A further supplementary?

Hon. Michael Fahy: Supplementary. In relation to that specific MOU, can the Honourable Premier please advise as to how many acres will be utilised for the proposed medical tourism facility at Morgan's Point?

Hon. E. David Burt: Madam Deputy Speaker, I can assure you that those matters are under deliberation and consideration, and those are not specific matters which are mentioned inside of the MOU.

The Deputy Speaker: Thank you.

Any other Members? I recognise Member DeCouto.

Dr. Douglas DeCouto: Yes, thank you, Madam Deputy Speaker. Member from [constituency] 25. I know there are 36. I cannot remember them all myself.

The Deputy Speaker: Yes.

QUESTION 1: DRIVER'S LICENCE RENEWAL, REMOVAL OF MEDICAL EXAM REQUIREMENT

Dr. Douglas DeCouto: Will the Honourable Premier . . . well, actually, let me just to help give the context.

In December 2024, this Government advised the public that it would remove the requirement for a mandatory medical exam upon all driver's licence renewals. I personally know as of August of this year, that requirement was still in effect and I do not see it on the Order Paper, so I imagine it is likely to still be in effect for the rest of the year.

So, the question is, could the Honourable Premier please inform this Honourable House why the Government has failed to make this simple change which was promised to the Bermudian public?

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Premier.

Hon. E. David Burt: I thank the Honourable Member for reciting our commitments, and I recognise that there are 11 pieces of legislation for consideration in this Honourable House that are coming down today.

What I can advise that Honourable Member is that those matters continue to progress with the Minister of Tourism, Transport, Culture and Sport and the

people of this country should look forward to those particular items being brought before the end of the year.

The Deputy Speaker: Do you have a supplementary?

SUPPLEMENTARIES

Dr. Douglas DeCouto: Yes, Madam Deputy Speaker.

Many Bermudians would feel that the Government is in fact not coming through with its promises fast enough. The Premier alluded to various pieces of legislation working their way through the system.

Does the Government have any plans to further reinforce the teams that are working on drafting and creating this legislation so that the people of Bermuda can receive the promised benefits? Thank you.

Hon. E. David Burt: Madam Deputy Speaker, it is rich, I would say, coming from the Opposition on a day that 11 matters are tabled that are going to advance things, whether it is enhanced mental health access, whether or not it is paving the way for construction at Elbow Beach Hotel, whether or not it is the fact that we are going to be stabilising pensions, setting in pension fee caps, all the other things—promises that were made in our election manifestos which were being delivered, some of those matters which are being called by from the Opposition and the Honourable Member is asking whether or not we will reinforce the bodies that are there to do the work.

The reason why we have 11 pieces of legislation is because the Government has done just that: made sure that the Attorney General's Chamber is supported with additional resources. And that is the reason why we have those particular items.

So, the answer to the question is, yes, we will continue what we have been doing by making sure they have the support to deliver on this Government's legislative agenda. And if more resources are needed to be found, they will be reallocated because this Government has a history of staying within our means when it comes to spending, and that is the reason why we have been able to deliver not only a balanced budget, but a budget surplus for the first [time] in 23 years.

The Deputy Speaker: Thank you.

A further supplementary, your last one.

Dr. Douglas DeCouto: Yes, thank you, Madam Deputy Speaker.

I think I translate that response as there will be no changes made to the resourcing.

My second supplemental is, will the Premier commit to when the public should expect to get rid of this extra expense that they must incur when renewing their driver's licence by having to get a medical?

Thank you, Madam Deputy Speaker.

Hon. E. David Burt: I answered that in my first question. Clearly, he is not listening.

The Deputy Speaker: Thank you.

I recognise Member Simmons from Constituency 34, [sic] is it?

Mr. Jamahl S. Simmons: Thirty-three.

The Deputy Speaker: Thirty-three, yes. Yes, it's two Simmons almost back-to-back.

Mr. Jamahl S. Simmons: A lot of Simmons in here.

[Laughter]

QUESTION 1: MANGROVE BAY PROJECT, UPDATE ON

Mr. Jamahl S. Simmons: Good morning, Madam Deputy Speaker.

I just have a question in relation to . . . the Government back in July gave a press conference on the start of the Mangrove Bay project. Could the Honourable Premier inform the people of Sandys, who would be very interested and excited about this project, when they expect that to come on line?

The Deputy Speaker: Premier.

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

I thank the Honourable Member for his question, because earlier this year the Minister of Health and the Minister of Public Works and Environment did host a press conference to announce the start of construction of the restoration works of the Mangrove Bay Clinic. And as the Honourable Member represents persons of the West End, he would know that this is particularly important to members of the public who live in the West.

This project marks an important milestone in delivering this Government's promise to restore health care services to the West End. It is unfortunate that this particular clinic was closed, but it is going to undergo a full renovation, transforming it into modern community health care facilities. The renovations are being done by a private contractor which was announced, Sunrise Construction, and it is expected that they will be completed in time for an opening next summer.

An Hon. Member: What?

The Deputy Speaker: Thank you, Premier.
Supplementary?

SUPPLEMENTARIES

Mr. Jamahl S. Simmons: Thank you, Madam Deputy [Speaker], and thank you, Honourable Premier, for that answer.

With the facility that is going to be reopened in the timeline you outlined, what will be the specific services available to the people of the Sandys community at that facility?

Hon. E. David Burt: Thank you, Madam Deputy Speaker, and I thank the Honourable Member for that follow-up question, because it is important. What the Ministry of Health has been doing is making sure we transform the delivery of health care in this country. It is a difficult process undoubtedly, and there are challenges when dealing with matters related to long-term care, et cetera.

But when the facility is completed, it will offer a range of services, improving access to community health care. The programmes that will be there will be expanded primary care services under the Bermuda Health Council's Enhanced Care Pilot Programme, alongside community nursing and mental health services in addition to coordination with Ageing and Disability Services to provide support to vulnerable populations.

The reality is that this is a meaningful investment in community-based care, which will make access to essential services easier and more equitable for residents in the West End. The model is one of integrated care, ensuring that residents can access multiple services in one location. It is part of our broader commitment to reform health care delivery and make it more community-focused, accessible, and patient-centred.

The Deputy Speaker: Thank you, Premier.
You have another supplementary?

Mr. Jamahl S. Simmons: Yes, Madam Deputy [Speaker].

The Deputy Speaker: It's your final.

Mr. Jamahl S. Simmons: Yes, great news, I think, for many of the people I represent and the people across Sandys.

Could the Honourable Premier expand upon [that]? He mentioned that there will be investment in health care. Could he outline some of the other government investment in health care and how they plan to expand health care access for Bermudians?

Hon. E. David Burt: Thank you, Madam Deputy Speaker, because it is important to remember what this Government has done in this particular budget year and how we are going to continue to invest in health care.

There is \$22 million of additional funding for the Bermuda Hospitals Board, which represents a 10 per cent increase year over year. There are the matters,

\$3.3 million in renovations mentioned for Mangrove Bay Clinic, the St. George's Clinic, the Hamilton Health Centre, as well as architectural planning for the expansion of Sylvia Richardson Care Facility and also Lefroy House. And in this parliamentary session, as promised in the Budget Statement, we will expand prescription drug coverage from \$3,000 to \$5,000 under FutureCare and from \$1,000 to \$3,000 for those on HIP; eliminate the 12-month waiting period for home health care benefits, giving families faster access to essential support; support annual wellness exams for all HIP and FutureCare clients, as we do not want co-pays to interfere with preventative care.

These investments, which are funded in this budget, which is—a reminder, Madam Deputy Speaker—the second budget surplus in two years are about fairness, affordability, and building a healthier Bermuda, starting with those who require it most.

The Deputy Speaker: Thank you, Premier.

I recognise the Member Robinson from constituency . . .

Mr. Dwayne Robinson: Thirty.

The Deputy Speaker: Yes, [constituency] 30.

QUESTION 1: AIRLINES RECEIVING MINIMUM REVENUE GUARANTEES FROM THE GOVERNMENT

Mr. Dwayne Robinson: Hi, good morning. Thank you, Madam Deputy Speaker.

Just for clarity for the public and listening audience, can the Honourable Premier and Minister of Finance please provide the names of the airlines that are currently receiving minimum revenue guarantees from the government?

Hon. E. David Burt: What I would say is that is commercially sensitive information, and I would not be able to provide it.

However, if the Honourable Member wants to have a conversation or discussion with his counterpart and pose that particular question, I am sure those will be answered. This is a well-established protocol of which we have been in this House many times, which has been stated regarding these things and regarding the commercial sensitivities related to these particular matters.

Those are our particular items. So, I am happy for him to have that conversation or discussion with his direct counterpart.

The Deputy Speaker: It has passed the lunch hour, but I am inclined to go for the next nine minutes, so we are going to continue, and then we will break for lunch.

Mr. Dwayne Robinson: Thank you, [Madam] Deputy Speaker.

The Deputy Speaker: Supplementary?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, first supplementary.

Can the Honourable Premier then provide the cost to the taxpayer for these minimum revenue guarantees without giving out specifics of who they are given to?

Hon. E. David Burt: I am certain that information may be able to be provided to the Honourable Member, as I said before, but I am not certain about the existence of any minimum revenue guarantees in the first place. So, I cannot confirm the cost if I am not confirmed of the existence of such.

But what I would say if the Honourable Member wants to have a direct conversation with his counterpart, as someone who is the Shadow Minister of Tourism, and I am assuming Shadow Minister of Transport as well, he should know well and recognise and understand the sensitivities around that, and he should talk to some of his colleagues on that side who served as Minister of Transport, recognising how the public disclosure of these things can impact competition inside of the particular market.

So, I would encourage him to take that, but I cannot confirm that the matters of which he is speaking to are actually there.

The Deputy Speaker: Thank you, Premier.
Your final supplementary?

Mr. Dwayne Robinson: Yes, Madam Deputy Speaker.

Could the Honourable Premier and Minister of Finance then confirm for the listening audience whose remit does this minimum revenue guarantee fall under? The Ministry of Finance or the Ministry of Tourism, Transport, Culture and Sport?

Hon. E. David Burt: They fall under the remit of the Government of Bermuda led by the Ministry of Tourism, Transport, Culture and Sport.

The Deputy Speaker: Thank you, Premier.

Are there any other persons?

I recognise the Member from constituency 23 *[sic]*.

You have the floor.

Mr. Neville S. Tyrrell: Twenty-four *[sic]*.

The Deputy Speaker: Twenty . . . what did I say?

Mr. Neville S. Tyrrell: I was going to say . . . twenty-six.

The Deputy Speaker: Oh, twenty-six.

QUESTION 1: HARMONY HALL HOUSING PROJECT DETAILS

Mr. Neville S. Tyrrell: Thank you very much for recognising me, Madam Deputy Speaker.

In July, the Honourable Premier attended a ribbon-cutting ceremony at Harmony Hall in Paget. Could the Premier kindly provide more details on these housing units, including the cost of rent per month?

Thank you.

[Inaudible interjections]

Hon. E. David Burt: *Preparation and levering.* Oh, look, they are upset, Madam Deputy Speaker, but we will go. Thank you.

I think it is important to note because the Honourable Members on this side posed questions that were related to matters that are related to Harmony housing. As the chirping happens over there, if Members want specific answers, they may want to say, *I will be asking on this in case you want to bring specific answers, Honourable Premier*, so [that] those answers can be provided. And I will do my best to make sure they can have those.

But on this side, Madam Deputy Speaker, we work as a team, and when people want to get the information for their constituents, we are able to make sure that information is provided.

So, I am pleased to answer the Honourable Member's question.

[Inaudible interjections]

Hon. E. David Burt: I am waiting for them. I am pleased to answer the Honourable Member's question and say that there was the ribbon cutting of 12 newly renovated units.

These units do have a monthly rental cost between \$1,100 and \$1,500 a month, and it marked the successful completion of phase three of the Master Plan, which will bring a total of 52 affordable housing units online. And the important thing to note is that this project was delivered by the Bermuda Housing Corporation under budget.

The Deputy Speaker: Thank you.

Do you have a supplementary?

SUPPLEMENTARY

Mr. Neville S. Tyrrell: Madam Deputy Speaker, I do.

Could the Honourable Premier please update this Honourable House on what other work has been done or will be done at other locations throughout the Island to increase the stock of affordable housing? Thank you.

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

As I previously mentioned, there is the work that is taking place at Harmony Hall. Phases four and five are already planned and funded, and we will see the redevelopment of Harmony Terrace North and Harmony Terrace South, adding 16 units each for a total of additional 32 units.

This forms part of the Government's wider efforts to increase the supply of affordable housing across this Island. We know that we have made record investments in affordable housing, and we know that we increased the allocation of the Bermuda Housing Corporation by \$4.2 million this year on top of the record investment of which we have already made.

I think it is important to note where, in Southside, units have been renovated to support families and seniors, Wellington Slip Road, Rock Oven Lane, Beacon Hill, and Harmony Hill refreshments and upgrades and refurbishments are made.

In addition, the Deputy Premier and Honourable Minister of Housing recognise that the historic Chelsea property in St. George's is under renovation, delivering two three-bedroom homes and two two-bedroom homes by 2026; 18 Battery Road in St. David's, phase three is now underway to create 12 of the units in the mix of studio and one-bedroom, and of course, in Middletown, four new two-bedroom units are also expected to come [on] line in early 2026.

The work for affordable housing continues, and that is due to the record investment of which we are able to deliver because we have successfully restored this country's finances to allow us to make those investments.

The Deputy Speaker: Thank you, Premier.
Further supplementary—no?

Mr. Neville S. Tyrrell: Thank you, no.

The Deputy Speaker: Okay. I recognise Member Pearman.

Member Pearman, you have the floor.

QUESTION 1: DEATH INQUEST LEGISLATION PROPOSED AMENDMENT

Mr. Scott Pearman: Thank you, Madam Deputy Speaker, and good morning—or good afternoon, I suppose now.

The Honourable Premier should be aware of the significant and valid public concerns with how few inquests have occurred over the past prior decade. This seems like a very easy fix with minor changes that can be made to the legislation that is almost 100 years old and was last amended over 25 years ago.

Will the Honourable Premier invite the Honourable Attorney General to work with the Opposition to put in place an amendment so we can fix this and fix

the legislation for the grieving families of Bermudians whose loved ones have died in suspicious and unknown circumstances?

The Deputy Speaker: Thank you.
Premier.

Hon. E. David Burt: Madam Deputy Speaker, what I would say is an important part of parliamentary democracy is the ability to bring matters to this Honourable House, discuss those issues, and come hopefully to solutions.

I have taken note that the Honourable Member has raised this particular matter in the public sphere, and I think that it is certainly a valid matter. I am not going to state at this point in time in Premier's Question [Period] that I am going to direct the Honourable Attorney General on this particular matter, as the Honourable Attorney General and I have not spoken on this particular matter as we were preparing a very busy legislative agenda getting ready for Parliament.

But what I would say is that I would welcome if the Honourable Member wishes to write to me officially on these particular matters, I can happily discuss with the Attorney General, and I am more than willing to have the Attorney General reach out to the Honourable Member to discuss it, whether it is to the Law Reform Commission, whether it is here in Parliament. I think there was a recommendation around bipartisanship, so whether or not it is done through a committee, whether it's done through something else, I am happy to do so.

When there are matters that do touch on families, I think that it is important, and so I will commend the Honourable Member for raising this particular issue and will happily work towards.

But I am not going to get here in Premier's Question [Period] and say I am going to give a direction to the Attorney General when I have not actually spoken to her specifically on this matter.

The Deputy Speaker: Thank you, Premier.
Supplementary?

SUPPLEMENTARY

Mr. Scott Pearman: Yes, thank you. And I thank the Honourable Premier for his answer. I understood from that that (a) I am to write to the Honourable Premier formally—which I will do.

What I did not understand, and my supplementary question is, Is the Honourable Premier undertaking to this Honourable House that he will discuss this matter with the Attorney General?

Hon. E. David Burt: Absolutely. Whether [the Honourable Member] writes to me or not, I will do so. But I think in the way that it is, you know, if he would write to me formally, I can make sure that a formal response comes to the Member, the Deputy Leader of the Opposition. I

can make sure a response gets to him formally on this particular matter, so it could be a matter of record. But I think it is an important issue, and I look forward to possibly advancing it.

The Deputy Speaker: Okay, thank you.

No further supplementary?

And let me take two minutes to—oversight—we did not congratulate the Deputy Leader of the Opposition, and I join the House in congratulating.

[Desk thumping]

The Deputy Speaker: Thank you.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker.

The Deputy Speaker: You are welcome.

Premier, it is lunchtime, and I am going to suggest that you adjourn us until 2:15 pm. Okay—2:15, please.

Hon. E. David Burt: All right. You got 2:15?

The Deputy Speaker: Yes.

Hon. E. David Burt: One-five?

The Deputy Speaker: Yes.

Hon. E. David Burt: Good afternoon . . . sorry, thank you, Madam Deputy Speaker.

I move that this Honourable House do now adjourn until the hour of 2:15 pm.

The Deputy Speaker: So moved.

[Gavel]

Proceedings suspended at 12:40 pm

Proceedings resumed at 2:17 pm

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

The Deputy Speaker: Good afternoon, Members. We shall resume.

[Gavel]

The Deputy Speaker: Members, before lunch we just finished [Premier's] Question Period. That brings us now to the Question Period, proper. And so, I have notification of I think about six Members who have questions. And we will respond to the questions in order of the Ministerial Statements.

The Deputy Speaker: The—

[Crosstalk]

The Deputy Speaker: Yes, thank you. In order of the Statements.

On the [Order Paper], we have parliamentary questions to be answered by Minister Darrell. And so, I would ask the Member who is [asking] the questions to get up and pose the questions to the Minister. And that is Member Richardson.

Member Richardson, you have the floor.

QUESTION PERIOD

QUESTION 1: OMBUDSMAN'S RECOMMENDATIONS ON REPORT TITLED “BETWEEN A DOCK AND A HARD PLACE”

Mr. Jarion Richardson: Yes, thank you. Good afternoon, Madam Deputy Speaker.

Will the Honourable Minister please confirm for this Honourable House whether the Department of Marine and Ports Services intends to implement the Ombudsman's recommendations as set out in the special report titled “[Between a Dock and a Hard Place](#)”?

[Inaudible interjection]

The Deputy Speaker: Minister. Sorry.

Hon. Owen Darrell: Thank you, Madam [Deputy] Speaker.

The department gave a thorough review of the Ombudsman's recommendations in this matter. It has adopted some of those recommendations, continued the practises consistent with others, but cannot implement those that ask the department to act outside of the Marine and Ports Services Act 2021 or outside of the Marine Board (Mooring's) Regulations [2000].

The Deputy Speaker: Thank you.

Are there any . . .

Mr. Jarion Richardson: Second question?

The Deputy Speaker: Yes.

QUESTION 2: GOVERNMENT'S POLICY ON TRANSFER OR INHERITANCE OF MOORING RIGHTS

Mr. Jarion Richardson: Will the Honourable Minister please inform this Honourable House what the current government policy is on the transfer or inheritance of mooring rights by family members and when the policy was last reviewed or amended?

The Deputy Speaker: Minister.

[Crosstalk]

Hon. Owen Darrell: Madam Deputy Speaker, I am currently waiting to make sure I give accurate answers to that. As we know, this has been a topic that has been long talked about. But if you just give me one moment I will answer.

[Pause]

Hon. Owen Darrell: Madam [Deputy] Speaker, there is currently no legislation in place allowing for the transfer [or] inheritance [of] mooring rights. Section 8 (2) of the Marine Board (Mooring) Regulations 2000 states: "The owner of a mooring in respect of which a licence is in force shall not divest himself of that mooring (whether by sale, letting, lending or otherwise) except with the prior written permission of the Minister obtained upon a written request for so doing."

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.
Member.

QUESTION 3: GOVERNMENT OVERSIGHT MECHANISM OF STATUTORY BODIES

Mr. Jarion Richardson: Third question. Thank you, Madam [Deputy Speaker].

Will the Honourable Minister please explain to this Honourable House what oversight mechanisms are in place to ensure that directives of statutory bodies, such as the Development Applications Board, are properly implemented and enforced by government departments?

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker. One second.

[Pause]

Hon. Owen Darrell: Madam Deputy Speaker, there is a continued process that suggested policies, recommendations and continued practices be reviewed so disputes can be dealt with accordingly.

The Deputy Speaker: Thank you, Minister.

Mr. Jarion Richardson: I have no supplementals. I thank the Minister for his answers.

The Deputy Speaker: Thank you, Member from constituency 22 *[sic]*, I believe it is.

Okay. That brings us to . . . I have notification from other Members that they wish to ask questions.

I will now call on Member DeCouto from constituency 25 to put his question forward.

QUESTION 1: PUBLIC SERVICE SUPERANNUATION (PSSF STABILISATION) AMENDMENT ACT 2025

Dr. Douglas DeCouto: Yes. Thank you, Madam Deputy Speaker.

My question is to the Honourable Premier regarding his statement on the table changes for the Public Service Superannuation [(PSSF Stabilisation)] Amendment Act 2025.

I mean we were certainly glad to hear the Government acknowledge quite clearly the problems and the funding of that. I feel when we have raised that in the past the Government has perhaps not taken us seriously. My question would be with respect to the proposed changes in the fund governance. Could the Honourable Premier advise [if] any specific issues or concerns arose that led to these proposed changes? Thank you.

The Deputy Speaker: Minister.

Hon. E. David Burt: Thank you.

I will just first say that it was far before the Opposition had said anything on this particular matter that the Government undertook the reviews.

The Pensions and Benefits working group has been in place since the prior Government was in place, continuing the work. And that work continues.

In regard to the question specifically that was posed in regard to the governance arrangements of the funds, no, there are no particular questions. But during the matters related to the consultation, and if reference is made to the report from the Bermuda Public Services Union [BPSU] in 2018 when they spoke about matters that are related to pensions and others, there were various options that were presented to include the Public Service Superannuation Board in decisions regarding the fund.

As I said in my Ministerial Statement, it is only right and proper that the persons who are the representatives of those persons who are contributing to the fund, and will be future retirees of the fund, play a more active role in the governance of this fund. And that is the reason why the legislation that I will table later today has specific requirements for consultation with the Public Service Superannuation Board in order to deal with matters such as the lump sum conversion factor and others in the future as I mentioned changes when dealing with matters related to increases in pension benefits for retirees. Those matters will also be set out to have consultation with the Public Service Superannuation Board.

I think that it is important that the Board is more active in these matters and I think it is important for us to legislate those matters so it is not just at the whim of the Minister of Finance of the day.

The Deputy Speaker: Thank you Premier.

Supplemental?

SUPPLEMENTARY

Dr. Douglas DeCouto: Yes, supplemental.

Madam Deputy Speaker, the Premier referred to a report from the BPSU. Can the Premier highlight any specific concerns or specific issues that that report called out with respect to fund governance?

For example, were there specific changes that they talked about that they would like to have been involved in, or something like that (other than the general), [that they] would like to be more involved [in]?

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Premier.

Hon. E. David Burt: There was nothing more than that except for looking at other models in other jurisdictions where there are trustee models or others where the persons who are the beneficiaries play a more active role. There was nothing specifically mentioned in those matters.

The Deputy Speaker: Thank you.

Further supplemental?

I recognise the Member from constituency 22, is it?

SUPPLEMENTARY

Mr. Scott Pearman: Thank you, it is [constituency] 22. Thank you, Madam Deputy Speaker.

Just to that point and what other considerations you had on the table, I believe in your Statement to this Honourable House this morning, Honourable Premier and Minister of Finance, that you mentioned that the Uniformed Services will be going from 50 to 55.

Was there a higher consideration or a lower consideration in relation to 55, the number you arrived at?

The Deputy Speaker: Premier?

Hon. E. David Burt: All persons across the board were increased by five years over a 10-year period, so those things may have been considered in the various modelling. But this is where the Cabinet settled at following consultations with the unions and there were significant consultations back and forth. But remember, that is the earliest age at which someone can receive an unreduced pension. There are also extensions insofar as maximum ages, which are currently 60, which will go to 65 and other things.

So, there are a number of changes inside the Bill. I look forward to having a full debate on that when we come back in two weeks.

The Deputy Speaker: Thank you, Premier.

Second supplemental?

Dr. Douglas DeCouto: A second question, Madam Deputy Speaker.

The Deputy Speaker: A second question, okay.

QUESTION 2: PUBLIC SERVICE SUPERANNUATION (PSSF STABILISATION) AMENDMENT ACT 2025

Dr. Douglas DeCouto: In the Honourable Premier's Statement he states that any change to pensions is deeply personal. People plan their lives around their retirement expectations.

Certainly, feedback and discussions that I have heard is that there is quite a lot of consternation and concern around change, which is normal, especially with respect to people's personal financial matters.

My question to the Honourable Premier is, How will the Government ensure that the pension holders can be properly informed of the specific changes to them, acknowledging the wide variety of occupations and regimes of benefits of these pensions across the public service, and how will they be able to get very clear certainty on the changes that will be made to them for their future financial planning?

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Premier.

Hon. E. David Burt: Updated information will be circulated to public officers. We have had a full and robust consultation, all hands call, on July 4, which the Honourable Member will be aware of. There was some feedback which came from there which necessitated the delay of the tabling of that matter from July 12, as expected, until now to make sure we can provide further information in regard to specific information for individual contributors. Those particular matters will be a part of the communication.

And in addition to that, because of course the pension, or the compensation group cannot . . . is processing all the various individual persons who are asking questions, further information will be put out in regard to there. And what we are also doing is making sure that after the passage of the Bill, we are going to make sure that [an] online calculator is available.

Right now, those things . . . our actuaries provided us various synopses for other things, but you have to remember it is incredibly difficult for each individual person to be assessed because, for instance, some people may have taken pension suspensions, other people may have taken pension hardships. So, it is an individual calculation that has to be done on an individual basis.

What is important to note is that as part of the upgrades to the information technology systems which are happening throughout government, just in social

insurance, also in the compensation and benefits section of government, the new system will allow all persons to get their information up to date and on time. However, I will cover the main items again as they are very clearly explained.

The retirement ages will begin to [move] up by one year starting on April 1, 2027, and will go up by one year every two years between then. And starting in 2027 it will move to an average of two years, all the way up to 2035, an average of the 10 years final salary. [It is] important to note that the accumulation of persons' pensions, which is in law set at one eight hundred per month, or set at basically 1.5 per cent of the salary each year. Those are not changing. The amount of time in order to reach the full pension, such as 40, is not changing either. The things that are changing are the earliest dates for unreduced pensions and we've added extra options in case people want to get their pensions early by an actuarial reduced value.

The Deputy Speaker: Okay. Thank you. Thank you, Premier.

Dr. Douglas DeCouto: Madam Deputy Speaker, a supplemental.

The Deputy Speaker: Yes.

SUPPLEMENTARY

Dr. Douglas DeCouto: I certainly appreciate that information.

I would say that things that perhaps make sense to me and the Premier, and black and white for the average person, can be quite confusing, so [I] welcome the answer. My supplemental would be, when could the government workers expect to be able to receive this very granular, concrete detail about their personal situation? I hope that perhaps some of them will be able to get it in black and white, printed on a piece of paper.

As we know, people have a variety of ways of understanding and grasping their personal information. Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Premier?

Hon. E. David Burt: All public officers have been informed that they can email compensation benefits for very specific information. And compensation benefits, of course, while also processing various changes to GEHI [Government Employee Health Insurance] and public sector workers' changes, et cetera. There are a number of things which they are doing and the timeline of which they have set out is a 30-day response. So, persons are doing that. Persons have done it. People have written to the Minister of Finance at gov.bm. I have followed up personally to find out if they have

received information and the public officers in that department, which if I may, Madam Deputy Speaker, want to commend because they have been under a tremendous amount of stress, a tremendous amount of work.

We have provided them extra and additional resources because, of course, when you have a number of different union agreements and the changes that have to be processed across the board, in addition to changes to pension contributes and GEHI contributes, et cetera, there are significant amounts of work that have to take place in addition to the regular work of just doing weekly and monthly payroll. So, there is specific there, but public officers can email those persons, and they have been emailing those persons or getting that response.

In addition, after the July 4 meeting there was a website that was put up on the government website which has public sector pension reform. There are those matters.

There's an updated PDF which will be circulated later today that is based on the particular Statement and based on the particular Bills and contains additional answers to questions that have come in since those particular matters were published. All the questions are published, and all the answers are published as well.

The Deputy Speaker: Okay.
Supplemental?

SUPPLEMENTARY

Mr. Scott Pearman: Yes. Thank you, Madam Deputy Speaker. Supplemental.

As my colleague, Dr. DeCouto, mentioned, pensions are a deeply personal matter and people prepare and plan their lives around them. Of course, that invokes issues of fairness. Did the Government consider grandfathering or carving out those closest to pensionable age?

The Deputy Speaker: Premier.

Hon. E. David Burt: Those persons closest to pensionable age are carved out, and no employee who is retiring on or before March 31, 2027 will be affected.

The Deputy Speaker: Okay.
Member.

Dr. Douglas DeCouto: Yes. Thank you, Madam Deputy Speaker.

My question for the Honourable Premier is with regard to the lump sum conversion factor. Would the Honourable Premier—

The Deputy Speaker: Third and final question.

Dr. Douglas DeCouto: —Yes. Understood.

The Deputy Speaker: Yes.

**QUESTION 3: PUBLIC SERVICE
SUPERANNUATION (PSSF STABILISATION)
AMENDMENT ACT 2025**

Dr. Douglas DeCouto: Thank you, Madam Deputy Speaker.

Would the Honourable Premier please advise this House roughly which proportion of employees choose to elect to take that lump sum conversion factor? Thank you.

The Deputy Speaker: Thank you.
Premier.

Hon. E. David Burt: I cannot give an exact number of the persons who do. If the Honourable Member wants to submit that in a specific statement, we can. Or if he wants to shoot an email over to me as we work together, I can certainly provide that in two weeks' time when we have the debate.

What I do know is that in our modelling and sensitivity that was done by the actuaries, they did model a 100 per cent take-up. I don't know the actual amount of take-up, but I know in the model sensitivities of which we did when dealing with the actuarial items, we did model it on that aspect.

There was, I think . . . I'm not an actuary; I'm just reading from the report. But I think we modelled the worst-case scenario and other types of things. But insofar as specifics of the persons who do take the lump sum, I'm happy to get that if the Honourable Member wants to shoot that over, and any other questions that he may have, in advance of the debate, as he did receive a briefing from the Financial Secretary and the team on this particular matter and any particular questions that may need to come up that he may want specific answers for, like that, if he can provide them, we'll make sure that we have them for the debate in two weeks.

The Deputy Speaker: Supplemental?

[No audible response]

The Deputy Speaker: No further supplementals? Okay.

So that takes us to the next Minister.

First, let me just inform the House that there were questions for the Minister of National Security. However, the Member who was posing the questions has taken sick and so is not here to ask those questions. So, I just wanted the Minister who was informed that he had questions, that no questions will be posed to you.

I'm going to call on Member DeCouto again because he had questions for Public Works.

**QUESTION 1: IMPROVING SAFETY AND
ACCESSIBILITY ON PRIVATE ROADS: YOUR
VOICE HEARD!**

Dr. Douglas DeCouto: Oh, yes. Thank you very kindly, Madam Deputy Speaker. And certainly, we were appreciative to hear the Statement from the Minister.

Now, we do know that many Members of the public have a lot of demands or things that they would like done by Public Works. And until this consultation process that was outlined by the Minister takes place and we get the results of that, or whatever new system is in place, how can Bermudians . . . can the Honourable Minister please advise us, how can Bermudians get updates on their requests and issues that have been communicated to the Minister? Thank you.

The Deputy Speaker: Minister.

[Crosstalk]

Hon. Jache Adams: Madam [Deputy] Speaker, I struggle to understand what it has to do with private roads, specifically in the consultation of private roads.

[Laughter]

The Deputy Speaker: Well, I thought I would let you—

Hon. Jache Adams: And my understanding is that these questions have to relate to my Statement. Correct?

The Deputy Speaker: Yes. Yes.

Hon. Jache Adams: So, with that being said . . .

The Deputy Speaker: Fair enough.

Hon. Jache Adams: That's my answer.

The Deputy Speaker: Yes.

[Crosstalk]

The Deputy Speaker: Excuse me? I think it was appropriate for the Minister to point that out and make it clear why he was not going to answer that question. Yes.

Member.

Dr. Douglas DeCouto: Thank you, Madam Deputy Speaker.

While his Statement was about the private roads and processes for improvements for safety and things like that for private roads, my question was, how can Members of the public, until those new processes come into place, who have already put in requests for repairs and safety issues around private roads . . . I

know that many Members of the public do put those requests to Public Works. How can they get updates on their requests?

Thank you, Madam [Deputy] Speaker.

The Deputy Speaker: Minister.

I don't know if he understood the question to mean that initially.

Minister.

Hon. Jache Adams: Madam [Deputy] Speaker, there are various forms. Individuals are more than likely . . . or more than welcome to email myself and/or my team on the various issues or contact their Members of Parliament who act on their behalf. We have a record of being responsive.

In fact, whenever Members on this side or the other side of the aisle have their issues, most notably, I think have been able to have responses and will continue to do so.

The Deputy Speaker: Okay, thank you, Minister.

Are there any other supplementals to that?

There being none, any further questions on the Minister's [Statement]?

None?

Okay, we will move on to Member Fahy. Member Fahy had a question on the Morgan's Point.

QUESTION 1: MORGAN'S POINT DEVELOPMENT COMPANY UPDATE

Hon. Michael Fahy: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, in relation to the Minister's Statement, it indicated that bank accounts and the identification of corporate service provider happened during the course of this year, and yet the Morgan's Point Development Company Act was passed in 2022. Perhaps the Minister would like to take an opportunity to explain what the time delay has been in setting up a bank account and an identification of a corporate service provider. Thank you.

The Deputy Speaker: Minister.

Hon. Zane J. S. De Silva: Thank you, Madam Deputy [Speaker].

The former chairman took ill, and therefore it put a lot of things on hold. But I'm sure I don't have to tell this particular Honourable Member how long it takes to open up a bank account in Bermuda, especially at Butterfield.

[Laughter and crosstalk]

The Deputy Speaker: Supplemental?

SUPPLEMENTARIES

Hon. Michael Fahy: Thank you.

So, it takes about three years then, in the Minister's submission, to set up bank accounts and identify a corporate service provider. Is that correct?

Hon. Zane J. S. De Silva: First of all, is that a supplemental?

The Deputy Speaker: I did say supplemental. Yes.

Hon. Michael Fahy: Supplemental, yes. Thank you.

Hon. Zane J. S. De Silva: Well, the Honourable Member . . . let me repeat. The former chairman took ill, and we know that bank accounts, the opening of bank accounts in this country, takes an extraordinary amount of time.

And if that amount of time was three years between sickness and the applications, well then that's what it was.

The Deputy Speaker: Second supplemental?

Hon. Michael Fahy: Thank you.

Would the Minister then please expand in terms of why it took so long to identify and get in place a corporate service provider which is separate, distinct from the opening of bank accounts?

The Deputy Speaker: Minister.

Hon. Zane J. S. De Silva: Processes within the . . . Well, let me say this, Madam Deputy Speaker. When you have a \$250 million bill that [is] slapped on the taxpayers of this country, things take time.

And that is still a web yet to sort itself out. And I'll repeat, \$250 million to sort that mess out, is going to take even more time than what it has already.

The Deputy Speaker: Second question?

QUESTION 2: MORGAN'S POINT DEVELOPMENT COMPANY UPDATE

Hon. Michael Fahy: Second question. Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, the Minister said in his Statement that a further critical element of the work being done is the feasibility study now underway, which would appear to be an update in a financial model prepared in 2021. I won't go through that entire point of the Statement.

But the Minister said that the options include direct development by the Morgan's Point Development Company and a private-public partnership or the potential disposal of certain assets through sale or lease. With that in mind, given that there are ongoing

feasibility studies including rigorous financial assessments and strategic foresight, is it not premature to have signed a memorandum of understanding [MOU] by the Bermuda Government, as we learned this morning, in relation to the medical tourism facility?

The Deputy Speaker: Thank you.
Minister.

Hon. Zane J. S. De Silva: No.

The Deputy Speaker: Supplemental?

SUPPLEMENTARY

Hon. Michael Fahy: So, given that feasibility studies and work are still underway, the Minister is going to maintain his position that it is not in any way detrimental to any potential development at Morgan's Point to sign an MOU with another entity.

The Deputy Speaker: Is that just a question? Or is it—

Hon. Michael Fahy: It is. Given that there are still ongoing feasibility studies and financial requirements that are being followed, it seems odd. Wouldn't that be correct? That's supplementary.

Hon. Zane J. S. De Silva: That seemed like two questions in one, but the answer is *no* and *no*.

The Deputy Speaker: Okay. Any further questions?

QUESTION 3: MORGAN'S POINT DEVELOPMENT COMPANY UPDATE

Hon. Michael Fahy: Yes. Question three, please.

In the Minister's Statement, the Minister also made comment that on the development side, the company has not stood still.

Board members and consultants have undertaken site visits and due diligence exercises and communications have commenced with leading structural engineering firms. He went on to say that site visits are intended to be held in the near future, during which assessments will be undertaken of structures, et cetera, to prepare property reports for buildings R1 and R5.

Would the Minister therefore accept that the plans announced by the Premier in the 2024/25 Budget Statement that they would be adding high-end housing stock and a retail park at Morgan's Point was premature, given that studies are still ongoing in respect to the buildings the Premier made reference to?

The Deputy Speaker: Minister.

Hon. Zane J. S. De Silva: No.

The Deputy Speaker: Okay.

Supplemental?

SUPPLEMENTARIES

Hon. Michael Fahy: Perhaps the Minister could explain his answer further as to why it is not seen as detrimental.

The Deputy Speaker: Okay. That's your first supplemental.
Minister.

Hon. Zane J. S. De Silva: His question was premature. I answered that question.

The Deputy Speaker: Second supplemental?

Hon. Michael Fahy: I'm not sure which question he is now making reference to. I asked . . . again, the Minister said no in relation to my question as to whether or not it was premature for the Premier to have made announcements about ongoing work at the retail park when there are still feasibility studies ongoing. I then asked in a supplementary as to whether the Minister would explain his answer as to why he has said no given the details that there are ongoing feasibility studies at that park.

The Deputy Speaker: Okay.

Hon. E. David Burt: I will help on this one.

The Deputy Speaker: Okay. Thank you, Premier.

[Crosstalk]

Hon. E. David Burt: Oh no, it's important.

[Crosstalk]

Hon. E. David Burt: No, no, no, because the Minister now has responsibility for Morgan's Point. But previously Morgan's Point fell underneath the Ministry of Finance.

The answer to the question, the reason why it was not premature, is that that was what was given to us by the team that was working on it.

And when he is saying the assessments are going on, there is a new board in place. Now that a company is there the company has the responsibility to examine the particular items. There is nothing saying that what has been put forward before may not go ahead. They want to do due diligence as costs have changed, and other matters have changed in time. So that is the reason why it was not premature, because that was the plan that was approved. The board is going through their particular processes as we see.

The Deputy Speaker: Okay. Thank you.

Member, I hope that answers your question.
Are there any other Members with supplementals?

None?
Member.

Hon. Michael Fahy: I have one more supplemental, I think. Don't I, Madam [Deputy] Speaker?

The Deputy Speaker: Yes.

Hon. Michael Fahy: In relation to the Premier's answer, thank you for that clarification.

So, what I understand from the Premier's Statement is that the previous board did not require those types of feasibilities to be undertaken, and the new board is requiring the feasibility studies to be taken. Is that correct?

The Deputy Speaker: Is that your supplemental? Your final supplemental?

Hon. Zane J. S. De Silva: No, that's not correct. In fact, if you look at my Statement it talked about the previous feasibility and the future feasibility.

The Deputy Speaker: Thank you, Minister.

Thank you, Member.

That moves us on to . . . I think Member Robinson has questions for the Tourism Minister on both [Statements], but we will do the first paper that the Minister read.

Member.

QUESTION 1: NEW CHAPTER IN TOURISM INVESTMENT FOR BERMUDA

Mr. Dwayne Robinson: Thank you, Madam Deputy Speaker.

My question on the first statement is, Is there a component within the Tourism Investment Orders that takes into account, or at least during the process of granting takes into account how potential communities or folks that are surrounding may be affected by the Investment Orders that are being granted?

Thank you.

The Deputy Speaker: Minister.

Hon. Owen Darrell: No, Madam Deputy Speaker.

The Deputy Speaker: Supplemental?

SUPPLEMENTARY

Mr. Dwayne Robinson: Thank you.

Yes, my supplemental would be: Is there any recourse for anyone who feels as though they are impacted by anything granted by this tourism investment

to lodge any sort of concern? We all support . . . I just want to be sure. We all support the investment in tourism; but we just want to make sure that communities are not feeling that they are being impacted.

Thank you.

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The answer to that question again is no. And I think where the Honourable Member from the other side is going actually falls under the remit of a different Ministry and a different department.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Okay, thank you.

Second supplemental?

Second question?

[No audible response]

The Deputy Speaker: No further questions. No other supplementals.

We move to the second Statement from the Minister of Tourism [and] Transport, [Culture and Sport].

Member.

QUESTION 1: BERMUDA'S PARTICIPATION AT CARIFESTA XV BARBADOS

Mr. Dwayne Robinson: Thank you, Madam Deputy Speaker.

So, we all rejoice in the opportunity for artists and creatives to be showcased on a scale that's more than Bermuda. My question is, What was the official . . . or was there any official criteria for selection of the artists and creatives that joined the Minister on this delegation? Thank you.

The Deputy Speaker: Thank you.

Minister.

Hon. Owen Darrell: Absolutely. And the criteria was set by the Organising Committee of CARIFESTA XV. The Honourable Member from the other side may not know that CARIFESTA is a programme and a subset that comes out of CARICOM. So, when the CARICOM Heads of Government meet—

[Inaudible interjections]

Hon. Owen Darrell: Pardon?

The Deputy Speaker: Talk to the Chair.

Hon. Owen Darrell: When the CARICOM heads of government meet, they talk about many things that help the region and things that are beneficial to the residents of the region as we are not geographically connected but we are very much connected. And as I said in my Statement, Madam [Deputy] Speaker, the showcase of cultural talent around this region is something that CARIFESTA through CARICOM have found very important. And this ties along with the CARIFTA Games as well.

As you would know, Madam Deputy Speaker, this has long been one of the events that takes place in this Caribbean region that Bermuda is often invited to participate in which benefits people. So, the answer to the question is absolutely.

The criteria were set by the CARIFESTA planning team. There were many meetings that were held in advance of us going down to CARIFESTA. And it's shocking that the Honourable Member from the other side would think that in months of preparation and months of rehearsing that we would take a delegation of 20 strong without doing our due diligence planning.

Thank you, Madam Deputy Speaker.

Mr. Dwayne Robinson: Point of order.

Mr. Scott Pearman: Point of order. Point of order, Madam Deputy Speaker.

[Inaudible interjections]

Hon. L. Craig Cannonier: Yes. Put a point of order.

[Inaudible interjection]

Mr. Scott Pearman: The Honourable Minister is imputing motive.

An Hon. Member: He is the Acting Leader, yes. We like that.

[Laughter]

An Hon. Member: Oh!

Mr. Scott Pearman: I will gladly take a point of clarification from the Leader across the way, if MP De Silva wants to say something.

POINT OF ORDER

[Imputing improper motive]

Mr. Scott Pearman: Point of order, Madam Deputy Speaker. The Minister is imputing improper motive. The question that was put by the Honourable Shadow Minister was quite proper. He merely asked what the criteria was.

[Inaudible interjections and laughter]

The Deputy Speaker: Do you still wish me to hear your point of order? I'm sure it is in line with what he said.

Mr. Dwayne Robinson: I think the Deputy Leader covered it quite well. Thank you.

The Deputy Speaker: Yes.

[Crosstalk]

The Deputy Speaker: Member . . . yes.

SUPPLEMENTARY

Mr. Dwayne Robinson: My supplemental would be, [Madam] Deputy Speaker, What was the criteria, since the Minister spoke so passionately and boldly about it. I would love to hear for the listening public what was that criterion. And give us some details on it.

Thank you.

The Deputy Speaker: Okay.
Minister.

[Inaudible interjections]

Hon. Owen Darrell: Trying.

[Inaudible interjections]

Hon. Owen Darrell: So, I refer to my Statement that was read a couple of hours ago, Madam [Deputy] Speaker, and I think that it summed up quite well towards the Statement and it reminded from the Prime Minister of the island that actually hosted that it was about building people, building a region, building a civilisation and reclaiming our destiny.

So, Madam Deputy Speaker, I'm sure that the Honourable Member from the other side was listening very carefully when I laid out what criteria were set by CARIFESTA. And that was the criteria that was set. But I would invite the Honourable Member from the other side, because I know he is very much in tune with technology, and he can go to www.culture.bm and there he will find a link to CARIFESTA XV, and he can clearly see what the criteria is not just for Bermuda but for the entire region that participated 2,000 strong in CARIFESTA XV.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.
Do you have a second question?

Mr. Dwayne Robinson: I do, and I want to just pose I guess the supplemental again. As the Minister—

The Deputy Speaker: No, no. You have two supplementals.

Mr. Dwayne Robinson: Yes, so I'll use—

[No audible response]

The Deputy Speaker: So, do you have a second question?

The Deputy Speaker: No.
Do you have a third question?

Mr. Dwayne Robinson: Well, okay. Then I will use my second question—

Mr. Dwayne Robinson: Third question. Thank you.

The Deputy Speaker: Yes.

The Deputy Speaker: Yes. Okay.

QUESTION 2: BERMUDA'S PARTICIPATION AT CARIFESTA XV BARBADOS

QUESTION 3: BERMUDA'S PARTICIPATION AT CARIFESTA XV BARBADOS

Mr. Dwayne Robinson: —Madam Deputy Speaker.

Mr. Dwayne Robinson: My third question is how much did the delegation attending CARIFESTA cost the taxpayer?

My second question would be, because it seems the Minister is confused with a *theme* versus the *criteria* I asked for. So, I will re-ask: What was the criteria of the creators to be selected to join this delegation? That has nothing to do with the theme that CARIFESTA is trying to achieve.

Thank you, [Madam] Deputy Speaker.

Thank you, [Madam] Deputy Speaker.

The Deputy Speaker: Thank you.
Minister.

The Deputy Speaker: Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

Hon. Owen Darrell: Madam Deputy Speaker, it is disappointing that the Member from the other side who has been to the Gombey Festival many times and claims to be a friend and a supporter of creatives—

The original estimates of how much it would have taken a delegation was a lot higher than [what was] actually spent. And the amount spent was \$68,000.

Thank you, Madam Deputy Speaker.

Mr. Dwayne Robinson: Point of order.

The Deputy Speaker: Thank you, Minister.
Supplemental?

The Deputy Speaker: Your point of order?

SUPPLEMENTARY

POINT OF ORDER

[Misleading]

Mr. Dwayne Robinson: Thank you, Madam [Deputy] Speaker.

Mr. Dwayne Robinson: Point of order, Madam Deputy Speaker.

My supplemental is: Does that amount include any sort of support or payment for the actual creatives who went? Did Government take up that tab for them or was it all for ministerial travel? Thank you.

The Minister is misleading the House. I'm going to put a stop to that line of statement right then and there.

The Deputy Speaker: Thank you.
Minister.

I am a supporter. I am just asking a very simple question. And if the Minister cannot outline how he made the selection for the artists that joined him, that does not disparage participating in CARIFESTA or disparage my support for the creatives. Thank you.

Hon. Owen Darrell: Madam Deputy Speaker, the Honourable Member has maybe forgotten that ministerial travel is actually put on the ministerial website. So, the number that I gave has nothing to do with ministerial travel. It went directly to supporting, transporting, and a stipend for the creatives, of which I know the Honourable Member from the other side definitely supports.
Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.
Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Further supplemental?

As said earlier, the Honourable Member from the other side can find the criteria on www.culture.bm. Thank you.

[No audible response]

The Deputy Speaker: Thank you.

The Deputy Speaker: None.

Do you have a supplemental to your second question?

Okay. So that settles the questions for the Minister on both of his papers.

That brings us to I think . . . Member Fahy, you have questions for the Minister of Home Affairs.

QUESTION 1: SECOND AFRICA CARICOM SUMMIT

Hon. Michael Fahy: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, the Minister gave a very good Statement in relation to her trip to Ethiopia which sounded fascinating. I am wondering if the Minister would provide the cost of the trip to the taxpayer of Bermuda.

The Deputy Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Madam [Deputy] Speaker.

As normally published, the Ministry of Home Affairs will post the cost associated. But it should be noted as with all heads of government or CARICOM-related conferences, largely the accommodation is supported by way of the CARICOM organising body.

Thank you.

The Deputy Speaker: Thank you, Minister.

Do you have a supplemental to that question?

SUPPLEMENTARY

Hon. Michael Fahy: I do. Thank you.

Perhaps the Minister would undertake then to also give the cost of any other individuals who went on that trip other than the Minister. Would the Minister undertake to present those numbers to this House?

The Deputy Speaker: Thank you.
Minister.

Hon. Alexa Lightbourne: Absolutely. I was aided by my Permanent Secretary, which is an internal procedure and also a requirement by way of ministerial travel. So, I will definitely disclose.

Thank you.

The Deputy Speaker: Second supplemental?
None?

Hon. Michael Fahy: No, second question, if you please. Thank you.

The Deputy Speaker: Second question. Okay.

QUESTION 2: SECOND AFRICA CARICOM SUMMIT

Hon. Michael Fahy: The Minister made reference to the fact that a number of Bermudians had expressed willingness to work with the Government to advance trade opportunities, but there were no details in the Statement as to what those trade opportunities may be. Perhaps the Minister could share with this Honourable House any details of what those potential trade opportunities may be with Bermudians in Ethiopia.

The Deputy Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Madam Deputy Speaker.

Certainly. There was a breadth of discussion that took place around not only the repatriation efforts but also the strength and ties between the CARICOM community, its objectives and the challenges that are shared and also that we seek to collectively navigate successfully.

The Bermudians who [are] currently living in Shashemene are those who have natural businesses that currently provide sources or supply to small businesses in Bermuda. They talked about the expansion of those products. And at the time in which the initiatives that we are seeking to explore for their viability have been confirmed, I would certainly provide an update. But I think that it was a wonderful opportunity to reimagine current state and also have Bermudians who understand our tapestry and our local context and economics to be able to provide and offer to support us in that way once we can confirm that it is viable for us.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Okay.
Member.

Hon. Michael Fahy: I appreciate the Minister providing some clarity on that. If we can have assistance with Bermudians overseas in terms of products coming from Bermuda that would be amazing. A supplementary on that if I may.

SUPPLEMENTARY

Hon. Michael Fahy: The Minister made reference to discussions on repatriation. Perhaps she could expand on that so that I am clear as to what she is meaning. Is that individuals? Is it families who are Bermudian trying to return to Bermuda? I am not clear.

The Deputy Speaker: Okay.
Minister.

Hon. Alexa Lightbourne: I don't know that that was quite what I had shared, Madam Deputy Speaker.

I think what I did include in my Statement was around repatriation regarding us accepting our shared history. There are Bermudians who are based in Shashemene based on their choice and decision. They

are Bermudians, and so they will always be Bermudians. So, I hope that that clarifies the question that the Honourable Member had posed.

The Deputy Speaker: Member.

Hon. Michael Fahy: Yes, that does add clarity.

The Deputy Speaker: Okay.

Hon. Michael Fahy: Thank you. So, question number three.

The Deputy Speaker: Yes. Okay.

QUESTION 3: SECOND AFRICA CARICOM SUMMIT

Hon. Michael Fahy: Thank you.

The Minister made reference in her Statement that there were ideas and commitments between Bermuda and other countries to confront high prices, seniors requiring dignity in retirement and for families seeking stability. Perhaps the Minister could expand on that point as to whether there were any commitments made between Bermuda and any African states or CARICOM nations in respect of confronting high prices, seniors requiring dignity in retirement and families seeking stability.

Thank you.

The Deputy Speaker: Thank you.
Minister.

Hon. Alexa Lightbourne: Thank you, Madam Deputy Speaker.

Perhaps the Honourable Member has understood and/or read my Statement out of context. What I shared was that there was an alignment of our shared challenges recognising that each country is navigating similar and like challenges by way of our seniors, rising costs, which is not a specific-to-Bermuda challenge, but that we each were exposed to, and discussed different ways that we may be in our own respective countries seeking to navigate it and it was an opportunity for shared learning.

There were no specific confirmations while in CARICOM of which the Government is committed to doing with other African countries that I can report.

Thank you.

The Deputy Speaker: Supplementary?

Hon. Michael Fahy: Thank you. Supplementary.

The Deputy Speaker: Yes. Go ahead.

SUPPLEMENTARIES

Hon. Michael Fahy: Perhaps the Minister could then share with the Honourable House as to those areas of overlap that she heard at that conference in respect of conditions that were similar with Bermuda and other countries in respect of those items mentioned in her statement.

The Deputy Speaker: Okay.
Minister.

Hon. Alexa Lightbourne: Thank you, Madam Deputy Speaker.

The topic discussed was the recognising that there are trade challenges and trade opportunities that exist that ought to be explored to the extent that they are applicable in the various countries. There were also discussions around the fact that cost of living is impacting our citizenships in the various countries.

These are the specifics, although each country has their own dynamics of which I do not think that must be the nature of the question. Recognising that that exists was an invitation by way of the Summit, its construct and also the commitment to work together to reimagine current state to explore ways that we can provide solutions collectively to the people that we each seek to represent.

Thank you.

The Deputy Speaker: Thank you.
Second supplemental?

Hon. Michael Fahy: Thank you.

Would the Honourable Minister undertake then, based on those learning experiences, to present a more formal statement outlining all of those similarities and differences in relation to cost of living?

The Deputy Speaker: Thank you.
Minister.

Hon. Alexa Lightbourne: Thank you, Madam Deputy Speaker.

The CARICOM Secretariat actually publicly circulates a communique. I know that the Honourable Member has attended previous CARICOM meetings and so the same will be true for this CARICOM Summit. Thank you.

The Deputy Speaker: Thank you.
Any other supplementals?

Hon. Michael Fahy: No, thank you.

The Deputy Speaker: Not from you. You had two supplementals.

[Laughter and crosstalk]

The Deputy Speaker: Yes. I meant from other Members.

Yes. That ends Question Period, because there are no other Members who have questions.

So that brings us to Congrats and/or Obits.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Deputy Speaker: Oh, look at that. I recognise the Premier and Minister of Finance.
Premier.

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

Madam Deputy Speaker. It is with great regret that I ask that this Honourable House do send a letter of condolence to the family of the late Bishop [Maxwell] Neville Smith, MBE, JP. And of course, I would like to associate all Honourable Members in the whole House with this note of condolences.

Bishop Smith of course is well known especially in, as the Honourable Member for constituency 6 and others would say "God's country," but we know that he was a devoted husband to the late Pastor Loretta Judith Smith and a father and a grandfather. As [the] Bishop of Radnor Road Christian Fellowship (RRCF), he gave himself fully. And those of us who know and have experienced Bishop Smith right through the time, he was always giving fully to his calling. He was a pastor, a teacher and a guide whose words and actions touch the lives of many in our community. He certainly leaves behind a legacy of faith, service and compassion. And I will of course ask that all Honourable Members be associated with this particular condolence.

The Deputy Speaker: Yes.

Hon. E. David Burt: I'm going to defer on a matter of condolence to the Honourable Member from constituency 13 for a matriarch, and someone who is without question well known to the progressive Labour Party family, who recently passed. And I know the Honourable Minister will associate with the remarks for Ms. Ann Webb when they are done.

The Deputy Speaker: Right.

Hon. E. David Burt: I will ask, Honourable [Deputy] Speaker, that the House send a letter of congratulations to a particular teacher at The Berkeley Institute. And that is the teacher Ms. Dee-AH Iris. Ms. Dee-AH Iris teaches at The Berkeley Institute and what—

[Inaudible interjection]

Hon. E. David Burt: Absolutely, I will happily associate the Minister of National Security and also the Minister of Economy and Labour on this particular matter.

What is important is that Ms. Dee-AH Iris took the FinTech class and after taking the FinTech class, which is offered via the Economic Development Department, then started teaching FinTech at The Berkeley Institute. When the Minister of Education and I went there earlier this year, she had asked if a scholarship could be done for some of her students. And the Minister of Economy and Labour, through the EDD [Economic Development Department], happily funded a scholarship. Five students attended this particular internship programme, two of them at Chubb and three of them at Paradise [Mobile]. And I want to call their names, Musa Abdul-Jabbar, Shiloh Cruickshank, Natalia Dill, Zane Furbert-Tankard and Dunnajai O'Mara.

But what is most important is Mr. Zane Furbert-Tankard, a junior, now a rising senior at The Berkeley Institute, stood out at his internship at Chubb and was named the top student for their presentation.

[Timer chimes]

Hon. E. David Burt: So, it shows that our public school students, Madam [Deputy] Speaker, from your alma mater, are doing extremely well. Thank you.

The Deputy Speaker: Thank you, Premier.

Are there any other persons? I recognise the Opposition Leader . . . the Opposition Deputy Leader—

Mr. Scott Pearman: Thank you very much, Madam [Deputy Speaker].

The Deputy Speaker: —from constituency 22.

Mr. Scott Pearman: Madam [Deputy Speaker],—

The Deputy Speaker: Yes.

Mr. Scott Pearman: —in your capacity as the acting Speaker of the House today, you very kindly gave congratulations to my colleague, Robert King, who is now the Opposition Leader of the Parliament. The Premier, too, gave some very generous welcome as well.

[Laughter and crosstalk]

Mr. Scott Pearman: In accordance with protocol, I would also like to add my congratulations. I'm sorry that he is not standing next to me right now or sitting next to me to hear this, but as you've already noted to the Honourable House that he is unwell and has taken his leave.

Let me say that Robert King is a man of both courage and conviction. It is not easy to serve, and I know that all other 35 Members of this Chamber will agree with me when I say that it places great demands on personal time, it places great demands sometimes on health, and it certainly places great demands on family. And all of those who put themselves forward to

serve in this way recognise that, and it is immensely brave, therefore, of Robert King to put himself forward and stand in that capacity. Those of us who do seek to serve in this way in this Honourable House and in the other place, usually have very little to gain and much to lose by doing so.

I would also like, for completeness, to thank all of those who put themselves forward for other roles in our internal party elections but were unsuccessful. In each and every way, we are here to serve. We are here to bring our best to the game and do what we can to serve the people of Bermuda.

So, I would add to the very warm welcome that you gave this morning to MP King, the Opposition Leader.

[Desk thumping]

The Deputy Speaker: Thank you, Member. Is that it?

Mr. Scott Pearman: Before I take my seat,—

The Deputy Speaker: Okay.

Mr. Scott Pearman: —there are a few condolences also of party members or people who have been involved in the One Bermuda Alliance. I, too, shall adopt what the Premier just did and defer to others behind me because each of them, I think, has a personal condolence to give in that regard. But I just join with them in those remarks of condolences for the loss of certain people who have been involved in the One Bermuda Alliance through the years.

Thank you, Madam [Deputy Speaker].

The Deputy Speaker: Thank you, Member. Okay. Thank you.

Does anyone else wish to speak? I recognise the Minister of Cabinet Office.

Minister, you have the floor.

Hon. Diallo V. S. Rabain: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, as the Premier did allude, these last few weeks, we have seen the loss of Ms. Ann Webb. Madam [Deputy] Speaker, I want to honour the life and legacy of Ms. Webb. She was an unwavering pillar for Devonshire North Central and the Bermuda Progressive Labour Party for over 45 years. I met Ann in 2015, and from that very first moment, she let me know exactly what she expected of someone who was going to represent her beloved Devonshire.

She also became my compass. Always honest, always grounded, and always committed to the principle of service, integrity and unity. She was old school in the best of ways, Madam [Deputy] Speaker. I still smile when I introduced her to our van system, which Members over here would know, and she would

always refer to it as *the ban*, because she wanted it banned.

Her handwritten notes were always more accurate than our computer printouts. I don't know how she did it. But as a fellow cancer survivor, she shared deeply with me personal moments in her last, and she always never failed to ask me about my daughter, my health, and never missed a beat to encourage me to visit the seniors in Devonshire North Central.

Ann was more than a campaign strategist. She was our conscience. Her legacy will live on in Devonshire in the heart of this party, and may she rest in eternal peace.

The Deputy Speaker: Thank you, Minister. Thank you.

Hon. Diallo V. S. Rabain: Madam [Deputy] Speaker, I do have another one. This one is a letter of congratulations sent to Ms. Lisa DeSilva, who after 30 years of serving the Bermuda public system, retired. And I want to thank her for her courageous leadership in leading our education reform efforts.

As the Minister, I had the honour to appoint Lisa to lead the Education Reform Unit and watch her transform from a respected school leader into one of the clearest examples of public sector leadership that I have ever seen. I remember a time when we were in Tokyo representing Bermuda's reform process at the Global Education Leaders' [Partnership Conference], of which we were requested to come and give a presentation. System leaders from around the world sought her out, recognising her ambition and methodologies that she discussed as essential for leading the transformation Bermuda needed.

In Bermuda, she demonstrated the same resolve: clarity in confusion, empathy in resistance, and fierce dedication to our children. Her legacy lives not just in the reform she shaped, but in the people she empowered to carry the work forward. Lisa, I want to thank you for your service, your grace, and your vision, and we wish you blessings in your retirement.

Madam [Deputy Speaker], I also did not associate the Members of this side to my comments on Ms. Ann Webb, and I'd like to do that at this time.

[Desk thumping]

The Deputy Speaker: Okay.

Hon. Diallo V. S. Rabain: Thank you.

The Deputy Speaker: Thank you.

Is there anyone else who wishes to speak to—

The Deputy Speaker: I recognise the Minister of Tourism and Transport.

Hon. Owen Darrell: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, I rise this morning and ask that this Honourable House send a letter of condolence to the family of Ms. Renee Marie Lawrence. Ms. Lawrence—

[Inaudible interjection]

Hon. Owen Darrell: —Associate Minister Weeks with these condolences, please.

Ms. Lawrence is the mother of a Gombey drummer and also another drummer, Mr. Jordan Lambe.—

[Inaudible interjection]

Hon. Owen Darrell: Also associate the Premier.

Ms. Lawrence was also a resident of Pembroke East, constituency 15. And I can tell you that I met her a few times in the lead-up to February's election, and I've talked to her son on more occasions. And I will just share this. The type of individual that Ms. Lawrence was is definitely going to live on through her son, because as we were in Barbados, the Gombey troop had just finished marching and performing through the streets of Barbados, and quietly, Jordan came to me and informed me of the news of the sad passing of his mother, and the legacy that she passed to him and all of her siblings, her grandchild, will long live on as he continued his duties to represent the country before coming home, and he will lay his mother to rest this weekend. So, I would like condolences [sent] to that family.

Also, condolences to another constituent, a former constituent of constituency 15. If we can send a letter of condolence to the family of Ms. Veronica Place, who also lived in constituency 15 and was laid to rest a few weeks ago. I would like to send condolences to her family.

And on a brighter note, if I can use these final 50 seconds,—

[Crosstalk]

Hon. Owen Darrell: —Madam [Deputy] Speaker, I thought that the Vice President of Harrington —

The Deputy Speaker: One second.

[Gavel]

The Deputy Speaker: Please, no conversations across the floor. Thank you.

[Crosstalk]

The Deputy Speaker: Minister, continue.

[Crosstalk]

The Deputy Speaker: Minister, continue.

Hon. Owen Darrell: And I would like to send—

The Deputy Speaker: I will give you additional seconds.

Hon. Owen Darrell: —congratulations to a local golfer, Ms. Ebonie Cox,—

Mr. Hubert (Kim) E. Swan: Associate me.

Hon. Owen Darrell: Associate the Honourable Kim Swan.

—who is—

[Inaudible interjection]

Hon. Owen Darrell: —and [associate] her MP, MP Alexa Lightbourne.

—who is currently on the Sapphire Golf Tour and is dedicated to increasing diversity in professional golf—

[Timer chimes]

Hon. Owen Darrell:—and creating opportunities for African women in this sport of golf. Thank you, Madam [Deputy] Speaker.

The Deputy Speaker: Thank you, Minister.

Do any other Members wish to speak? I recognise the Member from constituency 20.

Member, you have the floor.

[Crosstalk and laughter]

Hon. Michael Fahy: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, a note of condolence to the family of Mr. James McCulloch. Now, Mr. McCulloch did pass in January, but his memorial was not until last week at the [Bermuda] Arts Centre [at Dockyard]. The Deputy Leader and I attended, and our caucus Chair attended the memorial service, which was just lovely. And I learned a lot more about James than I did when I knew him. He was an artist and did a lot of work with the Arts Centre [at] Dockyard. He was a husband, a father, a grandfather, an all-round gentleman, and provided excellent service to the One Bermuda Alliance as our first treasurer, for which we are most grateful for the time that he put in.

Thank you.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 2.

Member, you have the floor.

Mr. Hubert (Kim) E. Swan: Yes, good day, Madam [Deputy] Speaker.

I have quite a list of obituaries. I might have to pick up some next week, but certainly I want to start with condolences to the family of Donald Pitcher, who I have known all of my St. George's life. When I came to St. George's, he and his brother used to work at the golf club when they were young fellas, and they grew up to be very respectable young men, and his passing will be sorely missed. I associate Minister Weeks with that.

One of my talk show callers, prolific talk show caller, Mr. James Burgess, his favourite saying of recent years was, *Don't let anybody water down your Jesus*. And we send condolences to his family. He was a proud supporter of the labour union movement through his father, who was a bus driver, who he always spoke [of] reverently.

The late Delmon Talbot, . . . I know I'm getting older when I can think of Del Talbot, stalwart. Talbot has passed on to his great reward. May he rest in peace.

A couple of great athletes, Gladwin "Dewey" Trott and Raymond Gaglio, as I looked in the paper, Raymond Gaglio was a great cricketer, along with his brother, the late Robert (for Nationals) and Gladwin "Dewey" Trott, outstanding Cup Match player and skipper of Devonshire Rec, funeralised this week. May he rest in peace.

Ms. Carolyn Paynter from St. George's, from Mullet Bay [Road], so sad that she has passed not too long after her darling, my good friend, Thomas Paynter.

My good friend, Conrad Albouy, from the Albouy family from Ocean View Golf [Course] has passed on.

And finally, the hardest one of them all for me is the passing of Noel Van Putten, an iconic golfer who represented Bermuda in the early 1970s, in the Bermuda . . . represented Bermuda in the World Amateur Team Championship more than four times over the years, played in the Senior British Open, [the Senior Open Championship] was the manager of [the] Port Royal Golf Course between 1974 and like 1982, and made me call him Mr. Van Putten when I went to school. He says, *Hey*, . . . and gave me back all my money that he took from me that Christmas and said, *From here on in you call me Mr. Van Putten*.

So, Mr. Van Putten, may you rest in peace. I love you dearly and I'm so saddened by your passing. He called up all of us to tell us that he's calling to say goodbye. And he will be sadly missed, and he had made a great contribution as a tourism ambassador in the transportation business. I know I can associate his former MP . . . I was his MP at his passing, but he spent a lot of time in Rockaway, and I believe his MP sits right in front of me here for Southampton. So, with that I just want to say he will be sorely missed.

Thank you.

[Timer chimes]

The Deputy Speaker: Do any other Members wish to speak?

I recognise the Member from constituency 7. Member, you have the floor.

Ms. Robin Tucker: Great. Thank you, Madam [Deputy Speaker].

I would like to first of all start with obituaries just to give condolences to Mr. Rodwell Del Talbot who the Member from constituency 2 had also mentioned. So, I associate with those condolences. Mr. Talbot was a constituent.

And as well as to the family of Bishop Neville Smith who is very well known in so many sectors of the community.

And the third letter of condolence to go to Mrs. Catherine Kempe on the passing of her husband Doug Kempe. Catherine was a former party Chair of the One Bermuda Alliance, so I just want to express condolences to her and her family.

I want to say congratulations, two big congratulations. I have been tracking and waiting for us to get back. The first one is congratulations to the Somerset Cricket Club for retaining the Cup Match Cup.

[Inaudible interjections, laughter and desk thumping]

Ms. Robin Tucker: Somerset Cricket Club.

The Deputy Speaker: Member, you don't want me to ask you to take your seat, do you?

[Laughter and inaudible interjections]

Ms. Robin Tucker: But Madam [Deputy] Speaker, I will also say I want to save the best one for last because obviously this followed Cup Match.

The Deputy Speaker: Something about St. George's? Yes.

Ms. Robin Tucker: No. I want to say congratulations to the Harrington Workmen's Club, Cleveland County, for winning the Eastern Counties Cup. So, congratulations to Mackih McGowan and the whole team.

So, Thank you, Madam [Deputy Speaker]. The Minister of Tourism would like me to associate him as well.

The Deputy Speaker: Thank you.

Hon. E. David Burt: And the Minister for the Cabinet Office.

Ms. Robin Tucker: Thank you, Madam [Deputy] Speaker.

The Deputy Speaker: Is there anyone else who wishes to speak?

I recognise the Member from constituency 32. Member, you have the floor.

Ms. Robin Tucker: Excuse me, Madam [Deputy] Speaker, it is just that Minister Diallo Rabain asked me to associate. Is that . . . no?

[Inaudible interjections]

Ms. Robin Tucker: Okay.

[Inaudible interjections]

Mr. Scott Simmons: Thank you very much, Madam—

[Crosstalk]

The Deputy Speaker: I am going to start your time.

Mr. Scott Simmons: Thank you, Madam [Deputy] Speaker.

I am going to ask that Minister Diallo [Rabain] be associated with her remarks that she just gave in relation to that matter.

[Inaudible interjections and laughter]

Mr. Scott Simmons: Madam Deputy [Speaker], I am going to ask that I be associated with the condolences sent for Bishop Neville Smith [and] for Ms. Ann Webb. I can certainly attest to the fact that she was a stalwart within the Progressive Labour Party. She was very involved, very informed, and wasted no time in informing us. And when we had the occasions where she wanted to instruct, she did. When she wanted to assist, she did. And when she wanted to certainly give you encouragement, she did so. May she rest in peace.

I also want to be associated with [the condolences for] Mr. Van Putten, given by the Honourable Member from the east. And I also want to be associated with [the condolences for] Mr. Delmon Talbot.

As we move forward, Madam Deputy . . . Acting Speaker, I am asking that condolences be sent to [the family of] Mrs. Alice Leonie Talbot. When I stopped by and spoke to her daughter yesterday (and she is a constituent of mine at Pompano [Lane]), she regaled me with a whole lot of things as it relates to her mother. And it was refreshing to see . . . it was clear that her mother lived right up to the very end, and that she appreciated life, she appreciated her family. She was a stalwart to her family, and we want to celebrate. And I wish to join her family in celebrating her, which they did yesterday.

Also, on a more positive note, I wanted to state, on behalf of the Bermuda Institute and the Seventh-day Adventist community, that we want to congratulate Mrs. Edith Van Lowe on, as you saw, her 100th birthday.

Mrs. Van Lowe was my teacher in primary school, and she had her work cut out for her. As it relates to all of us, she did so with honour, she did so with such dignity. She was a fine woman. She was a musician, she was a fine pianist, and she will be missed by the faculty and staff of the Seventh-day Adventist community, especially, as I mentioned, the Bermuda Institute school community.

Thank you, Madam [Deputy Speaker].

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak?

I recognise the Member from constituency 25. Member, you have the floor.

Dr. Douglas DeCouto: Yes, thank you, Madam [Deputy] Speaker, and I would like to associate myself with the comments made by MP Tucker and expand upon them a bit with some personal anecdotes, if you don't mind me saying.

You know, I extend my condolences on behalf of the whole OBA family to the family of Doug, or Douglas Kempe, who left us far too young. As was mentioned, he was husband to Catherine Kempe, a former candidate and party Chair for the One Bermuda Alliance, and father to his boys, Max and Rob, and part of a very large clan of Kempes. And I can't get into it all; there are a lot of them.

You know, he was an amazing man. He was a fabulous friend, a true citizen, he was a leader. And I mean that in the lowercase "l" sense of the word, based on his deeds and actions. And he was someone you could always count on. I had the privilege to know him through several contacts. [I] grew up on the water sailing and boating with him. [I] served in the Regiment with him (at that time it was just the Bermuda Regiment) where he was a medic. And I got to know him, again, through his long-time leadership in the Cubs and Scouts, where my boys had been. And so, any parent who has ever been out to the Cubs camp set-up in the summer and set up the tents under his tutelage, would appreciate Doug's qualities of leadership.

But his unflappability, his can-do attitude, and his positive vibe served as a great example for all of us. You know, we are incredibly grateful for his service to the community, particularly I know the Scouting family is, where he was one of the stalwart leaders and dedicated a large amount of his time, and Catherine as well, to those organisations. He was a role model to the Cubs and Scouts and all the other adults involved in that.

I know that they will miss him terribly, and I know that my OBA colleagues would like to be associated with this.

On a positive note, Madam [Deputy] Speaker, I would just like to give my congratulations to our national footballers, who have been playing their hearts out, and we are all watching and supporting them.

Thank you very much.

The Deputy Speaker: Thank you, Member.

Do any other Members wish to speak?

I recognise the Minister of Housing [and Municipalities] from constituency 29.

Member, you have the floor.

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

I would like to be associated with the remarks, the condolences for James Burgess. As you know, Madam Deputy Speaker, he was a little lighter than most and certainly gave a lot of support to the union and also to our party, and to me in particular. I will miss him dearly. A strong supporter.

I would like to also be associated with the condolences for Conrad Albouy, whom I had the pleasure of playing golf with on many occasions as well.

I would also like to be associated with the condolences with regard to Ann Webb. As has been articulated already today by several of my colleagues, she was certainly a soldier within the Progressive Labour Party, and a soldier she was. She was . . . I would have to say, like no other, almost. She was certainly in a class of her own, and that has been well-articulated also.

Now, Madam Deputy Speaker, I would also like to associate the condolences given to Noel "Puddin" Van Putten. And as the Honourable Member Kim Swan mentioned, he represented Bermuda on several occasions. And what a competitor he was. I played a lot of golf with "Puddin," and of course spoke to him just a few days before his passing, and he said, *Look, Zane, I'm ready. I'm ready to go.* And he will be missed, certainly be missed in a deep way by many. He was . . . what we used to call "the rules supreme" when it came to golf. And I'm sure Kim Swan will back me up on that.

And with the time I have left, on a more pleasant note, I wanted to take the opportunity, Madam Deputy Speaker, to thank all my executive, my branch members and my constituents, and my family for holding our 18th back-to-school party the week before last. And I have not done that much in this House during my 18 years, but I figured it was time that I gave them the credit that was due.

Also, during those 18 years, my sponsors—Arnold's [Market], BGA [Bermuda General Agency], MarketPlace, Barritt's—have been fantastic throughout the years. And I cannot give thanks to supporters without mentioning the great, awesome Horseshoe Bay Live, who have the best hot dogs and hamburgers in the country. Mr. Tulani Bulford, who runs that particular establishment in my constituency, always supports us, and I cannot thank him enough for all that he and Horseshoe Bay Live have done for constituency 29.

[Timer chimes]

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 26, the Government Whip.

Member, you have the floor.

Mr. Neville S. Tyrrell: Thank you very much, Madam [Deputy] Speaker. I thought you would have called me after [constituency] 25, but, you know, I guess, you know. Fine. But you have recognised me, thank you.

I wish to ask for condolences to be sent to three families who have had deaths in their families around the time that we took our summer break, just after our summer break. So, these are a bit dated, but at the same time, they were close to me, and I feel that it is best that I do extend these condolences.

And the first one is to the family of the late Aaron Sabir. Mr. Sabir was an ambassador. I associate the Honourable Member Kim Swan. [Mr. Sabir] was an ambassador, a Bermuda ambassador. And his son, David, and I worked many years together under the BFA. And so I know he will be missed, Mr. Sabir, by his family.

The second family I would like [to send condolences to] is to one of my former constituents, Ms. Edith Fishenden from Warwick Close. She was one of those very quiet constituents who, you know, didn't ask for much. All she asked me to do was to have a railing put down between South Road and Warwick Lane, so that when she got off the bus, she would be able to hold onto this rail. I am very proud to say that I was able to accomplish that for her.

The third family that I would ask for condolences to be sent to is the family of the late Pearl [nee Darrell] Caines. Some people may remember her. She was a famous softball player for our Bermuda softball team, women's softball team, and she was also in my community. I lived on Angle Street and she lived on Princess Street, so I certainly want to send condolences to that family as well.

The next one I want is an association to the passing of Mr. Noel Van Putten as expressed by a couple of my colleagues already. I will have a short story for Mr. Van Putten. When I was appointed Chairman of the Port Royal Golf Course, he was . . . on my walkabout with the then manager, Mr. Maybury. I was on a walkabout, and we bumped into him, and Mr. Maybury introduced him to me, [and] he introduced me as the new chairman. And the first thing Mr. Noel Van Putten said was, *If there's anything that you need to know about Port Royal, come to me first. I will be able to tell you.*

And he was just that way, when [Minister De Silva] talked about being the *rules master*. That is exactly how he was. He knew the rules, and he certainly knew a lot about Port Royal, and he helped me a lot in making some of the decisions on our board, making decisions on the betterment of Port Royal.

And finally, I also want to associate with Ms. Webb because she was also one of those persons that if Ms. Webb did not like you, she never spoke to you.

[Laughter]

Mr. Neville S. Tyrrell: If she liked you, she always spoke to you and guided you in political life. So, I am very proud to know that she did like me and she gave me much advice. So, I hope she rests in peace.

Thank you very much.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 36.

Rev. Dr. Emilygail A. Dill: Thank you, Madam [Deputy] Speaker.

I would like to request that a letter of condolence be sent to the family of Mr. Pietro Bartoli of constituency 36 on his passing recently.

I would also like to be associated with the condolences for Mr. Noel Van Putten, one of my cousins who will be deeply missed, as well as Bishop Neville Smith. And, in particular, the families of Radnor Road Christian Fellowship and certainly the host of churches that he served as overseer of the International Fellowship of Christian Churches. He will be a deep miss in this community.

And last, but not least, I will join with my colleague in congratulating Mrs. Edith Van Lowe on her 100th birthday on yesterday.

Thank you.

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak?

I recognise the Member from constituency 11. Member, you have the floor.

Mr. Christopher Famous: Yes, thank you, Madam [Deputy] Speaker. Good afternoon colleagues and the listening audience.

Madam [Deputy] Speaker, I wish to give condolences to the family of Gladys Wainwright of Devonshire. She was the mother of Donna and Dion Wainwright.

[I also wish to give condolences to the family of] Mr. Roger Francis of (commonly known as) Pond Hill. He was the father of Mr. [Troy] Burgess, used to be . . . down at TCD [Transport Control Department].

I associate with Mr. Gladwin "Dewey" Trott of Devonshire as well, [and] Donald Scott Pitcher of your neck of the woods.

The Deputy Speaker: Constituency 3. Yes.

Mr. Christopher Famous: Yes.

And Barbara Jean Faries of Devonshire, once again. Also, Mr. Michael Anthony Binns [who is] a cousin of mine.

Madam [Deputy] Speaker, I would like to associate also with, obviously, Ms. Ann Webb, because not only was she part of Devonshire, as you know, Madam [Deputy] Speaker, when we started the PLP, or when the PLP was started, we did not have all these constituency this, that, and the other. We had St. George's Branch, Somerset Branch, Devonshire Branch. So, along with her cousins—Leonie Richards, Rita (nee Charles) Peniston, Ms. Burnell Henry, Ms. Marion (Morton) Robinson—Ann Webb was part of the nucleus of Devonshire PLP. It was their work that allowed persons such as Dame Lois Browne-Evans and L. Frederick Wade to turn Devonshire North into a garrison seat for the PLP.

It is her work, their work, that has allowed . . . set the footprint for constituency 13, constituency 14, constituency 11, constituency 9 (somewhat) and they are the foundation. She was essentially the last of the Mohicans, and we shall honour her in the way that she is fit to be honoured on Sunday at Devonshire Christ Church. So, the lesson to all of us is that we have a foundation that has been set for us, whether it's OBA, UBP, PLP, and we have to honour those persons who have set the foundation for us.

Thank you, Madam [Deputy] Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

Seeing that there are no others, we shall move on.

MATTERS OF PRIVILEGE

The Deputy Speaker: There are none.

PERSONAL EXPLANATIONS

The Deputy Speaker: There are none.

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

The Deputy Speaker: There are none.

INTRODUCTION OF BILLS

The Deputy Speaker: And that brings us to the Introduction of Bills, of which there are many.

[Laughter]

GOVERNMENT BILLS

The Deputy Speaker: So, I am calling on the Minister of Finance first.

BILLS

FIRST READINGS

BENEFICIAL OWNERSHIP ACT 2025

PUBLIC SERVICE SUPERANNUATION (PSSF STABILISATION) AMENDMENT ACT 2025

NATIONAL PENSION SCHEME (OCCUPATIONAL PENSIONS) AMENDMENT ACT 2025

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

Madam [Deputy] Speaker, I am introducing the following Bills for first readings so they may be placed on the Order Paper for the next day of meeting. First, the Beneficial Ownership Act 2025.

Second, the Public Service Superannuation (PSSF Stabilisation) Amendment Act 2025.

Also, the Honourable Junior Minister who introduced the Bill is at the funeral (and absent) for the Bishop Neville Smith. So, if I may also introduce on behalf of the Ministry of Finance the National Pension Scheme (Occupational Pensions) Amendment Act 2025.

The Deputy Speaker: Thank you, Premier.

I now call on the Minister of Tourism, Transport, Culture and Sport. Minister.

BILLS

FIRST READINGS

ROAD TRAFFIC AMENDMENT AND VALIDATION ACT 2025

TOURISM INVESTMENT AMENDMENT ACT 2025

LOREN (PINK BEACH AND ELBOW BEACH) ACT 2025

Hon. Owen Darrell: Thank you, Madam [Deputy] Speaker.

I am introducing the following Bills for their first readings so that they may be placed on the Order Paper for the next day of meeting. Road Traffic Amendment [and Validation] Act 2025.

The Tourism Investment Amendment Act 2025.

And the Loren (Pink Beach and Elbow Beach) Act 2025. Thank you, Madam [Deputy] Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister for Economy and Labour [sic].

Hon. Michael A. Weeks: Madam Deputy Speaker, I will introduce these Bills for you.

The Deputy Speaker: Yes, please. Thank you.

BILLS

FIRST READINGS

BENEFIT ENTITIES ACT 2025

TRUSTEE AMENDMENT ACT 2025

Hon. Michael A. Weeks: Thank you, Madam Deputy Speaker. Today, I am introducing the following Bills on behalf of the Minister of [Economy and] Labour for their first readings so that they may be placed on the Order Paper for the next day of meeting: Benefit Entities Act 2025 [and] Trustee Amendment Act 2025.

The Deputy Speaker: Thank you, Minister.

I now call on the Junior . . . I now call on the Member who is reading for the Junior Minister.

[Crosstalk]

The Deputy Speaker: Thank you, Minister. We just had to give you the thing, so thank you.

BILL

FIRST READING

PROCEEDS OF CRIME (MISCELLANEOUS) ACT 2025

Hon. Owen Darrell: Thank you, Madam [Deputy] Speaker.

I am now introducing the following Bill for the first reading so that it may be placed on the Order Paper for the next day of meeting: Proceeds of Crime (Miscellaneous) Act 2025.

The Deputy Speaker: Thank you, Minister, for that.

OPPOSITION BILLS

The Deputy Speaker: There are none.

PRIVATE MEMBERS' BILLS

The Deputy Speaker: There are none.

NOTICE OF MOTIONS

The Deputy Speaker: There are none.

There are no objections.
Continue, Premier.

ORDERS OF THE DAY

The Deputy Speaker: And by agreement, I call on the Premier to deal with the Beneficial Ownership [Act 2025]. He is going to read a motion for withdrawal first.

BILL WITHDRAWN

[Standing Order 48]

BENEFICIAL OWNERSHIP ACT 2025

Hon. E. David Burt: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, I move that Item No. 1 on the Orders of the Day, the Bill entitled Beneficial Ownership Act 2025, be withdrawn and discharged from the Order Paper.

The Deputy Speaker: It has been moved that the Bill, the Beneficial Ownership Act [2025] be withdrawn.

Are there any objections?

There are none.

[Motion carried: The Beneficial Ownership Act 2025 was withdrawn.]

The Deputy Speaker: Continue.

STANDING ORDER 29(1)

Hon. E. David Burt: Thank you.

Madam [Deputy] Speaker, I move that Standing Order 29(1) be suspended so the House may now proceed with the second reading of the new Bill entitled the Beneficial Ownership Act 2025, introduced for its first reading earlier today.

The Deputy Speaker: Thank you.

It has been moved that we move on the second reading of the Beneficial Ownership Act [2025].

Premier, there are no objections. You have the floor.

[Motion carried: Standing Order 29(1) suspended]

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, I move that the Bill entitled the Beneficial Ownership Act 2025 be now read for the second time.

The Deputy Speaker: It has been moved that the Bill be read for a second time.

BILL

SECOND READING

BENEFICIAL OWNERSHIP ACT 2025

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, the Bill before the House is the Beneficial Ownership Act 2025. This Bill establishes a legislative framework for a central register of beneficial ownership information of companies by enhancing Bermuda's current beneficial ownership regime in accordance with revised Financial Action Task Force Recommendation 24 and consolidating the regime under the framework of a single Act.

Members will recall that in 2017, Bermuda created a transfer of beneficial ownership regime in relation to various categories of legal persons to ensure that it satisfied its international obligations under the Financial Action Task Force, or FATF, international standards. In particular, the Companies Act 1981, the Limited Liability [Company] Act 2016, the Partnership Act [1902], and related corporate Acts were amended to require legal persons, except those exempted from the application of the Act to . . . Sorry. I will start that sentence again, Madam Deputy Speaker, because I did lose my place.

The Deputy Speaker: Okay, Premier.

Hon. E. David Burt: All right.

In particular, the Companies Act 1981, the Limited Liability [Company] Act 2016, the Partnership Act 1902, and related corporate Acts were amended to require legal persons except those exempted from the application of the Act to obtain beneficial ownership information, maintain an up-to-date and current beneficial ownership register at their registered office, file such information with the Bermuda Monetary Authority, and notify the Bermuda Monetary Authority of any changes. "Beneficial owner" is defined under the various pieces of legislation to align with the FATF definition.

[Madam Deputy] Speaker, Members may recall that in 2018, Bermuda was assessed by the Caribbean Financial Action Task Force and found to have a robust and transparent beneficial ownership legislative regime.

Madam Deputy Speaker, in March of 2022, FATF, however, strengthened the international standards on beneficial ownership of legal persons to better prevent and deter the misuse of legal persons. In light of these revised FATF standards, this Bill aims to ensure Bermuda's continued compliance with its international obligations by further enhancing its current

beneficial ownership legislative framework and consolidating various corporate Acts under the framework of a single Act. The Bill, as part of the streamlining process, also aims to provide for the transfer of Bermuda's central register of beneficial ownership from the Bermuda Monetary Authority to the Registrar of Companies.

Madam Deputy Speaker, I hope you will forgive me. I was reading verbatim, and I apologise. And I am grateful to the Deputy Leader for correcting me.

Madam Deputy Speaker, the Bill makes provision for the appointment of the Registrar of Companies as designate of the competent authority, the Minister of Finance, to hold and maintain the central register, to have such powers to discharge functions conferred upon him by the Bill or regulations made thereunder, and to issue and update any guidance related to the Bill. Additionally, the gatekeeping function currently performed by the Bermuda Monetary Authority will also be transferred to the Registrar of Companies. The Bill therefore empowers the Registrar with the authority to administer the gatekeeping function.

Madam Deputy Speaker, the Bill makes provision for the broadening of the current definition of "beneficial owner" to align with the revised FATF international standards. The definition of "beneficial owner" under the Bill has therefore been expanded to now apply to any individual or individuals who meet any of the specified conditions detailed in the Bill.

Pursuant to the transfer of the register to the Registrar of Companies, the Bill provides for the requirement of legal persons to whom the Bill applies to file their beneficial ownership information with the Registrar instead of the Bermuda Monetary Authority. The Bill also provides [that] the Minister may, by order, exempt a legal person from the requirement to file their beneficial ownership information with the Registrar.

Madam Deputy Speaker, the Bill also empowers the Registrar with the authority to disclose information held on the central register to specified competent authorities and obliged entities for the purpose of enabling or assisting in the exercise of their statutory functions.

The Bill further provides that the Minister may make regulations relating to the Registrar's approval of a person as a beneficial owner of a legal person for the purpose of the Bill, for application requiring the Registrar to refrain from disclosing the beneficial ownership pertaining to a legal person in prescribed circumstances, for prescribing fees for any function or service performed under the Act or any regulation made thereunder, for the reporting of discrepancies in beneficial ownership information by persons to whom the Registrar has disclosed such information, and for actions to be taken by the Registrar following receipt of a report of discrepancies in beneficial ownership information.

Madam Deputy Speaker, on 18 July 2025, the Government tabled before this Honourable House a Bill entitled the Beneficial Ownership Act 2025, which in

effect represents Bermuda's continued commitment towards ensuring that it satisfies international obligations as a member of the FATF global network and aims to further enhance this jurisdiction's existing beneficial ownership framework and transparency legislative framework to align with the revised FATF international standards.

Madam Deputy Speaker, when this Bill was first introduced, I advised the Honourable House that the Government was in the process of accommodating final stakeholder feedback with a view to ensuring that the final legislation reflects both technical requirements and practical considerations in advance of launching the central register to be held and maintained by the Registrar of Companies. Today, I am pleased to announce that this consultation process is now complete, and as a result, I am providing the revised (as we went through) Beneficial Ownership Act 2025 for its second reading.

I will now, in general terms, draw the attention of this Honourable House to the key substantive amendments made to the Bill since its first reading and post-consultation process. And, for ease of reference in explaining, the key differences between both Bills are referred to the Bill laid in July as the "July Bill." And most of these matters I will handle in Committee.

As Members are aware, Bermuda has a long-standing gatekeeping approach, which operates as a market entry control aimed at mitigating the risks of criminal elements and their associates holding an interest in legal entities carrying on business in Bermuda. In effect, it operates as a reputational safeguard and strategic differentiator, emphasising Bermuda's focus on quality over quantity as it relates to our corporate register. And one of the things that I often say when I travel on the road, when Bermuda is compared to other jurisdictions, and I talk about our substance and our focus on quality, [is that] there is a reason why in Bermuda there are more people than there are companies, which cannot be said for other jurisdictions.

An Hon. Member: Hear, hear!

[Laughter]

Hon. E. David Burt: In effect, it operates as a reputational safeguard and a strategic differentiator, emphasising Bermuda's focus on quality over quantity as it relates to our corporate register. Moreover, it supports the accuracy of our central register as recognised by the Caribbean Financial Action Task Force assessors as part of Bermuda's fourth round mutual evaluation and therefore plays a role in ensuring rapid and efficient access of accurate beneficial ownership information to competent authorities and [foreign] counterparts.

Madam Deputy Speaker, currently the responsibility for administering the gatekeeping regime resides with the Bermuda Monetary Authority as controller of exchange under the provisions of the Exchange

Control Act 1972 and the Exchange Control Regulations 1973. However, on the transfer of the central register to the Registrar of Companies, the Registrar will now assume the responsibility for administering the gatekeeping function.

Madam Deputy Speaker, before closing, I would like to advise this Honourable House that at this stage the access to beneficial ownership information held on the central register will not be provided to persons claiming a legitimate interest. However, Bermuda remains firmly committed to enhancing transparency in line with evolving international standards. Accordingly, I can confirm that as of July 2026, Bermuda will implement a framework to provide access to beneficial ownership information to persons who can demonstrate a legitimate interest. The development framework will be subject to further consultation with industry and will take into account guidance provided by the United Kingdom as well as the illustrative examples contained in the Sixth Anti-Money Laundering Directive as well as the fundamental rights of individuals as guaranteed by the Bermuda Constitution and protected by domestic and data protection laws.

Madam Deputy Speaker, it is anticipated that amendments to the Beneficial Ownership Act 2025 we brought forward [will] provide that the Minister may, by Order, specify additional persons or classes of persons who may be granted access to the information on the central register where the Minister is satisfied that such persons or classes of persons have a legitimate interest.

And it is important, Madam Deputy Speaker, that I speak about this particular topic and issue because we know that in a number of cases and instances, Bermuda is put under scrutiny. So let me explain what this Bill does. Number one, we have heard in many points in time, as long as I have been a Member of this Honourable House since 2013, and I am sure you would have heard those debates when we were speaking about the issue of double vetting. The fact that the Registrar of Companies, the Bermuda Monetary Authority . . . There are records kept at the Bermuda Monetary Authority. There are records kept the Registrar of Companies. We went through the process in discussion with the Bermuda Monetary Authority to have all beneficial ownership information kept at the Registrar of Companies. And so, this is what this Bill is doing, and this is why it is bringing all of the beneficial ownership items under one particular regime.

In addition to that, I think that it is important—as I explain in this brief. The fact is that this will get rid of the one thing that we have been talking about for a very long time, which is double vetting. The Registrar of Companies itself is in the process of putting in place the technical requirements in order to implement the central register of beneficial ownership that is easily accessible in a new electronic system. So, we have already had a central register of beneficial ownership, but now this is the new system of the information that is

going to be transferred, that is held by the Bermuda Monetary Authority, over to the Registrar of Companies. And the expectation is that those particular matters will go live in October or November of this year.

At that point in time, the Government will then go upon the second portion, which is what we have stated in our commitments to the European Union in line with the Sixth Anti-Money Laundering Directive to make sure we bring forward the changes to the law and regulations that are dealing with matters related to legitimate-interest access to this new online and fully electronic and fully accessible at this point in time, and those legitimate interests going forward will be done.

So, I think it is important that we set out where we are and where we are going. I do recognise that in some places and spaces there is criticism around these matters, and I have made it clear to the United Kingdom Government. I have made it clear in statements. I have made it clear in Statements in this House [and] during Question [Period], that the Government of Bermuda is making sure that we follow international standards. And the international standards of which we have committed to the European Union are to bring our amendments in line with the implementation date for the Sixth Anti-Money Laundering Directive. That is what was said. We said within one year of the implementation of that time and the plan is still for those particular matters to be done in July 2026.

However, it is important to note that this Bill itself in transferring the functions to the Registrar of Companies and setting up the particular matters makes us able to meet that particular timeline and have this new system that will enable the accessibility that we have been committed to.

So, I sincerely hope that answers some of the questions. As I said, for any of the changes between the July Bill and other Bills, I will deal with those matters further in Committee. For the information of all Members, and as you would know, Madam Deputy Speaker, for those particular changes, we did share those with the Opposition.

Before I take my seat, I would like to thank the Opposition for their dispensation, allowing us to debate this today as it is something that is significant.

And I must also extend my sincere thanks to the team of the Registrar of Companies and also to the team at the Attorney General's Chambers.

We are joined here by Ms. Venous Memari, who leads policy at the Registrar of Companies, and Ms. Gwen Johnson, who is the parliamentary drafter, who has been drafting legislation for the Ministry of Finance in and out. She is an expert now in corporate income tax, an expert now in beneficial ownership, an expert in all these things—legislation, legislation. I cannot thank [enough] the teams at the Registrar of Companies and also the Attorney General's Chambers for their work. It is a lot to make sure we get these particular items right, and I am grateful for the extra hours of which they put in to make sure that the Government can

deliver on the commitments that they had. So, I would ask all Honourable Members, as I take my seat, to thump their desk in their honour.

Thank you.

[Desk thumping]

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak to the Bill?

I recognise the Member from constituency . . .

Mr. Jarion Richardson: Twenty-three.

The Deputy Speaker: —twenty-three.

Member, you have the floor.

Mr. Jarion Richardson: Thank you, Madam Deputy Speaker.

I echo the Premier's comments and compliments to the draftspersons and policymakers who are working in this complicated space. The Opposition is supportive of the Government's efforts to adapt to the changing regulatory environment that provides certain global mandates to us, and to that end, I will effectively sort of continue the points the Premier was making relating to the purpose of this framework.

The Premier mentioned the global standards as enacted by the Financial Action Task Force, and I would add that this group, derived from the OECD, has been around since about 1989 and formed . . . and this relates entirely to anti-money laundering [AML]. That group has been around combating money laundering and terrorist financing globally since that time period. Bermuda plays a key role in combating these issues, and most especially our corporate service providers [CSPs], our attorneys, and others who service the global economy.

I would add that beneficial ownership is a complicated area and one that we have had some challenges with in Bermuda over the years. In fact, when we first brought in the Proceeds of Crime Act Anti-Terrorism . . . (sorry) Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing Regulations 2008, it contained in regulation 3 a definition of "beneficial owner" that was over and above what was previously in existence. Now, under our exchange control framework we have had a beneficial ownership framework, which the Premier alluded to, called the *gate-keeping rule*. But that was not always particularly well explained. It did not have supporting secondary legislation or regulation, nor guidance notes, so it was interpreted by the Bermuda Monetary Authority. This created a lot of practical and operational problems in servicing our global clients, because effectively we had multiple standards, including those as outlined in the Companies Act [1981]. So, at one point we had about three different operational standards.

Now, what this Bill is going to do is really fantastic because it does streamline, as the Premier had said, and makes this functionally work better for the members in our community who are effectively servicing the global community. So, with that said, like I said, we are, in general, supportive.

We do have some comments relating to this framework . . . a couple points I want to bring up, and questions. I would note that though the streamlining is moving in the right direction—and the Premier is right to say that the dual gatekeeping function or dual vetting process will now be shifted just into the ROC [Registrar of Companies]—nonetheless there are obligations by our corporate service providers and a number of other people, including those regulated by the Honourable Health Minister, who have an obligation to conduct a screening obligation. So, the vetting is still going to take place within the industry itself, and the vetting is still going to take place within the ROC now. So effectively there is still going to be a lot of people doing the vetting, and I hope that we can synthesise this process—or harmonise, I should say, the process—so that the vetting works.

So, my first question to the Honourable Premier is relating to the kinds of guidance that will be issued by the ROC, and if he could speak to that. Currently when the Bermuda Monetary Authority under the exchange control undertakes the vetting standards, we use a number of different screening solutions in Bermuda, and the BMA may be using a more sophisticated or less sophisticated one. Essentially this means that the people who are already doing the screening in the companies are getting different results in the BMA. That obviously creates some tension, and what that means is it takes even longer for these things to take place.

I would add . . . the point on legitimate access. I think the Premier and his policy team are right to take their time on this one. If we were to expedite the legitimate access process, we would run the risk of overexposing what is private information, and so it is actually quite key that we take our time with that.

Madam Deputy Speaker, I am going to take a quick tangent because I forgot to make a point, and this goes to why this legislation is so important. As we are about to enter our fifth-round mutual evaluation report, the Financial Action Task Force assigns ratings to all countries around the world that say how compliant they are with anti-money laundering norms. This piece of legislation is our measure to comply with Recommendation 24, which is actually key, core, and important to our total score. The team has accomplished something quite fantastic in making sure that we score very highly in compliance. But as we go into the fifth round, there are some new tests that have arisen that mean that this process will be challenging.

To that end, they need to be supported as much as possible by this Government because if we do not maintain our high score, we could wind up on

something that is known somewhat inaccurately as the “grey list.” That list means that when persons do business with Bermuda and other financial services companies around the world, such as banks and whatnot, or doing business with our reinsurance companies, they have to apply enhanced due diligence, which drives up the cost of everything. So, this is key because this is not just about complying with international norms; it is our contribution to the fight against global money laundering and terrorist financing. And it is also our fight to make sure that the cost of doing business in Bermuda stays within bounds. So, with that said, I am thankful that we are supporting this, and I know I have other colleagues who will speak to this legislation.

If you do not mind, I am just double-checking my notes here.

A further question for the Honourable Premier. What is the timeline to lay the supporting regulations and launch the systems that will enable the ROC to become the gatekeeping function and repository of beneficiary ownership information?

I have a question relating to the impacts into the industry. There are a number of obligations enshrined in this legislation that the legal entities must perform enquiries into their own beneficial ownership. Now, legal entities are typically not particularly well-staffed. In fact, they rely on the corporate service providers to undertake all of their compliance work for them. Effectively, we have a very small pool of corporate service providers that are licensed by the Bermuda Monetary Authority, and this means that these enquiries are likely to drive up the number of compliance tasks that they already have. So effectively, we are going to significantly increase the workload of a very small group of people. So, could the Premier speak to what guidance and templates will be issued to assist with that amount of work that is about to take place? I am mindful the legislation provides for previous authorisations or previous decisions by the Bermuda Monetary Authority relating to beneficial ownership to be accepted, but nonetheless, we would see an increase of work in the CSPs.

Also, is there any proportionality, such as a grace period for small to medium enterprises, such as . . . some companies only house one sort of very small business, like a plumber or something like that? Are we anticipating any kind of grace period for them? And those are my questions on the matter.

I, again, am thankful to the policy team that is working very hard to make sure Bermuda plays a key role in the fight against global money laundering and terrorist financing and [to] make sure that we do our part in making sure that Bermuda gets a very, very high score for compliance with those standards so that we may continue to do business as we have for hundreds of years.

Thank you.

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker.

Let me start by thanking the Honourable Premier and Finance Minister for his presentation to the House on this important Bill. There is a long history here, and it involves the UK and the Overseas Territories. And this is a very important Bill. And so, whilst it is full of jargon, it is important, and we should recognise its importance.

Let me also thank the technical officers, indeed, the drafter of the Bill or partial drafter of the Bill who is here, and Ms. Memari, who I know very well. But we appreciate all the hard work that must have [gone] into this Bill.

Let me also thank the former Opposition Leader, Jarion Richardson. He is one of the foremost experts in areas of AML and proceeds of crime and beneficial ownership, et cetera. And so, Parliament is, indeed, lucky to have someone of his wealth of knowledge and experience to be able to comment on this particular area of law.

The Premier rightfully recognised that we had some last-minute changes, which we got yesterday. The Opposition has quite properly agreed to proceed, nonetheless, despite that late notification of the amendments. And we have done so not because we want that to become habit-forming in this House, but because we agree that this is an important Bill, and we support the Bill. And it is important for Bermuda to march together, shoulder to shoulder, Opposition and Government, in relation to this particular area of law.

Now, why? So, we have heard a bit of jargon, but let me just try, if I can, to just say what we are doing here, in case there is someone who might be listening to Parliament today but has absolutely no idea what we are talking about. Okay? So, what is this? It is a list of people who own entities, companies, et cetera. So, it is a list of the people behind the companies who actually own them. All right?

And why do we have that? Well, we have it for good order, but we also have it because there seems to be some suggestion, in certain areas of the globe, that international financial centres have things that they are not very happy about going on, involving corporate and trust structures. Now, I want to say—and I am going to echo the Premier here—that they could not be more wrong because the international financial centres of the world, including Bermuda, go above and beyond and far further in our regulatory regime, our scrupulous checking, our due diligence, and our care to who does business here than many of those who point their finger towards those international financial centres. And there is a degree of hypocrisy going on here. And I just want to make that observation, because I think it is fair to

make. It is not partisan. It is for Bermuda. So that is what this is. It is a list of people who stand behind the companies that operate here in this jurisdiction.

And as the Premier rightly mentioned, we have far fewer companies in Bermuda than we have people. There are other international financial centres around the world that have many, many, many—tenfold—more companies than they have people. And they are our competitors, and I will not name them. But I think it is fair to say and accurate to say that Bermuda seeks to be the Rolls-Royce jurisdiction. And that is why we have the companies that we have. And that is why we just do not want every single company in the world to be here. We only want the good ones. Thank you very much. So that is what this list is.

Why do we have it? Well, we have it because we believe in international best practise on this Island, and we believe that Bermuda should lead from the front. And I will come back to that in a moment. But we also have it because we are, as the Premier has said and, indeed, as my honourable colleague, Jarion Richardson, pointed out, trying to consolidate certain other bits of legislation here, there, and everywhere, so that if someone wants to come and do business here in Bermuda, they can look at one place and see what the rules are. And I will come back to that because that is very important.

The ease with which a businessperson can understand how to do business in Bermuda is very important to the attraction of business into our Island, and the maintaining of business within our Island once they are here. And so, when we are able to consolidate various different schemes, various different sets of rules, and put them in one place, and have them all say the same thing, that is a great value to the services that Bermuda offers to the world so that they can come and do business here.

But of course, that is not what is interesting to global newspapers. What is interesting to global newspapers is about stopping the bad guys. Okay? Now, let's just be clear. Bad guys can be anywhere, and it is completely inaccurate to suggest that bad guys are congregating in the offshore financial centres more than in any other jurisdiction, onshore or otherwise. And I think, you know, that needs to be said. We do need to push back a little bit to defend the hard work that is being done by our jurisdiction, by our regulator, by our Registrar of Companies, by our accountants, by our lawyers, by our politicians. And I think we should be proud of what we are offering to the world and the standard by which Bermuda carries itself in the world.

So, okay, that is what it is. A list of owners. And why do we have it? Well, we have it because some people might want to know who owns company "X." The answer [is, for example] (and if you do not mind Madam Deputy Speaker), Madam Deputy Speaker owns company "X." Okay, she is the person behind that. Okay, fine. And if someone, a tax entity or a law enforcement entity sitting in London or in Europe or in America wants

to know who owns company "X," they can come and they can look on this list of beneficial ownerships.

What people may not appreciate, Madam Deputy Speaker, is this is not new. Bermuda has done this for almost 100 years. We were way ahead of everybody else. And it was a prior Member of this party, Bob Richards, who used to stand up and say we have had a register of beneficial ownership—I may be inaccurate about the year—I think since the 1930s, somewhere in the mid-1930s. And he said, you know, *Here you are asking us to do all these things, but why do not we make this a global standard?* And then we will. And that was his position on this bit of legislation. And you may remember that because I know, Madam Deputy Speaker, you were in the House when he was in the House. So, it is a good idea. It is best practise. It is being supported by the Opposition.

What is the problem? Are there any problems with it? The answer is actually, well, yes, because it is a question of balance. Why? Because people have the right to privacy. So, Madam Deputy Speaker, take the example I gave. Now, it is perfectly proper, you may think, for a court or a law enforcement or a tax officer sitting in New York City or London to know that you own company "X." But is it everybody's business? It is not everybody's business. It is no more everybody's business than everyone sitting in a bank building happens to know what each person around them is getting paid. It is no more everybody's business than you getting to know what is in someone's will. It is no more everybody's business than you getting to know to whom, which of your children, you might be leaving your house, if you are a parent. So, privacy is a right. And indeed, it is a constitutional right in certain regards.

And so, that is what is being balanced here: this idea that we want a list of who owns things over here and over here, people's right to privacy, people's constitutional right to privacy. And we must not forget that, because in the zeal of international enforcement and in the zeal of finger-pointing against offshore financial centres, sometimes we forget that people have a perfect right to privacy, and it is enshrined in the Constitution. And indeed, it is often enshrined in the constitutions of the very jurisdictions from which fingers are being pointed. So, I just remind those who might be listening, those who might be interested, that there is a very, very important fundamental human right of privacy that is being balanced here. And we must be very careful not to tip over that balance, because it is not the right of every journalist in the world to know everybody's business. That is not how the world works.

Madam Deputy Speaker, there is a second point I would just like to make. And it is about the Bill, but it is more surrounding the Bill. Just as I said, it is great that we are looking in various areas and we are consolidating our rules. We should also stop and just ask ourselves: *Who are the rule-makers, and how many of them do we need?* Why do I pose that question? I pose that question because Bermuda is a

business-friendly jurisdiction. And if we are going to survive, we have to maintain it as a business-friendly jurisdiction. And therefore, when people come to do business here, they need to be clear. They need to have a very clear understanding. This is an obligation. This is an obligation. This is not an obligation. And I say that because (and I have said this in the House before on other Bills) I am a little concerned that the Registrar of Companies, which does a wonderful, wonderful job, is supposed to be a repository of information; it is not supposed to be a regulator. But increasingly, we have seen I think 20-odd people now working for Ms. Daniels there. There is no criticism, by the way, of the Registrar of Companies. These are government decisions made by the Government.

And the question . . . And I hear some chirping from the Honourable Mr. Hayward. Perhaps he would like to stand up and speak to the Bill after I have finished and sat down.

[Inaudible interjections]

Mr. Scott Pearman: So, the Registrar of Companies is supposed to be a repository of information. It is not supposed to be a regulator. And why do I say that? I say that because you do not want one regulator over here, our regulator, the Bermuda Monetary Authority, giving down rules, and another quasi-regulator over here, the ROC, the Registrar of Companies, giving down rules because there is a risk that those rules, (a) may contradict. Hopefully not, but there is a risk.

And then, (b) if you are trying to do business here, you are trying to come into Bermuda to do business, you do not want to give them two different sets of rules. The game is played this way. The game is played this way. No, no, no. Clarity. Simplicity. That is how people do business and do business well. So, I do make that point.

Back to the Bill. The Premier spoke about public accessibility, and this Bill is very balanced in that regard. To take the examples that I gave earlier, Madam Deputy Speaker, the person sitting in London or the person sitting in New York, if that person is law enforcement or tax adjudication or a court, then there is a list provided in the Bill of those people who may have access. So, it is publicly accessible, but it is not open to all the world. And again, it is that balance with the right to privacy that I mentioned earlier.

[I have] a few more final points before I take my seat and prepare to hear from Minister Hayward. The burdens that we seek to impose really must be no higher than necessary. Right? We want less red tape, not more. And therefore, now that we know that there are an extra 20 people in the ROC, which is no bad thing, I would respectfully suggest that one or two of them are tasked to look at the actual box-ticking exercise that happens in other jurisdictions and make sure that we are not higher than that. Because it is that box-ticking exercise that helps people to decide whether

they wish to be here or not. And you can believe that those other international financial jurisdictions would love to get our blue-chip Bermuda companies. [They] would love it. They would love them to go somewhere else. And so, we must make sure that whilst we maintain proper international standards, we maintain the global level playing field.

We do not put on onerous obligations above it. Because, for example, one of the things this Bill is going to do is it is going to exempt out any companies or entities where they are listed on a stock exchange. Now, that is eminently sensible. [I] completely support that idea. But when you read the Bill, the Bill is also going to make those same companies, who should just be out of scope altogether, have to do a filing to say, *I am exempted*.

Now, Madam Deputy Speaker, again, I appreciate not everyone here is up to their eyeballs in this information. So, let me try and put that in very simple terms. It is kind of like saying to someone, you have got to go down to TCD [Transport Control Department] to register the fact that you do not have a car. It just does not make sense, right? If you have got a car and you want to use a car, go down to TCD and tell them. But if you are an exempted entity . . . And, again, I completely support that they should be exempted entities when they file on a stock exchange because they have so many more onerous obligations to prove to that stock exchange than our little Bill here . . . I mean, that is nothing to the point. But, I mean, if we are going to do that, let's just make them out of scope. Let's not make someone file to say, *I do not have to file*, or *I should not have to file*. That is the kind of red tape that just irritates and vexes people, and it would be better if we tried to avoid it.

Just on that area as well (and I can make a few small points in Committee), I note that if you change stock exchanges our Bill is going to require you to update that information within 14 days. I mean, who in the world actually manages to achieve anything in 14 days? So, to tell an international business that may be very pleased to be here in Bermuda, that has a choice to be anywhere else in the world, including competitors who are trying to steal it, that if they do not do something within 14 days . . . I mean, we have got to remember that we cannot compliance our way out of being in business. Right? I mean, compliance is wonderful. Due diligence is wonderful. We want international best practise. But we also do not want to laud our compliance standards so much that we lose sight of the big picture, which is we are trying to do business.

Again, to take a very common analogy, it is like going down to the pub and bragging to your friends that your NFL team has the best punter, right? You do not actually want to punt.

So, anyway, we are trying to attract business, and therefore, if anyone is listening, if any of those very hard-working people at the BMA, at the ROC, the technical officers, the civil servants, just remember that our

goal is to attract legitimate and proper business and do so as best we can.

Madam Deputy Speaker, I think that is all I have to say. We are supportive of this Bill. It has been a long time coming. I know that there were some public quotes from the Premier more than a decade ago about the register of beneficial ownership and what would happen in that regard, and so here we stand today. And I am pleased that *publicly accessible* does not mean open to every single member of the public because it should not, and it does not. And I am very happy to support the Bill.

Thank you.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak to the Bill? There being no others . . . Premier.

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

I am grateful for the support of the Opposition, I recognise the comments, and I think that it is particularly important that we maintain balance. I recognise the comments from the Honourable Deputy Leader of the Opposition who just took his seat and recognise that though there are some things that we may consider vexatious, there is also the fact that we have to abide by international standards. And it is also important to recognise that these things have gone through extensive public consultation, and the Registrar of Companies will balance. But I will state from the position of the Government that this is our view at all times, to ensure that we minimise the regulations that are required and only comply with the international standards of which we are required in which to do so.

But as the Honourable Member for constituency 23, who also spoke earlier, [and] recognising an upcoming review from the Financial Action Task Force and speaking to these particular matters, these Bills and these particular items are in line with FATF recommendations. And the one thing that we do not want to do is to fall afoul from a technical side on those particular matters and issues and therefore find ourselves on the wrong side. So, I accept the comments in the spirit of where they are made, and those things will always happen.

Of course, the Honourable Members opposite are very well schooled in that, no interest declared, but we know that he is a practitioner—

Hon. Zane J. S. De Silva: Oh-oh!

Hon. E. David Burt: —who works at Conyers, Dill, and—

Mr. Scott Pearman: The Premier was doing so well. Point of order, Madam Deputy Speaker.

The Deputy Speaker: Your point of order?

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: The Honourable Premier is misleading the House. The interests of both my colleague behind me and me are there to see for all on the parliamentary website.

Thank you very much.

The Deputy Speaker: Thank you. Premier.

Hon. E. David Burt: I do know that it is convention that you must declare when you speak on these particular matters.

I am sure, Honourable Member, you are not upset that everyone knows that you are a lawyer and work for Conyers, Dill, and Pearman doing this stuff on a regular basis. That is okay. I am just explaining the reason why you are so well versed on these particular matters [as is] the honourable former Leader of the Opposition, who, as you mentioned yourself, is a compliance professional, which we do know. So, it is fine—

Mr. Scott Pearman: Point of order, Madam Deputy Speaker.

Hon. E. David Burt: —I am not trying to make a point.

The Deputy Speaker: Your point of order?

POINT OF ORDER

Mr. Scott Pearman: We were really doing so well.

Obviously, the Honourable Premier has his own businesses, and if he wishes to declare that he is a beneficial owner of certain businesses, he may do so and can do so.

I make the point that it is on the parliamentary website for all to see. But what is sauce for the goose is sauce for the gander, Premier. Would you like to make declarations?

The Deputy Speaker: Continue, Premier.

Hon. E. David Burt: I have no idea what my declared holdings have to do with this particular matter. The fact is this person opposite, this Honourable Member opposite, is a practitioner in these particular matters, and certainly has an interest as this is what he does on his day-to-day work.

Mr. Scott Pearman: Point of order, Madam Deputy Speaker.

The Deputy Speaker: Your point of order, Member?

POINT OF ORDER

[Misleading]

Mr. Scott Pearman: Yet again, the Honourable Premier is misleading the House. I have no financial interest in the Beneficial Ownership Act 2025. I have no obligation to declare an interest in relation to this Act as I have no financial interest in it. It is well known that the Member behind me and I are in this space. It is declared on the parliamentary website, and to be clear, I have no obligation to have declared anything just as the Premier doesn't.

An Hon. Member: Do you do it for free?

Mr. Scott Pearman: And I will charge him if he likes it.

Hon. E. David Burt: The Honourable Member is incensed when there is no reason for him to be incensed. So, I will go back to the point.

The reason why the Honourable Member is so passionate about this issue is that this is their work day-to-day. And what I was stating to the Honourable Member is, as was stated from the Member from constituency 23, the former Leader of the Opposition, the reason why some of these things that the Honourable Member may consider vexatious, are due to international requirements. However, we continue to engage in regular consultation on the matters that are upcoming, as I covered inside of my particular brief. There will be further consultation regarding matters related to legitimate interest access for the register of beneficial ownership, the accessible register of beneficial ownership, and at that point in time. We continue to go through these processes, and it is the stance of this Government to continue to make sure that we are an attractive place in which to do business.

The important thing to note, and one of the complaints from the business community, which is so aptly represented by Members opposite, is the fact,—

[Laughter]

Hon. E. David Burt: —is the fact, *is the fact* that we want to speed up the incorporation of companies in Bermuda. And it was a question that I asked and posed to the Registrar just the very day. And upon the starting of our new system, we will be able to get our incorporations down to 48 to 24 hours, matching some of our competitor jurisdictions. That is something that is important. And so, the speed and matters to which these things are improving our competitiveness and making sure there is clarity, is precisely what this Bill is about.

There were some questions that were ask[ed]. They said, *Will there be a grace period for filings?* The view is that there is no need as beneficial ownership data will be migrated from the Bermuda Monetary Authority, and questions with regard to timelines, regulations, and guidance to be published in October, training with industry, and after that point in time, launch. So, October is the target, and that is where we plan on going.

I do believe that I have answered all of the questions, but if there are further questions, I am sure we will deal with those particular matters in Committee.

With that, Madam Deputy Speaker, I will give you a rest, as you have been sitting in that seat for quite some time, as we have been going pretty long before getting there, and ask that this Bill be committed.

The Deputy Speaker: It has been moved that the Bill be committed. Are there any objections?

There being none, approved.

And I call on Member Simmons to take the [chair of Committee].

House in Committee at 4:14 pm

[Mr. Scott Simmons, Chairman]

COMMITTEE ON BILL

BENEFICIAL OWNERSHIP ACT 2025

The Chairman: Honourable Members, we are now in Committee of the whole House for further consideration of the Bill entitled the [Beneficial Ownership Act 2025](#).

I recognise the Minister in charge. Premier.

Hon. E. David Burt: Mr. Chairman, so good to see you today.

The Chairman: Good to see you, sir.

Hon. E. David Burt: Thank you. And give me one minute, please, if you do not mind.

The Chairman: Go right ahead, Minister.

Hon. E. David Burt: I am going to try to be modern and deal with this electronically, Mr. Chairman, so hold on.

The Chairman: We are prepared to wait, Premier. Go right ahead.

Hon. E. David Burt: You are far too kind.

I would like to move clauses, if I may, clauses 1 through 5.

The Chairman: Clauses 1 through 5.

The Premier has asked that he move clauses 1 through 5.

Is there any unreadiness?

Go ahead, Premier.

Hon. E. David Burt: Thank you, and just for knowledge, Mr. Chairman, I am going to move each part by section and that is the reason for doing [clauses] 1 through 5.

The Chairman: By all means. Go right ahead.

Hon. E. David Burt: Clause 1 provides a citation for the Bill.

Clause 2 provides the interpretation of terms used in the Bill.

Clause 3 provides for the application of the Bill.

Clause 4 provides that the Minister is the competent authority for the purpose of the Bill.

Clause 5 provides that the Registrar is the designate of the competent authority for the purposes of the Bill.

The Chairman: Would any other Member wish to speak to this, to the Bill?

[Crosstalk]

The Chairman: Any other Members wish to speak to this particular part of the Bill? There are none.

Go ahead, Premier.

Hon. E. David Burt: Thank you, Madam—sorry, Mr. Acting—I'm sorry. I am getting myself confused.
Mr. Chairman.

The Chairman: Thank you, very much, Premier.

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

I move that clauses 1 through 5 move and stand part of the Bill.

The Chairman: It has been moved that clauses 1 through 5 be approved.

Is there any objection to that motion?

There is none. Agreed to.

Go ahead, Premier.

[Motion carried: Clauses 1 through 5 passed.]

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

I would like to move clauses 6 through 9.

The Chairman: It has been moved that clauses 6 through 9 be approved.

Any unreadiness?

Go right ahead, Premier.

Hon. E. David Burt: Thank you.

Clause 6 provides for the meaning of the term “beneficial owner.”

Clause 7 requires that a legal person should obtain information regarding beneficial owners of the legal person, all relevant legal entities that exist in relation to the legal person.

Clause 8 requires a legal person to issue notice of beneficial owners and any person who the legal person has reasonable cause to believe is a registered person to state whether or not such persons are

beneficial owners or the relevant legal entities in relation to the legal person.

Clause 9 requires a legal person to verify the identity of its beneficial owners.

The Chairman: Thank you very much, Premier.

Would anyone else like to speak to the Bill?

I recognise Mr. Pearman. Mr. Pearman, you have the floor.

Mr. Scott Pearman: Thank you, Mr. Chairman.

I only have this one question in Committee, but I think it is an important one. And it is just really something I am flagging for the technical officer to go back and have a think about. And that relates to clause 6(1) of the Bill, which deals with “beneficial owner” (in quotes) which is the defined term. It is defined by this section, and it means “an individual who meets any of the following conditions—”.

We then know that there has been an amendment here because we have the re-tabled Bill where it introduced the plural, “individuals,” under [clause 6(1)](a), (b), and (c). It was previously only under [clause 6(1)](a) and [clause 6(1)](c). It is now under all three in the re-tabled Bill.

The question that I would invite the technical officers and the Premier to perhaps just go back and think about (and it may require correction somewhere else or above) is really whether or not, given that “beneficial owner” is singular, and it is an individual, why the [subclauses] have “individual” or “individuals” (plural). It seems to me, respectfully, that “individuals” (plural) does not work, particularly not in relation to [clause] 6(1)(a), because there is a 25 per cent or more threshold.

So, I think it does not work for two reasons. I will just quickly state what they were, and then I will leave people to think about it further. One is [regarding] “individuals” (plural). If you have three individuals and each of them has 10 per cent, they are above the threshold, but none of them individually is above the threshold, which box do you tick? And secondly, “individuals” (plural) is always going to be arguably above 25 per cent, because “individuals” (plural) is undefined and it refers to all the shareholders in the entity potentially.

So, I just flag it. If someone could think further about it, it may be that the word[s] “or individuals” should come out of those three [subclauses], and that is my only point in Committee.

Thank you, Mr. Chairman.

The Chairman: Thank you very much, Mr. Pearman.

While they consider that under clause 6(1), is there anyone else that has anything further to say as it relates to the Bill?

I recognise . . .

Mr. Jarion Richardson: Yes, I am happy to contribute. Thank you, Mr. Chairman.

To the point by the Honourable Member from constituency 22 under 6, clause 6(3), there is an additional term here that I think might get dealt with better under the guidance notes that will be issued, but I would be interested to hear what the Premier's position and his advisor's position is.

There is a phrase in here that says "ultimate effective control," and it is relating to a description of a trust. As we are well aware, trusts come in various formats, including different kinds of beneficiaries, fixed interest, discretionary, et cetera, and so the term "ultimate effective control" can mean quite a lot of different things to a lot of different people. Where in the framework is the Honourable Minister, the Honourable Premier, going to be able to clarify what that means because that can also be interpreted under another statute, specifically the Proceeds of Crime [(Anti-Money Laundering and Anti-Terrorist Financing)] Regulations [2008]? And what we would not want to do is have two different interpretations in market at the same time.

Thank you for that.

The Chairman: Mr. Richardson, just clarify where that is located.

Mr. Jarion Richardson: Page 5, clause 6(3).

The Chairman: Got it.

Mr. Jarion Richardson: Thank you.

The Chairman: Thank you.

Is anyone else wishing to speak to the Bill?

There is no one else. I recognise . . . If Members would just hold while the Premier just gets a reply.

[Pause]

The Chairman: For the benefit of Honourable Members, the Premier is looking into clause 6 as questioned by the Honourable Member Mr. Pearman, and the Honourable Member Mr. Richardson.

Premier, you have the floor.

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

I appreciate the Honourable Members for their comments on matters related to [clause] 6(9), as the Honourable Member for constituency 22 was interpolating, as the Member for constituency 23 was speaking. Those matters will be addressed in guidance.

However, on the particular issue that was raised from the Honourable Member for constituency 22, in a question regarding the inconsistency on "individual" on the top line and "individuals," they will look at that, and, if necessary, it can be done under the Computerization [and Revision of Laws Act 1989], regardless of any inconsistency. So, thank you very much

for raising that particular topic during this time of Committee, which is exactly what Committee is for.

The Chairman: Clearly.

Hon. E. David Burt: So, with those particular matters, Mr. Chairman, I move that clauses 6 through 9 be approved.

The Chairman: It has been moved that clauses 6 through 9 be approved.

Is there any objection to that motion?

There is no objection, Premier.

Agreed to.

[Motion carried: Clauses 6 through 9 passed.]

Hon. E. David Burt: Thank you.

Mr. Chairman, I would like to now move, if I may, clauses 10 through 14.

The Chairman: The Premier has asked that [clauses] 10 through 14 be moved.

It is agreed to.

Go right ahead, Premier.

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

Clause 10 imposes a duty on every legal person to keep a beneficial ownership register.

Clause 11 requires a legal person to keep the beneficial ownership register current.

Clause 12 provides for the records of former beneficial owners or relevant legal entities be retained for a period of five years.

Clause 13 provides for handling of disputes regarding beneficial ownership.

Clause 14 empowers the courts to rectify a beneficial ownership register.

The Chairman: Thank you very much, Premier.

Any other Members wishing to speak to this?

Mr. DeCouto, I recognise.

Dr. Douglas DeCouto: Yes. Thank you, Mr. Chairman.

I refer to page 7, clause 10(2)(c) . . . wrong. [Clause] 10(2)(b)(iv), which requires details from a valid government-issued document. I imagine that would be a driver's licence or a passport. Some research that I have done indicates that this is not something that is actually included on many other beneficial registers. So, if I am incorrect in that fact, perhaps I was misled. But if it is not included on other registers around the world, I would love to know why we must have this.

It does seem to, perhaps, expose a lot of quite personal detail to people. I appreciate that this register is controlled. But it is a lot of specific personal detail that we would imagine would already have been confirmed by, say, an attorney or a licensed corporate service

provider. So, perhaps we could have an explanation why that is specifically required on the register.

And then related to this is, where there are registers being maintained and information has already been provided by corporate service providers on existing companies and owners and so forth, will they now have to go and get this additional information and add it on to those existing registers? And if so, will there be a grace period because that could be quite a lot of work to do?

Thank you.

The Chairman: Thank you very much, Mr. DeCouto.

Is there any other Member that wishes to speak?

Mr. Richardson.

Mr. Jarion Richardson: Yes. Thank you, Mr. Chairman.

As it relates to clause 8, which is on page 6, dealing with the “Legal person to issue notice to beneficial owners,” clause 8(1) provides for a legal person, in this case a company, will “give notice in writing” to beneficial owners. And it then goes on to say in subclause (4) that that legal person can rely without further enquiry on the response of the person that is the beneficial owner to whom they have given notice.

And the question I have is this appears inconsistent with the verification requirement as set out further in the Bill. So, if the Honourable Premier could speak to that dichotomy, explain how these are different . . . Why would a reliance be placed, and then later on we talk about verification?

Thank you.

The Chairman: Thank you very much, Mr. Richardson.

I recognise . . . oh, I apologise. I will recognise the Premier.

POINT OF INFORMATION

Hon. E. David Burt: Just a point of information. Can the Honourable Member please advise which further clause he is talking about? [It] would be helpful.

The Chairman: He is on [clause] 8. The Honourable Member Richardson was on [clause] 8, but he can clarify.

Hon. E. David Burt: If he could, please.

The Chairman: Clause 8. And go ahead.

Mr. Jarion Richardson: Yes, thank you.

It is clause 9, 9(1) specifically, speaking to the verification of identity based on documents, data, and information.

The Chairman: Thank you. Thank you very much.

I recognise Mr. Pearman.

Mr. Pearman, you have the floor.

Mr. Scott Pearman: I am sorry. I did say I was going to stand up only once.

Hon. E. David Burt: I know you did.

You were going so well.

Mr. Scott Pearman: I was going so well.

I am going to ask a question only so the Premier can give the benefit of the confirmation. This is clause 10, at page 8, over the page [subclause] (3), “The minimum required information referred to in sub-section (2) that the legal person shall enter in its beneficial ownership register shall be adequate, accurate and current.”

Will the Premier kindly confirm, as I expect he will, that what “current” means will be clarified in the guidance notes? I ask because some people are now saying, *I want a copy of your KYC [Know Your Customer] that is within the last year*. Some people are saying, *I want a copy of your KYC within the last six months*. Most recently, someone has asked for KYC within the last three months. One would think that we were all PEPs.

An Hon. Member: You must be!

Mr. Scott Pearman: But I would very much hope that the issue of “current” will be addressed in the guidance notes, and I am sure the Premier will say yes it will.

Again, for those working on the guidance notes, one would think that even a master criminal could fake some KYC, but maybe normal people should just have to submit things every 12 months and not every three.

Thank you.

The Chairman: Thank you very much, Mr. Pearman.

Would any other Member wish to speak to these particular clauses 10 through 14? Any other Members?

There are none.

I am prepared to recognise the Premier. As the Premier looks into clause 10(2)(b), and also clauses 8 and 9, and as Mr. Pearman brought up, clause 10.

An Hon. Member: The answer to [clause] 10 is yes.

[Crosstalk]

Hon. E. David Burt: Thank you.

The proof . . . There we are. It just took a minute to come through.

The Chairman: I just want to remind Members that this is a very complex Bill, which is the reason why there are pauses as it relates to the answers given by the

Premier. The technical staff are quick, and they are bringing their responses. But it does take a few minutes for it to load.

Premier.

Hon. E. David Burt: Thank you very much. I appreciate you, Mr. Chairman, for filling the void for the Members and the public who are listening online.

Let me first speak last to the question that was asked by the Honourable Deputy Leader of the Opposition and Shadow Attorney General, I do believe, the Honourable and Learned Member. My sincere apologies there. He had asked in regard to current. And “current” is defined in [clause] 2.

In regard to the matter that was raised, I believe by the Honourable . . . formerly the Opposition [Leader], the Honourable Member for constituency 23, the issue regarding proof of identification. It is not public information that is on the register. Of course, you need to have something, but it is not like it is stored. I think that might have been the Honourable Member for constituency 25. So, that needs to be submitted but it is not as though it is stored. I hope that is helpful.

The Chairman: Mm-hmm.

[Pause]

Dr. Douglas DeCouto: Point of information, Mr. Chairman—

Hon. E. David Burt: If I may—

[Crosstalk]

Hon. E. David Burt: Just give me a second.

The Chairman: Just for one moment, Mr. DeCouto, just allow the Premier to organise.

Hon. E. David Burt: Just for the Honourable Member, for the Honourable [and] Learned Member for constituency 22, “current” is defined in the interpretation in [clause] 2 and further expanded on in [clause] 11.

Mr. Scott Pearman: Right.

Hon. E. David Burt: Got it.

The Chairman: I'll take Mr. DeCouto.

Mr. DeCouto, do you have a point of information?

Dr. Douglas DeCouto: Yes—

The Chairman: The Premier takes it.

Dr. Douglas DeCouto: Actually, a point of clarification request.

The Chairman: Go right ahead.

Dr. Douglas DeCouto: The Premier did say that the valid ID information does not actually have to be entered into the register, but I have to say I read clause 10(2) as “The minimum required information . . . that the legal person shall enter in its beneficial [ownership] register is as follows—” and then goes onwards to list that item, the legal ID.

The Chairman: Yes.

Dr. Douglas DeCouto: Yes . . . well, I imagine if you have the ID number and the date of issue and the country of issue, and that is all the information. My question is, why do we have that when my understanding is other registers do not quite . . . and this is perhaps a little too much personal information that could be made available on the register.

The Chairman: The Premier took your clarification, and he is now going to—

Hon. E. David Burt: Thank you.

Just for clarification to the Honourable Member, that information is currently collected already by the Bermuda Monetary Authority.

The Chairman: Right.

Hon. E. David Burt: That information is required to be submitted, et cetera. And I am making sure to state that it is not.

I understand the point of which the Honourable Member is raising, and on that particular item, if he wants to have a particular briefing with the Registrar of Companies, the Minister of Finance, in regard to data protection, things that are in place, et cetera, specifically around here, but this is currently in place and is there.

So, I understand the point of which he is making insofar as this. I am stating that that stuff is not in any way, shape or form accessible, but the information has to be shared so they can verify.

The Chairman: Thank you.

Hon. E. David Burt: Just to verify.

The Chairman: Nothing further on that, Mr. DeCouto?
Nothing further on that?
You are good.
Premier.

Hon. E. David Burt: Thank you.

I appreciate the questions because this is a very, very important piece of legislation.

With that, Mr. Chairman, I move that clauses 10 through 14 be approved.

The Chairman: It has been moved that clauses 10 through 14 be approved.

Is there any objection to that motion?

No objection? Agreed to.

Premier.

[Motion carried: Clauses 10 through 14 passed.]

Hon. E. David Burt: All right. We are going to make it nice and short.

Mr. Chairman, I would like to move clauses 15 through 17.

The Chairman: It has been moved that clauses 15 through 17, Premier?

Hon. E. David Burt: Yes.

The Chairman: [Clauses] 15 through 17 . . . That is fine, Premier. Go right ahead.

Is there any objection to it?

There are none.

Go ahead, Premier.

Hon. E. David Burt: All right. Thank you very much, Mr. Chairman. This is Part 4.

Clause 15 provides for the procedure to be followed for the filing of beneficial ownership information with the Registrar.

Clause 16, the July Bill has been revised to introduce a new clause 16 to reflect this change, and clause 16 now provides that no person shall, for the purpose of this Act, become a beneficial owner of a legal person to which the Act applies without approval of the Registrar. This new clause applies to legal persons carrying on business in Bermuda or seeking authorisation to do so. For clarity, this clause does not apply to already approved persons, and the Registrar sets the form and information required.

Clause 17 provides the notice that a legal person may issue to impose restrictions on a beneficial owner.

The Chairman: Thank you very much, Premier.

Is there anyone wishing to speak to these clauses, 15 through 17?

Mr. Richardson.

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman.

I would like to speak to the clause 17, Notice by legal person imposing restrictions. [Clause] 17 is quite a large section, about a page and a half, and it is depicting an enforcement regime effectively being undertaken by the legal person against its beneficial owners where they are not providing certain kinds of information, or specifically the information required under this legislation.

Now, the reason I raise that is because, as I mentioned before, the people who are actually undertaking the work on behalf of the legal person are likely to be the corporate service providers who fall under the Corporate Service Provider [Business] Act 2012, and this is, in effect, an enforcement regime.

Now, I disclose that I worked at the Bermuda Monetary Authority on the AML team when we brought in the enforcement regime as it sits today. And in my area that I work, my practice, I also undertake representations to and for the BMA as it relates to regulatory enforcement matters in Bermuda. So, it is a complicated area. It is actually quite difficult, and it appears that we would be asking persons who are not familiar with the process and the difficulties and complexities of the process to be undertaking it.

And so, my question is, What kind of training, support, or guidance will these legal persons and/or their representatives (such as the corporate service providers) be given so that they are able to undertake an act which effectively will be quite hostile to the beneficial owners?

And just so you know, the legal person and their beneficial owners are really so distinct that that fracture in that relationship would not have significant consequences. So, we are asking a lot now of our legal persons to effectively undertake a regulatory enforcement regime. What support will they be given to do that? Thank you.

The Chairman: Thank you very much, Mr. Richardson.

[Would] anyone else like to speak to this particular Bill . . . I mean, clauses 15 through 17.

Mr. DeCouto.

Dr. Douglas DeCouto: Thank you, Mr. Chairman.

Clause 15(4) allows the Minister to exempt the legal person from the requirements under subclause (1) of clause 15. Could the Honourable Premier provide a little colour as to what situations that might be exercised? Thank you, Mr. Chairman.

The Chairman: Thank you very much, Mr. DeCouto.

Is there any other Member who wishes to speak to this particular . . . clauses 15 through 17 of the Bill?

There are none.

I am prepared to take the Premier.

[Pause]

The Chairman: And just for clarification purposes, Members, as it was earlier, normally when clauses are passed, if it is [clauses] 10 through 17, if it is [clauses] 10 through 9 . . . I am sorry, 10 through 12, normally that is the case. And just as it relates to the Premier, the Premier . . . just for Members' understanding, the reason why I went back to clause 8 is because the Premier simply went back to clause 8 to clarify to, I

believe it was to the Honourable Member, Mr. Pearman, and that was what the Premier had done at that particular time.

But it is unc customary for us to go into any other clauses except the ones . . . if they have been approved, they have been approved, and we do not revisit them. As it relates to that particular one, I allowed the Premier to do so because it was in brevity and it was also in clarification to the Honourable Member on the other side, who accepted the clarification.

So therefore, it is uncommon. It was an anomaly, and so therefore we should understand that it is not normally done under normal circumstances.

Thank you very much, Members, for your indulgence.

Premier.

Hon. E. David Burt: Thank you. I appreciate the comments made by the Honourable Member, who has significant experience here, and of course this is always a difficult area, trying to make sure that we have the technical requirements in from the Financial Action Task Force to make sure that we can pass all the . . . I do not want to call them wonderful because I am being pejorative on that, because they are very endless. I would say, the international assessments where they make sure that our particular regime . . .

In regard to the question from the Shadow Minister of Finance, in regard to [clause] 14, I am sorry, in [clause] 15(4), that the Minister may exempt a person from the requirements. I think that it is particularly important to understand that these things change. So it might be, for instance, investment funds and other types of items there. It is dynamic so that it allows for those types of things to be done without someone having to come back to the House and to go ahead and to amend. So that is the reason why those particular items are there.

I hope that helps. But I am fine for a follow-up question if you have one.

The Chairman: Very well—no, he says he . . . Does any other Member have anything further? A follow-up question?

There are none.

There are none. Go right ahead, Premier.

[Pause]

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

Mr. Chairman, I move that clauses 15 through 17 be approved.

The Chairman: It has been moved—

Mr. Jarion Richardson: Point of order.

The Chairman: Oh, I apologise. Premier, hold just for one moment. I had asked if there is anyone else, but go right ahead, Mr. Richardson, the Premier is prepared to take it.

Mr. Jarion Richardson: I had asked the Premier questions relating to the enforcement regime.

The Chairman: Ah, that was the other ones, yes. Under clause 17, is that correct? That is fine.

Mr. Jarion Richardson: That is it, Mr. Chairman.

The Chairman: Thank you very much, Mr. Richardson. Under clause 17. The Premier is getting a reply.

[Pause]

The Chairman: Just for Members . . . we remain in Committee of the Whole [House] for further consideration of the Bill entitled Beneficial Ownership Act 2025.

We are on clauses 15 through 17 and we await the Premier and Minister of Finance.

[Crosstalk]

The Chairman: The Chair recognises the Premier.

Hon. E. David Burt: Thank you very much, Mr. Chairman. I apologise for the delay.

The Chairman: Not at all.

Hon. E. David Burt: I do want to ask the Honourable Member to repose the question very specifically—

The Chairman: Sure.

Hon. E. David Burt: —because there is a little bit of a misunderstanding. I understand he said that it is onerous, and yes, we understand and recognise it is onerous. But it is a FATF requirement, so we need to make sure that we keep to it.

But if he has something specific, I will try again to get the specific answer to the specific question rather than the fact that we do know that it is particularly a challenge.

The Chairman: That's fine. I recognise Mr. Richardson for clarifications to the Premier of your question. Mr. Richardson.

Mr. Jarion Richardson: Yes, thank you. Sort of building on the point that it is onerous, the technical expertise required to undertake an enforcement action as something as legally complex as an enforcement action, but this one is actually quite unique as well because it has elements of disagreement between two

typically quite close parties: that is, the legal person and their beneficial owners.

So, my question is, Given the technical complexity and the adversity and difficulty likely arising in this process, what support will the ROC or the Government be giving those who are required to undertake this difficult task up to and including training, guidance, secondary legislation, or anything like that? Thank you.

The Chairman: Thank you very much, Mr. Richardson. I recognise the Premier.

Hon. E. David Burt: Thank you very much. I appreciate the clarity for the questions, and I thank the team.

What I would say to the Honourable Member for constituency 23 is recognise the point to make sure that the clarity, et cetera, is there. Not only does future [clause] 27, which we will get to, allow the Minister to issue regulations to specify those particular items, you know, a lot of these things have a significant number of legislation, secondary legislation. Also, those matters will be, as you recognise, addressed in guidance as well.

It is understood that it is difficult. But we need to make sure that we keep up with the requirements. Unfortunately, they keep on making requirements. And, you know, the compliance becomes a reward. *Good for you!*

[Laughter and inaudible interjection]

Hon. E. David Burt: But, you know, not very good.

With those being answered, I will yield if there are any further questions.

The Chairman: That is fine.

I will just ask Members, are there any further questions to the Premier as it relates to this particular Bill?

There are none, Premier.

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

I move that clauses 15 through 17 be approved.

The Chairman: It has been moved that clauses 15 through 17 be approved.

Is there any objection to that motion?

There appears to be no objection, Premier. Agreed to.

[Motion carried: Clauses 15 through 17 passed.]

Hon. E. David Burt: All right. Now I shall move to clause 18.

I would like to ask that the Committee now take under consideration clauses 18 and 19.

The Chairman: The Premier has asked that we take into consideration clause 18 . . .

Hon. E. David Burt: And 19.

The Chairman: I am sorry, and 19.

Is that agreed to?

It is agreed.

Go ahead, Premier.

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

Mr. Chairman, clause 18 (which was clause 17 of the July Bill previously) provided that the Registrar shall maintain a secure search system by which access to information to the central register may be disclosed. This has been redrafted to focus on disclosure of the information as it is well established that Bermuda already maintains a secure search system through which beneficial ownership information is provided to competent authorities and our foreign counterparts.

Regulations will be made to provide how access to competent authorities and beneficial ownership information may be facilitated by the Registrar of Companies.

Clause 19 prohibits the further disclosure of information obtained by the person specified under clause 17(1), except for a purpose connecting with their statutory functions and with the consent of the Registrar.

The Chairman: Thank you very much, Premier, clauses 18 and 19.

[Would] any other Member wish to speak to clauses 18 and 19?

I recognise Mr. Richardson. You have the floor.

Mr. Jarion Richardson: Yes, thank you, Mr. Chairman.

Mr. Chairman, this clause 18 introduces a new phenomenon in Bermuda's regulatory framework, which is actually quite powerful and helpful. It could potentially reduce the cost of doing business, but it also comes with the risk of oversharing, and so I raise this point.

Specifically, clause 18(1) provides for the disclosure in the Register of Beneficial Owners to people like the Bermuda Police Service, Financial Intelligence Agency, [and] Bermuda Monetary Authority. Now, we all understand that, and that is quite sensible. But at the very end, at [clause] 18(1)(n), it says "a relevant person to whom the Proceeds of Crime [AML/ATF] Regulations [2008] may apply." And this is quite interesting because that applies to about some 1,600 regulated entities in Bermuda. Those regulated entities have obligations under that regulation, including customer due diligence. And so what this effectively means is that one of those persons can apply to the ROC and say, *Hey, who actually owns this entity?*

So, it is good because normally that inquiry would be undertaken by that regulated entity by itself, and it is a very lengthy process, as everyone knows about opening bank accounts and things like that. Now, when we come to this process, this person is going to apply to the ROC, and the ROC is going to give them that information, but that person is not under the same kinds of constraints and restrictions as the Bermuda Police Service, the FIA, BMA, et cetera.

Also, who within that entity is actually going to make that request? Is it going to be the compliance officer, the reporting officer, is it a director, is it a CEO? In other words . . . and how will they treat that information? So, all of a sudden, it is going to be quite easy to find out who owns legal entities in Bermuda. But the restriction, as it were, is how that information . . . it is going to be easy to find out, and I am concerned that there may be some privacy impacts on that one.

So, my question to the Minister, to the Honourable Premier, is how do we anticipate governing this process? Will it be a specific statutory officer undertaking this process on behalf of the relevant person, and what kind of restrictions or processes will outline how we control that access? Thank you.

The Chairman: And you are referencing [clause] 17[(1)](n)?

Mr. Jarion Richardson: [Clause] 18(1)(n).

The Chairman: Got it.

Mr. Jarion Richardson: Thank you, Mr. Chairman.

The Chairman: Thank you.

[Is there] any other Member who wishes to speak to clauses 18 and 19 as outlined by the Minister of Finance?

Does anyone else wish to speak to them?

There are none.

We are just waiting on the Premier as he goes through it. We have technical staff.

[Pause]

The Chairman: The Beneficial Ownership Act 2025.

[Crosstalk]

Hon. E. David Burt: Mr. Chairman, if I may?

The Chairman: Go ahead.

Hon. E. David Burt: Thank you very much. I appreciate the particular items.

In regard to the questions from the Honourable Member, this particular matter is a new requirement, and it is for discrepancy reporting that is allowed.

The question which you had asked in regard to how that information is protected, that, of course, is in [clause] 19, which does prohibit those particular matters. Now, of course, there is the actual matter of how you enforce, but this is the protection against it. But this is a requirement.

Now, this is a matter [for] banks and other things like that. So, it is not for everyone, but I understand the point that you are trying to raise. So, it is specifically in regard to those companies that are under section 49(3) and (4) of the Proceeds of Crime Act itself and then it is for . . . the reason why this is inserted, it is for discrepancy reporting, which is a new FATF requirement.

The Chairman: Thank you very much, Mr. Premier.

Any further questions by any other Members on [clauses] 18 and 19?

There are none. Premier.

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

I move that clauses 18 and 19 be approved.

The Chairman: It has been moved that clauses 18 and 19 be approved.

Is there any objection to that motion?

There's no objection. Agreed to.

Premier.

[Motion carried: Clauses 18 and 19 passed.]

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

I would like to move all the rest of the clauses, 20 through 29.

The Chairman: It has been moved that all of the [remaining] clauses be approved.

Is there any objection to that motion?

No objection. Agreed to, premier.

Hon. E. David Burt: I will proceed. Thank you very much, Mr. Chairman.

The Chairman: Go right ahead.

Hon. E. David Burt: Clause 20 provides for the application of the Registrar of Companies (Compliance Measures) Act 2017 to the Bill.

Clause 21 restricts the effect of confidentiality by providing that a requirement imposed by or under the Bill shall have effect despite any obligation as to confidentiality or other restriction on the disclosure of beneficial ownership information imposed by statute, contract, or otherwise.

Clause 22 provides that a person shall not be required under the Bill to provide or produce information or to answer questions which the person would be entitled to refuse to provide, produce or answer on

the grounds of legal professional privileges in proceedings of the Court.

Clause 23 provides restrictions on the disclosure of beneficial ownership information notwithstanding any provision of the Public Access to Information Act 2010.

Clause 24 provides that nothing in the Bill authorises a disclosure of personal information in contravention of any provision in the Personal Information Protection Act of 2016.

Clause 25 provides that the Bill does not, unless it is otherwise expressly provided to the contrary, limit or otherwise restrict any other statutory provision concerning any requirement for any person with an interest in a legal person to provide information relating to beneficial ownership.

Clause [26] provides for the services of a notice, direction, or other document required or authorised under the Bill to be given, sent, or served on any person.

Clause 27 reflects the introduction of the new clause 14. Clause 26 of the July Bill has also been amended to now provide in this new clause 27 that the Minister may make regulations relating to the Registrar's approval of a person as a beneficial owner of a legal person for the purposes of this Act.

Clause 28 provides for the Minister to make consequential amendments to other legislation by order subject to the negative resolution procedure.

I know this is always an issue when we speak about matters related to consequential amendments and negative resolution procedure. So, I will answer the question before it comes, because I can read minds, because I know the person who I went to the same high school with.

The July Bill did contain a Schedule, and that is the type of consequential amendment that will be a part of this particular matter, but there may be others. And what we did not want to do is to delay these particular items in there. So, if we are looking at the consequential amendments that are there in reference to the July Bill, the amendments to the Exchange Control Act, and other things, but this is just consequential. So, I cannot use this and all of a sudden table and, you know, change sovereignty or something. It is just consequential purely to these particular Acts.

And clause 29 provides that the Act shall come into operation on such day that the Minister may, by notice in the *Gazette* appoint. That is, of course, a different change but it is necessary to make sure that all the regulations and other things are handled, and guidance notes to make sure that we get that right prior to bringing these matters into force, and also dealing with the consequential amendments that have to be done as well, so we can bring them all into place at once.

The Chairman: Thank you very much, Premier.

Would any other Member wish to speak to clauses 20 through 29?

I recognise Mr. Richardson.

Mr. Jarion Richardson: Yes, I thank the Honourable Premier for answering the question before. But as he is well aware, I am obliged by practice and convention to always raise a warning flag when I see a certain provision.

In this regard, I am actually not altogether concerned. I do understand that there are a number of minor amendments that will have to be made during this process to ensure that the ultimate score of Bermuda in this process is not constrained by the schedule of Parliament, although I have some opinions on that. But nonetheless, we are here to work together to get the score right.

So, to that end, I raise my matter of concern that it is a negative resolution procedure to repeal or amend any provision in any law that is passed before this Act or in any other instrument made under an Act before the passing of this Act. I raise it as a warning flag, as always, and I thank the Honourable Premier for his explanation as to why he has appealed for this power from this Parliament.

Thank you.

The Chairman: Thank you very much, Mr. Richardson.

[Would] any other Member wish to speak to these clauses?

There is no other Member [who] wishes to speak.

Premier.

Hon. E. David Burt: Thank you very much. I will now add a slight bit of clairvoyance to my skills because I was able to anticipate what was coming. But I am happy that I was able to address that, and the Honourable Member did answer. Yes, it is not the normal cause and practice.

I remember there was a massive debate over negative resolution matters related to corporate income tax legislation and the Henry VIII clause, and we can see how sparingly that has been used. It is not something that is used and, of course, it is not keeping with the correct and full practices. But sometimes it is necessary. And the reason why has been explained by the technical officers. Rather than the Schedule that was included in the other particular items are maybe other things that are found as we go through. And because we are on a timeline to make sure we do not want to in any way, shape, or form have that delay, so that is the reason why it is there.

But of course, through negative resolution procedures, those things will be published so everyone will know what they are. They will come to be tabled in this Honourable House, and any Member may take them up in case or table a motion under the Statutory Instruments Act to take those particular matters up in case they do disagree with those particular items.

So, with that, Mr. Chairman, I move that clauses 20 through 29 be approved and stand as part of the Bill.

The Chairman: It has been moved that clauses 20 through 29 be approved.

Is there any objection to that motion?

There's no objection. Agreed to.

Premier.

[Motion carried: Clauses 20 through 29 passed.]

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

Mr. Chairman, I move that the preamble be approved.

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

Is there any objection to that motion?

There's no objection to it. It is agreed to.

The Clerk: Schedule?

Hon. E. David Burt: No Schedule.

The Chairman: There is not?

Hon. E. David Burt: Thank you—

The Chairman: Carry on.

Hon. E. David Burt: —Mr. Chairman, I move that the Bill be reported to the House as printed.

The Chairman: Thank you very much, Premier.

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

Is there any objection to that motion?

No objection. It is agreed to.

The Bill will be reported to the House as printed.

[Motion carried: The Beneficial Ownership Act 2025 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 5:12 pm

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

REPORT OF COMMITTEE

BENEFICIAL OWNERSHIP ACT 2025

The Deputy Speaker: Members, I understand that the Bill entitled the Beneficial Ownership Act 2025 has been approved without objection. Correct? Thank you, Members.

That takes us to the third reading.

Mr. Premier, third reading.

SUSPENSION OF STANDING ORDER 21

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

Madam Deputy Speaker, I move that Standing Order 21 be suspended to enable me to move the Bill entitled the Beneficial Ownership Act 2025 be now read for the third time by its title only.

The Deputy Speaker: It has been moved that the Bill entitled Beneficial Ownership Act 2025 be read a third time. Any objections to that . . . by its title only?

There are none.

Continue, Premier.

[Motion carried: Standing Order 21 suspended.]

BILL

THIRD READING

BENEFICIAL OWNERSHIP ACT 2025

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

Madam Deputy Speaker, I move that the Bill entitled Beneficial Ownership Act 2025 be now read for the third time by its title only and passed.

The Deputy Speaker: It has been moved that the said Bill be read by its title a third time and passed.

[Are there] any objections to that?

There are none. So moved.

Mr. Premier.

[Motion carried: The Beneficial Ownership Act 2025 was read a third time and passed.]

ADJOURNMENT

Hon. E. David Burt: Thank you, Madam [Deputy Speaker].

As we find ourselves at the end of our time and work, I move that this Honourable House do now adjourn until Friday, the 26th of February. I am sorry . . . Jesus, September.

[Laughter]

Hon. E. David Burt: I was about to send us out until budget!

Friday, the 26th of September 2025.

The Deputy Speaker: Is there anyone who wishes to speak to that motion?

There being none, so moved.

[Gavel]

The Deputy Speaker: Let me bang it hard.

[Gavel]

The Deputy Speaker: Have a good evening, Members.

*[At 5:14 pm, the House stood adjourned until 10:00 am,
Friday, 26 September 2025.]*

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