



2025/26 SESSION of the

BERMUDA SENATE

OFFICIAL HANSARD REPORT

18 MARCH 2026

Sitting number 18 of the 2025/2026 Session
(pages 651–724)

Sen. The Hon. Joan E. Dillas-Wright, MBE, JP
President

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18 MARCH 2026
10:04 AM**

Sitting Number 18 of the 2025/26 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators.
The Senate is in session.
Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

OATH OR AFFIRMATION OF NEW MEMBER

The President: I will call Senator David Rogers, new Senator, to take the oath.

OATH OF ALLEGIANCE SENATOR DAVID ROGERS

Sen. David Rogers: I, David Rogers, do swear that I will be faithful and bear true allegiance to His Majesty King Charles III, his heirs and successors according to law, so help me God.

The President: Thank you.

[Crosstalk]

CONFIRMATION OF MINUTES

[17 December 2025]

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.
I move that the Minutes of 17 December 2025 be taken as read.

The President: Is there any objection to that motion?
No objection.

Sen. John Wight: I move that the Minutes of 17 December 2025 be confirmed.

The President: Is there any objection to that motion?

No objection.
The Minutes are confirmed.
Thank you, Vice President John Wight.

[Minutes of 17 December 2025 confirmed]

MESSAGES

APPROPRIATION ACT 2026

ESTIMATES OF REVENUE AND EXPENDITURE FOR 2026/27

The Deputy Clerk: We have one message, Madam President, and it reads:

“To the Honourable the President and Members of the Senate: The House of Assembly has the honour to forward herewith the undernoted Bill for the concurrence of your House, the Appropriation Act 2026. Copies of the Estimates of Revenue and Expenditure for 2026/27 are also forwarded for the information of your House.”

The President: Thank you, Ms. [Beale].

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: We have several announcements this morning.

The first two are in the name of the Honourable Crystal Caesar, spokesperson for Finance.
Minister Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. Good morning.

The President: Good morning.

NATIONAL ECONOMIC REPORT OF BERMUDA FOR 2025

FINANCIAL STATEMENTS OF THE CONSOLIDATED FUND OF THE GOVERNMENT OF BERMUDA AS AT 31 MARCH 2025

Sen. the Hon. Crystal Caesar: Madam President, I hereby present for the information of the Senate the National Economic Report of Bermuda for 2025. Senators may access copies on their tablets and/or the Parliament website.

My second announcement. Madam President, I hereby present for the information of the Senate the Financial Statements of the Consolidated Fund of the Government of Bermuda as at March 31, 2025. Again, Senators may access copies on their tablets and/or the Parliament website.

[Crosstalk]

The President: The next announcement is in the name of Senator Mischa Fubler, the Junior Minister of Public Works and Environment.

Senator Fubler, you have the floor.

MARINE RESOURCES ENFORCEMENT STRATEGY 2025

Sen. Mischa Fubler: Thank you, Madam President, and I hereby present for the information of Senate the Marine Resources Enforcement Strategy 2025. Senators may access copies on their tablets and/or the Parliament website. Thank you.

The President: Thank you, Senator Mischa Fubler, Junior Minister of Public Works and Environment.

The fourth announcement is in the name of Senator Lauren F. Bell, the Junior Minister of Economy and Labour.

Senator Bell, you have the floor.

BERMUDA FINTECH STRATEGY 2026–2028

Sen. Lauren Bell: Thank you, Madam President, and good morning.

I hereby present for the information of Senate the Bermuda FinTech Strategy 2026–2028. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, and I believe you have a second.

ECONOMIC DEVELOPMENT STRATEGY 2023–2027, STRATEGIC PRIORITIES 1 THROUGH 3

STRATEGIC PRIORITY 1: LOCAL AND INTERNATIONAL BUSINESS RETENTION AND EXPANSION UPDATE

Sen. Lauren Bell: Yes, I do. Thank you, Madam President.

Madam President, I hereby present for the information of Senate the Economic Development

Strategy 2023–2027, Strategic Priority 1: Local and International Business Retention and Expansion Update. Senators may access copies on their tablets and or the Parliament website.

The President: Thank you. You can continue.

STRATEGIC PRIORITY 2: BUSINESS ATTRACTION AND INVESTMENT PROMOTION 2023–2027 UPDATE

Sen. Lauren Bell: Thank you, Madam President.

I also hereby present for the information of Senate the Economic Development Strategy 2023–2027, Strategic Priority 2: Business Attraction and Investment Promotion 2023–2027 Update. Again, Senators may access copies on their tablets and/or the Parliament website.

And Madam President, I do have one final announcement.

The President: Yes, please continue.

STRATEGIC PRIORITY 3: ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT 2023–2027 UPDATE

Sen. Lauren Bell: Thank you. Madam President, I hereby present for the information of Senate the Economic Development Strategy 2023–2027, Strategic Priority 3: Entrepreneurship and Small Business Development 2023–2027 Update. And again, Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Lauren Bell, Junior Minister of Economy and Labour.

The final [announcement] is in the name of Senator Lindsay K. Simmons, the Junior Minister of Home Affairs.

Senator Simmons, you have the floor.

CARICOM—BERMUDA'S NEXT STEPS

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I hereby present for the information of the Senate the Story of Us, Green Paper on Bermuda's Application for Full Membership in the Caribbean Community. Senators may access copies on their tablets and or/the Parliament website.

Thank you, Madam President.

The President: Thank you, Senator Simmons.

NOTICES OF MOTIONS

The President: We have a Notice of Motion and that is in the name of Senator the Honourable Crystal C. Caesar, spokesperson for Finance.

Senator Caesar, you have the floor.

GOVERNMENT AUTHORITIES (FEES) AMENDMENT ORDER 2026

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, with the Governor's recommendation and in accordance with section 36(3) of the Bermuda Constitution, I have the honour to attach and submit for the consideration of Senate the Government Authorities (Fees) Amendment Order 2026 proposed to be made by the Minister of Finance in exercise of the power conferred by section 4(1) of the Government Authorities (Fees) Act 1971, and I give notice that I will move that the said draft regulations be approved at the next day of meeting.

The President: Thank you, Senator Caesar.

PETITIONS

The President: We have two petitions, and they are in the name of Senator Mischa Fubler.

Senator Fubler, you have the floor.

ANTHEA INSURANCE LIMITED ACT 2026

Sen. Mischa Fubler: Thank you, Madam President.

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

Madam President, I ask that the said petition be referred to the Joint Select Committee on Private Bills for consideration and report.

The President: Is there any objection to that motion?

No objection.

Sen. Mischa Fubler: Thank you, Madam President.

The President: Thank you.

HODLIFE INSURANCE COMPANY LTD. ACT 2026

Sen. Mischa Fubler: Moving on, my next petition, I move for leave to introduce the following petition and it is again by Appleby (Bermuda) Limited presenting the draft Bill to provide flexibility in certain respects when structuring HODLife Insurance Company Ltd.'s long-term insurance policies, as set out in the draft Bill

entitled the HODLife Insurance Company Ltd. Act 2026, which accompanies this petition.

Madam President, I ask that the said petition be referred to the Joint Select Committee on Private Bills for consideration and report.

The President: Is there any objection to that motion?

No objection.

Thank you, Senator Mischa Fubler.

STATEMENTS

The President: We have no Statements this morning.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

APPROPRIATION ACT 2026

PAYROLL TAX AMENDMENT AND VALIDATION ACT 2026

AUXILIARY BICYCLES (PROJECT RIDE) AMENDMENT ACT 2026

MOTOR CAR (RIDESHARING) AMENDMENT ACT 2026

EMPLOYMENT AMENDMENT ACT 2026

MOTOR CAR (LICENCE DUTIES REDUCTION) AMENDMENT ACT 2026

MUNICIPALITIES REFORM ACT 2026

The President: The following public Bills have been received from the Honourable House of Assembly and are hereby read for the first time.

Their titles are, respectively: the Appropriation Act 2026, Payroll Tax Amendment and Validation Act 2026, the Auxiliary Bicycles (Project Ride) Amendment Act 2026, the Motor Car (Ridesharing) Amendment Act 2026, the Employment Amendment Act 2026, Motor Car (Licence Duties Reduction) Amendment Act 2026, and finally, item number seven, the Municipalities Reform Act 2026.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: There are no questions this morning.

ORDERS OF THE DAY

The President: And the first Order of the Day is the Senate will initiate debate on the Appropriation Act 2026 together with the Estimates of Revenue and Expenditure for the financial year 2026[27].

And I call on Senator . . . Minister, sorry, Minister Crystal Caesar. You have the floor.

STANDING ORDER 25

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the provisions of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the public Bill entitled the Appropriation Act 2026.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Leave granted for the Appropriation Act 2026 to be read a second time on the same day as its first reading.]

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Appropriation Act 2026 be now read a second time together with the consideration of the Estimates of Revenue and Expenditure for the fiscal year 2026/27.

The President: Is there any objection to that motion?
No objection.

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

RESPONSIBLE CHOICES . . . LASTING BENEFITS FOR BERMUDIANS

Sen. the Hon. Crystal Caesar: With that said, Madam President, I have the responsibility of speaking with regard to what we would call the general economic debate. And so, at this time, I will begin.

I wanted to just give some context with regard to my remarks as it pertains to the budget this year. And I had [the] opportunity to do my own review and analysis. And so, I wanted . . . I have entitled my comments that will follow heretofore, Responsible Choices . . . Lasting Benefits for Bermudians.

Madam President, this budget represents a defining economic moment for Bermuda. It is not simply a statement of revenues and expenditures. It is a statement of priorities. A statement of discipline. And most importantly, it is a statement about the kind of future we are building for the people of Bermuda. This budget is

built on three pillars. The first being discipline; second, relief; [and] third, investment.

For the first time in our history, Madam President, government revenues have exceeded \$2 billion. We are projecting a surplus of \$472.7 million. And we are in a position to fully repay \$605 million of public debt. That is no small feat. It should be acknowledged. It should be recognised.

This is a remarkable position to be in, Madam President. And it is important that we say plainly, these outcomes are not accidental. They are a result of disciplined fiscal management, economic resilience, and deliberate policy choices taken over time. They are the result of staying the course. The result of making difficult decisions when they were required. The result of keeping the long-term interests of Bermuda at the centre of our economic strategy.

Madam President, speaking to stability in uncertain times, we must also place this progress in its proper global context. We are operating in a world of uncertainty right now, particularly with the different wars and different geopolitical situations. Global growth is slowing. Inflation, while in some jurisdictions it is easing, it still remains a concern for all jurisdictions. Trade tensions continue to create instability, and as I said, geopolitical risks persist.

In that environment, Madam President, small, open economies like ours must be vigilant in our management. Yet, despite these challenges, Bermuda has demonstrated resilience and strength. Our economy is projected to grow between 2.5 [per cent] and 3 per cent. Unemployment actually remains at historic lows. Key sectors, particularly international business, continue to perform strongly. This tells us something important. It tells us that Bermuda's economic model, while not without its vulnerabilities (we admit), it remains fundamentally sound.

But we also must be clear, Madam President, we cannot afford complacency, because while we are performing well, we are not immune. We do not control global demand, we do not control external shocks, and we do not control the broader geopolitical environment. What we do control is how we prepare for those situations. At its core, this budget is about preparation, planning, and resilience.

A few short years ago, Bermuda faced persistent deficits, rising debt, and limited fiscal flexibility. There were real economic concerns about sustainability. There were real concerns about the burden being placed on future generations. Today, we are in a different position, and we are delivering consecutive surpluses, strengthening our revenue base, and we are placing national debt on a clear and deliberate downward path.

That is not a small shift, Madam President. That is a structural shift. And this budget continues that trajectory by maintaining fiscal discipline and embedding rules that safeguard long-term sustainability.

One of the most significant structural developments that this budget brings is the introduction of corporate income tax, of which this body is very much aware. It represents a major evolution in Bermuda's revenue model, with projected receipts of \$753 million in the coming fiscal year. What matters most is not simply the existence of this revenue, but how it is used.

The Government has taken a responsible and measured approach to how that revenue stream will be utilised. These funds are not being used to expand current expenditure. They are not being used to create obligations that cannot be sustained. Instead, these revenues are being used and directed toward three critical priorities: debt reduction, capital investment, and national resilience.

Madam President, this is not a spending windfall. This is a nation-building opportunity for some stability, and it is being treated as such. Now, while fiscal strength is important, it must always translate into real benefits for Bermudians. Ultimately, the purpose of economic policy is not simply to balance accounts. It is to improve people's lives, the people of Bermuda.

Payroll taxes have been reduced so that every worker or employee pays less. An example of that is in the up to \$48,000 band, an earner actually would see a 50 per cent reduction in their taxes. In the next band, up to \$96,000, an earner would see an \$840 annual savings as well. That's nothing to sneeze at.

It bears repeating that, while some will say that that middle tier did actually see an increase in its percentage, it needs to be reiterated that our tax system is marginal, and so that means that everybody, every person who contributes or is a worker in Bermuda, regardless of their total salary, benefits from lower rates in the first two bands. So, everybody, every person will see a reduction. And these savings actually more than offset the increase or the adjustment that has been made in the third band. So, there is a decrease, and that decrease, the net result is that everybody will see a decrease in their overall taxes, a net tax cut for everyone.

And for many households, that means more disposable income. It will mean more flexibility. It will mean more breathing room at the end of each month. And businesses or employers will also see relief as well in this budget. There are reductions across international business, large local employers (which means those with remuneration of over \$1 million), medium-sized businesses (with remuneration between \$200,000 and up to \$1 million), hospitality, retail, the Bermuda Hospitals Board, Corporations of Hamilton and St. George's will also see decreases, and it should also be noted that nursing homes and rest homes will also be added into the aforementioned group of employers.

Self-employed caregivers will have . . . will see a decrease, and it should also be noted that seniors who remain in the workforce over the age of 65 will also see a decrease in the first \$96,000 of any income that they have. And I think that shows a level of sensitivity

to those particular workers. We want to honour those people who want to stay in the workforce but also give them the ability to have some sort of tax relief.

No entity will pay more taxes under this budget. And that matters, Madam President, because for many families the cost of living is not an abstract concept. It is something that they live every day. It is felt at the grocery store. It is felt in utility bills. It is felt in transportation costs. It is felt in the constant effort to make ends meet. And that is why this budget also includes targeted measures to ease financial pressures.

There are reductions in electricity costs, adjustments to customs duties on essential goods, lower vehicle licensing fees as well. Each of these measures is deliberate. It is a direct effect to each person who is affected by those particular categories. Each of these measures is practical, and each of these measures is designed to provide relief where it matters most at the household level, where people can feel it.

Madam President, this is an investment budget, as I mentioned previously. It is a budget that looks beyond the immediate and focuses on building long-term capacity. Because sustainable economic success requires more than fiscal balance, it requires strong systems. It requires modern infrastructure. And it requires strategic foresight.

That is why investments are being made in housing, health care, education infrastructure, and food security. These are not optional areas. They are foundational. Housing, in particular, remains one of the most pressing challenges facing our community. Access to affordable and appropriate housing is essential. I repeat, *access to affordable and appropriate housing is essential*. Not only for social stability, but also economic participation.

I believe most people, or many people, would be familiar with Maslow's hierarchy of needs. And one would understand what that looks like in terms of a triangle. And at the bottom, housing, clothing, food, shelter, falls into that bottom band. And if one has appropriate housing, food, and shelter, then they can have more robust participation in the economy. Without housing, workforce development is constrained. Without it, families struggle to plan for the future. Without it, inequality happens.

This budget takes meaningful steps to increase supply, modernise construction approaches, and address barriers to development. In health care, always important, and I know that's important to you, Madam President—

The President: Absolutely.

Sen. the Hon. Crystal Caesar: —the focus is on improving efficiency, strengthening the system so that it's both sustainable and accessible by all.

In education, which is near and dear to me, continued investment reflects a commitment to our young people, our future workforce, and how they can

become productive, contributing members of society. And in food security, initiatives are aimed at increasing local production to help reduce vulnerabilities and build resilience in an uncertain world.

Madam President, as I mentioned earlier, this is a historic shift. One of the most significant achievements is reflected in the scale of debt reduction. The government is on track to fully repay \$605 million of its debt, reducing the national debt from \$3.29 billion, or \$3.3 billion, to \$2.69 billion, or \$2.3 billion. This is not incremental progress; it is transformative progress. It reduces risk, it lowers interest costs, and it strengthens Bermuda's fiscal position in a meaningful and a lasting way.

To reinforce this progress, the budget introduces a fiscal responsibility framework, and this framework establishes clear rules to guide fiscal policy. It includes maintaining a balanced operating budget, excluding corporate income tax, and allocating at least 70 per cent of the corporate income tax revenues towards debt reduction and savings. It is supported by mechanisms such as the Stabilisation Fund, the Sinking Fund, and the Sovereign Wealth Fund. The purpose is to protect Bermuda from future shocks in the economy.

Madam President, they are simply not technical tools, they are safeguards, they are protections, and they are commitments to future generations that we will not repeat the mistakes of the past we have learned.

Now let's address some pressures honestly, Madam President. It is equally important and honest to acknowledge that challenges still remain. As I mentioned, housing pressures persist, the cost of living does still continue to weigh on families, and labour shortages can emerge in certain key areas. Hospitality is one, for instance. This budget does not ignore those realities, it confronts them. It recognises that progress has indeed been made, but that the work is not done, and we recognise that.

This budget is the mark of a responsible budget, Madam President. Not one that claims perfection, not one that claims there isn't more to be done, but it is one that demonstrates progress. It acknowledges challenges and charts a credible path forward.

Let me repeat what I said at the beginning, Madam President. This budget is built on three clear pillars: discipline, relief, and investment. Discipline in maintaining surpluses and controlling expenditure. Relief in reducing taxes and addressing the cost of living. Investment in strengthening the systems and infrastructure that underpin and support our future. These pillars together demonstrate what it is to grow the economy, reduce our debt, lower taxes, and invest in our people, all at the same time. As one would say, we have to walk and chew gum at the same time.

Taken together, these pillars represent a balanced and responsible approach to economic management. The results show that this Government has done

that, Madam President. This is no small achievement. I think we need to recognise, and I think the business community and other sectors have done so and done so publicly.

This is what responsible leadership looks like, Madam President. That is why I am pleased, as one of my colleagues said to me just recently, to support this *big, beautiful budget*. So, anybody that follows geopolitics knows what I'm talking about.

[Laughter]

Sen. the Hon. Crystal Caesar: I hear some of my Senators giggling, but yes, you understand.

But Madam President, again, I believe that this budget can be supported. We have to acknowledge what fiscal responsibility has done and how it has brought us to this point.

Therefore, I want to give acknowledgement to the fiscal management, to the PLP Government and what they have done in bringing Bermuda to this crossroads in history. It's a historic moment for us, economically, and it is no small achievement.

With that, Madam President, I complete my remarks on the general economic debate.

Thank you, Madam President.

[Desk thumping]

The President: Thank you very much, Minister Caesar, spokesperson for Finance in the Senate.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: And before I open the floor for any Senators to speak, I would just like to acknowledge the presence of the following parliamentarians in the gallery: Opposition Whip, MP Craig Cannonier; Deputy Opposition Leader, MP Scott Pearman, MP Robin Tucker, and Opposition Leader, MP Ben Smith, and I think I saw . . .

[Crosstalk and laughter]

The President: Thank you and welcome to each one of you.

Would any Senator care to speak at this time on this Bill?

I recognise Senator Victoria Cunningham. You have the floor.

Sen. Victoria Cunningham: Thank you, Madam President, and good morning.

The President: Good morning.

GENERAL ECONOMIC DEBATE BASED ON GOVERNMENT'S 2026/27 BUDGET STATEMENT

Sen. Victoria Cunningham: Madam President, Senate colleagues and the people of Bermuda, this budget is not just a balance sheet, but it's also a story.

In our Opposition Budget Reply in another place, we said the numbers tell the story, and today I want to tell that story plainly, because behind every line item is a Bermudian household trying to make life work. A budget succeeds when families can afford to live here, when children can learn well, and people can rely on fair opportunity. If those pieces move together, cost of living, education and opportunity, then Bermudians will stay and build a future. If they drift apart, people will make different decisions.

The truth we all feel is this, if the numbers don't work for families, then the families won't stay. We acknowledge the Government's headline narrative, *stronger revenues, debt reduction commitments and larger capital programmes*. Those are important facts, but accountability means more than reciting totals. It means proving that public money reaches the families and moves outcomes. When the numbers tell the story, we must be honest about what they say and what they don't yet say enough.

Madam President, the first place Bermudians meet a budget is not in a PDF, but at the grocery till, in electricity bills, in rent and mortgage payments, transport fares, insurance and school-related costs. The centre of government must be judged by whether it drives down the everyday cost of being Bermudian, not simply whether it administers programmes efficiently. Good administration is necessary, but it is not sufficient.

The One Bermuda Alliance believes cost of living relief must be targeted, not scattershot. Complexity is not an excuse for inaction, but neither is it as a reason for blanket giveaways that miss those most in need. That means focussing relief where costs hit hardest—insurance, energy, food, child care and transport—and designing measures that benefit lower and middle-income families.

We have asked Government to ensure that revenue buoyancy is used first to relieve pressure on households and small businesses now, and to invest in the systems, education above all, that will reduce structural costs later. Responsible choices mean prevention over consequence, not only because it is humane, but because it is fiscally sound. If this budget eases burden without changing outcomes, we will be back in the same place next year, only more expensively. If it changes outcomes without easing burden, people will not wait. Both matter.

Madam President, there is understandable relief about this year's fiscal picture. First year CIT receipts were well above initial estimates. Total revenue

is projected to exceed \$2 billion, and Government intends to repay \$605 million of debt by January 2027. Those are Government's words, and they are right. But windfalls do not make promises. People do.

If CIT is higher this year and lower next, then discipline is not optional. We should turn temporary revenue into permanent strength, less debt, bigger buffers, and capital that cuts tomorrow's costs. This is how you protect families from the next turn in the road.

Madam President, across Government, Ministers have set out ambitious narratives in their budget briefs. But if the numbers tell the story, then for each Ministry there are specific facts that the public has a right to see clearly and consistently. We are told Bermuda is moving towards universal health care, with new funding for the UHC Project Office and commitment to legislate financing and patient rights frameworks. That is significant. But accountability means the public can see when upstream spending truly bends the cost curve, not just the structures being built.

The Minister has highlighted a legislative roadmap and a staffed [Project Management Office] (PMO). But the numbers that must speak are the ones that show earlier access, shorter waits, and fewer avoidable hospitalisations. Those are the prevention metrics that make health care sustainable for families and the public purse.

The budget also promises the largest capital programme since 2008/09, including funds for major national assets. Again, this is welcome, but our experience is one of roads, bridges, schools, waste, and buildings that work on time and on budget. The public has been told that \$5 million repaving buys 10 to 11 kilometres of roads, roughly what it bought last year. And the older asphalt plant still constrains throughput until the new plant is on Island. The numbers that must speak here are delivery numbers, kilometres paved, structures made safe, schools repaired, schedules met, because delivery is the policy.

Madam President, the Ministry of Economy and Labour have promised digitised trackable work permit processing and a clearer policy. Accountability here is turnaround time, not press releases. How long from submit to decision, how quickly legacy backlogs are burnt down, and whether employers and Bermudian workers can plan with certainty. The numbers that must speak are the monthly processing times and whether they are improving.

And within our tourism sector, we have heard of targeted boosts to winter travel, airlift, and cultural programme. The numbers that must speak are on-time performance for ferries and buses, and ROI in visitor seats, occupancy, and spend per marketing dollar, so Bermudians can see whether additional funds are turning into reliable service and year-round value.

Moving to our youth and our seniors, new or continued programmes are meaningful only if they reduce crisis demand. The numbers that must speak are engagement, time to first service, and repeat crisis

reduction, because outcomes, not activity, demonstrate that social spending is stabilising families.

Madam President, when Ministers brief the public, the headline narratives are clear, but the numbers that tell the story, the ones that prove frontline impact, are too often partly disclosed or scattered. From health to works to security, finance, labour, tourism, housing, and social development, accountability can be reduced to three questions the public should not have to wait to get answered. Where did the money go? What changed for the public? And how do we know?

If each Ministry answers those three questions, then next year the numbers will tell a better story, and Bermudians won't need to piece it together, they will see it themselves.

Madam President, I want to spend time on education, as with the Minister, it is very near and dear, because I think the way a country funds education tells you more about their priorities than any speech ever could.

Education is not just another Ministry. It is the one investment that shapes every other outcome we will debate in this Chamber. I believe in public education, not as an abstract ideal, but as a lived reality for families across Bermuda. When education works, it changes lives quietly, but permanently. When it doesn't, the consequences echo for decades, and that is why a modest increase for education in a year of strong revenues and expanding government spending should give us pause.

Independent Cambridge benchmarking published by the Ministry shows our public primary system performing well below international averages in English, math and science, and no public primary reached that benchmark. Cambridge is a diagnostic mirror; the budget must show how we will change. And this is not primarily how much we will spend, it's about what we'll get for it.

We have fewer students, we have closed schools, yet the budget has increased. With more funding, outcomes have not improved at the pace Bermudians expect. The students who need most support, those with diverse and complex needs, are seeing fewer people around them, while the headcount that seems to grow is administration, not teachers, paraprofessionals or therapists. We are not arguing against investment, we are insisting on accountability for results. If spending rises while students are fewer and outcomes are flat, or worse, the structure is misaligned. And that is what we must correct.

Madam President, the approach the One Bermuda Alliance has consistently advocated is simple and disciplined: focus where it matters and prove that it works. Early intervention in literacy and numeracy, stability with accountability so schools can embed what works and report it plainly, and teachers at the centre, technology supporting learning, and transparent, simple scorecards so parents can see progress without spin. And let me add a governance point plainly:

education needs independent, accountable governance that puts student outcomes ahead of politics and process. That is how you build trust, stability and results.

And here's the simplest way to say it, with fewer students and fewer schools, we should see better resourced classrooms and better results, not bigger headquarters. If the only line that grows is administration, and the lines that shrink are frontline support, teachers, paras, therapists, then the budget is rewarding process over progress. That is not a resource problem, it is an accountability problem. And I want to be very clear about something, none of what I've said today is a criticism of the men and women who work in our education system.

On the contrary, I want to place on record my deep respect and appreciation for the teachers, principals, paraprofessionals, counsellors, therapists, and support staff who show up every single day for Bermuda's children. Many of them are working under immense pressure, navigating constant change and limited resources, and yet they remain committed to our children, to their students, and to public education. If our system is not delivering the outcomes we all want, that is not a failure of effort or care, it is a failure of structure, focus and support. Any serious conversation about education reform must start by recognising the professionalism, dedication and resilience of the people in our classrooms.

Madam President, Bermudians are not asking for miracles, they are asking for seriousness. If education is truly a national priority, it should not grow more slowly than almost every other Ministry. It should not rely on structural change alone, and it should not be asked to do more with less urgency. The numbers already tell us where we stand, the budget will tell us whether education is being positioned as the engine of our future, or merely one more portfolio competing for attention. The One Bermuda Alliance believes education deserves better than that, and Bermuda's children deserve better still. That is why it matters to me, and that is why I will continue to argue that education must be funded, treated and measured as the priority we all claim it to be.

Madam President, I now turn to the Ministry of Justice. Justice is not experienced by Bermudians as a balance sheet or a set of organisational charts, it is experienced in waiting rooms, in court corridors, in prisons and in communities trying to heal. Justice is about timeliness, fairness and confidence, and the numbers in this budget tell us an important story about where our justice system is strong and where it remains vulnerable.

Across the justice system, performance measures often tell us how many cases are processed, how many programmes are delivered and how many people are supervised. They tell us less clearly whether cases are moving faster, whether victims and witnesses feel supported, and whether rehabilitation is

changing behaviour and whether fewer people are returning.

A justice system that measures activity without outcomes risks mistaking motion for progress. One of the most important themes emerging is a shift towards increased case management and supervision, while assessment and treatment capacity is under strain. Supervision has an important role, but supervision alone does not change behaviour. Without timely assessment and effective treatment, mental health needs go unidentified, substance use issues persist, trauma remains untreated and individuals are set up to fail conditions they were never equipped to meet. When that happens, we do not reduce crime, we simply manage people more intensively until they return to court. That is not justice, that is a revolving door.

If justice spending is working, we should see it in lower re-offending, yet recidivism measures remain poorly defined, inconsistently reported and not clearly tied to specific investments. We should be able to answer a few simple questions. Are fewer people coming back? Are offences becoming less serious? Are interventions breaking cycles or just delaying the next appearance? Until we can answer those questions clearly, we cannot honestly say whether the spending is succeeding.

And Madam President, once again, the concerns I raise are not criticisms of the professionals who work in our justice system, our prosecutors, court staff, probation officers, corrections officers, counsellors and administrators who work under intense pressure, often absorbing the consequences of decisions made far earlier in people's lives. They are committed and they are resilient and they deserve a system that supports them with clarity, stability and purpose. The One Bermuda Alliance believes that justice policy must be firm, fair and effective and judged by results, not activity. We do not believe in endlessly expanding systems that manage failure. We believe in investing earlier to prevent it.

Madam President, the numbers in this budget show commitment to justice. The question is whether they show coherence. Are we funding outcomes or simply activity? Are we breaking cycles or managing them more expensively? Are we measuring what truly matters?

Madam President, budget debates often miss the question families ask at the kitchen table. *Is it possible to build our life here?* That decision relies on more than one thing. It relies on affordability now, cost of living relief that is real. It relies on prospects for our children, schools that work and opportunities that grow. But it also relies on whether life here feels stable and predictable, whether everyday services work without friction, whether families can see a housing pathway as their needs change, whether work here offers growth not just employment and whether people believe the system is fair, navigable and ultimately worth committing to.

People do not leave Bermuda because of one budget. They leave when year after year the numbers stop telling a hopeful story. If we want Bermudians to stay, to raise their families, build businesses and invest their futures here, then our budgets must do more than balance accounts. They must build confidence, stability and hope. Get these right and people stay. Get them wrong and they look away.

Our budget expenditures are not just policy choices. They are population policy. Good schools and increased prospects lower hidden costs and confidence. They keep grandparents, parents and children in the same country and they keep skill, capital and heart in Bermuda.

To the dedicated public servants who make systems work, our teachers, officers, clinicians, case-workers, administrators, thank you. The Opposition scrutiny is aimed at systems and choices and definitely not at you. We see your effort and we honour your service.

Madam President, the numbers do tell the story, but Bermudians will write the ending. If Government focuses on visible activity without visible outcomes, families will not wait. They will make other plans. If Government focuses on earlier intervention, steadier schools and measurable justice and intentional use of CIT, then families will invest and stay here.

The One Bermuda Alliance offers a clear standard. Prevention over consequence, outcomes over activity, transparency over spin and confidence that keeps Bermudians in Bermuda. That is the test we bring to this budget. That is the future we believe Bermuda can choose and that is the story the numbers should tell next year if we decide to write it.

Thank you, Madam President.

The President: Thank you, Senator Victoria Cunningham, Opposition Leader in the Senate.

Would any other Senator care to speak?

Yes, I recognise Senator John Wight, Vice President. You have the floor.

Sen. John Wight: Thank you, Madam President.

Today's discussion is an important one. A government's annual budget process is crucial for establishing financial control, ensuring transparency and aligning public spending with policy goals. It allows government to raise revenue, allocate and spend money efficiently, all while fostering public trust.

Starting in the current 2025/26 Government Budget, the budget incorporated a new and unique revenue stream for companies registered in Bermuda who, based on global revenue thresholds, are subject to and may elect to pay their 15 per cent corporate tax profits into the Bermuda Consolidated Fund.

At this time last year, Government had estimated \$187 million of CIT revenue for the current year and many in our community, including myself, were speculating whether that figure was too high. In the

end, it was found to be low by approximately \$90 million, showing just how difficult and volatile this new revenue stream will be.

Government is budgeting for a surplus in the coming year of \$472 million, \$753 million of it to be received through these projected CIT revenues. Governments are often criticised for disregarding long-term needs and objectives to focus on short-term wins, i.e., what does my party need to do in this year's budget to keep the electorate happy?

For the first time in a very long time, with the windfall gains of CIT, Bermuda is able to address both short-term and long-term objectives, despite the uncertainty and volatility of future CIT revenues.

Let me run through what I like about the budget and areas of concern. On the plus side, Government's announcement to pay down in full \$605 million of senior notes maturing into January of 2027. This will reduce our country's debt burden from \$3.2 billion to \$2.7 billion, which is critically important to achieve Bermuda's longer-term financial objectives.

But much more debt reduction must take place in future years as well, as even after this \$650 [sic] million paydown in the coming year, the annual interest costs will still be in excess of \$100 million annually, too high a figure with the pressing needs that those funds could otherwise be used for in our community.

And for the sake of clarity and completeness, there are certain unfunded liabilities, very material, [that] the Government needs to be mindful of [which] are not on the balance sheet. They were not included in the budget and were not referenced in the Budget Statement, but nonetheless are obligations of the government. These relate principally to retiree and health unfunded plans, which are off balance sheet, as they say, but these are obligations of the Government, and we must not lose sight of these.

I was pleased to see the Government has focused on using its financial levers to assist those in our community at most risk from the cost of living that is impacting not just Bermuda, but every Western society.

Relief on payroll tax, relief on taxes on fuel for electricity, essential goods duty reductions, and vehicle licensing reductions will help offset cost of living increases in other areas such as private health insurance that go up every year.

I was also pleased to see Government's allocation of \$15 million towards FutureCare premium subsidies for low-income seniors. As we know, this sector of our community is growing every year and, according to the Budget Book, will provide coverage support for up to 2,200 seniors. I look forward to more relief for these seniors in the future.

Finally, I am pleased to see funding for affordable housing, not a minute too soon.

Madam President, those are the pluses in the budget that I wish to highlight.

Now to move on to areas of concern to me. For starters, and I have been saying this for years, the

growing size of the government employee workforce is a cost that ultimately is a burden to all taxpayers. As outlined on page A-12 of the Budget Book, at March 31, 2025, so almost a year ago, there were 4,580 government employees. On March 31, 2027, a year from now, there is estimated to be 5,125 government employees, an increase of 545 employees, or 12 per cent of the workforce.

In examining further, the Ministry of Tourism and Transport, Culture and Sport is budgeting for an increase over that two-year period of 96 employees. The Ministry of Public Works and Environment is projecting an increase over the period of 129 employees. The Ministry of Health, 76 employees; and the Ministry of Finance, 36 employees. These are only some that I'm highlighting.

As recent as January, two months ago, I was reading a government announcement on the advancement of delivery of new digital services for residents to modernise public services and make it easier for the public to access and interact with government online. I don't see how budgeting for the hiring of over 500 new government employees over a two-year period aligns with modernising the public services to deliver cost-effective and efficient delivery to the public. If government is looking to reduce the cost of living for all residents, a good place to start would be to curtail the hiring of the additional tax burden that this will levy for all taxpayers in our community.

Madam President, in my view, how we deliver government services in our community is equally important to how much is allocated to each Ministry. I just heard the Leader [of] the Opposition in the Senate refer to the Ministry of Education, and that was what I'm going to refer to now. When I looked at the Ministry of Education, excluding the Bermuda College, the allocation is \$140 million in the coming year, an increase of \$7 million. When I googled the number of students in the public education system of Bermuda, I got 3,600. So doing the math on that number, it comes to almost \$39,000 per student.

What metrics can we look at to determine whether residents paying for this \$39,000 per student are receiving value for money? More importantly, what are the metrics that our community can view to ensure that we are supporting our next generation of Bermudians to achieve their career goals and be productive workers in our community?

Madam President, on another matter raised in the 2026/27 Budget Statement, I believe the mention of examining the merits of a personal income tax was ill-timed. The success of Bermuda's economy in 2025/26 and for the coming year, including the CIT, is almost entirely from international business. IB is fragile, and while Bermuda remains a highly desirable jurisdiction for them for many reasons, they cannot be taken for granted.

The cost of doing business in Bermuda is very high, and to now raise the possibility of personal

income taxes on individuals in the future, many of whom work in IB, is, in my view, inappropriate and ill-timed. And in addition, if social insurance contributions become essentially a progressive tax (where those earning more, pay more) this will be another unnecessary risk to losing some of Bermuda's IB sector that is so important to everyone in our community.

So, in conclusion, Madam President, overall, I'm pleased that with the introduction of the CIT revenues, Bermuda's finances are looking positive. I look forward to fiscal prudence exhibited by Government and the continued balancing of long- and short-term issues and priorities for our country and our community.

Thank you, Madam President.

The President: Thank you, Senator John Wight, Vice President of the Senate.

Would any other Senator care to speak at this time?

I recognise Senator Lindsay Simmons. You have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I rise today in full support of the Budget Statement and strong affirmation of this Government's guiding principles, responsible choices that deliver lasting benefits for Bermudians. This budget reflects discipline, it reflects compassion, and it reflects vision.

It is easy, Madam President, to critique from the sidelines. It is easy to pick apart line items without offering alternatives. But governing requires more than commentary. It requires accountability, foresight, and responsibility. And this budget, Madam President, demonstrates all three.

Responsible fiscal management. Madam President, for years Bermudians were told fiscal prudence and social investment could not coexist, that you must choose between balancing the books and supporting the people. Madam President, this Government has proven that that narrative is false. Through disciplined spending, strategic revenue management, and careful debt oversight, we continue to strengthen Bermuda's fiscal position while protecting critical services. We are maintaining financial credibility internationally, safeguarding our credit worthiness, and ensuring that Bermuda remains stable in uncertain global conditions. That is not accidental, that is intentional leadership.

Madam President, cost of living. Global inflations have affected every small island economy and Bermuda is no exception. Families feel it at the grocery stores, seniors feel in their utility bills, young professionals feel in their rent and transportation costs. This budget responds directly to these realities. Targeted tax adjustments, measured relief initiatives, continued support for health care affordability. These measures are structured, responsible, and designed to provide real relief without jeopardising long-term stability.

Responsible governance means recognising hardship while avoiding reckless spending.

Health care reform and sustainability. Madam President, health care remains one of the more complex and urgent challenges we face. This Government continues to pursue reform that controls costs while protecting access, modernising systems, strengthening oversight, and addressing inefficiencies are not politically flashy steps but are necessary ones. Ignoring health care sustainability will be irresponsible. Taking measured steps towards reform is leadership.

Madam President, education and workforce development. Madam President, lasting benefits require investment in people. Education reform remains central to this Government's agenda. Capital improvements to skills, modernising curriculums, and strengthening technical and vocational pathways are about one thing, preparing Bermudians to compete and thrive.

Madam President, workforce development initiatives ensure that opportunity does not bypass our people. Economic diversification is meaningless if Bermudians are not positioned to benefit from it. This budget aligns training, education, and industry development in a coherent strategy for national advancement.

Madam President, housing, infrastructure, and community investments. Affordable housing and infrastructure are not luxuries, they are foundations. This budget supports housing development initiatives, infrastructure upgrades, and strategic capital investment designed to stimulate economic activity and improve quality of life. These are investments that serve Bermudians not just this year but for decades to come.

Madam President, economic stability and diversification. Bermuda's international business sector remains vital. This Government has carefully navigated global tax reform discussions and regulatory shifts to ensure Bermuda remains competitive and credible. At the same time, we continue fostering emerging industries, digital innovation, FinTech, climate risk services, and sustainable finance. Diversification reduces vulnerability, stability encourages investments, confidence drives growth. This budget understands that balance.

Madam President, we must support our seniors and the vulnerable community. A responsible government protects its most vulnerable. This budget continues targeted support for seniors and maintains programmes that provide stability for those facing economic hardships. Compassion and fiscal prudence are not opposite. In fact, long-term fiscal responsibilities require social stability. Prevention investment today reduces greater costs tomorrow.

Madam President, I am going to now address the Opposition's Budget Reply.

Madam President, I would be remiss if I did not address the Budget Reply delivered by the Opposition a few weeks ago. The response from the OBA was respectfully not a great response. It offered criticism, yes. It offered broad accusations, certainly. But what it did

not offer was substance, alternatives grounded in fiscal reality. It is one thing to highlight concerns. It is another to present credible costs of plans. Where were their detailed proposals? Where were revenue offsets? Where was the acknowledgement of global economic pressures?

Opposition is important in democracy. Scrutiny strengthens governance, but effective Oppositions must rise above political soundbites. Bermudians desire more than a selective critique. They desire seriousness. The Budget Reply, in many respects, recycled familiar talking points without adequately recognising the progress made in stabilising Bermuda's finance or the necessary measured social investments. It is easy to call for sweeping tax cuts. It is easy to promise expensive spending reduction. But responsible leadership requires explaining how these measures would impact health care, education, infrastructure, and social stability. We did not hear that explanation. Instead, we heard a narrative that overlooked the balanced nature of this budget, a budget that protects fiscal health while supporting Bermudians.

Madam President, responsible choices are not always dramatic. They are not always headline grabbing, but they are sustainable. And sustainability, not [scepticism], is what Bermuda needs. We operate within a global [economy] facing geopolitical uncertainty, fluctuating markets, and regulatory evolution. In such times, radical shifts and ideological experience are risky. This budget reflects steadiness. It reflects prudence. It reflects confidence grounded in responsible management.

This is what families want. This is what families need. This is what business needs. This is what international partners respect.

The broader vision, Madam President. Madam President, a budget is a moral document. It reflects priorities. This budget says clearly: We prioritise Bermudians. We prioritise physical stability. We prioritise opportunity. We prioritise fairness. We prioritise long-term resilience over short-term applause. It does not pretend that challenges do not exist, but it confronts them with realism rather than rhetoric.

In conclusion, Madam President, responsible choices today create lasting benefits tomorrow. This budget strengthens Bermuda's financial foundation. It eases costs of living pressures [responsibly]. It invests in education and workforce development. It protects seniors and vulnerable families. It safeguards our international reputation. It builds resilience for our future.

Madam President, leadership is measured not by the volume of criticism, but by the courage to make balanced decisions. This Government has demonstrated that courage. I therefore stand firmly in support of this Budget Statement that the Premier David Burt laid in the House of Assembly and commend this Honourable Senate.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons. Would any other Senator care to speak? I recognise our new Senator. Senator David Rogers. You have the floor.

Sen. David Rogers: Thank you so much, Madam President, and to my fellow Senators. Thank you for allowing me the opportunity to speak.

Madam President, we must all recognise that this is a strange time. This budget is unique. The big, beautiful budget does return us to a surplus, a real surplus, not one aided by the Sinking Fund. I am happy to see that a serious attempt is being made at debt reduction with genuine effort at tax relief. There is real progress here. We are at last seeing fiscal breathing room, and that deserves acknowledgement.

But let us be honest. This surplus alone is not success. What we have is a fortunate revenue position, not proof that our domestic economy is thriving. Yes, the Government celebrates. And if the gains are fully realised and sustainable, that may be appropriate. And with this surplus is a rare moment, an opportunity. But with opportunity comes responsibility. The responsibility to use temporary gains to create permanent strength. So, today's budget must become a foundation, not just a passing leader's swan song.

Madam President, this budget, intentionally or not, makes fundamental shifts in how Bermuda is funding its government. It heralds the rise of the corporate income tax. CIT now accounts for a majority share of government revenue. And with this shift, and all the fanfare surrounding it, the government has effectively abandoned any pretence that Bermuda's future rests in its domestic economy.

We are no longer funding government primarily through Bermudian work. Instead, we have hogtied Bermuda's fiscal future to projected profitability of a handful of multinational companies. The rise and fall of their balance sheet has become the primary driver of our nation's future. We must be honest about what that means.

Corporate income tax is powerful, but it is inherently unstable. Yes, it is encouraging that revenues have exceeded expectations. But the surplus we celebrate today is not the product of deep structural economic success. It is fuelled by volatile external forces, not by domestic productivity or broad base growth.

Our budget revenue depends on factors far beyond our control. The global markets, shifting regulation, unstable geopolitics, and even the weather on the East Coast. This is not a guaranteed stream.

Sen. the Hon. Kim Wilkerson: Point of order, Madam President.

The President: Minister—

POINT OF ORDER
[Misleading]

Sen. the Hon. Kim Wilkerson: I believe our new Senator, and I'll give him his due for congratulating us on where we are and acknowledging that the budget is transformational. But I do believe he is misleading the [Senate] and the public with the suggestion that the revenue from the CIT is based on a volatile infrastructure. We understand that the businesses, the insurance industry and the reinsurance industry, in and of itself could be volatile, but the infrastructure for the collection of the tax is not volatile.

And I believe he is making that confusion in his remarks. Madam President, I would invite him to clarify—clear it up.

The President: Thank you, Minister Wilkerson.

Sen. David Rogers: Thank you for the point of order.

It is fortunate . . . it is fortunate that Bermuda is in this position. But this is a windfall, not a foundation. And yet the Government acknowledges the risks. We are, however, weary of them building permanent spending plans on potentially temporary money. We of the OBA warn if we are not careful, today's surplus could become tomorrow's crisis.

Spending is rising alongside this temporary revenue. We see increase in health care spending, expansion of social programmes and continued tax relief. These are worthy priorities. No one disputes that. But worthy priorities still require discipline because these are not temporary measures, they are permanent commitments. We are being funded with uncertain revenues. We are quite simply using extraordinary income to fund ordinary expenses.

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: Point of order, Madam President. That is categorically not a fact.

Sen. David Rogers: Thank you for the point of order.

The President: Yes, just be guided by the comment.

Sen. David Rogers: Madam President, at the same time, the domestic economy is not keeping pace. International business is thriving. But the local sector continues to face slower growth and rising costs. We see it in small businesses struggling to stay open. We see it in Bermudians working harder just to cover rising rent, energy and food bills.

We are living in what can only be described as a dual economy. One might even call it Two Bermudas. One of high-income success and one where some families struggle to make ends meet. For many Bermudians, the economy described in this budget is not an economy they are experiencing in their daily lives. The numbers look strong and are strong on paper. But for families, it feels different. For young people, there's the high cost of rent. For working parents, there's the high

cost of child care. For seniors, it's the ever-rising health care cost. Their view of their personal economy is not clouded.

Here we are in what some may call Bermuda's golden age of CIT. Yet Bermudians themselves are in need of relief more than any time in the last nine years. This duality is not just inconvenient, it is risky. When growth is concentrated in few sectors, in few hands, it leaves the broader economy fragile. It leaves Bermudians vulnerable to external shock, like Middle East wars, oil prices, market swings, or sudden shifts in global corporation structure.

It is clear that growth on paper is not growth in reality. And without targeted structural action, the dual economy will only widen, leaving one Bermuda prospering while the other struggles. We cannot afford to celebrate a surplus while ignoring these pressures. We cannot let temporary windfalls mask structural challenges that families, workers and small businesses face every day.

Madam President, the challenge before us is not simply to report growth. It is to ensure growth is felt, to make sure that prosperity is not only measured in corporate balance sheets, but in the daily lives of Bermudians. And that leads directly into the hard work of relief and reform, the work that this budget has yet to fully embrace.

Madam President, relief is important, and it is welcome. We commend the payroll tax cuts, the duty reduction, and the efforts made to ease energy costs. These measures help Bermudians now, and they are not insignificant. But let us be clear. Tax adjustments are things that can be made with the stroke of a pen or an amendment to an appendix. What is harder and what is missing is structural reform. Housing remains out of reach for too many families. Education reform is having troubles. Health care costs continue their perpetual rise, while universal health care sputters. Relief today does not fix the system. Fixing the system takes real work.

Madam President, this fiscal moment is rare, and with it comes responsibility. This is an opportunity not just to spend, but to transform. Responsible leadership means using extraordinary income for extraordinary purposes. It means understanding that discipline today prevents crisis tomorrow. It means focusing on structural reforms in housing, health care, and the workforce. It means strengthening the real economy so that growth is not only reported but felt by Bermudians. It means making difficult but necessary choices.

And here's the substance to the OBA's critique. We need legal ring-fencing of the corporate income tax structure for debt reduction and reserves, and we need those structures to be followed. We need to slow the growth in spending rather than locking in to commitments that may not be sustainable. We need targeted relief to those who need it instead of painting it broadly. And we need to finally address the structural issues

holding our economy back, because moments like this do not come often. We cannot afford to squander it.

Madam President, if we act wisely, this is our chance to create a Bermuda where prosperity is shared, security is real, and growth is durable. If we fail, today's windfall will become tomorrow's missed opportunity.

In closing, Madam President, Bermuda has been given a rare opportunity. But opportunity by itself without keen execution is not enough. This big, beautiful budget shows off possibilities and also reminds us of what is at risk. We may be stronger than we were, but we are not yet secure. The decision we make now will determine whether this moment becomes a turning point or a missed opportunity.

Let us be clear, this budget is not irresponsible, but it is not careful either. It reflects confidence but not caution. And in public finance, it is caution, not confidence, that protects the future. This is a moment that demands discipline, because a surplus is not success if it does not last. We have been given a rare chance to secure Bermuda's future, not just for today, but for the years ahead.

Thank you.

The President: And thank you, Senator David Rogers, and we all acknowledge that this is your first speech in the Senate.

We acknowledge that; but I know you did ask that this not be your maiden speech. But thank you for your contribution.

Would any other Senator care to speak at this time? Senator Mischa Fubler, you are indicating you would like to speak. The floor is yours.

Sen. Mischa Fubler: Yes, please. Thank you. I was looking to see if there were any others before I took to my seat, as it were.

And so, first off, welcome to my colleague across the floor, Senator Rogers.

The President: Mm-hmm.

Sen. Mischa Fubler: And it is fitting, as we meet here kind of on the eve of the March Equinox, kind of signifying renewal, and Senator Cunningham's birthday, apparently (happy early birthday), that we sit here examining the implications of a renewal in revenue collection for the Government of Bermuda.

We have had a fundamental shift in how we capture that. And without kind of erring on revisiting debate, I've spoken previously on the idea that kind of the benefitters of capitalism and the regulation and market and expertise in a jurisdiction should contribute significantly due to their significant success. We're seeing kind of the effects of that now in the budget allocation. And my colleague already raised a couple points of order to our new Senator, but I also wanted to do a callback to the budget speech.

I'm not sure if you were preparing for the role when that was delivered. But just for the benefit of the listening public, we have already, the Government has committed to, over a rolling three-year period, having at least 70 per cent of net corporate income tax revenues being dedicated to paying debt interests, reducing net debt, and building net financial assets. And so, if you are doing the math on that, that's only targeting 30 per cent of that at most, that could be allocated to things not in that space.

But moving back to what I wanted to cover, wearing one of my several hats as Junior Minister for Public Works, I wanted to highlight that we are looking to spend, or we have budgeted \$182 million for capital infrastructure, which of course is not only my Ministry of Public Works, it's across the government. But that, based on some kind of back of the napkin math there, represents about 2.5-ish per cent of our GDP, depending on how the numbers turn out when we get those back from the Department of Stats. And so that is notable because it's the largest planned capital programme we've had since the 2008/09 budget on one hand. And also, it is bringing us closer into alignment with that of our OECD peers for total government investment.

And also, I wanted to kind of give a response to my colleague Senator Wight around the kind of averaging the cost of public education. As a benefactor of public education, having attended Francis Patton, Somerset Primary, Sandys and CedarBridgeway Academy, I feel incumbent upon myself to raise some challenges to the logic applied there, specifically on taking the number of students and doing a flat average across it all, because the public school system is obliged to teach any and every one, some students requiring significantly more support than others. I am thinking specifically of those with physical disabilities and learning disabilities.

I have a spouse who works in the private education system. I myself have worked as a private school educator for seven years. I know that those types of accommodations are generally not made. There has been some change in some of the private schools offered currently. But in general, if you need additional support, you are coming out of pocket again for that additional support in the private school system. And in the Bermuda context, the private schools are generally independent organisations. They don't operate within a network.

We have several public education schools that are then coordinated by the Ministry, which adds an additional level of management and cost as well. And so, I think if we are looking to do kind of an apples-to-apples comparison there, we need to do some kind of segmentation and dive deeper into those numbers to ensure that it is a fair assessment.

And kind of running onto that, talking on assessment, I wanted to raise the Cambridge Checkpoint. Kudos to my colleague, the Minister of Education. I

have been advocating for increasing transparency and this sharing of the Cambridge results is exactly that. I'm sure my colleagues across the aisle can agree. And while they are sobering numbers, they show that we have room for improvement. I wanted to highlight a couple of things in the Cambridge Checkpoint. I was curious myself, so I looked it up.

Cambridge's website says that they offer the test at 10,000 schools across 160 countries, which sounds like it is many, but it is important to note that many of those schools are selective, not just in who can attend the schools, but in who completes the test. Whereas in the Bermuda public education system, all students in a given year level are taking the Cambridge test.

And so, I was . . . I wanted to dive in and try and get some more kind of apples-to-apples comparisons there. And so, I picked New York. That's a reasonably close jurisdiction. They've got . . . it's a large state, lots of public education. There are four schools in the state of New York that offer the Cambridge exam. And the first one on the list happened to be a public school, but it's touted being the number one in its county.

And so, I took another look at the kind of other end of the spectrum for education, one of the southern states. I would have to go back to my notes to get specifically which one it was, Missouri, Mississippi, some such like that. They had one school in the state that offered the Cambridge test. And again, it touted itself as the number one public school in the state.

And so, when we are comparing, I think the Ministry has had a Statement on this and to avoid direct comparison to average scores because of those kinds of considerations. The key point there is to target how we and the Government and the Ministry can aid our teachers in the classroom to improve from the point that we're at. You can't manage what you don't measure. And so, we have done that measuring and we have shared it with you. And hopefully this serves as an encouragement for the general public, not just parents of students, to engage in the school system where you can.

I know my colleague, Senator Cunningham, is involved in an organisation that seeks to provide opportunity for students to engage in the international business sector, but it doesn't need to be as formalised as that. You may have, through your employer or through connections that you have, the ability to volunteer your time. Schools will often do things like career day. Reach out, share with students your experiences to kind of demystify it. It's really helpful for kids to be able to see the possibilities in a tangible way. And so that's something that I always take the time out to do.

I'll do a quick call out to the Technology Leadership Forum who, when they have their students come in, I try to share my experience as someone who is a publicly school educated person, having experienced

relative success in the private industry in Bermuda. And so that's that on public school cost.

I want to turn now to the targeted relief, which seems to be the refrain of the Opposition in today's kind of content, as well as in another place. That seems to be the tack that we are on. And so again, in my normal style, I like to do some research on the subject matter. And kind of the seminal work in this space, so to speak, is from Korpi and Palme in 1998. They wrote a paper called "The Paradox of Redistribution." And they did a comparative analysis of Western countries where they found, paradoxically, that the more countries target benefits at the poor, the less redistribution is actually achieved, which ran counter to my own kind of beliefs on this. And so, I wanted to dive deeper, noting that this is, of course, quite old at this point. It was published in 1998.

So, then there was Gugushvili and Laenen in 2021, and their paper is actually aptly titled "Two Decades After Korpi and Palme's 'Paradox of Redistribution': What [have] we learned so far and where do we take it from here?" Kind of sums it up. And again, they looked at the Korpi and Palme's paradox, and they broke it into several causal assumptions and reviewed those empirically. And their conclusion found that in their pure forms . . . I'm quoting here, if I may, Madam President.

The President: You certainly may.

Sen. Mischa Fubler: Thank you.

"[N]either universalism," (so across the board tax relief or government assistance,) "nor selectivism," (i.e., targeted relief) "can be the most optimal remedy for addressing poverty and inequality." (And) "[t]argeting . . . seems to work best when [embedded] . . . within [the] overall framework of universalism. . . . it seems important that selective policies are not too narrowly targeted at the very poor" . . . kind of touching on the previous works.

And then moving on to another component of it, in that you say, *Well, we got to give it to those who need it.* I raised the question, How do we know that for sure without policy around means testing? Where you need to go in and fill out a form, show your proof of income, et cetera, et cetera, those types of things to be able to receive these types of benefits.

Well, [Burden] et al in 2024, authored a paper called the "Administrative Burden in Citizen-State Interactions: A Systemic Literature Review" of that kind of burden. And that paper documents that learning and compliance costs consistently arise from eligibility requirements in means testing programmes, and that these costs reduce participation among those who need the assistance most.

And so, we need to be careful in our advocacy for targeted relief, because then that not only requires the increase of government headcount (something my colleague was averse to the idea of), it then puts

additional burden on people who are, as my colleagues across the aisle have said, just struggling to survive. And a little more snidely, I'd say, for those of you who feel that you don't deserve the relief, again, not revisiting debate, but I think I'm quoting from a colleague in another place, I encourage those of you who say you don't need the savings to ensure that you reinvest it into the local economy, redistribute it as it were.

And so there is the opportunity without the government explicitly having to stand up the workforce and policy required to do means testing to deliver the relief in a targeted fashion, especially in a place where we don't have income tax. Something that was *challenging timing* (I think is the wording that was used), something to consider there in this kind of narrative around targeted relief.

And finally, before I conclude, I guess for the benefit of the listening public who missed the budget debate from the Minister of Health, she highlighted a fact that I wanted to, again, share with the public. The government does not decide which heads or for how long they are debated. The Opposition has that pleasure.

And so, I want to lament the fact that probably the Ministry that I have the most expertise in, the Cabinet Office and Digital Innovation, was not selected for debate this go around. And so, as a result, I will take some time to kind of highlight some of the programmes and initiatives that we intend to work on and have been working on over the recent past, just since I won't have that chance as we move into the Committee of Supply.

And so first and foremost, public service scholarships, which are \$30,000 a year for five years of service, I wanted to kind of speak to . . . that is directly addressing challenges with succession planning and retention of skilled employees. I think my colleague across the floor was getting at the idea of a K-shaped economy, which is this kind of Two Bermudas, which is if you were to look on a graph at the kind of increases in earning or wealth or just economic activity, there are two lines going in opposite directions, kind of like [the letter] K. And if that's the case, we need to ensure that we are implementing policies and assistance in a way that strengthens the operation of government.

I don't have the kind of stats to hand on the average age of a government employee or how many are nearing retirement in the next three to five years. But kind of to assuage Senator Wight's concerns around those increases in headcount, I am fairly certain . . . and I will endeavour to get the stats because I'm keen on those. Just how many we are looking to lose through attrition, and, you know, people approaching retirement age, and so that we need to replace them and we can't just have one leave and then start with a new employee as it were, right? It takes time to acclimate them to the environment and the culture and to learn the policies and procedures of that space, and that can take several years depending on the complexity.

And so, I believe that's part of the reason why we're seeing the Tourism and Transport, Culture and Sport and Public Works increase their headcounts. And important to note, those are two of the larger ministries by headcount. Tourism and Transport, Culture and Sport is a merging of several to start, and then Public Works I think has some of the largest personnel requirements across ministries.

Another item in that space around ensuring succession planning and improving the efficiency and effectiveness of government service delivery, the Digital Innovation component of my Ministry has been spending and will continue to spend on upskilling the public service's digital literacy. We can implement technology all we want, but if the people doing the work do not know how to engage with that technology, it adds little benefit. And so that is why that's the second thing I wanted to highlight from the Cabinet Office and Digital Innovation Ministry.

Also, kind of a hot button item I think, as it were, and on recommendation of a more seasoned former Member of Parliament, I tune into the House of Assembly whenever they have debate. I recommend that to my newer colleagues. It's useful to help formulate your approaches and ensure that the arguments putting forward weren't already dispelled or had a point of order raised against them in the House.

And so, in that space, electoral reform continues, and we are looking to ensure that that is in place with the absentee voting being ready for September, I believe is the deadline. It's in the public domain already that we have committed to a date for ensuring that you will be able to remote in absentia.

And we are also in the Ministry relaunching the Cybertips Programme that kind of feeds into upskilling the digital literacy of the public service. We are continuing our work on the digitisation of government services. For those of you who are unaware, I encourage you to navigate to the gov.bm website. And I'm just pulling it up now so I can make sure I say the right name of the link. It is well . . . here we go. Perfect. The "Online Services" near the top gives you a page that is searchable. And it is every form, both digital and kind of scan of a PDF that the government offers with this being kind of the precursor to the One-Stop Shop that we have in development. You saw an announcement last year in that partnership with Google and Paradise Mobile to deliver that.

And back to my notes. The SAFEbuilt programme, which is at the Department of Planning, which is introducing tech to help speed up the review of permits. And also, we are reviewing the Code of Conduct for the Office of Project Management and Procurement. A hot button item, again, especially from my colleagues across the floor. I want to ensure that we are procuring things in an efficient and transparent method. And so, reviewing that Code to strike the right balance between red tape and accountability is underway.

And also, we will continue to encourage government departments, or provide the ability for government departments, to put more of their records online pre-emptively to reduce the burden on information officers who have to respond to PATI requests.

And also, in progress and looking to be resolved this fiscal year is the banners and sign legislation that was in the public's attention for a short period of time last year when we mentioned it and most recently with the addition of some signs in certain areas across the Island, banning those ads and banners and the like being posted.

And oh, I missed this, but it is notable because my newest colleague across the aisle mentioned that we have economic growth focused almost primarily in international business. And I chose not to point of order him because . . . welcome to the arena as it were. Everybody gets a pass once, but here we go. As per the Ministry of Labour and Economy who recently published a Statement, let me get the date here and just how long ago is this?

Yes, in mid-year 2025, the captured growth rates by industry and transport and communication grew by 12.8 per cent. That was Q1 2025 versus Q1 2024. Hotels and restaurants, 9.8 per cent growth. Construction, 8.1 per cent growth. Public administration and defence, 6 per cent growth. Banking and insurance and real estate, 5.1 per cent. And international business, 5.1 per cent. Oh, I missed one at the top. Business services, 17.1 per cent, which I guess you could argue are kind of related to international business in that many of them do support services, but again, they are not captured in that category and that served as actually the largest proportion of growth at that time.

And so, in that, Madam President, touching back again on this notable budget in that it is both balanced and represents a significant commitment to capital infrastructure investment. I also commend it to the Senate and encourage my colleagues to support it as well.

Thank you, Madam President.

The President: And thank you, Senator Mischa Fubler.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And Senators, before I open the floor to anyone else who wants to speak, I would just like to acknowledge the presence of the Deputy Premier, Mr. Zane De Silva in the Public Gallery.

Welcome to you, sir.

[General Economic Debate, continuing]

The President: I believe I saw an indication from Senator Tawana Tannock that she would like to speak.

You have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President. And good morning to the listening audience. It's great to be back in the Senate with my colleagues once again and welcome to our new Senate colleague from the OBA. Welcome.

Thank you very much for giving me the opportunity to speak. And I would like to commend the Government on some of the aspects of the budget that has been proposed. I won't go line item by line item, although I do have questions about some of the upcoming legislation that we are due to debate today and how changes that will be proposed in that legislative agenda are incorporated in the budget because I don't see them. But like I said, I can go line item by line item when we get to the appropriate sections.

Just in general, I wanted to address this issue of Two Bermudas. Right? It was said by the Opposition. It was said by a PLP Senator. Let's make one thing clear. There is one Bermuda. Right? We have heard the Two Bermudas narrative. But when you look at the fact, if you were to look at our [National] Economic Report for 2025 that was released in February 2026, international business makes up 49 per cent, 49.1 [per cent] or [49.]2 per cent of our GDP.

Now, it doesn't look like that in the Report, because in the Report, the Government separates out international business. And then it has another category that's called Finance and Insurance, which in actual fact, we know for the majority of that is also international business. And if you add those two categories together, it comes to (and I don't have it in front of me), but either 49.1 [per cent] or 49.2 per cent of our GDP.

So, when we are talking about Two Bermudas, let's make this one thing clear. Right? It's one industry that is driving and fuelling our economy. And it's that one industry that we have to determine how we are going to . . . how we are going to meet the needs of the industry and how we are going to meet the needs of the people. But it's not two pots of money that we are using to do it with. Right? It's one pot of money, and it's one Bermuda. And this whole narrative about "two," no, what we've not done successfully thus far is we haven't managed to ensure that all members of our society feel that they are equally advantaged by that one pot.

And to be quite frank, I don't see how this budget does it. Right? I see how this budget does it when we talk about advancing a social agenda. But when we talk about ensuring that international business who are now being told, well, you know what, there may be personal income tax, as my colleague Senator Wight said, after the corporate income tax. But we don't see any give, we don't see any allowance for them in the budget. Because let's be real, that payroll tax reduction, and that payroll tax increase, what sector do you think that increase is going to hit the hardest? The same sector that's our bread and butter. So, I just say that to say—

Sen. the Hon. Crystal Caesar: Point of order, Madam President.

The President: Minister Caesar, what is your point of order?

POINT OF ORDER

Sen. the Hon. Crystal Caesar: Just wanted to . . . I think that whilst I understand my colleague's point, I wanted to make it clear that in spite of the fact that there may be an overall reduction in one particular tier, as I mentioned during my comments, there is an overall reduction for everyone when it's net-net in terms of payroll tax cuts. So, I think we need to be clear and not advance a narrative that one particular sector is bearing the burden of a payroll tax increase, because that actually is incorrect. If one would look at the Budget Book and the numbers, one will see that there is an overall decrease for everyone, all employees.

The President: Thank you, Minister Caesar.

Sen. Tawana Tannock: Thank you, Minister Caesar.

So, can you tell me what the increases are for the tiers, or the decreases, or the no payments? So, for tier one, two, and three, is it zero increase? And then for tier three to four, what is it? I just need some help with that.

Sen. the Hon. Crystal Caesar: Madam President, respectfully, this is not the time for me to answer specific questions. She is invited to give her comments. I did give a point of order on a particular comment. But we can have discussion about the particulars of payroll tax. In fact, it's in the Budget Statement. So, I can point that out to her at another time.

The President: Senators, I just need to remind Senators that when we are in Committee, that is when you can ask very, very specific questions, when we are debating the particular heads.

Sen. Tawana Tannock: Yes, thank you, Madam President, and duly noted.

So, most of my questions are, indeed, mostly very specific. So, I will just say this, right, that in general, as I mentioned, I do applaud the initiatives to advance some social programmes, and I look forward to an update. You may see that I have last year's budget here with me as well, annotated, and I've recorded where the Government had said that they were going to implement some social programming that I questioned in that budget. So, I look forward to hearing how those have been addressed.

But I do want to say, in terms of this Two Bermuda narrative, there is one pot of money, right? And if you take it from one area and you don't ensure that there is equity and parity across the board for

Bermudians, for people in Bermuda who are not Bermudians, for our exempt companies, for our local companies, then we risk that one pot of money that is helping to fuel the economy.

And one last comment, too. I noted that in the Government's (what's this called?), in the Budget Statement, right? I noted in the Budget Statement, the Government was very clear to proudly state, *and we would like to state that we had \$21 million of surplus before* (and it might even have been in capital letters) *CIT*. Let's call a spade a spade. Right? That \$21 million surplus, where did that come from?

Where did that come from?

Payroll tax. It came from all types of other taxes that are being paid by people who are in Bermuda, also in international business, also who are not Bermudians, who also need to have their rights protected.

So, when we talk about, *Oh, well, this was collected before corporate income tax*, it doesn't mean that that was collected solely from tourism. So, I just think that it's admirable that we had that \$21 million surplus, but to say . . . like, to say, *Oh, well, this was done before this*, I think, you know, it's not respecting the fact that—

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: Madam President, just a point of order. There's nowhere in the Budget Statement that says the surplus was accumulated as a result of tourism.

Sen. Tawana Tannock: Correct. It doesn't. I was just saying because it doesn't say what it was, it doesn't say where it was accumulated in that particular statement that I referred to. So, I was just saying, you know, if it had said where in particular and broke it down, I would have referred to it. But it just said that \$21 million . . . actually it was \$29 million. So, \$29 million prior to, delivered before a single dollar of corporate income tax. So that's what I was referring to.

So, I was just saying, you know, it came from other areas, but let's not negate and diminish the fact that even though the surplus did not come from, that \$29 million surplus did not come from corporate income tax, it doesn't negate the impact that international business had on contributing toward that surplus. And that's something that we have to be mindful and respectful of as we continue to legislate, even the Employment Act amendment in which we don't have parity and we don't have equity, and we want people to come here and to work.

POINT OF ORDER

Sen. Lindsay Simmons: Point of order, Madam President. My Senate colleague, I think, is speaking on Bills that we haven't—

The President: Yes, Senator. I take the point.

And Senator Tannock, we are in a general budget debate, and I would ask you to limit your comments—

Sen. Tawana Tannock: Yes, thank you, Madam President.

The President: —to the debate. And we are not in Committee. So, I'm just asking you to be mindful of that. You can continue if you wish.

Sen. Tawana Tannock: Yes. Thank you, Madam President.

I was a bit taken aback when I realised that we were going to be debating the budget today, but then I also realised that it was a fantastic opportunity to examine the budget and the legislation that's coming up and how those two fit together. So, I thank the Government for that.

I have—

Sen. Lindsay Simmons: Madam President, point of order.

The President: Senator Tannock, sorry. The point of order.

POINT OF ORDER

Sen. Lindsay Simmons: Point of order is, I think, unintentionally, Senator Tannock is speaking on Bills that, again, we haven't . . . she's touching on Bills that we haven't debated yet in the House, that are coming up and we have time to speak about this later today. But right now, it's inappropriate to speak about them.

The President: Senator Tannock, I have advised that you need to refer strictly to the general budget debate and the books that have been presented. So, if you can limit your comments.

Sen. Tawana Tannock: My apologies, Madam President.

I have no further comments. Thank you, Senator Simmons.

The President: Thank you, Senator Tannock.

With that, would any other Senator care to speak at this time?

Yes, Senator Lauren Bell, you have the floor.

Sen. Lauren Bell: Thank you, Madam President. And again, good morning. It really is great to be back in the Senate with my colleagues, and I look forward to the work ahead on behalf of Bermuda.

I also want to join my Senate colleagues in extending a warm welcome to the latest addition to the OBA Senate team. Welcome.

Madam President, as we continue this general budget debate, we must do so grounded not in rhetoric, but in evidence. Clear evidence that Bermuda's economy is strong, growing, and resilient in a complex global environment.

In 2025, Bermuda's economy continued its steady expansion, with GDP projected to grow between 2.5 [per cent] and 2.7 per cent, supported by a sustained performance in international business, strengthened by tourism, infrastructure investment, and continued execution of Bermuda's economic development strategy. This builds on a strong recovery following COVID-19, with real GDP now exceeding pre-pandemic levels, and employment expanding steadily across sectors.

Madam President, this progress is not occurring in isolation. I want to emphasise it is taking place in a global environment that is marked by persistent inflationary pressures, supply chain instability, higher global borrowing costs, and growing geopolitical uncertainty. And it is in this context Bermuda's stability and continued growth reflects disciplined policymaking and prudent fiscal management. And that is worth recognising here.

Madam President, despite this progress, we continue to hear a familiar narrative that this Government cannot manage Bermuda's finances. Madam President, that narrative is not just incorrect, it is outdated.

Madam President, the record speaks for itself. This Government projects a \$472.7 million surplus in 2026/27, following a projected \$153.1 million surplus in 2025/26. And in the first surplus in over two decades in 2024/25. We are on track to repay \$605 million senior notes which are maturing in January 2027 in full, reducing Bermuda's gross debt significantly. We have established fiscal rules requiring that at least 70 per cent of corporate income tax revenues be directed towards debt reduction, reserves, and long-term fiscal strength.

Independent observers, and Madam President, I want to emphasise, independent observers, including the Fiscal Responsibility Panel, confirms Bermuda's fiscal position is stronger than any other time in the past 20 years.

Madam President, these are not partisan claims. They are measurable outcomes. Madam President, I listened carefully to the Opposition's Reply. They began with stories of working families facing real pressures. And on that one point, we agree, those pressures are real.

But where we differ is this. The Opposition presents these pressures as evidence of this Government's failure. We, however, recognise them as reasons for our continued action. Because the question is not whether challenges exist. The question is whether Bermuda is moving forward. And the evidence supports that we are. Now the Opposition argues Bermuda's growth is driven by international business only.

Madam President, that is not a weakness. That is the structure of Bermuda's economy. IB supports thousands of Bermudian jobs, strengthens foreign exchange earnings, and funds the public services Bermudians depend on. And beyond IB, employment has risen for four consecutive years. Incomes are increasing, and infrastructure investment is expanding. These are real outcomes for real Bermudians.

The Opposition likes to cite selective GDP figures to argue stagnation. But context matters. They measure from 2017, ignoring three important key points. There was a global recession, there was a pandemic, and worldwide inflation shocks. The real question is recovery. And Bermuda is recovering strongly. GDP now exceeds pre-pandemic levels, with the current account surplus reaching \$1.524 billion, or 21.5 per cent, of GDP.

Madam President, this is resilience.

The Opposition points to energy prices and sector pressures. We acknowledge those pressures honestly. But Bermuda is an import dependent economy facing global inflation, tariff increases, and rising costs worldwide. However, despite that, inflation has moderated, wages are rising, and employment continues to expand. That is responsible management in a volatile world.

The Opposition warns about corporate income tax volatility. This Government has already recognised there are risks. And that is precisely why this Government has created fiscal guardrails, prioritised debt reduction, and strengthening reserves. The question is not whether CIT carries risks. The question is whether this Government is managing that risk responsibly. And the evidence shows that we are.

Madam President, beyond macroeconomic indicators, this budget reflects real progress for real Bermudians. Employment has increased over four consecutive years. Household incomes are rising. Tourism continues evolving, with sports tourism, cultural programming, and year-round visitation strengthening in performance. Public investment in infrastructure is supporting construction jobs and economic activity. These outcomes reflect steady, disciplined leadership focused on our people.

Madam President, Bermuda's modern economic story tells a different truth than the Opposition's narrative. It tells the story of leadership, strong, thoughtful, purposeful leadership that through the most severe disruption in modern history during COVID-19 were protecting jobs, sustaining services, and stabilising families. It tells the story of calm governance rooted in planning rather than panic. And it tells the story of a country built not by elites alone, but by the labour and the resilience of ordinary Bermudians.

Madam President, as one of my other Senate colleagues highlighted, I too was disappointed that one of the ministries under my remit was not included in the Opposition's debate schedule, and that is the Ministry of Housing and Municipalities. It was upsetting to me

because housing remains one of the most pressing challenges facing Bermudians.

Madam President, we must also recognise what housing insecurity means in real terms. It means young Bermudians delaying independence. It means families under financial pressure. It means seniors facing uncertainty. And that is why this Government's approach is not limited to construction alone. It is about restoring confidence that Bermudians can build their lives here. This budget reflects a clear and substantial commitment to addressing both affordability and supply.

The Ministry of Housing and Municipalities has been allocated an operating budget of \$8.2 million, alongside a capital programme of \$32.9 million, representing a 43.0 per cent increase. This is a meaningful investment, not only in policy but in delivery. This budget supports the Affordable Housing Strategy of 2025–2035, reflecting a long-term structured approach to restoring the balance in the housing market. Increased funding for the Bermuda Housing Corporation will support the delivery of new housing units, expanded maintenance and refurbishment programmes, and additional project management capacity. These investments will improve housing conditions and accelerate delivery across existing developments, including Cedar Park, Mary Victoria [Road] and Alexandra Road.

Madam President, this is about improving both the quantity as well as the quality of housing available to Bermudians.

Madam President, we are also embracing modern construction methods, including modular housing and precast concrete systems. These will allow us to build faster, more efficiently and more affordably, while still supporting Bermuda's labour. These are not temporary solutions. They are durable, high-quality homes built to last.

Madam President, through detailed research and planning, more than 30 potential housing sites have now been identified. The first phase of development is already being advanced, one that is capable of making meaningful impact on Bermuda's housing supply. Three priority sites have been confirmed, and they include the former Albert Row site, the former Victoria Row site and the government-owned site adjacent to Dr. Cann Park in Southampton. These represent tangible near-term opportunities to increase housing availability. Financing will also be supported by a government guarantee of up to \$90 million. We are also addressing derelict properties through reforms of the Acquisition [of] Land Act, returning housing stocks to first-time buyers, social housing and community use.

Madam President, housing is not abstract. It affects whether young Bermudians can stay, whether families can plan, and whether communities remain stable. This budget begins restoring confidence that Bermudians can build their lives here.

Madam President, taken together, these measures reflect a government that is not only

acknowledging the house challenge, but actively addressing it, with investment, with innovation, and with a clear plan for delivery.

I will mention that one of my Senate colleagues did question the number of public officers who are scheduled to retire. And this information is in the public domain, Madam President. And I can confirm that 1,000 of the 4,600 public officers will be eligible to retire this fiscal year. And that leads me perfectly into the other Ministry under my remit, which is the Ministry of Economy and Labour.

The Ministry of Economy and Labour is allocated \$29.1 million, which is an increase of \$1.5 million. And we must recognise, Madam President, there is a changing nature of work. Digital transformation, global competition, and demographic changes are reshaping labour markets everywhere. And this is reflected in the statistics I just provided regarding the number of eligible public officers for retirement.

This budget positions Bermuda to adapt by investing in skills, supporting entrepreneurship, and strengthening workforce participation. Because resilience in modern economy depends not only on growth, but on adaptability. And as such, under this Ministry, there will be \$2.2 million invested in the BEDC, \$4.3 million in the BDA, and an increase of \$213,000 in Workforce Development, and an increase of \$265,000 in the Registry General, and an increase of \$1.25 [million] with the Department of Statistics.

As I said, Madam President, the nature of work is changing. And this budget ensures Bermudians are prepared for the future.

In closing, Madam President, let me summarise by saying the evidence is overwhelming. The question is no longer whether this Government can manage Bermuda's finances. That question has already been answered. The real question is whether we will finally put to rest a narrative that never reflected Bermuda's reality.

This Government, Madam President, has chosen discipline. We have chosen stability. And we have chosen fairness. We have chosen to ensure Bermuda's success belongs to all Bermudians. And that is true leadership.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

Would any other Senator care to speak?

Senator Tarik Dunbar Smith, you have the floor.

Sen. Tarik Smith: Thank you, Madam President, and good afternoon to my Senate colleagues on both sides of the floor and the listening audience.

Today I sit here and I turn my microphone on to give my contribution to the 2026/27 Budget Statement.

A national budget is more than just a financial document. It is a statement of priorities. It reflects the

choices that the government makes on behalf of its people and outlines the direction in which they intend to guide the country. Therefore, as we consider this budget, the question before us not only is how will the numbers add up, but how will the choices made affect the lives of Bermudians?

That is indeed what we all are, Madam President. We are Bermudians first.

This year's budget arrives at an important moment for Bermuda. For the first time in our history, government revenues are projected to exceed \$2 billion. Much of this increase is driven by the expected \$700 million-plus of corporate income tax revenue introduced as part of Bermuda's response to the changing international tax environment.

The Government also projected in the budget a surplus of \$472 million and has indicated that they intend to repay \$605 million in debt that matures in 2027, reducing the national debt from \$3.29 billion to \$2.69 billion. Those are significant developments.

Madam President, strong revenue should not lead to complacency. They should be led with careful planning. A budget may balance on paper, but it also must balance in the homes of Bermudians.

Madam President, one of the most important elements of this budget is the introduction of the corporate income tax, a new revenue stream that would generate \$700 million. But will it do \$700 million next year is the question.

We have heard from both our side and the other side that it is not as stable as one may think it would be. And I agree with the Government Senators that said they acknowledge that it is a bit shaky at times, although this year we are benefiting. For decades, Bermuda's economic model relied heavily on payroll taxes, customs duties, and economic activity generated by international business. This introduction of the corporate income tax represents a significant adjustment in the changing global tax framework.

The question before us is not simply how much revenue will be generated, but how wisely it will be used. The Government has indicated that part of these funds will be directed to reduce the national debt and strengthen our fiscal position. These objectives are sensible and should be supported. However, it is equally important that the management of this revenue be guided by transparency, discipline, and long-term thinking. I will say that again: *transparency, discipline, and long-term thinking*.

Madam President, this new revenue stream presents Bermuda with a rare opportunity. If managed wisely, it can strengthen our financial resilience for decades to come. On the contrary, if managed poorly, it can easily become one of the sources of short-term spending. This is a heavy burden and responsibility for this Government and for us in this Chamber to ensure that these funds are used to secure Bermuda's long-term economic stability.

Madam President, while fiscal strategy is important, we must also consider the allocations within this budget that support ministries that deliver services to our people and drive our national development. The Ministry of Tourism and Transport, Culture [and Sport] is a Ministry that plays a central role in Bermuda's economy. Tourism remains one of our pillars of economic activity. Transportation infrastructure supports both residents and businesses to move across the Island. Recent allocations of ministries have included investments in the ferry fleet, modernisation of improvements to transport systems, and funding has also supported the rollout of digital fare technology aimed at improving efficiency and convenience for public transport users.

The Bermuda Tourism Authority has also been granted \$19.5 million, reflecting the Government's intention to strengthen and promote our tourism product and attract visitors to our Island. This investment is welcome, Madam President. Tourism supports thousands and thousands of jobs across the Island, from hotel workers, restaurateurs, taxi drivers (of which I am one), retailers, entertainers, and small business owners.

However, the long-term success of this sector will depend on our ability to survive throughout the non-seasonal tourist seasons. Bermuda should continue to pursue opportunities in sports tourism. Nice to see SailGP returning soon, Madam President. International conferences, sports festivals, Bermuda Heroes Weekend, Cup Match attract visitors from all over the world throughout the year.

Equally important is the reliability of our public transportation systems. How many Bermudians travel by bus? How many visitors travel by bus? This is not just . . . sorry, and ferry. These are not just options; they are conveniences that are essential services to Bermuda and to [which] our workers, students, and seniors rely on daily. Confidence in our public systems is not built on promises but on reliability. We must invest in maintenance of these fleets of buses and ferries, a decent and operable schedule, and operating efficiently. It must remain a priority.

Madam President, while the economy is vital, we must also consider the social foundations that support our community. This brings me to the Ministry of Social Development, Youth, and Seniors. It has been allocated over \$90 million in this budget, with an increase of almost \$6 million. The programmes supported by this Ministry provide assistance to some of the most vulnerable in our society: children, families, and seniors.

Madam President, Bermuda faces growing social challenges which are linked to the cost of living and economic pressures faced by households. Madam President, for this reason, the support of youth development and family stability are essential. Young Bermudians need opportunities for mentorship, training, and personal development. Programmes that connect young people with positive role models and career pathways can make a profound difference in their lives.

Equally important is the support provided to our seniors. As Bermuda has an ageing population, issues such as health care affordability, accessible housing, and social isolation become increasingly significant. Society is judged by how you treat and manage the most vulnerable citizens, being the youth and our seniors. Investing in youth development and senior support is not merely social spending, it is an investment in long-term stability of our Island.

Madam President, economic opportunity and social stability go hand in hand. But neither can flourish without safe communities. In light of recent events, national security remains a vital stability and part of our community. Falling under National Security, we have the Bermuda Police Service, Customs, the Department of Corrections, the Bermuda Fire Service and Rescue. These play essential roles, Madam President, in protecting our borders, maintaining law and order, and ensuring emergency response throughout the Island.

However, Madam President, safety cannot just rely solely on enforcement. True security is achieved when enforcement is combined with prevention and community engagement. As I stated previously, it takes a village, and we all must be part of this village. Strengthened community, policing initiatives, youth outreach programmes, and violent prevention strategies, and rehabilitation services are key. Safe communities are not built just through policing, but providing opportunity, stability, and trust.

Madam President, while public safety protects our communities, economic opportunities improve our communities. The Ministry of Economy and Labour sits at the centre of Bermuda's economic future. Its policies influence workforce development, labour relations, economic competitiveness, and the employment opportunities. The Government has introduced adjustments to payroll tax designed to provide relief to workers, which is a positive step.

We, of course, as we stated in the One Bermuda Alliance, would like for it to be targeted and not just a broad swipe of the brush. However, economic growth should not only improve government revenues, it must improve the opportunities available for Bermudians. Workforce training programmes must continue to prepare Bermudians for careers in key fields, such as international business, information technology, trades, and hospitality. At the same time, policies that encourage entrepreneurship, such as small business development, should remain a priority. Small businesses are the backbone of our economy. I am a product of a small business. They create jobs, they foster innovation, and they strengthen our communities.

Madam President, we examine the work of these ministries together, and one issue continues to stand above the rest for many Bermudians, that is the cost of living. Despite economic growth, many families continue to face hardship with expenses related to housing, electricity, groceries, and child care.

Addressing these pressures requires a sustained and coordinated policy approach.

Housing, in particular, remains one of the most pressing challenges facing Bermuda today. If young Bermudians cannot afford to live in Bermuda, then our economic success will ultimately mean very little. Expanding housing supplies, encouraging the renovation of vacant properties, and supporting first-time Bermuda homeowners must remain national priorities.

Madam President, when we step back and consider the full scope of this budget, one thing becomes clear. Bermuda stands at an important moment. With record revenues, the opportunity to reduce national debt, and new fiscal tools at our disposal, we must have the ability to shape a stronger future for our Island.

But numbers alone do not define success. The truest success of a budget will be measured by whether Bermudians feel the difference of their daily lives. Do our young people see opportunities here in Bermuda? Do our seniors feel supported here in Bermuda? Do our workers feel that the economy is working for them?

Madam President, economic growth should not only improve government revenue, it must improve the opportunities available for Bermudians first. If we keep that principle at the centre of our decisions, then resources outlined in this budget can indeed produce a lasting benefit for the people of Bermuda.

Thank you, Madam President.

The President: Thank you, Senator Tarik Dunbar Smith.

Would any other Senator care to speak?

Minister of Justice, Attorney General, Honourable Attorney General Wilkerson, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I think most has been said, and I want to just use a few moments to respond to some comments that have been made, which, Madam President, in my view, mischaracterise certainly things that have been said and key features of the Budget Statement.

I think, for the sake of efficiency and to aid my own memory, I'll start at the back with the last thing, Madam President.

Both Senator Wight and Senator Tannock referred to the reference made by the Premier in relation to personal income tax. And Senator Wight's comment, I believe, was that the comment by the Premier was ill-timed. And I just want to put the comment in the context in which it was made. I believe you were in the room, Senator Wight might have been in the room, I'm not certain. The comment was made at the budget breakfast. And it was in response to a question raised about how taxation or how tax relief could be more targeted to individuals.

And the Premier was answering that it is difficult in the structure that we have to deliver, which was

one of the OBA's opposition points in relation to the budget, more targeted relief to those who need in the current structure that we have. And the Premier in that context referred to a recommendation of the Tax Reform Commission.

The Premier did not grab the idea that we would impose personal income tax out of the air, Madam President. And I'll quote from the relevant report. It is the Fiscal Responsibility Panel report is what he was referring to, dated December 17, 2025. And the Premier was referring to the paragraph that the Fiscal Responsibility Panel were referring to when they said in their report, "[t]he TRC also raised, for debate in the medium term, the possibility of introducing a low-rate broad-based . . . income tax . . .".

Madam President, I say that to clear the record, because I have also seen the executive of ABIC similarly make a statement that the Premier has touted that we are going toward personal income tax. And I just want to clear up again, the context in which he made the statement, it was in response to a specific question. And he referenced the recommendation, not by himself, the recommendation from the Tax Reform Commission, which was carried in the Fiscal Responsibility Panel's report of December 17, 2025, Madam President.

I want to further just comment on some of the sentiment that I have heard.

POINT OF ORDER

Sen. John Wight: Madam President, is there a point of order in terms of . . . can I respond to the Minister Attorney General because the comment I made on personal income taxes was actually in the Budget Statement itself. It was referenced at the budget breakfast, but it was in reference to verbiage that says that "the Ministry of Finance will advance the Commission's recommendations for enhanced data collection on personal and business income" for purposes of future income tax.

So, I am actually referencing the Minister of Finance's comment in his own Budget Statement.

Thank you, Madam President.

Sen. the Hon. Kim Wilkerson: Thank you. And so, I should go on to say, a responsible government would necessarily need to have data collection, which may take many years, a process of data collection in order to be able to create a foundation for any further review.

So, when . . . I think the comment that it's ill-timed, is it ill-timed to say that we are going to do the evaluation? Because I believe that the comment has been, in my opinion, misrepresented to the public, that the Premier is saying that we're now going toward personal income tax, even in our Budget Statement it referred to a recommendation that is . . . one in order to consider that recommendation, some work needs to be

done and the Government is undertaking to do that work.

And, Madam President, I say that, in the same vein, to counter the idea that suddenly, we have a windfall, and we have been lucky that there hasn't been underlying work to create an environment for this country to be able to enact a 15 per cent global corporate minimum income tax. And being the Attorney General, obviously, it is our Chambers, and particularly the hard-working people in our drafting section, who have worked tirelessly to make sure that the legislation that would enable corporate income tax to take place, the setting up of the Corporate Income Tax Agency, and all of the relevant laws and regulations to be enacted for this to happen.

So, this idea that suddenly, we get a CIT windfall without doing any of the infrastructure work to enable that to happen is incorrect. Even the determination to enact that corporate income tax was a studied decision of the Government.

If we look, for example, Madam President, at the Cayman Islands, who we consider to be a competitor of ours in other ways, when the OECD made recommendations for countries to enact a global corporate minimum income tax, not all jurisdictions took them up on it. Some refused to do so, such as the Cayman Islands, who we consider to be a peer.

So, I say that to say, Madam President, we have taken decided steps with clear evaluation and work to enable the "windfall" that we see today to take place.

I would further go on to say, Madam President, on the point that I raised earlier about volatility. It's not lost on this Government, that the insurance and reinsurance industry is one that could be impacted by the wind, or tornado, or storm, whatever the case may be, or large verdicts that impact the excess casualty landscape. We know that. But that volatility exists, whether we have a CIT or not. Right? Our industry, right?, the very fabric, which is what Senator Tannock has talked to the fact that the insurance and reinsurance industry is an intrinsic part of our economy, which I believe is the point that she was making. So, whether we had CIT or not, our economy would be impacted by the volatility of the industry, because that is the nature of that business, Madam President.

I will pause with those comments. Madam President, I know that we are getting close to the bewitching hour, and yield to Senator Caesar so that she can close out the debate.

Thank you, Madam President.

The President: Thank you, Madam Attorney General and Minister of Justice.

Minister Crystal Caesar, do you want to take time to close out?

Sen. the Hon. Crystal Caesar: Yes, Madam President.

As my colleagues have indicated, there has been a lot said this morning, and there isn't a whole lot more that I would like to add, except to thank colleagues for their thoughtful comments on the budget, some of which I believe that, at least from the Government side, you know, we agree with, and some I do believe has maybe not been interpreted in the fashion that we necessarily agree should happen. I think that people need to understand that with budgets and fiscal responsibility, there are nuances, and it's easy to sit in opposition to what has been presented. But I do believe that this budget does demonstrate that there is a level of resiliency, discipline, and future focus.

And so with that said, Madam President—

[Crosstalk]

Sen. the Hon. Crystal Caesar: So, with that, Madam President, I will just end my comments as it pertains to the general economic debate on the Bill entitled the Appropriation Act 2026 . . . that it be now read a second time, and together with the consideration of Estimates and Revenue and Expenditure for the fiscal year 2026/27.

The President: Is there any objection to that motion?
No objection.

[Crosstalk]

Sen. the Hon. Crystal Caesar: Right. So having had proper instruction as to how we should proceed—

[Laughter]

Sen. the Hon. Crystal Caesar: Madam President, I move that the Senate do now resolve itself into Committee of the whole for further consideration of the Appropriation Act 2026, together with the Estimates of Revenue and Expenditure for the year 2026/27.

The President: Thank you. And I will say on return from lunch, then I will have the Vice President and . . . I beg your pardon. Not that I'm in a haste . . . but is there any objection to that motion?

Sen. the Hon. Crystal Caesar: You're hungry, Madam President.

[Laughter]

The President: I've been sitting here since . . .
Is there any objection to that motion?
No objection.

[Crosstalk]

The President: Senators, we are now in Committee, so I will rise and the Committee Chairs, as you all know,

will be Senator, Vice President John Wight as Vice President, as well as Senator Tawana Tannock. They will be, when we return from lunch, they will be—

[Crosstalk]

The President: We can do it now.

I will now call on Senator John Wight to take the Chair of the Committee, so that when we return from lunch, we will—

[Crosstalk]

The President: We will close out the debate.

Senate in Committee at 12:37 pm

[Sen. John Wight, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2026/27

Sen. the Hon. Crystal Caesar: My turn.

[Laughter]

Sen. the Hon. Crystal Caesar: I now move, Mr. Chairman, I now move Heads 87, Ministry of Justice Headquarter; 25, Department of Corrections; 74, Department of Court Services; and 75, Department of Public Prosecutions. I now move those heads, but I also . . . okay, go ahead.

The Chairman: Thank you, Minister.
Are there any objections? Hearing none.
Please proceed, Minister.

Sen. the Hon. Crystal Caesar: Okay, thank you, Mr. Chairman.

I move that the Committee now rise and report progress and ask for leave to sit again on Monday, 23 March 2026.

The Chairman: Thank you, Minister.
Are there any objections to that?
Hearing none.

[Motion carried: The Committee of Supply agreed to rise and report progress, and sought leave to sit again, Monday, 23 March 2026.]

Senate resumed at 12:38 pm

Sen. John Wight: We will now adjourn for lunch and return at 2:15 pm.

Thank you to all.

Proceedings suspended at 12:38 pm

Proceedings resumed at 2:15 pm

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good afternoon, Senators, and good afternoon to the listening audience.

The Senate is back in session following lunch and a very successful budget debate this morning and we are now continuing with our Orders of the Day.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I do that, I would just like to acknowledge and welcome in the Chamber this afternoon the Deputy Premier Mr. Zane De Silva. He's in the Chamber. Welcome to you, sir.

We are now entertaining the second reading of the Municipalities Reform Act 2026 and that is in the name of Senator the Honourable Kim R. Wilkerson, Attorney General and Minister of Justice.

Minister, you can start when you are ready.

Sen. the Hon. Kim Wilkerson: Thank you Madam President.

I move that the provision of Standing Order 25 be suspended—

The Clerk: Be granted.

Sen. the Hon. Kim Wilkerson: —be granted in respect of . . . excuse me, Madam President—

The President: That's all right. Take your time.

Sen. the Hon. Kim Wilkerson: —in respect of the following.

I'm going to list the three items on, the four items on the agenda for today, Madam President.

STANDING ORDER 25

Sen. the Hon. Kim Wilkerson: That Standing Order 25 be suspended in respect of the Municipalities Reform Act 2026; in respect of the Motor Car (Ridesharing) Amendment Act 2026; in respect of the Employment Amendment Act 2026; and in respect of the Motor Car (Licence Duties Reduction) Amendment Act 2026.

The President: Is there any objection to that motion?

Sen. Victoria Cunningham: Yes.

The President: You want to at least . . . You are objecting to . . .

Sen. Victoria Cunningham: I'm objecting to doing them all at the same time for the Standing Order 25 rather than one by one.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: I'm happy to move just for the Municipalities, although, Madam President, I don't understand the reason for the objection. It's a form of a substance but—

The President: Since there is an objection, we will do them one by one.

STANDING ORDER 25

Sen. the Hon. Kim Wilkerson: Not a problem, Madam President.

So, I'll start again moving that the provisions of Standing Order 25 be suspended in order for the Senate to entertain the Municipalities Reform Act 2026.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Leave granted for Municipalities Reform Act 2026 to be read a second time on the same day as its first reading.]

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. Thank you colleagues.

[Crosstalk]

The President: You want to do the second reading?

Sen. the Hon. Kim Wilkerson: Yes.

Madam President, I move a second reading of the [Municipalities Reform Act 2026](#) be now read a second time.

The President: Is there any objection to that motion?
No objection.
You may continue.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

BILL

SECOND READING

MUNICIPALITIES REFORM ACT 2026

Sen. the Hon. Kim Wilkerson: Madam President, we know that this particular piece of legislation has been the subject of some controversy. The history of the matter is that in 2019, while the House of Assembly approved this legislation, the Senate in 2019 did not.

Madam President, it comes today for the question to be answered as to what is different between 2019 and today.

Madam President, I am not aware of the reasons for each person's objection to the Bill back in 2019. But I do think it is important to talk about what has changed from 2019 to today. And before I do that, Madam President, I just want to make it clear for the record that what we are considering today is indeed the same language that was in the 2019 Bill. That was, I think I'm appropriately saying, rejected by the Senate then. But it has been updated only for statutory time-lines and rather than it being labelled in its title "2019," it is now 2026. So, Madam President, it has been seven years exactly since this Bill was in this place where it was before the Senate of Bermuda.

The Senate, an appointed team of, I think, co-gent persons selected by their respective political parties and the Governor to carry out a mandate that is really important. And that is that second round of scrutiny on legislation that impacts the people of Bermuda. And I emphasise again, Madam President, that this, in this room, we are an appointed group.

Now, the thing that is different or the change that has happened, there is no change to the legislation itself other than what I say. . . what I have just set out. Statutory timeline, the citation, the name, updating to 2026. But since the time that the Senate rejected this Bill in 2019, the same legislation has been the subject of litigation. The Corporation of Hamilton, being the key litigator, had the same view as the opposing Members of the Senate back in 2019. And that view was that this Bill should not be.

And, Madam President, I am here today to convince Senate colleagues, and certainly I don't think I need to convince the listening public, but those who may not be persuaded, that there is a good reason why this legislation should go ahead, Madam President. So now, to what has happened in the litigation.

The Corporation of Hamilton, not being happy with the proposals, just the Corporation of Hamilton, decided to litigate against the Government. They first went to the Bermuda Supreme Court. The Bermuda Supreme Court heard their objections on the 31st of March 2021. At that time, the Bermuda Supreme Court upheld the position of the Government, that it indeed had a right and there would be no constitutional infringement by the provisions of this piece of legislation, Madam President. The Corporation of Hamilton, however, was not happy with that result. And it is open to those who are aggrieved of the decision of a court to go to the next highest court.

Madam President, the Corporation of Hamilton did that. And on the 18th of March 2022, the Court of Appeal reviewed the Supreme Court's decision and returned a decision in favour of the Government of Bermuda and against the Corporation of Hamilton.

Still, Madam President, unhappy with that outcome, the Corporation of Hamilton appealed to the

highest court in the land. It took its case to the Privy Council. It was a long journey, Madam President, and an expensive one, that the people of Bermuda have had to foot the bill for. On the 8th of October 2025, the Privy Council, the highest court in the land, in this land, and in the overseas territories, and in the UK, as far as Bermuda is concerned, also came down against the Corporation of Hamilton and in support of the Government of Bermuda.

So, when people ask *what is different?*, that is the difference. That the things complained about by the Corporation of Hamilton as being an infringement of rights, as taking away a democratic right, have been found not to be true, Madam President.

At this point, Madam President, I'm going to talk through some of the issues that were at play in the litigation. I've handed out, for the benefit of colleagues, two documents. One of them is a summary of the decision of the Privy Council and the other is a document which talks to the process under the proposed legislation, which has been upheld by the Privy Council, under that proposed legislation, what the process for appointment of members of the corporations would be on a go-forward basis.

I will deal with the first, which is a summary of the judgment, Madam President, if you will permit me.

The President: Absolutely.

Sen. the Hon. Kim Wilkerson: I will say the judgment itself is a 73-page document and I think that some of it probably has been aired and I certainly have circulated the link to the document and a copy to colleagues. I didn't propose to print the full judgment, but those who are interested certainly . . . may have it already. But I did take the opportunity to print, for the benefit of colleagues, just the summary, Madam President.

Madam President, if you permit me, I will read from the judgment.

The President: You certainly may.

Sen. the Hon. Kim Wilkerson: The first issue addressed in the judgment is whether section 1 of the Constitution confers freestanding rights or is an introductory section only. The corporation argued that reference to section 1(c) to the right to protection from deprivation of property without compensation confers a broader right than is conferred by section 13, which refers to property being compulsorily taken possession of or compulsorily acquired.

Madam President, to shortcut the answer to that and to summarise, the highest court found that there was no taking of the property in this regard.

A further issue addressed, Madam President, was this, a third issue, whether the corporation is a body which enjoys rights conferred by the Constitution at all. Since the Board has come to clear conclusions on other issues in the appeal, it didn't express a clear

view on the corporation's standing. However, the Board lacks a note of relevant case law on this issue and explains its doubts as to whether the corporation itself enjoyed constitutional rights of its own.

Further, and I go to page 3, bottom of first paragraph, "The Board further decides that the authorities relied on by the Constitution do not establish that a change in the management and control of an enterprise in these circumstances can amount to the taking of property or an interest in the property."

Madam President, this is important because when I have listened to some of the public dialogue, there is a view, misconstrued in my opinion, that somehow the corporations will cease to exist with the changes that are proposed by the Government and that certainly is not the case. Each of the corporations, St. George's and the Corporation of Hamilton will continue to exist. The thing that will change, Madam President, is a stronger layer of governance and that stronger layer of governance spells out in the form of requiring certain levels of expertise to be on the corporations, to be within the corporations and be part of those carrying out the responsibilities of governance. That doesn't take away any constitutional right, Madam President, so I'll move us to the second document. That is if colleagues want to follow on.

What we have heard, Madam President, in some of the public discourse is that somehow the Government is taking over the corporations and not allowing a democratic process. I want to talk to that for a moment, but let's talk about first what it does do. I'll read, "Appointment by the Minister. The Minister would appoint the mayor and four councillors, all of whom must be listed on the Parliamentary Register for Bermuda," (but this is the difference now, Madam President,) "as opposed to an open election of anyone." The requirements are that these people who hold these very high and serious positions of trust must have certain kinds of experience. They must have knowledge and experience in accounting, for one, knowledge and experience in legal affairs; [you] don't have to be a lawyer, but legal affairs. Knowledge and experience in planning, architecture, engineering, or construction. Knowledge and experience in human resources or collective bargaining agreements. And finally, one with suitable knowledge, expertise, and experience, as may be determined.

The second part of how it is proposed that a councillor's seat would be made up is that there would be a Selection Committee and the Selection Committee would choose the other four councillors. So, in the Selection Committee, picking the other four councillors, all of those four councillors must be listed in the Parliamentary Register, but criteria for selection would be decided by the committee members, not by the Minister, by the Selection Committee members and published in the *Gazette*.

The Ministry has set out some suggestions for what those might be, and general suggestions are that

those people should be energetic and passionate about the community. They should be willing to raise issues where it counts and get things done. They should have good organisation and communication skills. They should show leadership. They should have flexibility, adaptability, and be open-minded, that they are innovative, that they can bring new ideas to the table, that they should also have some facility in problem-solving.

On the Selection Committees themselves, the Selection Committees are teams of three, one of whom is a head. That one is appointed by the Minister to interview and recommend four persons to serve as councillors of both corporations. The committees are accountable for ensuring efficiency and effectiveness in the recruitment process. The Selection Committee members will be compensated in accordance with the Government Authorities (Fees) Act 1971. This document goes on to talk about qualifications for the Selection Committee, for the head of the Selection Committee, for members, the head, and the roles and responsibilities.

Madam President, this thoughtful deliberation about the necessary skills and talents to manage huge budgets, critical infrastructure, cannot be argued to be not only necessary, but desirable. I cannot imagine anyone taking the view that a requirement for governance that requires skilled people is an overstep.

Now, Madam President, I want to talk about the idea of democracy. Notwithstanding that we know what the courts have already said, each court and the highest court. I have had the opportunity, and I'm sure Members of this Chamber have as well, to go back and have a look at what democracy has looked like in the current system. The parliamentary election website has the results of recent municipal elections, Madam President. And the most recent one was January 15, 2026, just two months ago.

Madam President, that was Hamilton. There are 387 registered voters in Hamilton. Madam President, when we talk about keeping the old system because it supports robust parliamentary democracy, one might venture a guess at what the voter turnout was for that election two months ago. It was zero, Madam President. Zero. Nada. Nobody came out. Voter turnout, zero per cent.

Sen. Victoria Cunningham: Point of order. Sorry, can you—

The President: It's all right. I'm allowing you to speak.

Sen. the Hon. Kim Wilkerson: Clarification or order?

POINT OF CLARIFICATION

Sen. Victoria Cunningham: Clarification, then.

How many councillors stood for election in that? Thank you.

Sen. the Hon. Kim Wilkerson: That's just the point, Madam President. There was not 100 people vying to be councillor. Right? One person vied to be councillor. That is the very point, and I thank you for helping me to make it, Senator Cunningham.

So, the idea that a new system where a Selection Committee, which would be a Selection Committee of people who know, who could go out and encourage people who have requisite skills, who are from the area, to participate in this process would be any worse off than the process that we have.

And Madam President, and I say this with no disrespect, the councillor who stood being the only councillor, Ms. Maxanne Caines, is a wonderful example of a young Bermudian stepping up to the plate. But I am saying, Madam President, that we do not need the expense and frills of a fake electoral process to get people of that kind of talent in place. It's just, it's a farce.

Madam President, we are aware that the current system gives ratepayers, that is those people who are business owners in the city, the right of vote. And I'll refer to the Hamilton councillor elections in 2019. The top number of votes, 147, went to John N. Swan. Someone might ask, is that somehow a direct correlation to business holdings in the city? And we ask, Madam President, is that the kind of democracy we are talking about when people say they want to see a democratic election process? We say not. We say that what has been put forward by this Government strikes the right balance.

So, Madam President, I've talked about Hamilton. St. George's, similarly, on the Parliamentary Register website, would have had elections for resident councillors.

Madam President, those seats as well were uncontested. No one stepped up to fight an election or be in a place of saying, *Well, there are a number of us. Let's have a contest.* So, there's a question of whether there's a desire to have election in the legislation simply for the sake of having it. Sometimes it works and sometimes it doesn't. I'd rather not throw the dice on that, Madam President, when we could instead have a system that ensures that the best people, and particularly people with the requisite skills and talent to be able to run a corporation are those who are being considered in the space along with the four who would be selected by the Selection Committee.

With that, Madam President, I think that I have hit, for example, what I believe to be the key points of contention, at least based on what I have heard as opposition to what we consider to be a relatively sensible piece of legislation, notwithstanding that it has been tested and tried, as I said, Madam President, through every step of litigation and vetted. And for the avoidance of any doubt, the legislation that we are looking at today is the same, Madam President.

Madam President, I am aware that there will not be unanimous support for this Bill, because we understand how politics works. But I do hope that those

who do not have the sway of a political whip are open-minded enough to recognise what is different today versus what was what we were made to understand in 2019 and what has been tested, Madam President.

I say the people of Bermuda should look back on this moment with pride if we are able to move this forward, Madam President, knowing that we acted to remove, really, final vestiges of an old system that was designed to preserve an unnatural balance in favour of the few. Thank you, Madam President.

The President: Thank you, Madam Attorney General, Minister of Justice Wilkerson.

Would any Senator care to speak on this Bill?

Senator Victoria Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

First, I'll just start by saying that my organisation is a business ratepayer in the City of Hamilton; therefore, I will declare that [although it is] not really an interest, but just for knowledge. I did vote last July.

And the other thing I will start by saying is that it is obvious that nothing has changed, because we are still talking about "the Queen's most Excellent Majesty," and she unfortunately sadly passed away in 2022, so I will note that that has not been updated.

But I think this . . . I don't think this is minorly administrative, this is a major change at how our local government structure is going to be going forward, and obviously replaces what were the municipal elections with appointments. I think the people of the City of Hamilton and St. George's, they have got that vested interest in their local, you know, how their local representatives choose to represent them. And I think this removes the accountability of that from the ballot box. So, in an election, you hold the person you elect accountable. If they are now appointed, you have lost that accountability.

So, I think that's one of the major issues that we see. But it ultimately centralises power, and I think in a landscape globally where we are seeing devolution of power, this is then going the other way. It's small . . . they are small cities in the grand scheme of things, or towns, but I think what we have relied on is that local knowledge, the local decision-making that comes from those individuals who are elected.

And on that, I did think it was very interesting when you were talking about the certain levels of expertise that were required, as per your handout, because they manage large budgets and critical infrastructure, would we have that same for our elected and appointed MPs and Senators? [That] is all I will say. I haven't heard that we are being held to a certain standard of legal expertise, accounting, and the rest of it. So, I thought that was quite an interesting comment.

But I think, from my perspective, one of the concerns is how much control the Minister is going to

be able to have and also recognising the fact that political time frames shift. So, one Minister one year, could be another one the next. So, where is that kind of longevity and planning that we can see?

And the other point is around, Why now? The Corporation of Hamilton, specifically, I will speak to that over St. George's, but it works. But St. George's also works. We get the roads paved; we get the trash collected. You rarely see rats because the trash is collected multiple times a week. And I just think when something works, you know, if it ain't broke, don't fix it.

So, I think why do we need to add another layer when we have got the skills and expertise already within those elected officials? And I think this ultimately just takes away; *it takes away* the democracy of being able to appoint your elected officials and the people who are going to stand for you. So, I think the concern is about the process, and actually I will move on to some questions because the questions are around . . . well, the first question would be how do we maintain the fact that there's no . . . or less oversight of the existing process?

So, if the Minister is able to abolish the elections entirely, what specific measures will be put in place to safeguard political interference? Or to make sure that those appointments, should I say, are free and independent? And then secondly, in terms of public consultation, how much consultation was undertaken with residents and business ratepayers and indeed the elected officials within both corporations prior to bringing this Bill? And I will stop there.

The President: Thank you, Senator Cunningham.

Would any other Senator . . . Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

Before I commence with my views on this Bill, I would like to start by thanking the Deputy Premier and the Attorney General for . . . and their teams, for reaching out to me to discuss their views on this Bill. That was greatly appreciated.

As I read and thought about this Bill over the past few days, I decided to go back to 2019 and refresh myself on the views of persons on both sides of this issue. Survey results from those residing and having businesses in the City of Hamilton and the town of St. George's was overwhelmingly negative. Respondent results can be classified according to these three main issues.

1. Participants were opposed to the abolition of municipal elections and the replacement of elected officials with government appointees.
2. Participants expressed disagreements over the centralisation of power.
3. Participants felt that government should provide financing rather than dismantling local governance.

There are two issues in my view to consider regarding this Bill. Firstly, is it legal? We are not here today to debate whether Government acted within its constitutional authority. Whether Government acted within its constitutional authority is a judicial issue that has been reviewed on and opined on in courts in Bermuda and the UK as the Attorney General very articulately expressed in her opening remarks.

I believe our role as Senators is to determine whether approving this Bill is in the best interest of Bermuda and in Bermudians. Like most contentious Bills brought to the Legislature, the conclusions are not easy to arrive at. Governments everywhere, not just in Bermuda, are seeking greater control. When I reviewed this Bill, as with every Bill, I looked at it through the lens of *what are we looking to fix?* What isn't working and what will work better after a Bill is approved? I have listened closely to the Government's reasons for why they believe this Bill is good for Bermuda and for Bermudians.

I have also listened closely to those in our community, particularly those who are resident and/or operate their businesses in Hamilton and St. George's. My views are as follows.

I have concerns with several areas of the Bill. As an example, the governance model has a Minister appointing the mayor and four councillors and a Selection Committee appointing four councillors except that the Minister appoints the members of the Selection Committee. Let's call this what it is. The Minister is in total control here.

Two, I don't understand what the problem is that we are looking to address. In my view, those impacted by this legislation are well served by the leaders who best understand their issues and have their best interests at heart. I haven't ever had anybody contact me to seek my assistance or even express their concerns about the status quo.

Three, I have more faith in the councilmen and women on the municipalities doing what's best for Hamilton and St. George's. This isn't a criticism of this Government. I would express the same opinion if the party in power was the Opposition or any other party for that matter.

Governments by their nature operate in power to remain in power. The decisions that they make are at times illogical to me or in my view not in the best interest of the entire community that they were elected to represent. If I truly felt that government influence in the affairs of the municipalities wasn't likely to occur in the short or the long term with this or any other government in power, I might have a different view.

I have heard assertions by Government that this will be a partnership of sorts between them and the municipalities. My experience observing politics in Bermuda for many, many years and elsewhere is that circumstances can and often do change as do the politicians who make these assertions. So whatever

legislation that gets passed can and may be acted on very differently in the future.

So, in conclusion, Madam President, I'm not in favour of this Bill. Thank you, Madam President.

The President: Thank you, Vice President John Wight.

Would any other Senator care to speak?

Senator Bell, yes, I see you. You have the floor.

Sen. Lauren Bell: Thank you, Madam President, and good afternoon.

Madam President, let me begin plainly here. This is not sudden, it's not radical, and it is certainly not reckless. This is merely the continuation of a reform process that began many years ago. One that was debated in Parliament, challenged in courts, and ultimately upheld at every level, including the Privy Council in October 2025.

The rule of law has spoken, and today we look to implement what has already been settled in three courts. Madam President, to understand why this Bill matters, we must confront a simple truth. Bermuda is a modern democracy built on one person, one vote. Yet our municipal system has remained rooted in a different era. One where political participation was tied to property ownership and commercial interest. That contradiction is untenable.

Democracy, Madam President, cannot be conditional. It cannot depend on land ownership. It cannot operate under one standard nationally and another locally. And this Bill resolves that inconsistency.

Madam President, some will claim this is a Government takeover, and let us be clear, it is not. The corporations both remain intact. The offices of mayor and councillors remain intact. There will still be one mayor and eight councillors in each municipality. The only change here is in the method of selection. Nothing more and nothing less.

Madam President, before I go further, I wish to acknowledge a concern that has been raised by some Honourable Members here, and indeed by some members of the public, including supporters of my own party. That concern centres on the question of voting. Specifically, the loss of the ability to vote for municipal representatives.

Madam President, I believe those concerns are sincerely held. They deserve to be acknowledged respectfully and answered directly. So let me say this clearly. This reform is not about diminishing public voice. It is simply about strengthening the quality, the balance, and the effectiveness of municipal governance in a way that reflects Bermuda's current needs and realities.

At its very core, this Bill seeks to ensure that both municipalities are served by individuals with skills, experience, and capacity required to govern effectively in an increasingly complex environment. Modern municipal governance involves infrastructure planning, financial stewardship, regulatory oversight, labour

relations, development strategy, and community engagement. It requires expertise across multiple disciplines, from law and accounting to engineering, planning, construction, human resources, and labour relations. This Bill ensures that these competencies are present around the decision-making table.

Madam President, equally important is representation. Some have asked whether appointments can truly reflect community voices. The important model does not exclude community representation. Rather, it creates a structured way to ensure it does. Under the Fourth Schedule, half of the councillors will be appointed on the recommendation of a Selection Committee. And there will be a Selection Committee for each municipality.

And Madam President, I'd just like to pause for a minute and highlight three key points regarding the Selection Committee. Madam President, the members of the committee and the head of the Selection Committee must either reside, do business, or be employed within the corporations. The head must publish criteria for the selection of councillors in the *Gazette*, inviting transparency and accountability in the process. Invites will go from the head. Invites to nominations will go to the general public through both advertisement and direct invitation. And importantly, the design of this model allows for grassroots, community-based voices to be part of the municipal governance, alongside those with technical expertise. In that sense, this approach does not close the door to participation. It broadens it, and it balances it.

Madam President, it is important to pause to highlight that a person who is a member of a corporation prior to May 1 . . . May 12, 2026, is eligible for the appointment of a councillor.

Madam President, I also believe we must be honest about the system we are replacing. Municipal elections have not historically reflected universal suffrage. Participation has long been tied to property ownership and business interest. So, while the concern about voting is understandable, the reality is that the previous system did not provide equal participation to all Bermudians. This reform replaces the uneven model with one grounded in fairness, competency, and public accountability.

Ultimately, Madam President, this Bill is guided by a simple principle. Municipal governance must serve the entire community. That means ensuring representation. It also means ensuring the capabilities needed to run the municipalities. And it means ensuring outcomes that improve the daily life of residents, businesses, and visitors alike. And I believe this framework achieves that balance thoughtfully and responsibly. Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I'm in support of the Municipalities Reform Act 2026. An important and forward-looking step by the Government of Bermuda to modernise governance, strengthen accountability, and better serve the people of this country. At its core, this legislation is about fairness, efficiency, and progress. For too long there has been a structural imbalance between municipal bodies and the broader national interest. While municipalities play an important role in managing our cities, they must operate in alignment with the democratic will of the people of Bermuda as a whole. This Bill ensures just that. It brings governance back into balance and ensures that no single body operates outside the spirit of national accountability.

Madam President, this reform is about efficiency. Bermuda is a small country. We cannot afford duplication, unnecessary bureaucracy, or fragmented decision-making. By streamlining how municipalities function and clarifying their roles, this Act allows government to deliver service more effectively, reduce waste and focus resources where they are needed most—on the people.

Madam President, importantly, this legislation promotes fairness and inclusion. It ensures that decision-making structures are more representative and reflective of the broader Bermudan population, rather than being confined to a narrow or outdated framework. Governance must evolve with time, and this Bill does exactly that.

Madam President, we must also recognise the economic implications. A more coordinated and unified system of governance creates a better environment for investment, development, and long-term planning. When systems are clear and aligned, businesses have confidence, and that confidence translates into opportunity and growth for Bermudians.

Now, Madam President, let us address the Opposition's narrative, because it's important not only to disagree, but also challenge misinformation directly.

Madam President, the OBA claims that this reform undermines democracy or strips power away from local communities. But in reality, the opposite is true. This Act strengthens democratic accountability by ensuring that governance structures reflect the will and the wider Bermudan population, not just a limited segment. True democracy is not about preserving outdated systems. It's about ensuring fair and equal representation for all.

Sen. Victoria Cunningham: Point of order.

The President: I'm sorry.

POINT OF ORDER

Sen. Victoria Cunningham: I'm reading what the Opposition is saying, and in my mind, the business

ratepayers and the residents all have a vote that is equal representation within that corporation.

Sen. Lindsay Simmons: I don't think that was a point of order.

[Crosstalk]

The President: Senator Simmons, continue.

Sen. Lindsay Simmons: Madam President, we are also hearing concerns that this is an overreach of central government, but the responsible government requires coordination. In a country of our size, fragmenting authority can lead to inefficiency, inconsistency, and missed opportunities. This reform is about alignment, not control. It ensures that municipalities and national government work together, rather than at cross purpose.

Madam President, some suggest that this change is not unnecessary or rushed, but the reality is that calls for reform have existed for years. The challenge we face today, economic pressures, infrastructure demands, and the need of modernisation require action now, not delay. Standing still in a neutral position, is a decision to fall behind.

Madam President, it is important that we debunk these narratives clearly and confidently, because misinformation can cloud judgment and slow progress. When we focus on facts, on outcomes, and on long-term interests of Bermuda, the case for this legislation becomes undeniable.

Madam President, change always invites scrutiny, and that is healthy, but we must ensure that the conversation is grounded in truth, not fear, in evidence and not assumptions. Madam President, this Government has taken a bold step in putting forward this legislation. It is a step toward a more unified Bermuda, where governance structures serve the many and not the few, where efficiency replaces fragmentation, and where fairness guides our decisions.

Madam President, this is about building a Bermuda that works for everyone, so I urge you and the rest of my colleagues in here, let us look beyond traditions for tradition's sake. Let's focus instead on what is right, what is fair, and what moves our country forward. Thank you, and I hope you all support this Bill.

The President: Thank you, Senator Lindsay Simmons.

Would any other Senator . . . Senator Tannock, Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

So, when we were discussing suspending the elections when we sat last year, I made my position clear on elections, and that it would have to be extraordinary circumstances for me to ever consider a vote for suspending an election, let alone doing away with one. So, I think my position on that is clear, but I wanted to pick up on a couple of points.

The first is that when Madam Attorney General began her speech, she stated that she didn't feel like she had to inform the listening public, and I take issue with that because every public survey that has been conducted on this matter has indicated that—

Sen. the Hon. Kim Wilkerson: Point of order.

Sen. Tawana Tannock: —the public is not in favour of this.

The President: Senator Tannock, there is a point of order.

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: I don't believe I ever said I don't need to inform the listening public.

Sen. Tawana Tannock: Sorry, Madam Attorney General, you said something like, it was to the effect of, *I know I may not need to explain this to the listening public*. So, you made an inference that the listening public understood why the Government was doing what they were doing, but we can check the record when it's ready.

The President: Senator Tannock, continue.

Sen. Tawana Tannock: So, what I'm saying about that is that every single . . . and I did not speak with my colleague, Senator Wight, prior to this, so I had no idea that he was going to raise the issue of the 2019 survey. However, I wanted to raise the issue of the informal *Bernews* poll in 2010, which stated, and like I said, it's not a formal poll, which stated that 74 per cent of people who answered that poll were against municipal reform and government managing the municipalities.

Government itself released the two surveys in 2014. As much as I searched and searched, I actually could not find the results of those surveys. I would be interested to know what those 2014 survey results said. And then, just prior to COVID-19, *The Royal Gazette* had another result, had another survey, and in that survey, it stated that 86 per cent of the people who responded were against government . . . were against municipalities reform and government appointing councillors.

However, what I would like to say is that, ironically, when asked currently what the main concern is for political parties, the number one thing was the roads. And guess where the best roads are? In the City of Hamilton. The one thing that . . . it was roads. Then it was *pay down the national debt*. Then it was *call an election* (I don't know who said that). Then it was *get a handle on teen runaways*. And then it was *televising the House of Assembly*, which I fully support. So, the one thing that has been highlighted in that survey as the main concern, is the one thing the government hasn't

been able to achieve. But the corporation has. Those roads are fine . . .

So, I just wanted to highlight . . . and then when we talk about we need people who are appointed, who are legal or have legal and financial acumen. The corporation had their highest revenue year in 2024. So, what ill are we trying to cure? They have improved, their financial situation has improved to the point where they had their highest revenues in 2024. So, what are we trying to improve upon? Are we saying that they should have more revenues? In that case, maybe, I don't know, advise them in some way, shape, or form, but to say that you need people with more acumen, when they have had their highest financial year, I just don't see the ill that we are trying to cure.

And also, the idea of one person, one vote. Well, we know that we have people in Bermuda who are resident in Bermuda, who are permanent residents in Bermuda, who have contributed for a very long time in Bermuda, who do not have a vote. Right? So, when we talk about one person, one vote, we need to make it clear that this is . . . so if this is about giving one person, one vote like the rest of the Island, actually the rest of the Island doesn't have that. So, let's just be clear about that.

And then the last thing is, if it is about electoral reform, the Government could have amended the legislation to address electoral reform without having to appoint councillors. I am steadfast against this.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak?

Senator Dion Smith—sorry. Tarik Dunbar Smith, sorry.

Sen. Tarik Smith: Thank you.

The President: You have the floor.

Sen. Tarik Smith: There's a lot of Smiths in Bermuda, I know that.

[Laughter]

Sen. Tarik Smith: I'm not a lawyer, but I'm a layman. I'm just an average folk, and I look at a lot of things from just sitting here I think in life and just observing and then coming to my conclusion.

When you take away someone's ability to vote, you are really taking away their voice. So, someone who lives within the city limits of Hamilton and St. George's, pays the city taxes, so on and so forth, and now you are telling them that, well, you know what? The Minister's going to be in charge and the Minister's going to appoint who the Minister feels so fit, according to this criteria that we were given, which I'm sure the Minister will. But you know what? This is what it is going to be. You are not going to be allowed to vote.

Madam Attorney General did bring up some good points about the turnout or the amount of folk that were, I would say, not voted on, because no one stood up to vote. Let's just use what's going on. So, what we have is we have a perception that things are going to change. So, a lot of times in Bermuda we say to ourselves, *Well, it's not going to make a difference*. A lot of people may feel that, so they don't put their name forward. Right? They say, *Well, we don't know what's happening, it's a misunderstanding, mixed messages, limited communication, it's not clear*. It creates an environment where people are unsure of the value of the impact of putting themselves forward.

In practical terms, a number of potential candidates maybe chose simply to not run because they felt given the current direction of the ruling, they would be stepping into a role that certainly has no longevity. So, I can put my name forward and I get voted in, and then this gets passed and on the 12th of May, I believe, I could be out of my job. Not because I haven't done a good job as Senator Tannock—I didn't want to say Tawana—Senator Tannock just brought forth.

Sen. the Hon. Kim Wilkerson: Madam President, point of order.

The President: Yes.

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: The Senator is making some hypothesis based on *it could have been this or it could have been that*. This is not the Chamber for it could have been this or it could have been that. Either he has some facts that he'd like to impart, or not.

Sen. Tarik Smith: Fair enough, Madam Attorney General.

As I said, I am a layman and I just sit back and I look and the average Bermudian doesn't like to get involved if they are not going to have a voice. So, maybe this information was passed on. Maybe it wasn't, but I'm sitting here and I'm telling you, sorry, Madam President, that if I am putting myself forward only to be relieved of my duties on the 12th of May, maybe I just won't put myself forward because it just doesn't make any sense.

POINT OF ORDER

[Misleading]

Sen. Lindsay Simmons: Madam President, point of order again. He's misleading the House. He's saying what if, what, you know, and why people . . . he's assuming in people's minds why they didn't put their name forward. We can't go by what he thinks is in people's minds.

The President: Senator Smith, you want to continue?

Sen. Tarik Smith: I don't claim to be a mind reader. I'm nobody's mind reader. I'm just saying the human part of this.

Like I said, I'm not a lawyer, but . . . and that's my point. Thank you very much, Madam President.

The President: Thank you.

Would any other Senator care to speak on this?

I see Senator Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I was not originally planning to speak to the Bill as some of my colleagues have masterfully argued the point of the Government, but I just wanted to highlight a couple logical fallacies and some of the points that were raised from those who were in opposition of the Bill, starting most recently with this idea that people would not put themselves forward to run in the most recent off-cycle election. There were two candidates in place that ran for the election, both of whom were keen to serve the Corporation of Hamilton, and we have Michael Branco, who was the victor in that competition.

And I think also the kind of uncertainty, the assertion, I think it was that they are laymen, highlights the challenges with having people who are successful at running elections form the governing body of the capital city. The provisions we are making to ensure that there is some form of technocracy involved, that there are people who have the requisite skills to effectively administrate the government, seems like a step in the right direction. And given some of the points already raised around low voter turnout or engagement, seems to render these points of diminishing democracy moot, because the people are already not engaging in the process for the residents' vote, a vote of one of the, I believe, seven councillors, the rest are those of you with money who own businesses, who happen to own maybe multiple businesses, have more of a voice. Is that really fair?

Sen. Victoria Cunningham: Point of clarification.

The President: Do you accept the point of clarification?

Sen. Mischa Fubler: Sure, why not, let's have the point of clarification.

POINT OF CLARIFICATION

Sen. Victoria Cunningham: It's not necessarily the owners, it's the ratepayers.

Sen. Mischa Fubler: Fair enough. It feels like—

Sen. the Hon. Kim Wilkerson: The point of clarification is that the ratepayer can be an owner of a building, as well as an owner of a business. And if you happen

to be the owner of a business and the owner of a building, you have two votes.

Sen. Mischa Fubler: Which is the point I was looking to highlight. Thank you, Madam Attorney General.

Sen. the Hon. Kim Wilkerson: And if you happen to have seven buildings and seven businesses, you have 14 votes.

Sen. Mischa Fubler: Thank you.

Also, it feels like maybe I am misinterpreting the arguments of my colleagues, but it sounds like they are advocating for the abolition of the Senate itself, as we are all here serving as appointed Members of the Legislature. And I don't believe that is the case. I think it would be difficult to argue that all of us are not advocating both for our constituents in the cases where people ran in elections, but also—

Sen. Tawana Tannock: Sorry, point of clarification or information. The Senate is a constitution—

Sen. Mischa Fubler: I don't need to accept the point of—

Sen. Tawana Tannock: Okay.

Sen. Mischa Fubler: Thank you. I think I'll pass on that one actually. Thank you.—

The President: —Senator—

Sen. Mischa Fubler: —And so, we are continuing here advocating for the abolition of the Senate because all of us are appointed. In the Government's case, we serve at the advice of the leader of the party that happens to be the government.

Sen. Tawana Tannock: Point of clarification or information, Madam President

The President: He's just indicated he . . . he—

Sen. Tawana Tannock: But this is another one. This is another one.

Sen. Mischa Fubler: Sure. I'll go back to a charitable mood, Madam President. I will take the point of clarification and/or information.

POINT OF INFORMATION

Sen. Tawana Tannock: I just wanted to mention that we are talking about the Municipalities Act, which is legislated. We are not talking about the Senate, which is constitutional. So, I just wanted to make that clear that we were talking about a legislative body and not a

constitutional body, which we understand as Members of a constitutional body is an entirely different process.

Sen. Mischa Fubler: Thank you. I appreciate the clarification from my learned colleague, but I would argue that that is arguing the semantics. The mechanism is still similar in so much as we are appointed by the leader of the Government.

The Leader of the Opposition, or actually to be more technical, those Members recommend who should be appointed by the Governor. And then in the case of the Independent Senators, they are again as selected by the Governor, who I assume uses some kind of committee in his selection.

And I would argue that my Independent Senator colleagues do yeoman service to the people of Bermuda. So, this kind of argument that just because the councillors will be appointed that there is suddenly a lack of adequate representation is incorrect.

And I think on that note, I will yield the remainder of my time. Thank you, Madam President.

The President: And thank you, Senator Mischa Fubler. And I believe Minister Crystal Caesar.

Sen. the Hon. Crystal Caesar: Yes, thank you, Madam President.

We are often so very polite sometimes in Bermuda and we don't actually say what we want to say. And I hope that with my comments I can make it a bit clearer, at least from my lens and maybe those who maybe think as I do.

This Act is not simply about restructuring local government. It's about modernising our institutions and strengthening democracy and removing outdated frameworks that no longer serve the people effectively. For too long municipal governments have reflected a legacy rooted in a different era of those who have the economic capital, one shaped by priorities of control rather than fair representation of all. We cannot deny our history. These were structures that were never designed to be fully democratic or have full democratic participation in mind. We cannot forget that. Doubling down on enshrining that history and legacy is irresponsible in my view. While history cannot be undone, governance must evolve. And that is what this legislation seeks to do. Evolution.

The first, reform enhances the democratic legitimacy. It ensures that local governance is more accountable, more transparent, and more reflective of the communities that it serves. Modern citizens expect to have a voice in decisions that affect their daily lives.

Second, it improves efficiency and coherence as my colleague spoke to earlier with national priorities. The current system, shaped over decades, contains and overlaps inconsistencies and inefficiencies. And it hinders some of the delivery that although some of us may not be ratepayers or residents, the majority of the business community actually uses, in particular, the

Hamilton municipality area. So, it has to speak for not just those who live and have businesses, but the entire country.

This reform addresses issues of equity and legacy systems, as we all know because we can't deny history, often and even unintentionally sometimes, perpetuate uneven access to democratic systems. By standardising governance and resource allocation, this Act promotes fairness and ensures that all communities affected, not just those who work, own businesses—I'm sorry, not just those who own businesses and those who live, will be treated with equal consideration.

The Act strengthens our administrative competitiveness and gives more access to those who would be interested in what happens in those municipalities. This legislation is not about erasing history. It's about acknowledging it and ensuring that history does not limit our future. It's about building institutions that reflect who we are today and who we should be aspiring to be.

With that, Madam President, I leave those thoughts with Senate colleagues and do hope that they will consider that lens as well. Thank you.

The President: And thank you, Minister.

I recognise Senator David Rogers. You have the floor.

Sen. David Rogers: This will be the second time I did not intend to speak, so—

[Laughter]

Sen. David Rogers: —I thank you for your patience, Madam President, and Senate Members.

But I'm compelled to speak because I'm understanding the interpretation of the Government is that just because a court has said that they *can*, they believe that they should interpret it as that we *should*, which is the shallowest interpretation I can imagine.

My next point would be the Act would literally destroy a democratic process. To not acknowledge that I consider in bad faith. And I was astonished and surprised to hear the current Government called an election a farce. We are in fact less democratic if this Act is enacted. And while I believe it is admirable and right-headed to want to improve our democracy by having inclusion of individuals maybe outside of the City of Hamilton or to increase the qualifications of the council members, if done with even a little bit of curiosity or creativity, that can be accomplished without the wholesale absorption of a corporation into the mechanisms of a Ministry. All this does is enshrine power into proximity to the Minister. And that is concerning.

And my final point would be as a municipality it can tax through maybe rates and fees. And I'm reminded of the statement, *political democracy without economic democracy is incomplete*. It is logical that the city denizens would want to have a vote in the city that they occupy and work in. Thank you very much.

The President: And thank you Senator David Rogers.

I think everyone here has spoken. I just have a couple of words to say.

I am not in favour of having the ratepayers and the residents of the cities or corporations losing their votes to elect their mayors and councillors. They have fought long and hard for that privilege and I do not support these privileges being taken away.

Additionally, under Bermuda's Constitution, the Senate can reject the Municipalities Bill . . . Act because it is a new Bill introduced in a new session with a new title being the Municipalities Reform Act 2026, versus 2019.

Now it's over to you.

Sen. the Hon. Kim Wilkerson: Thank you Madam President.

I will attempt to answer some of the questions that were set for me and to round out I think what I hear as a sentiment in the room.

So perhaps I ought to start with what I hear is a clear held view that because there have been elections in Hamilton and St. George's, there should always be elections in Hamilton and St. George's. It doesn't matter if the elections are attended, uncontested. The fact of having an election seems to be what some Members in this room are attracted to. It's not the act of exercise in democracy and I haven't heard very many comments about the effectiveness of the operations of the respective corporations.

I think more than one colleague has said they do not understand why we would be trying to fix what is not broken. And Senator Wight went as far as to say that he would have more faith in the men and women on the corporations. I hope I'm not misquoting you, Senator Wight, more faith in the men and women on the corporations than in those who are elected by the wider electorate.

Sen. John Wight: I can actually read exactly—

Sen. the Hon. Kim Wilkerson: I'd be grateful.

[Laughter]

Sen. John Wight: I have more faith in the councilmen and women on the municipalities doing what's best for Hamilton and St. George's. And again, this isn't a criticism of this Government. I would express the same opinion if the party in power was the Opposition or any other party for that matter. Thank you.

Sen. the Hon. Kim Wilkerson: I'm not sure. More faith in them to do what's necessary in their corporations. I think that was it . . . than . . . Madam President, I think, and members of the listening public, some of you have memories that go as far back as the \$18 million debacle in relation to the waterfront.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: The loss of the Par-La-Ville Car Park. Those were actions in the Hamilton Corporation. When we look . . . and I appreciate that some Members have come here lately and they may not have had that history. All right? We happen to have in Hamilton a fantastic CEO and I think a good corporation. It doesn't mean that those people won't continue to exist if they are interested in putting their hats in the ring to continue the service.

So, we are balancing right here an idea about holding on to elections for the sake of elections, I might say, versus a requirement to ensure that there is proper oversight and management. Because let me say this. When the corporations fail, the only pot of money that they go to is back to the public purse. And that's the taxpayers. So, we have an interest and obligation to ensure that they are operating properly.

I understand the comment about making sure there isn't overreach. And I think that is, you know, I think Senator Wight put it well. You are not sure that there would not be government interference going forward. The same way we can't be sure that there wouldn't be corporation misfeasance going [forward]. We cannot be sure of what might happen in the future.

But what this piece of legislation is trying to do, Madam President, is put some guardrails in place so that we make sure that it goes forward on a sure footing where there is some governance and there is a balance.

There was a comment made about . . . well, Senator Tannock, you know, she referred to a survey, a poll that was done 16 years ago. Right? I'm not sure why that's relevant to today. But since 2010, we had the waterfront, we had the Par-La-Ville [Car] Park, and we had all of the litigation around Mike MacLean since 2010.

And I would venture a guess that if those same people were polled on those same points . . . And we do not know what the questions were. We are told what the answer was. And this is the thing about polling. It's got to be very specific to what is the question being asked. If the question is, *Would you want to do away with elections?* People may say, *Absolutely I don't want to do away with elections.* But if you said, *Would you be in favour of a model that still allows the Selection Committee to pick people from your community as well as additional people with skill sets to help to run your respective corporations when that question is put to a poll,* I would venture that the answer might be different.

But that, Madam President, that really is the point here.

Sen. Tawana Tannock: Point of clarification. If the question is, *What were the poll questions?* I can actually read them. That is, if it's a matter of not knowing what the poll questions were—

The President: Do you accept it?

The Minister does not accept the clarification.

You can carry on Minister, Madam Attorney General.

Sen. the Hon. Kim Wilkerson: In another place, and my colleague has mentioned this, Bermuda is 22 square miles. Hamilton is two miles. I think it's two miles.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: It is about two miles.

When we talk about the economies of scale these are some of the tiniest municipalities that you could see. Right? The advantages to be gained by the alignment and collaboration with the greater works cannot be questioned.

At the moment I understand, talking about the roads, [the] corporation would be buying its own asphalt at a premium to the price that that asphalt could be secured for if it were part of the scale of a bulk purchase with the rest of the government.

We have a sewage system which that was a non-agreement by the Corporation of Hamilton with respect to how the sewage system would work. [That] is one of the underlying reasons that there was a move toward exercising or the desire to exercise more control to leverage the benefits of alignment. So that's answering the question about why do we want to fix what's not broken? It is possible to make things better even if they don't look like they are broken. And we are being future focused. Right? But also understanding some of these past issues, Madam President.

I think we cleared up the point about the current system in fact not being democratic in the way of one man, one vote because the ratepayer has a different, there is a different franchise for the ratepayer than for the resident. We recognise that. And if colleagues consider that that represents the kind of democracy that you stand up for, that's fine. When a person who owns a business can have multiple votes versus a person who has none or who lives in the city and spends her life and time there. I say it's not equitable.

Sen. Tawana Tannock: Point of clarification on that matter, Madam President.

The President: Minister, do you accept the point?

Sen. the Hon. Kim Wilkerson: I do. I'm not sure if it's a point of clarification or order.

POINT OF CLARIFICATION

Sen. Tawana Tannock: Are you saying that if you are a resident in the City of Hamilton you don't have a vote?

Sen. the Hon. Kim Wilkerson: I'm saying if you are the resident in the city, you have one vote. If you are a business owner in the city and you happen to own as I said seven buildings and seven businesses, you have 14 votes.

Sen. Tawana Tannock: Okay, thank you. It just sounded like you said residents didn't have a vote.

Sen. the Hon. Kim Wilkerson: I am saying that that inequity does not fit the PLP Government's view of democracy. We have come from a tradition of trying to fight for one man, one vote. You get the benefit of your elected parliamentarian. It's not like people don't have an election to go to. They have an opportunity to participate in the election. We are not banning every election, but we are talking about having a more robust system where election results won't be showing a zero per cent turnout for whatever reason that might be, Madam President.

So, with that, Madam President, I would like to move that the Bill—

The President: Second reading.

Sen. the Hon. Kim Wilkerson: Yes, for a second reading. That the Bill entitled Municipalities Reform Act 2026 be read for the second time.

The President: Is there any objection to that motion?
No objection.

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Bill entitled Municipalities Reform Act 2026 now be read a second *[sic]* time.

Some Hon. Senators: Third time.

The President: Third time.

[Crosstalk]

The President: I'm sorry you need to suspend [Standing Order] 26.

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Kim Wilkerson: I move that [Standing Order] 26 be suspended in respect of this Bill to be read a third time.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Bill entitled Municipalities Reform Act 2026 do now pass *[sic]*.

The President: A third reading.

Sen. the Hon. Kim Wilkerson: A third reading.

The President: Is there any objection to the third reading?

There's one objection.

[Crosstalk]

The President: [There are] multiple objections to the third reading.

We need to take a vote on the third reading.

[Pause]

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: While we are waiting for the vote to be organised, I would just like to acknowledge the presence in the Gallery of former Senator [James] Jardine and also former Member Michael Scott.

[Crosstalk]

The President: Oh, I beg your pardon.

[Crosstalk]

The President: And Minister Owen Darrell, welcome to the Chamber. And Reverend Dill. You are all coming in for—

[Inaudible interjections]

The President: Yes. Welcome to you, MP Dill.

[Pause]

The President: So, this is the vote on the third . . .

[Crosstalk]

The Clerk: Okay Senators we are having a vote on the third reading of the Municipalities Reform Act 2026. Those in favour of the third reading will vote Aye. Those opposed will vote Nay.

DIVISION

[Motion in favour of the third reading on the Bill entitled Municipalities Reform Act 2026]

Ayes: 5

Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler
Sen. L. Simmons

Nays: 6

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith
Sen. T. Tannock

Sen. the Hon. K. Wilkerson Sen. J. Wight
Sen. the Hon. J. E. Dillas-Wright

The President: Senators, the vote has been defeated—I'm sorry. The motion has been defeated by six to five.

[Motion defeated by majority on division.]

[Crosstalk]

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: Thank you.

[Crosstalk]

The President: Senators, we will move on with the next order on the Orders of the Day and that is the second reading of the Motor Car (Ridesharing) Amendment Act 2029 and that is—sorry, 2026. (This is not a good day for me.)

[Laughter]

The President: And that's in the name of Senator Mischa Fubler the Junior Minister of Tourism and Transport, Culture and Sport.

Senator Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

And as I just pull up my briefing . . . Madam President, I move that the Bill entitled the [Motor Car \(Ridesharing\) Amendment Act 2026](#) be now read a second time.

The President: Is there any objection to that motion?
No objection.

BILL

SECOND READING

MOTOR CAR (RIDESHARING) AMENDMENT ACT 2026

Sen. Mischa Fubler: Thank you, Madam President.

At its heart this Bill addresses a simple question: When a resident or visitor in Bermuda needs transportation can they get it reliably, safely and on time? That is the practical issue before the Senate. This debate is not about whether we value the taxi industry because we do. It's not whether taxis remain central to Bermuda's transportation system because they absolutely do. And it's not about replacing taxis. The question is whether Bermuda should continue living with a well-documented transportation availability gap or

whether we should take a measured and regulated step to close that gap.

Madam President, the evidence that Bermuda experiences transportation availability challenges is not only anecdotal. It has been raised repeatedly in public consultations, visitor feedback and dispatch data. The development of the ridesharing framework included consultation with key stakeholders including the Bermuda Chamber of Commerce, the Bermuda Hotel Association, the Bermuda Police Service, the Bermuda Taxi Owners and Operators Association, the Bermuda Tourism Authority, insurance companies, [the] Public Service Vehicles Licensing Board and Skyport.

In addition, the 2019 Transport Green Paper consultation involved more than 21,000 participants and when respondents were asked whether Bermuda should consider an app-based private pre-booking transport service, 65.0 per cent were in favour, 23.0 per cent were neutral, and 12.0 per cent were opposed. The issue also appears clearly in visitor experience data. Transportation reliability recorded a 26.6 per cent service gap in 2024 and a 25.2 per cent gap in 2025. And nearly half of visitors ranked transportation reliability as critically important to their overall experience.

Among the measured visitor experience factors, transportation reliability was ranked as the highest service gap. Taxi usage remained extremely high touching the vast majority of air visitors, yet satisfaction remained far too low relative to the importance of the service.

Madam President, on March 9, 2026, the Bermuda Tourism Authority, Bermuda Hotel Association, Skyport and the Bermuda Chamber of Commerce released a joint statement in *The Royal Gazette* embracing programmes that help to make sure Bermuda delivers a seamless and enjoyable on-Island experience.

They also support ways to boost the overall transportation availability for residents, businesses and visitors while continuing the important role taxis play with Bermuda's transportation system. It was stated that reliable ground transportation is a vital part of that experience and user feedback was consistently highlighted. Transportation availability particularly during peak periods and late evenings as an area where improvements would enhance satisfaction.

These four entities commented that they value taxi drivers and recognise them as frontline ambassadors for our Island. They further commented that visitors consistently rate their interactions with taxi operators very highly and their professionalism, knowledge and hospitality are an important part of the Bermuda experience. In other words, taxis remain essential to Bermuda's visitor experience, but the system does not always meet demand.

Madam President, transportation availability challenges are not new in Bermuda. They have appeared in public discussion for decades. As a few examples, *The Royal Gazette* article dated 6 July 1996 reported complaints from both residents and visitors

who had been left waiting hours for taxis during the busy summer tourism period.

One passenger reported waiting more than two hours in Paget to secure a ride to Hamilton. The source for that is *The Royal Gazette*, "Taxis hard to come by this summer, say passengers" (July 6, 1996). Similarly, *The Royal Gazette* report dated 16 October 1999 highlighted dispatch inefficiencies that resulted in situations where passengers were waiting in long queues at the airport while taxis were sitting idle elsewhere on the Island. Source for that again, *The Royal Gazette*, "Airport faces taxi shortage" (October 16, 1999).

A further public debate appeared in *The Royal Gazette* coverage dated the 18 November 2009 which referenced ongoing concerns about taxi availability during public holidays and highlighted calls for the taxi industry to meet the 16-hour service expectation for licensed vehicles. Source there again, *The Royal Gazette*, "Taxi drivers answer back after criticism of airport service" (November 18, 2009).

These examples demonstrate that transportation availability has been a recurring issue in Bermuda for nearly three decades. Madam President, dispatch data confirms the scale of the transportation gap. In 2024, dispatch systems recorded 268,019 ride requests including more than 130,000 unanswered requests.

In 2025, there were over 257,000 ride requests including more than 82,000 unanswered requests. These gaps occur most frequently during early mornings, late evening, and overnight hours, weekends, public holidays, cruise ship days, and major events outside Hamilton and major hotel corridors. During the tourism season, transportation demands often exists 24-hours a day particularly in the evenings when restaurants, nightlife, and events generate travel demand.

During the off-season months, overall demand is lower, but shortages still occur late at night and on weekends when fewer taxis are operating. In practical terms, this means that tens of thousands of residents and visitors each year attempt to secure transportation and are simply unable to do so. Madam President, even if the expected 16-hour service availability for taxis was fully enforced, enforcement alone cannot guarantee coverage during those peak periods.

Enforcement can ensure compliance among taxis that are already operating, but enforcement cannot create additional vehicles when demand spikes. That is the structural gap this Bill is designed to address. Madam President, transportation availability is also frequently raised in visitor feedback. Examples from travel platforms include—Sorry, apologies, I didn't request this in advance. If I may, some more quotes, Madam President.

[No audible response.]

Sen. Mischa Fubler: Yes? Thank you.

We waited almost an hour after dinner in Hamilton before we finally got a taxi. Coming from TripAdvisor Visitor Review, Hamilton Restaurant District, July 2023.

Another: *Beautiful island but finding a taxi late at night can be very difficult unless you pre-book.* Travel Advisor Review, Royal Naval Dockyard, September 2024.

And finally: *Transportation is probably the hardest part of visiting Bermuda. Something like Rideshare would make getting around much easier.* TripAdvisor Review, St. George's Visitor Comment, June 2024. These comments appear repeatedly in visitor discussions about Bermuda. And when transportation becomes a frustration, it affects the overall visitor experience. Madam President, some critics have suggested that stronger enforcement alone could resolve transportation availability challenges.

Enforcement is important and enforcement must continue. Traffic officers regularly conduct inspections covering driver's licences and badges, vehicle safety and compliance, parking permit display requirements, public service vehicle standards. Where appropriate, matters are referred to the Public Service Vehicles Licensing Board for disciplinary action.

The Transport Control Department is currently recruiting to fill two permanent traffic officer positions and planning to engage additional traffic officers to provide night and weekend coverage during the upcoming tourist season. However, enforcement alone cannot solve the structural issue. Even if the existing service expectations for taxis were fully enforced, enforcement does not guarantee coverage during late night hours, weekends, public holidays, large visitor events. Nor can enforcement create additional vehicles when demand spikes. This Bill addresses that structural gap.

Madam President, another concern raised in the public debate is that ridesharing would simply import a foreign model. And that is not the case. The framework proposed in this Bill has been designed specifically for Bermuda. Key features include:

- taxis receive first priority within the dispatch system;
- only operators who already hold a public service vehicle licence may participate;
- trips must be digitally dispatched rather than street hailed
- supporting cashless and accountable transactions;
- background and driving record checks for operators;
- vehicle inspection and safety standards;
- identification requirements including licence plates, decals, and badges for vehicles providing rideshare services;
- appropriate insurance requirements;
- regulatory oversight by the Public Service Vehicles Licensing Board.

These safeguards ensure the service operates within Bermuda's regulated public service vehicle system. Madam President, it is also important to recognise that this framework is designed to support the transportation ecosystem as a whole including the taxi industry.

When visitors and residents are unable to secure transportation, the frustration is often directed at the transportation system broadly, even though taxi operators themselves work hard to meet demand. By providing a regulated supplemental option during periods when taxis are simply unavailable, this framework helps ensure that Bermuda's transportation system functions more reliably overall and helps protect the reputation of the taxi industry by reducing situations where passengers are left without transportation. In that sense, this legislation should be understood not as competing with taxis, but as helping the broader system work more effectively for residents, visitors, and operators alike.

Madam President, Government intends to implement the framework with several important safeguards designed to protect the existing transportation system.

First, a permit cap. The system is expected to launch with a limited number of 150 permits, ensuring ridesharing remains supplemental rather than replacing taxis.

Next, randomised allocation. If applications exceed the number of available permits, allocation will occur through a transparent, randomised process administered by an independent accounting firm, ensuring fairness and avoiding perceptions of favouritism.

Next, seasonal operating controls. Operating parameters will vary seasonally to reflect Bermuda's tourism cycle. During peak tourism months, transportation demand often exists around the clock, while during winter months, demand tends to concentrate during evenings and weekends.

Next, finally, structured review. Government will monitor the framework on an ongoing basis using operational data, with the first full-year review helping inform decisions regarding the renewal and future structure of permits. These safeguards demonstrate that the framework is carefully controlled, limited, and adaptable.

Madam President, another important benefit of this framework is the data it provides. For many years, transportation discussions in Bermuda have relied heavily on anecdotal experiences. A digitally dispatched ridesharing framework allows government to capture structured transportation data, including trip origin and destination patterns, peak demand hours, geographic service gaps, trip volumes, and availability patterns. For the first time, government will have clear, Island-wide visibility into transportation demand patterns, allowing policy decisions to be guided by evidence rather than anecdote.

Madam President, it is also important to understand that this Bill does not stand alone. It forms part of

a broader programme of transportation modernisation already underway. Government has already implemented or is advancing several initiatives designed to improve the overall transportation experience in Bermuda. These include the Digital Fare Media Programme, allowing passengers to purchase fares digitally and improving the efficiency of the public transport system, real-time passenger information systems, which provide greater visibility into the location of buses and ferries, bus fleet renewal and ferry upgrades, improving reliability within the public transportation network, and broader transport system digitisation, which supports modern service delivery and better operational data.

Within that wider context, the introduction of a regulated ridesharing framework represents another step towards ensuring that Bermuda's transportation system reflects modern expectations for accessibility, reliability, and convenience.

Madam President, there is also an economic dimension to this discussion. Those tens of thousands of unanswered ride requests represent lost earning opportunities. Each unanswered ride represents a potential trip that could generate income for a Bermudian operator. By introducing a limited ridesharing framework, this Bill creates additional regulated earning opportunities while ensuring that operators remain subject to Bermuda's transport regulations.

Madam President, international experience also offers an important lesson. In several jurisdictions around the world, ridesharing services initially emerged outside existing regulatory frameworks, forcing governments to respond after the fact. For example, in 2013 in California, they created the first regulatory category for ridesharing companies after Uber and Lyft began operating without a clear legal framework. Philadelphia in 2016 introduced legislation regulating ridesharing services after disputes between taxi operators and app-based platforms occurred. And in Finland in 2018, they introduced new national legislation regulating ridesharing services following earlier legal disputes regarding unregulated operations.

These examples demonstrate that many governments ultimately need to introduce regulatory frameworks once digital ride services enter the market. Bermuda has the advantage of addressing the issue before unregulated services emerge, allowing the country to design a system suited to Bermuda's conditions.

Madam President, this Bill represents a practical response to a well-documented challenge. It is measured, it is regulated, and it is designed specifically for Bermuda. It protects the taxi industry while addressing transportation gaps that residents and visitors have experienced for many years.

Madam President, this Bill recognises two important truths. First, taxis remain essential to Bermuda's transportation system and to the visitor

experience. Second, Bermuda must address a long-standing transportation availability gap.

This legislation protects taxis, strengthens regulatory oversight, introduces modern dispatch technology, and provides additional transportation capacity when taxis are not available. Madam President, in the end, the question before this Senate is a practical one. Should Bermuda continue with the known transportation gap, or should we address it with a carefully regulated solution designed for Bermuda's circumstances?

The Government believes the responsible course is to act. For those reasons, Madam President, I commend the Motor Car (Ridesharing) Amendment Act 2026 to this Honourable Senate for consideration.

The President: Thank you, Senator Mischa Fubler.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: Before I open the floor for Senators to respond, I would just like to acknowledge and welcome the Permanent Secretary of Tourism and Transport, Ms. Carlita O'Brien, who is in the Chamber with us. Welcome to you.

[Crosstalk]

The President: She's a Deputy, sorry. Welcome, anyway.

[Motor Car (Ridesharing) Amendment Act 2026, second reading debate, continuing]

The President: Would any Senator care to speak on this Bill?

Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President. Before I start, I'd like to thank Minister Darrell and Carlita O'Brien for kindly reaching out to me in advance of today to discuss the legislation and answer questions that I might have on this. I appreciate them doing that. The session proved to be very helpful to me.

I also received a letter from the Bermuda Taxi Owners and Operators Association expressing their views, so I'd like to thank Mr. Ricky Tucker, their President, for that communication.

I believe we are very serious about upping our game in tourism in particular, including people who in Bermuda are here temporarily for business. We need to address what many in our community, including myself, feels is a noteworthy shortfall in our value proposition. We are not able to consistently and reliably get a person from point "A" to point "B" on our Island. That doesn't mean that there are not many taxi owners and drivers who don't do this very well. The majority, I believe, do, but we need a larger pool of them.

One great tourist or IB travel experience in Bermuda can be all for naught if they have one very unpleasant taxi experience along the way, which in my view happens too frequently for an Island that prides itself on tourism, whether leisure or business-related. And while I'm prioritising tourism in this example, I believe we equally lack the reliability and consistency for us Bermudians and guest workers attempting to get from one place to another.

In addition, I take great comfort in the joint statement released recently by the Bermuda Tourism Authority, the Bermuda Hotel Association, Skyport, and the Bermuda Chamber of Commerce, all in support of expanding transportation options. We certainly don't want to disenfranchise the Bermuda taxi owners and operators through this Bill, which was initially a concern of mine before my discussions with Minister Darrell and Carlita O'Brien, and just hearing Senator Fubler's comments.

My understanding from my discussions with them and from what I've just heard is that dispatchers will initially contact the existing fleet of taxi owners and will only dispatch to new permit holders under this legislation if and only when no taxi owner is able to successfully agree to pick up a call in need of a ride. So, this seems very fair and equitable to the current fleet of taxi owners.

More supply of operators on our roads through this Bill should serve to continue to allow taxi owners to support themselves and their families while enhancing the travel experience on our Island for more individuals who seek to obtain it. In summary, Madam President, I am supportive of this Bill. Thank you, Madam President.

The President: Thank you, Vice President John Wight. Would any other Senator care to speak?

I recognise Senator Tarik Dunbar Smith. You have the floor.

Sen. Tarik Smith: Thank you, Madam President.

And again, good afternoon to my Senate colleagues and listening audience. I must first declare my interest as a taxi operator before I begin. I'm deeply concerned with this legislation. I can appreciate the Minister and the Permanent Secretary and also Senator Fubler for his Statement. It does bring a bit of comfort when you hear that the taxi drivers will be, I would say, dispatched or given first priority with this rideshare app.

But what I would say is that we have to protect the taxi industry to a degree because sometimes when we watch sport, such as boxing, you do not see a heavyweight fighter fighting against a lightweight fighter. With this being said, the taxi industry is a very, very regulated industry. With the type of vehicles we have, with the insurance that we have, with the dress attire that we have, having to have our Bill of Rights, the rate card in the doors, and so on and so forth.

I can categorically say that I have seen taxi drivers work day in, day out to move the Bermuda public as well as visitors. I would say that it's probably my most enjoyable experience travelling around the Island with visitors and locals, having conversations as someone that loves to talk. But what we see with rideshare across the world is that it has destroyed the taxi industry. And this is rideshare. Is it Uber? No. Is it Lyft? No. Is it similar? Absolutely. Yes, you will have to get a proper service vehicle licence, but that's not difficult if you apply into the Transport Control Department, and then you can apply for a rideshare permit.

So, I would hope that those that are listening within these Chambers can understand that drivers are investing hundreds of thousands of dollars into their vehicles. This is their livelihood. They are out here day and night. And in the slow season, some taxi drivers, if you add it all together, make less than \$10 an hour. Yes, in the busy season, they can actually boost their profits, and they can boost what it is that they are making, but in the slow season they aren't making much money.

Now introducing rideshare will absolutely 100 per cent take money out of their pockets, because it can be a situation where I can be having a conversation with Senator Rogers and the rideshare may go off, and I may miss it. It's not because I don't want to do the job, or because I'm not on the streets trying to provide service to the public, but that it's a possibility. So, to say that this is helping the taxi industry, I disagree respectfully that it's not helping the taxi industry at all.

I would hope that I can get a few questions answered by the Senator Fubler. If the government can provide all the data that they are citing to the Senate and to the public completely about the numbers that they say the unanswered amount of, let's say a percentage of the unanswered amount of calls versus the amount of calls that were made, and also the legislation states that the dispatch will go to the drivers first.

So, what's to say that a taxi driver doesn't answer—I mean answers, and then takes longer than 30 minutes? There are a tremendous number of apps out there within the taxi industry that are beneficial. One of them I've been using for many years, you don't need to say the name, begins with an "H," which I think is a fantastic app, but it operates with the drivers. And when that app goes off, people are answering that app one time, ping. Sometimes you call guys a *fast draw*, because they answer the app so fast it's unreal. You don't have a chance to even look and see where it is.

So, I would hope that also we take into consideration those that are listening within these Chambers. There are other things like the hotels, restaurants, and cruise ship along the Telegram app, where hotels and restaurants put out that they need calls, and it's only a 15-minute window we are able to answer. A person in another place said that a particular hotel they work at has to wait for 45 minutes on this particular app, and that's not even possible, because it's only 15 minutes

once it's been answered, and it goes to the closest driver in the area. This was established by the drivers themselves.

So, the innovation and the advancement in the taxi industry is happening. I do hope that the Government can come to a consensus and see that maybe we can get more of the 600 taxis that are licenced to be on the road, on the road at hours and all hours, maybe help them with the insurance for the owner of the taxi, so that they can insure it correctly in case of an accident, so they are not out of work if their relief driver is involved in an accident. These are all things that are concerns of owners of taxis. That's why many owners do not rent their taxis out to other drivers, because this is a possibility that something may happen, and then I'm out of sorts. I don't have a vehicle to bring in my income to support my family. These are very real things, Madam President.

So those are my questions; [those] are my statements. There are valid points to what the Government is trying to do, but this will definitely, I feel, in the long term, destroy the taxi industry. I feel we should enforce the rules and regulations that are in place for the taxi industry already before we bring in this rideshare app. Thank you very much.

The President: Thank you, Senator Tarik Dunbar Smith.

Would any other Senator . . . Lindsay Simmons, Senator Lindsay Simmons.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, first I would like to give some examples. About two and a half years ago, I called for a taxi. My father was rushed to the hospital, and I waited over two hours. No taxi showed up. And I waited. I finally had to . . . my family was down at the hospital, so they couldn't collect me. I finally had to reach out to a friend who knew someone that lived in my neighbourhood to take me to the hospital. No taxi showed up.

Madam President, I also run two restaurants, and my restaurant is not on the other side of Front Street. No taxis come. In the last year, I've given at least, *at least*, 10 people rides in my car. I've had to take stuff out of my car to put passengers in because no taxis show up.

Madam President, this is a real concern of real people trying to get to certain locations. And people shouldn't have to wait hours . . . 30, 40 minutes, or no show to get a taxi. I've even taken people to St. Regis and I'm thinking a taxi is going to show up. I'm in town. This taxi ride is going to take them to St. Regis. These are real situations that have happened to real people. And let's talk about the people who live in what I call the Back o' Town, my home. They can't get a taxi.

So, we have an issue. And I just want to declare my interest. My whole life my father owned two

taxis. All I know is the taxi life. My daddy worked day and night, night and day. He was one that followed . . . His knees came up to his . . . his socks came up to his knees. He was always dressed the part. He went and picked up people day in and day out.

And yes, he rented his taxi. And yes, it's a real concern when somebody else drives your taxi and it's in an accident. So that's a real concern and I take your point on that. But at the same time legislation is that that taxi should only be on the road for 16 hours. And nobody could be in a taxi for 16 hours, 7 days a week. So, it's a problem, Madam President.

So, I just want to say that I am in strong support of the Motor Car (Ridesharing) Amendment Act 2026 legislation that reflects balance, fairness, and forward-thinking leadership in Bermuda's transportation sector.

This Bill is not about choosing one group over another. It is not about creating a system that . . . it is about creating a system that works for everyone: drivers, passengers, businesses, and our wider economy.

And Madam President, I want to be very, very clear from the outset. This legislation still puts taxi drivers first. And again, as a daughter of a taxi owner, if it didn't, I would have a problem with this Bill. But the Minister responsible has made it very clear that taxi drivers come first. And in my opinion, it would be crazy as the Minister owns a taxi and he has declared his interest that he is a taxi owner, that it would be . . . it would not be in his best interest to not let the taxi drivers be first. Taxi operators have been . . . taxi operators have long been the backbone of Bermuda's transport system. They have served our residents and our visitors for decades, often under strict regulations, high operating costs, and significant personal investment. This Bill recognises that contribution and ensures that any evolution of the industry does not come at their expense.

Madam President, ridesharing, as introduced through this legislation, is not designed to replace taxis. It is designed to complement them. The framework ensures that taxis remain the primary and protected service, while rideshare options fill gaps in availability, improve flexibility, and enhance the overall system.

Madam President, this is what balance looks like. This means that Mr. and Mrs. Smith can be able to get to the grocery store, can get their children to school in time, can get to the hospital to see a sick relative. This Bill maintains strong regulatory safeguards that prevent unfair competition. It ensures that taxi operators are not undercut or displaced, while still allowing innovation to take place in a controlled and responsible way. I want to say that again, *this is a controlled and regulated system* that we are pushing through today, Madam President. In doing so it protects livelihoods while also creating new opportunities. How many people do we know can use that extra income, Madam President?

Now let us address the Opposition's narrative directly, Madam President. We are hearing claims that this Bill will harm taxi drivers or open the floodgates to

uncontrolled competition. But, Madam President, that is simply not the case. This legislation has been carefully structured to avoid exactly that outcome. It does not create a free-for-all for all environments. It introduces ridesharing in a measured, regulated way, one that respects the existing industry and prioritises its stability.

Madam President, in fact, one could argue that doing nothing will pose a greater risk on taxi drivers. Without modernisation, Bermuda risks falling behind global standards, reducing visitor satisfaction, and ultimately shrinking demand for transport service overall. That will hurt taxi operators far more than a balanced, well-regulated system could ever do.

Madam President, there are also claims that this Bill unfairly favours new . . . but again, that reality is the opposite. Taxi drivers remain central to the system. Their role is protected, their standards remain benchmarked, and their improvement is recognised through the legislation.

I also want to bring up a point that Senator Smith said. If you become a part of the ridesharing team, you are not just going to have a regular insurance policy. They would have to have a premium insurance policy in order to be regulated in the system as part of the ridesharing team. What we are doing is strengthening the entire ecosystem, not weakening any part of it.

Madam President, we are not alone in supporting this approach. The business community, including the Bermuda Chamber of Commerce, has consistently highlighted the importance of reliable, accessible transportation to the economic growth. A strong modern transportation system supports tourism, helps local businesses thrive, and improves the daily lives of us, the Bermudians. Madam President, this Bill delivers on that need without abandoning those who built the industry in the first place.

So, Madam President, let us be honest about what is before us. This is not a threat to taxi drivers. This is not an unregulated shift. This is not change for the sake of change. This, Madam President, is a thoughtful reform. It protects the foundation of our transport system while preparing it for the future. It respects tradition while embracing innovation. Again, Madam President, it is embracing innovation. And most importantly, it ensures that Bermuda continues to move forward, and we will move forward together.

So, Madam President, I urge you and my Senate colleagues, do not be swayed by fear-based arguments or misinformation. Look at the substance of this Bill and what we are doing. We are protecting the tourists by having it regulated. We are protecting our people by having it regulated. We are also getting people safely from point "A" to point "B." It's time that we stop having people in the streets late at night who cannot find a taxi. And it also gives people the opportunity to make some extra money.

So, Madam President, look at all the opportunities that this Bill creates for our people. So, I

wholeheartedly support the Motor Car (Ridesharing) Amendment Act 2026. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.
And before I call on Senator Tawana Tannock to take . . .

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: I would like to acknowledge the presence of Opposition Shadow Minister—No, I'm sorry. I want to acknowledge Minister Diallo Rabain in the Gallery. Welcome to you, sir. I'm looking at my other note.

[Motor Car (Ridesharing) Amendment Act 2026, second reading debate, continuing]

The President: Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.
I do have a couple of words to say, but I also submitted written questions for answer. So, I don't know what Senator Fubler would prefer.

[Crosstalk]

Sen. Mischa Fubler: If I may, Madam President, my understanding is because the written questions were submitted for today, they would have constituted pre-supposition of the debate that we are having now. And so, I think we can continue as under your guidance.

The President: Senator Tannock, I did send an email, but the questions are not going to be allowed because we will be debating this Bill. You can put the questions verbally.

Sen. Tawana Tannock: Okay, well, then I'm restricted to those three questions. Okay, I will put them verbally.

But this is it, right? So, the most . . . well, I guess if everybody's declaring their interests, I should say this. Taxi 1369 was my grandfather, Arthur Pemberton. He drove it my entire life, of his life. So, I have fond memories of the taxi coming down the hill. And I was also a taxi dispatcher for the BIU Taxi [Transportation] Co-op under George Scott. I worked there weekends and evenings. And so, I am well aware of taxi drivers and calling in and dispatching. I know everything but a Gombey.

[Laughter]

Sen. Tawana Tannock: So, I feel like I have interest in this and I have been really heartened by the public engagement around this issue. And I just want to commend everybody who has reached out for their

concerns. I would also like to commend the Government who gave great information and a presentation regarding this. And quite frankly, I wish we could do it for every Act. So, I really appreciate that. And I love the engagement around that. So, thank you to the public and thank you to the Government for that.

So, I guess to begin with, and I will get to my questions, the most equitable study that I could find that mirrored Bermuda was that in the UK who have a heavily regulated rideshare industry. So, they don't have public service vehicles. They have what they call private hire vehicles. And it was from 2023. It's a journal called *Science Direct*. And *Science Direct* is very clear that you cannot equate what's happening in the UK with what's happening with rideshare around the world because rideshare around the world tends to be less regulated than it is in the UK.

However, even with the regulations in the UK, they found that rideshare, after the initiation of rideshare, there was a gradual decline in the income of taxi drivers. They also say that it is too, far too . . . this was in 2023. They are still doing studies, but they are saying that it is an apparent and gradual decline. And that when rideshare comes on board, most people switch to rideshare. I think 30 per cent of people prefer and go to rideshare. Like I said, it's the *Science Direct* 2023, if anybody wants to look up that information. So, I think that goes to show that no matter how much we want to say we are protecting taxi drivers, right?

Sen. Lindsay Simmons: Point of information, Madam President.

Sen. Tawana Tannock: Yes.

The President: Yes.

POINT OF INFORMATION

Sen. Lindsay Simmons: Madam President, I don't know if we've been very clear. This is only during peak times. It's not all year round. It is regulated. It's not a free-for-all, 365 days a year, rideshare, that we're looking to implement. We are doing it during busy times, peak times. So, I think that we need to be very clear with what we are saying. It's not an Uber that's coming to Bermuda. It's rideshare during the peak times.

Sen. Tawana Tannock: Thank you. Thank you, Senator Simmons, because that brings me to a note that I had written down when you mentioned that people will be able to get to school on time and get to the hospital on time. And I'm sorry that you had the experience that you had. I wanted to mention the fact that we are not opening up the market in general. You're absolutely right. So, people may still not be able to get to the hospital in time, [or to] school on time because the rideshare permits are for a certain period of time that are busy periods.

Sen. Lindsay Simmons: My point of information, again, Madam President.

The President: Do you accept it?

Sen. Tawana Tannock: Yes, yes.

POINT OF INFORMATION

Sen. Lindsay Simmons: Sorry. So, a lot of times when you don't see taxis coming, it's during these peak times when tourists are here. [During] peak season is when it's the most difficult time to get taxis. So yes, when I waited to go to the hospital to see my father, it was summertime. Everybody wanted to pick up tourists, and I had to wait for a taxi, so I never got one. But I understand what you are saying, but at the same time, it's usually during these peak times that we find that people are missing opportunities to get where they have to go and it's no taxis available.

Sen. Tawana Tannock: Thank you.
And then my—oh, sorry.

[Crosstalk]

The President: Sorry.

Sen. Victoria Cunningham: A point of clarification on what Senator Simmons just said.

The President: Do you accept a point of clarification?

[No audible response.]

POINT IN CLARIFICATION

Sen. Victoria Cunningham: Can she point to where in the Act that it actually says about the seasonality of the rideshare licences? Thank you.

Sen. Lindsay Simmons: It's in the regulations, Madam President.

The President: Thank you.
Continue—

Sen. Tawana Tannock: —But have the regulations been drafted?

The President: Sorry, your question, Senator Tannock?

Sen. Tawana Tannock: Have the regulations been drafted?

Sen. Mischa Fubler: Point of information, Madam President.

The President: Do you accept? Yes.

Sen. Tawana Tannock: Yes, yes, yes, yes. I always accept.—

Sen. Mischa Fubler: —Yes, the regulations—

Sen. Tawana Tannock: I'm going to accept feedback, so.

POINT OF INFORMATION

Sen. Mischa Fubler: Regulations have been drafted; they are fairly close. They are coming shortly. I don't know if you get the kind of gist . . . we are keen to employ this for this tourism season so we can get enhanced data around the operation.

And also, just on the study that you shared, I think it's important to note that even in that case, Ubers and taxis operate on different networks. In our situation with the rideshare, the rideshare and the taxis are being hailed through the same network. And so that case of people having preference, the person's preference is irrelevant because the taxi gets first choice on the ride request.

Sen. Tawana Tannock: Thank you, thank you, Senator Fubler.

And so, this brings me to my last point before my questions, which is that of enforcement. We have heard a lot about enforcement, and it seems illogical to me that the way to enforce something is to—actually, I have another point. But the way to enforce something is to put more vehicles on the road when we aren't enforcing the vehicles that are currently on the road.

I understand from my communication with the Ministry and with people in the public service industry that part of that has been because there hasn't been a monitoring that there should have been. And so, I guess one of my questions would have been, were I asking those questions, why would we go to this step without trying to enhance and enforce what we currently have? Why are we trying to create something new when we haven't strengthened what we already have? That's a rhetorical question.

My other two points are regarding the amount of increased traffic on the road. We have a real problem with traffic accidents currently. We are looking at putting at least 150 more vehicles that may have normally been parked up, right? Because now we are saying, you don't have to park your vehicle. So, if my vehicle used to be parked, I can actually give it to somebody else who has a permit and they can come on the road. And so, we already have a congested road. We're going to issue 150 rideshare permits, right?

POINT OF CLARIFICATION

Sen. Lindsay Simmons: Madam President, a point of clarity.

The vehicle's already on the road and it's, so we are not adding cars to the road, but it's people's private cars.

Sen. Tawana Tannock: Yes, but my point was that I could have a private car that's licenced as a rideshare vehicle. Senator Wight can be a rideshare licenced driver. Where my car would normally be parked in Hamilton, I can actually give my car to Senator Wight because my car's licenced and Senator Wight is licenced. So, my car that would normally be parked can be on the road.

POINT OF ORDER

[Misleading]

Sen. Mischa Fubler: Point of information . . . Point of order, Madam President. I need to select the right one.

Madam President, Senator Tannock is unintentionally misleading the [Senate]. There is no net addition of vehicles on the road as a result of the ridesharing. These are already vehicles in existence.

Sen. Tawana Tannock: No, I agree. And what . . . and so . . . that's why my example was, I already have a car. If I licence my car, right, as a rideshare vehicle and Senator Wight is also licenced as a rideshare driver, where my car would normally be parked, Senator Wight can take my car, if I allow him to do so, and have it on the road.

Sen. Mischa Fubler: Point of order, Madam President.

The President: There is a point of order. What is your point of order?

POINT OF ORDER

[Misleading]

Sen. Mischa Fubler: I'm sure that Senator Tannock is still unintentionally misleading the [Senate], but that study that you spoke to, or numerous others that she can avail herself of, will show that alternative options to transit, like rideshare, help to reduce the number of vehicles on the road.

The President: Thank you.

Senator Tannock, you can continue.

Sen. Tawana Tannock: Thank you very much.

And then my last point is that about pollution and emissions, right? And this goes to, and I take your point, and I take Senator Simmons' point, but I do believe that more cars will be on the road at any given time than normally would be. And I'm not saying new cars. I am saying cars that are already on the road will be utilised in a way that they have not before.

POINT OF INFORMATION

Sen. Lindsay Simmons: A point of clarity, Madam President. A point of information, actually.

Madam President, that might be what the Government . . . the Government is trying to help to solve a problem, that people are not being picked up. So of course, we are going to want the people who are getting rideshare permits to use them. We don't want them to sit up and not be used. So, if somebody has a permit and a car to pick up people, we don't want them sitting on the side. We want them to use it. That's the whole point of this legislation, to get people from point "A" to point "B" in a regulated way, safely . . . after the taxi drivers cannot pick up the passengers. So, definitely we want to use the rideshare option that we are proposing.

Sen. Tawana Tannock: Thank you.

So, with more vehicles on the road, that becomes . . . so I go back to my question of enforcement. Enforcement not only of the existing taxi industry, but enforcement in terms of road traffic, enforcement in terms of pollution emissions. There is nothing spoken to in that Act to talk about the impact of—

Sen. Lindsay Simmons: Point of order, Madam President.

Sen. Tawana Tannock: I do not accept it this time.

Sen. Lindsay Simmons: You can't not accept a point of order.

[Laughter]

The President: Senator Tannock, the point of order is in my remit.

Sen. Tawana Tannock: Oh, yes.

The President: What is your point of order?

POINT OF ORDER

Sen. Lindsay Simmons: Madam President, the Bill clearly spoke about more enforcement, getting new people on board. So, we are looking at enforcing. So, the Bill is speaking to that. We didn't just speak about rideshare. We are speaking about regulating everybody, making sure that everybody's doing what they have to do. He clearly stated in his Bill. So, . . .

Sen. Tawana Tannock: Yes, but I also—

The President: We will move on.

Senator Tannock, you have some—

Sen. Tawana Tannock: Yes, because I also—

The President:—your final question.

Sen. Tawana Tannock:—clearly read the budget, and I don't see the allowance for those new staff members for enforcement.

But I would like to go to ask my questions now.

POINT OF ORDER

Sen. Lindsay Simmons: Point of order, Madam President. She's bringing up the budget, and she cannot bring it up in this debate.

The President: That's true.

Senator Tannock, you cannot bring up . . . we had the budget this morning. So, you cannot bring up the budget. And furthermore, next week we will . . . well, we will proceed to . . . yes, the budget in Committee. And you can raise your questions at that time, not at this moment.

Sen. Tawana Tannock: Thank you. Thank you. I will proceed to my questions then.

The Minister of Tourism and Transport, Culture and Sport recently cited that there were 82,284 unanswered taxi requests in the last year, and that the average wait time for a taxi was 37 minutes. Can the Junior Minister please inform the Senate what government department or organisation provided this data and how it was collected?

Senator Fubler, do you want me to ask all of them or go one by one?

[Inaudible interjections]

Sen. Tawana Tannock: Okay, all right.

The second one is, the Bermuda Taxi Owners Association represents the largest group of single stakeholders who have stated that there has not been sufficient consultation between the Ministry and their organisation, confirming that there was one meeting on September 17, 2025. Can the Junior Minister please provide documentation of consultation with the Bermuda Taxi Owners and Operators Association [BTOA] and/or individual taxi drivers? So how much consultation was there in other words?

And then my third one was, I was informed that their BTOA presented an application for the use of an app—

Sen. Mischa Fubler: Point of order, Madam President.

The President: Senator Fubler, what—

POINT OF ORDER

Sen. Mischa Fubler: That sounds like supposition. "I was informed"—that seems like an inappropriate way

to phrase. It's against the rules, right? It has got to be fact-based, the things we are talking to.

Sen. Tawana Tannock: Okay, so I can change that.

The BTOA presented an application for the use of an app called Journi in November 2024. That would serve as a central dispatch and allow tracking the location of all taxi subscribers for the use of the dispatch and passengers booking taxis. Journi is also capable of providing the information on the government . . . that the government is currently lacking. Approval of the app was only provided on March 3, 2026. Can the Junior Minister please inform the Senate the reason for the delay in its approval? Thank you, Senator Fubler.

The President: Thank you, Senator Tannock.

Senator Fubler . . . whose response? Senator Simmons?

Sen. Mischa Fubler: If there is no one else who wants to speak to this, I see the other hands. Sorry, Madam President, I'm happy to wrap up.

[Inaudible interjections]

POINT OF ORDER

Sen. Mischa Fubler: Oh, yes. Also, the Journi app is not part of the legislation. Just point of order.

The President: All right. Thank you.

Senator Victoria Cunningham has indicated she wants to ask a question.

Sen. Victoria Cunningham: Make comment and question.

The President: Or comment.

Sen. Victoria Cunningham: Thank you.

The President: Mm-hmm.

Sen. Victoria Cunningham: Thank you.

And I think I'll start by saying that we, and by that, I mean the *royal we*, the Opposition here, are not opposed to innovation and we are not opposed to technology. And we are not opposed to improving Bermuda's transportation system, but we are opposed to introducing another system on top of existing ones that do not function as they should.

Madam President, I think the central issue with this Bill is not ridesharing itself. It is, as was just mentioned, the enforcement. And I think, you know, how can we create a whole new class of public service vehicle operators when we aren't effectively regulating the system that we already have? You know, we have got to ask ourselves, you know, we have heard repeatedly

that the existing regulations, the 16 hours, are not consistently and continuously being enforced.

So, we are hearing requirements around availability, service standards, [and] operational expectations are not being upheld. We have heard from taxi drivers that, well, I will say that I have been emailed by various members of the BTOA and other taxi drivers to tell me that they are willing to be on the road for 16 hours, but the current framework is struggling to enforce that. So, I think, you know, Madam President, this Bill does not fix the existing system, so why are we going to add another layer to it?

It will introduce a new category of operators, it will introduce a new permitting regime, and then, obviously, the new responsibility of enforcement. So, I think this is just expansion without foundation, and it requires people, it requires oversight, and it requires, again, accountability. You know, one of my questions would be, and I guess Senator Tannock was going this way, but how many traffic officers are currently assigned to the enforcement of our public service vehicles, and how many additional resources will be allocated to oversee the ridesharing?

And, Madam President, I will say that the taxi industry, in my mind, I'm very proud when I get in a taxi with a visitor, whether it's a business visitor or a friend or family, because we have clear expectations of what we are getting into. You know, vehicle condition, professionalism, public presentation, you know, these are part of Bermuda's charm, they are our brand, they are our tourism product. Will rideshare operators be held to the same standards? The answer to that, and that's not a question, so the answer to that is probably going to be in these regulations that we have not yet seen, and so I'm unsure why we can be voting on a Bill when we haven't seen the actual stipulated regulations that will be in place. But will there be a dress code, requirements on vehicles, insurance even? Or will we start to see a gradual erosion, as we have seen across the community time and time again, of the standards that the public has come to expect?

So, as I mentioned, I've been contacted by various members of the public service vehicle industry, and they have serious and legitimate concerns. So, a lot of these are Bermudians who have invested heavily into these licences, they comply with the regulations, they have maintained at a lot of cost to their vehicles, and as mentioned, they are on the road. I mean, I had to just pay \$440 for a new suspension on my car, so, you know, I don't drive as much as a taxi, so I can't imagine what their bills are, even with the . . . let's go with the concessions on custom duties.

But these operators have built their livelihoods within the framework of the law that has been established, and they did so in good faith, understanding that the rules would be applied fairly and consistently. And I think this Bill changes those rules. And we are not a large market. We are not a London or New York. We have a limited population. We have a finite number of

visitors, and we have to carefully balance that transportation system.

So, I think introducing potentially another quarter amount of additional vehicles, I don't think it will expand demand, I think it will divide it, and it will have a consequence on Bermudian livelihoods. And I will say that if the regulations are going to say that the taxis get first dibs over the rideshare operators, if I'm standing at the airport and there isn't a taxi, chances are, there probably is not going to be a rideshare operator either. So, you can't assume just because there isn't a taxi that there will always be a rideshare person, and that's how we, you know, we can't just assume this is the cherry on the top.

But I think, you know, overall, we are undermining a balance by introducing these different vehicles, additional vehicles. And I think also another, you know, question on the lack of meaningful consultation. I feel that . . . that . . . no, okay, I'm not going to say that. So, I'm not . . . okay, I don't want [Senator] Fubler to, anyway.

So, I think from my side, we are not saying never, and I think, you know, it is innovation, but I think let's fix the current system first before we start adding another layer of complexity and then consider expansion in the future. But if we aren't able to fix the minimum regulations that the taxi drivers are already expected to be living by, you know, then this legislation is not going to change anything.

So, I think in this current form, this Bill raises too many unanswered questions. So, I will not be supporting the Bill, but I have the question on the number of traffic officers. And I also have, because I would be interested in what the regulations will come out with the rideshares being expected to meet the same service requirements, address vehicle condition, professional conduct, and such forth.

And so basically so that it will be a level playing field between the taxi drivers, or the PSV [Public Service Vehicle] operators, and the rideshare operators. Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Would any other Senator care to speak on this Bill?

Senator Wight.

Sen. John Wight: Am I permitted to ask a question, even though I've already . . .

[Inaudible interjections]

Sen. John Wight: I can't ask questions, okay.

The President: Minister Wilkinson—Wilkerson, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I would like to add just a few comments in relation to some of the questions that I have heard and maybe starting last with Minister *[sic]* Cunningham's—I am speaking to the future.

[Laughter]

Sen. the Hon. Kim Wilkerson: So, we invited her to come over a little earlier.

[Laughter]

Sen. the Hon. Kim Wilkerson: Senator Cunningham's admonition in trying to fix the current system first and then serve the tourists who are standing and waiting. And I say, the OBA want to have it both ways. They want to talk about growing the tourism product, serving more, getting our revenues up. They want to talk about protecting the international business pie, but yet we should do a piecemeal approach to getting people from point "A" to point "B" when all of the evidence shows that the people most impacted by the lack of transportation are tourists and members of the international business community who may be business visitors or those working in the industry here.

Madam President, to that I would say, on the 29th of June 2024, the former Transport Minister went out in public and had a statement about rideshare coming.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: So, the industry has had near on two years, the BTOA, which is self-regulated, has an association to gather its members together and decide how they were going to respond as a business sector to the issue in front of them.

Madam President, they have not done that. And the suggestion that we should now wait a little longer while people wait, while the data is what it is, Madam President, in my own anecdotal points of view, certainly come from—and declaring my interest, I have an Airbnb. I live in the West, Madam President. I live in Somerset. We are often driving our guests from point "A" to point "B." All right? We had people who arrived about a month ago; they came for a wedding, Madam President. They could not get to the wedding. It was a lucky thing that I returned home, and I was able to drive them to the location. And so, you know, it's terrible when our guests have an excellent experience in Bermuda, except for the fact that they cannot get a taxi.

And it doesn't just . . . it impacts the restaurants, right, who are not able to either get people to or from their establishments, and businesses like mine—declaring our interest. They are having an excellent experience, but for. And so, I think it would have been great if the regulations were here and we could talk to them at the time, but I believe that our colleagues should accept the intention and the spirit of the regulations that are going to come.

The Bill clearly says that this objective is to augment the current industry. My colleague, Senator Fubler, I think has made the point well, that there is a single application, a single point for dispatch through all of the apps. There is not a different system. There is not a separate Uber system from a medallion system. And so, this supplementary system will be in the interest of all of us, Madam President. And so I urge colleagues to consider it, understanding that we do have to create a balance. Yes, a balance between taxi owners and operators, but they have had time, Madam President, to respond if they had a willingness to do so in a more meaningful way to this impending issue. Madam President, thank you.

The President: Thank you, Minister Wilkerson.
Would any other Senator care to speak?
Minister Caesar, Crystal Caesar.

Sen. the Hon. Crystal Caesar: Yes, thank you, Madam President.

Since we are all declaring interests, my grandfather drove a taxi many years ago and has had several actually and developed a full business. And I think that that actually contributed to my family's ability to have some level of economic independence. And so, I have an appreciation for what taxi owners . . . it's a business for them, right? So, I understand the nuances they are in. And so, I appreciate that, because had we not had the benefit of some of that, I may not have been able to, been on a certain trajectory myself. So, I do appreciate that from a personal standpoint.

I also have an Airbnb, and so I actually have a relationship with a taxi driver who I like to call as part of my ecosystem, who basically is on rotation, right? So, when someone comes in, I call him, I say, that person is coming in on this day, they need to leave on that day, et cetera, et cetera. There have been times where, for whatever reason, our wires got crossed, and then I had to scramble and try to find someone else in order to transport that person to whatever event or to catch a plane.

Had we had this particular rideshare ability at that point, it would have been that much easier . . . like, talk about stress! I'm sitting at work, trying to work, my guest says to me, *Oh, what time did you order the taxi for us?* And so we try to do it in plenty of time, so we're getting down to the wire, I live in Somerset, as my colleague does, and so I'm looking at the time and I'm thinking, *OMG, I'm in town, they're in Somerset, they need to get to St. George's, where's the taxi driver?* And then trying to find one was . . . it's not parliamentary language, but it was hellish.

[Laughter]

Sen. the Hon. Crystal Caesar: And just to put it plain. So had we had something like this to stand in the gap, particularly during peak times, would have made

everybody's lives a lot easier. And so that person or the rideshare app can become a part of that ecosystem for these types of situations, for smaller businesses like an Airbnb, or even for those that are . . . for hotel and hoteliers.

I also see there being benefit for taxi drivers in terms of making sure that they have, some of them actually serve corporate, they have corporate contracts. And so, it would help them also to be able to maybe organise their schedule as well, to maybe ensure that if there's a gap, that potentially they may have something that supplements on those down . . . or those times that they have available. And so, I only see benefit in this.

Oftentimes I find, again, that we need to embrace change. It seems to me like whenever there's something new, the first thing we do is like, *Oh, no!* Instead of thinking about the fact that this actually can enhance our tourism product. To see a tourist standing by the roadside, knowing, again, I'm heading to Somerset, I see them by Horseshoe Bay, hot and sweaty, knowing that they probably won't make it in time to get back on a boat to leave. And then you have to stop and say, *Where are you going?* It just helps in just moving things along in our tourism product.

And so, I see this as a benefit, particularly because the Minister and his team have, they have absorbed some of the concerns and made adjustments such that we are still putting taxi drivers in a level of supremacy in terms of choice for our tourists. They love the taxi drivers. Taxi drivers enjoy it as well, but I do believe that we have to recognise that we are in modern times and people, whenever they want something, they want it. And we have to meet that need. And I think that particularly during peak times, this does exactly that for us.

So, I'm happy to support this. I think that it is actually going to work out really well. I think that the noise will quiet once, and I'm positive that it's going to pass. I'm putting the vibes out there today. But I think that this is only an enhancement to our tourism product and for hospitality. Thank you, Madam President.

The President: And thank you, Minister Caesar.

Would any other Senator . . . Lauren Bell, I see you. You have the floor.

Sen. Lauren Bell: Thank you again, Madam President.

Today I want to express my support for this legislation to introduce a regulated rideshare framework for Bermuda. My support is based on the fact that this legislation is measured, balanced, and rooted firmly in evidence. This Bill clearly responds to a clear and persistent reality. Bermuda has a transportation gap. And many of my Senator colleagues today have given real life experiences that speaks to that obvious transportation gap. And for years, residents and visitors alike have experienced these challenges with availability and reliability, particularly during peak periods, public

holidays, late evenings, and early mornings. And this is not anecdotal. This is supported by real data.

Transportation has consistently ranked as the number one service issue for visitors and satisfaction levels for taxis remain well below where we need them. And if we are serious about our position that we want to strengthen our tourism product and improve daily life for our residents, we must confront this gap directly. Now, Madam President, it's important that we are very clear that this legislation does not in any way dismantle our existing system. It strengthens it. And this is the repeated narrative that has come from this side of the Senate. And I want to emphasise that.

This framework has deliberately been designed to protect the taxi industry. And I'm going to repeat that. It has been deliberately designed to protect our taxi industry. Taxis remain the backbone of our transportation system. And under this model, taxi operators will always receive first priority for all ride requests. Street hails and taxi stands were made exclusively for taxis. And fares will remain regulated. And ridesharing is only activated when taxis are unavailable or decline a request.

It is clear, Madam President, this is not replacement. It is a supplement to what we have. It ensures that when demand exceeds supply, and as it often does, there is a structured, legal, and regulated way to meet that demand without undermining those who have long served this country in this industry.

Earlier in this debate, my colleague presented an astonishing statistic in his presentation to Senate, with over 82,000 unanswered requests and an average wait time of 37 minutes. Madam President, these statistics are shocking. However, they are not just statistics. It represents real people left stranded in our country.

That number also represents something else, Madam President. It speaks to an opportunity, an opportunity for Bermudians with the initiative and professionalism to step forward to meet this unmet demand. And to participate in a modern regulated system that rewards service, reliability, and entrepreneurship. And as the Junior Minister of Economy and Labour, I'm excited to see the opportunity, further opportunities for entrepreneurship to our Bermudians.

Madam President, this legislation is also careful, controlled, and disciplined in its rollout. This is what responsible governance looks like. It is measured implementation, ongoing monitoring, and flexible to adapt. Now let us also consider regulation and enforcement. Unlike informal or illegal transportation activity, this framework is fully regulated. Only public service vehicle licensed drivers may participate. Vehicles must meet inspection and safety standards. Trips are digitally tracked, recorded, and auditable. And enforcement is strengthened through collaboration with the police and the regulatory bodies. In other words, Madam President, we are not opening the door to disorder. We are bringing structure to an area that currently lacks it.

Madam President, there's also been significant consultation contrary to some of the assertions here today. Stakeholders across the tourism sector, the [Bermuda] Taxi [Owners] Association, regulators, insurers, and the wider public have all been engaged. Over 21,000 individuals have participated in earlier consultations, with 65 per cent supporting the introduction of ridesharing.

This is not a rushed initiative. It is the product of years of discussion, refinement, and listening. And the benefits are clear. The framework will improve transportation access, especially at peak times, strengthen our tourism offering, provide additional income opportunities for Bermudians, and introduce modern digital accountability into the system.

Ultimately, this is about balance, Madam President, balance between innovation and protection, balance between opportunity and regulation, and balance between meeting demand and maintaining our standards.

Madam President, we cannot afford to stand still while a known gap continues to impact our economy and our people. Nor can we ignore the global reality that ridesharing is now a standard feature in comparable jurisdictions. What we can do, and what this legislation achieves, is it introduces it in a Bermudian way, carefully, fairly, and with the respect, the deep respect, Madam President, for those already in the industry. This is measured reform, it is responsible reform, and above all, it is necessary reform.

I urge my Honourable Senators to support this legislation in the best interest of Bermuda, its people, and its future. Thank you, Madam President.

The President: And thank you, Senator Lauren Bell.

Would any other Senator care to speak on this Bill? Everybody? I didn't think one of them did.

[Crosstalk]

The President: It's, it's over to you then, Senator Mischa Fubler.

Sen. Mischa Fubler: Thank you, Madam President. That was quite a lot, I am sure.

The President: Mm-hmm.

Sen. Mischa Fubler: Some people had to declare their interest and shared experiences that centred the service provider, conveniently ignored the experience of the customer, which is our primary focus in this situation. I think it's important to all of us to remember that the way that we have structured this prioritises the existing service providers while also enhancing access to the service for the customer.

There were some questions that were posed, and I think I will try to answer some of them. And starting off with the stats, I was, you know, Madam

President, I was tempted to point-of-order and impute improper motive. The source of the stats has been raised so many times it feels to me like someone is questioning their veracity as if the government were maybe just making them up to make their point. And so, I just want to dispel that myth, right?

The data is coming from the licensed dispatching services, which includes Hitch and BTA—Dispatching Limited. The service gap data comes from the Bermuda Tourism Authority's Air Exit Surveys, and that is a pool of 8,439 air visitors sharing their experiences in Bermuda. And I highlighted during my presentation that gap. And just to explain what that means, that 26-odd per cent is the difference between the criticality that people place on access to transportation and the number of people being mostly satisfied, not even completely satisfied, mostly satisfied with the service levels they are receiving.

I think we can all agree that that means it is of critical importance that we provide opportunity to help meet the unmet demand. And in this approach of giving priority to taxi operators first, and then the rideshare operators second, it protects the existing operators and also helps to meet additional demand.

And to Senator Cunningham, you're right. It could be the case that the rideshare folks also aren't meeting those gaps, but then they are not going to make any money. Why would they pay for the permit and the extra insurance to not go out there and look for rides at that point?

[Inaudible interjections]

Sen. Mischa Fubler: No. Right.

And also, I raised the point of information earlier. It was interesting. I like studies, I like data, but I think it is important that we compare apples to apples. And in all of the other cases of rideshare, as far as I'm aware, at least from the ones that were raised, none of them have the rideshare and the taxis operating on the same network. I will also point Senators, those of you who may not have perused the legislation closely enough to . . . I'm trying to pull up the relevant paragraph and—

[Inaudible interjection]

Sen. Mischa Fubler: Oh, right, we should do that. Correct. I will do that when we go to Committee.

[Inaudible interjections]

Sen. Mischa Fubler: Yes, we might as well. Everybody's so concerned.

[Inaudible interjections]

Sen. Mischa Fubler: We're not? Apologies.

Well, to be fair, I don't think I'm allowed to speak to clauses during general debate, so I have to skip that, unfortunately. I encourage you to read the Bill in the section, especially those questions around the Journi app, which is now a licensed dispatching service, as has been shared. Rideshare operators are obligated to register with every dispatching service. So, there's no opportunity for favouritism or one dispatch being disadvantaged over another because the rideshare operators have to register with them all.

There was a question. What if a taxi driver answers a call and takes longer than 30 minutes to respond? Well, I guess that's on the taxi operator. I think I would like to be more customer focused. And if it takes me 30 minutes to get to town when I'm driving myself, I really would rather not have to wait 30 minutes for the taxi to arrive. And I understand there may be some situations later in the evening where that might be the case due to where the taxi was when the call came in. But by providing the rideshare that operates evenings and weekends in the slow season and around the clock during the high season, there are more vehicles available which could potentially meet more of that demand and reduce the wait time, which is important.

There was also . . . I'm going to just kind of glaze over the Telegram app because I've heard many calls for increased enforcement. And I will remind my colleague that unlicensed dispatches are actually counter to the legislation. And if we were to increase enforcement, it may jeopardise the operation of things like a Telegram app, chat for finding taxis.

There was . . . I already touched on that, the comparison to Uber and Lyft. And again, enforcement, I refer back to my initial statements around enforcement, both in the increasing of the personnel to do the enforcing, specifically looking to add people to do evenings and weekends, which historically has been a gap in the enforcement. But also, I would like to highlight the recent advancements as of October last year, the deadline for taxis to register. My colleague across the aisle would be familiar with this. You must register your taxi for service in October by possibly end of the month. And at that point, there were 100 taxis that did not register who had a permit. And through enforcement, we were able to return 60 of them to the road. There are now only 40 and they have a myriad of reasons for not being registered at this point, probate and vehicle awaiting parts, et cetera, and the like. But I just want that to highlight that yes, we are enforcing.

And as some of my other colleagues have mentioned, the enforcement does not increase the pool of service vehicles. We have, I think over many years, identified that we have an insufficient number. And to the points of, *oh, this affects livelihood*, the alternative of maybe increasing the number of taxis on the road would do exactly that. The calls for greater enforcement would directly affect the livelihoods of these people who they claim are not operating the vehicle long enough, I'm assuming, because that's one of the main points

raised, right? Like the 16 hours for the vehicle to be on the road is one of the things not being enforced.

Also, I apologise, Madam President. I also wanted to retrieve stats around the demographics of the taxi drivers to kind of highlight the number of them that are senior citizens who have put their life into taxi driving and to expect them to be on the road, to have their vehicle on for 16 hours, or even eight hours, splitting the shift with someone else, that's quite a lot to expect of them. They put their life into it. They still need this form of income and greater enforcement would result in fines or removing the permit from them, which would cut off that livelihood access.

And in that regard, the additional pool of rideshare drivers has the opportunity for some more casual work. I'm sure all of us are familiar with the popularity of the casual working provided by services like Sargasso [Sea]. So, I argue that there's definitely demand in this space. Many of the Sargasso delivery drivers I have are coming in their cars.

Here's another question around standards. Oh, this one's more substantial.

How many traffic officers are currently assigned and how many additional will be added to oversee the ridesharing? So currently, TCD has eight full-time traffic officers with the intention of hiring part-time officers to cover nights and weekends. And we cannot confirm the amount at this time because we are still doing the budget and recruitment process.

Will there be a dress code requirement? There will be a code of practice for ridesharing permit holders and ridesharing operators, which is referenced in [clause 4 new section] 35G(7)(b) of the Bill. Ridesharing operators who must hold a licence to operate a public service vehicle will be under the oversight of the Public Service Vehicle's Licensing Board. The standard set for public service vehicle operators will, by default, apply to ridesharing operators. Hope that satisfies Senator Smith's concern.

The same taxi operators who provide transportation now can also provide transportation via ridesharing. It's going to be on the same network. And the taxis get first dibs, as I've mentioned several times now. Erosion of the standards. Sure. No, the standards will not be eroded. They will be strengthened. All operators, including rideshare drivers, will be subject to clear regulatory requirements set up by government. This includes licencing, background checks, insurance, and vehicle safety standards. Digital platforms introduce greater accountability with trip tracking, driver identification, and customer feedback. And poor performance of the service provider, in this case, or the customer and the rider, can be identified and addressed more quickly, improving overall service quality.

And that is what I believe I had for questions. Let me check if I had some other notes I wanted to touch on. Oh, the environmental aspect. I almost glazed over this, but as an advocate for the environment as well, I think I raised it during the point of

information, but I think it's readily available in the public domain to see how increasing publicly accessible transit options help to reduce the use of private vehicles, which undoubtedly has a positive impact on the environment.

And on that note, Madam President, I do move that we—sorry, let me get the correct verbiage here.

The President: Senator Tannock.

Sen. Tawana Tannock: Madam President, only one of my questions was answered, and that one was answered partially. So, the partial answer that I received to question number one was that the information was collected by Hitch and the BTA apps and then visitor arrival information. So, okay, fair enough. I won't ask what Hitch did. Did they record every unanswered call, as did BTA? I won't go into that.

But I certainly did not get an answer to questions two and three.

Sen. Mischa Fubler: Madam President, I answered the question around the source of the data. I struggle to see the relevance of the BTOA's licensing Journi, but I'm happy to share some of the high-level details there. They originally applied back in December of 2024. And at that time, the Bermuda Taxi Owners [and] Operators Association was an association, and the Public Service Licensing Vehicle Board reached out to Chambers to confirm the legal requirements for them to be licensed as a dispatch. And it was determined that they need to be body corporate or a sole proprietorship in order to do so. They were informed of that.

There's another, yes.

Sen. Tawana Tannock: Thank you, [Junior] Minister Fubler. And then my last question was about the consultation and how many, and that there was one, was there just one consultation with the BTOA? And why was that?

Sen. Mischa Fubler: Yes, I already shared in my brief the parties that were consulted in the consultation period for defining this Bill. I will add that I think one thing many of us are challenged with is the idea that compromise means getting exactly what I want. I think Senator Tannock's question included adequate or enough, some kind of qualifier around the consultation.

The fact of the matter is that the BTOA were consulted, and it is unfortunate that they were not satisfied with the level of consultation, but the stakeholders were wide and varied and included, I would argue the most important aspect of this equation, the customers. And in that regard, hopefully I've now answered the questions, and I would like to move . . . let me go back to this here.

Madam President, I move that the Senate do now resolve itself into the Committee—

[Inaudible interjections]

Sen. Mischa Fubler: No?

[Crosstalk]

The President: Senator Fubler, we aren't going into—

Sen. Mischa Fubler: I'm sorry. Madam President, I move that [Standing Order] 26 be suspended in respect of this—

[Inaudible interjections]

Sen. Mischa Fubler: Oh, sorry.

Madam President, I move that this Bill be read a second time.

The President: Is there any objection to the second reading?

No objection.

SUSPENSION OF STANDING ORDER 26

Sen. Mischa Fubler: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Mischa Fubler: Madam President, I move that the Bill entitled the Motor Car (Ridesharing) Amendment Act 2026, be now read a third time.

The President: Is there any objection to the third reading?

There are two people who are objecting to the third reading, and that's Senator Tannock and Senator Dion Smith—not Dion Smith.

[Crosstalk]

Sen. Mischa Fubler: Tarik Smith.

The President: [Senator] Tarik Dunbar Smith.

[Crosstalk]

Sen. David Rogers: I'm jumping ahead.

The President: Sorry? Oh.

Sen. David Rogers: My apologies, Madam President.

The President: —There's one objection.—

Sen. David Rogers: —I am jumping ahead again.—

The President: —I saw two hands up. I just . . . all right.

[Crosstalk]

The President: So noted, yes. So, you'll move on to your third.

Sen. Mischa Fubler: Madam President, I move that the Bill do now pass.

The President: Is there any objection to the third, to the passage of the Bill?

There are three objections—

An Hon. Senator: Four objections.

The President: Four objections. I didn't see the fourth hand.

All right. We will have to take a vote on it.

[Crosstalk]

The President: Senators, the Clerk will now call the vote.

The Deputy Clerk: It has been moved that the Motor Car (Ridesharing) Amendment Act 2026 do now pass. If you are against the passage of the Bill, please say Nay. If you are for, please say Aye.

DIVISION

[Motion in favour of the passage of the Bill entitled Motor Car (Ridesharing) Amendment Act 2026]

Ayes: 7

Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler
Sen. L. Simmons
Sen. the Hon. K. Wilkerson
Sen. J. Wight
Sen. the Hon. J. E. Dillas-Wright

Nays: 4

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith
Sen. T. Tannock

The Deputy Clerk: With a vote of seven to four, the motion passes.

[Motion passed by majority on division.]

The President: We will now pass the Bill.

[Crosstalk]

The President: Senators, the Bill is passed, as I thank you all for your participation in that.

We will now move on to the next item on the agenda, and that is the second reading of the Employment Amendment Act 2026. That's in the name of

Senator Lauren F. Bell, the Junior Minister for Economy and Labour.

Sen. L. Simmons
Sen. the Hon. K. Wilkerson
Sen. the Hon. J. E. Dillas-Wright

Sen. T. Tannock
Sen. J. Wight

Sen. Lauren Bell: Thank you, Madam President. I move that the provisions of Standing Order—

[Crosstalk]

Sen. Lauren Bell: Apologies, Madam President, I'll start again.

The President: Please do.

STANDING ORDER 25

Sen. Lauren Bell: I move that the provisions for Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bill entitled the Employment Amendment Act 2026.

The President: Is there any objection to that motion?

Sen. Victoria Cunningham: Just that we have an amendment, and we would like to not do that, so we could have more time next week to gather with our amendment proposal.

[Crosstalk]

Sen. Lauren Bell: Madam President, we are not in a position to entertain the amendment.

[Crosstalk]

The President: We can still have a vote on the provision of [Standing Order] 25, so I will call on the Clerk to take a vote on [Standing Order] 25.

This is on the Employment Act.

The Deputy Clerk: Mm-hmm.

[Crosstalk]

The President: Everyone's here.

The Deputy Clerk: Senators, there is a motion in allowing the Standing Order 25, the provisions of Standing Order 25 being granted to allow for the second reading of the Employment Amendment Act 2026. If you are in agreement with the provisions being granted, vote Aye. If you are against, say Nay.

DIVISION

[Motion in favour of the provisions of Standing Order 25 being granted]

Ayes: 6

Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler

Nays: 5

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith

The Deputy Clerk: With a vote of six to five, the motion carries.

[Motion passed by majority on division.]

The President: Senators, with that vote, we will proceed with the Bill.

[Motion carried: Leave granted for the Employment Amendment Act 2026 to be read a second time on the same day as its first reading.]

Sen. Lauren Bell: Thank you, Madam President.

I move that the Bill entitled Employment Amendment Act 2026 be now read for a second time.

The President: Is there any objection to that motion?

Well, we voted on it, so there is no objection. Carry on.

[Laughter]

BILL

SECOND READING

EMPLOYMENT AMENDMENT ACT 2026

Sen. Lauren Bell: Madam President, I am pleased to introduce in the Senate today a Bill entitled [Employment Amendment Act 2026](#) which provides for the introduction of parental leave entitlement for employees upon the expected placement or placement of a child under the age of 24 months within the household through adoption or legal guardianship.

Madam President, adoptive parents and legal guardians assume the same caregiving responsibilities as biological parents and require adequate leave to care for and bond with an infant upon placement within the household. Early bonding between a child and their caregiver is essential in fostering healthy emotional, psychological, and social development, and leave entitlements play a crucial supporting role in helping this connection.

Madam President, the Employment Act 2000, the principal Act, provides for the grant of maternity and paternity leave to birth parents, however it does not include a statutory entitlement that grants leave to an adoptive parent or a legal guardian who assumes the same responsibilities for an infant.

Therefore, the Government of Bermuda undertook to ensure that amendments were made to the principal Act to afford the same benefits and protections to persons who become parents through adoption or legal guardianship.

Madam President, this Bill is grounded in the principle of fairness, child welfare, and international best practice while supporting families and enhancing employee well-being.

Madam President, to ensure the equitable treatment of adoptive parents and legal guardians in relation to leave entitlements, this Bill mirrors the current provisions for maternity and paternity leave in the principal Act.

Women who are eligible for parental leave will be entitled to 13 weeks of paid leave if they have been employed for over one year at the time of the placement of the infant, and unpaid [leave] otherwise. Men will be entitled to five consecutive days' [paid] leave if they have been employed for over one year at the time of the placement of the infant, and unpaid [leave] otherwise.

Madam President, parental leave is not simply a workplace entitlement; it is a vital investment in the well-being of our workforce and in the long-term health and stability of our society. And this Bill seeks to give meaningful effect to the principal [Act].

Thank you, Madam President.

The President: Would any other Senator care to speak on this Bill?

Senator Victoria Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President. And thank you to the Junior Minister for her comments.

Let me begin by making our position very clear that we support, we 100 per cent support the principle behind this legislation. The introduction of parental leave, particularly in the context of adoption and legal guardianship is obviously an important and necessary step forward for Bermuda. It recognises that families are formed in different ways and that those early weeks of bonding and adjustment are critical, not just for the child, but obviously for the long-term stability of that family in the home. However, in my mind, supporting the principle of a Bill does not absolve us of our responsibility to scrutinise its detail.

And it's in the detail that I think this Bill raises some serious concerns. I truly think that it is not our role to rubber stamp legislation as we have seen today, but it's to make sure that the laws we pass are good laws and they are fair, modern and workable in practice. And I think that this Bill risks unintended discrimination and I think it is our duty to say so and to propose better.

Madam President, I think the central issue with this Bill lies on the reliance of the terms mother and father to determine entitlement. On the surface, they might seem fairly straightforward, but in reality, it does not reflect the diversity of modern Bermudian families. What about a single father who adopts a child and is the sole caregiver? What about a same-sex couple where both parents are equally responsible for the care

and upbringing of a child? And what about situations where caregiving roles do not align with traditional labels? In each of these cases, I think this Bill creates ambiguity at best and inequity at worst.

It's important to recognise that not all forms of parental leave serve the same purpose. In the cases of natural birth, maternity leave has a dual function. It allows for the physical recovery following pregnancy and childbirth and also supports the early caregiving and bonding with the child.

However, in the cases of adoption or legal guardianship, there is no physical recovery component. That leave in these circumstances is entirely about the caregiving and bonding with the child. If caregiving is the objective, then the law should be structured around who is providing that care, not around gendered labels of mother and father.

Under this legislation, a mother is entitled to 13 weeks leave while a father is limited to five days. Parenting, in my mind, is not defined by gender and it is defined by responsibility. So, if the father is the primary caregiver, why should he be entitled to significantly less time? If both parents are of the same gender, how is that law to be fairly applied?

Madam President, laws that do not account for real life circumstances risk being discriminatory in their effect, even if it was not their intention. An intent, while important, is not enough. The lived experience of Bermudian families must be the standard by which we measure this legislation.

The concern we raise today is not insurmountable. I believe, in fact, the solution is both simple and widely accepted in other jurisdictions that instead of defining entitlement based on mother and father, the legislation should refer to designated adoptive parent or legal guardian, as is done in other jurisdictions. This approach recognises the reality of how families function and it ensures that the parent with the greatest caregiving responsibility is afforded the time necessary to support that child regardless of gender or family structure. This proposal is inclusive, practical, and fair.

And we should also consider the message that this legislation sends. At a time when we speak about inclusion, equality, and modernisation, I don't think we can afford to pass laws that lag behind the very society that we are meant to serve, that the laws, sorry, are meant to serve. Bermuda's workforce is evolving and our families are certainly evolving and our laws, I truly believe, must evolve with them.

And there is also practical consideration, legislation that is unclear or inequitable open doors for disputes between employees and employers and potentially, again, within our courts. That creates uncertainty for business and stress for families, two outcomes this Bill is surely not intended to produce. We should not pass laws today that we know we will have to correct tomorrow.

Madam President, we are not opposing parental leave, we are opposing flawed legislation. We are

opposing a framework that in its current form risks excluding some of the very families that it seeks to support. We would urge Government to pause, although clearly that has not been the case, but then we will see if we can amend this Bill so that it better reflects the modern caregiving realities. I think good intentions are not enough, it's our responsibility in this Chamber to ensure that the law is good law and when the law falls short, we have the courage, we must have the courage to say so and the resolve to fix it.

For those reasons, I will not be supporting this Bill in its current format. And I have a few questions, but one, the main one being, can the Junior Minister explain how the Bill ensures equitable treatment for single-parent households and same-sex couples given the use of the terms mother and father? Thank you.

The President: Thank you.

Senator Simmons, you have the floor.

Sen. Lindsay Simmons: Madam President, I know we have all heard the phrase, *who feels it, knows it*. I believe in this current Chamber, I'm probably the only person in here currently that has adopted a child who's 11 and I'm also a legal guardian of a one-year-old through the courts. And bonding with a child is important, spending that time. So, this Bill for me is 11 years after I got my princess. And a few weeks too late for that bonding time with my second princess. But what I do want to say, Madam President, is I am in full support of the Employment Amendment Act 2026.

Because, Madam President, I sat in another place and listened to the arguments and much has been said by the Opposition, particularly the claim that this amendment is discriminatory. And I must respectfully but firmly disagree.

Madam President, this amendment is not about exclusion. It is actually about inclusion. It is about fairness and most importantly, it is about closing that gap that has existed in our legislation for far too long. What we are doing here is both measured and principled. We are mirroring the existing provisions that has already applied to birth parents. These provisions that the House has already accepted as fair, necessary, and appropriate. The support families at critical moment . . . they support families at critical moments, and they do so without controversy. And I say that because, Madam President, could you imagine if this Senate Chamber today went with these amendments given by the Opposition to give adoptive parents more rights than birth parents instead of equal rights, equal playing fields right now? That would be a disaster. You are talking about being discriminatory. That in itself is not fair. And the ironic thing is my colleague that sits across the aisle said that birth parents need those 13 weeks to heal. So, if you're saying that, and then in the same breath you're saying that we need to be fair, it doesn't measure. It's not making sense to me, her argument.

The point is that right now we need to mirror the Employment Act 2000 so everybody's on equal playing ground. The Minister has already said to undertake and look at the Employment Act 2000. But we are moving in the right direction. I wasn't given the opportunity to stay home for 13 weeks or 11 years to get 12 weeks to bond with my baby. I got her at 11 days old. At 11 days old she had to go somewhere. Right? So, I had to find a family member to watch her while I worked. So, I didn't get those moments.

Madam President, so the question must be asked. If these rights are appropriate for birth parents, why should they not extend to adoptive parents and legal guardians? For too long adoptive parents and legal guardians have taken on the same responsibilities, the same emotional, financial, and lifelong commitments without being afforded the same workplace protections. This is the imbalance we are addressing today. This amendment begins to correct that.

So let me be clear, this is not the final word on this matter. We have said openly and we continue to review and approve legislation. But progress should not be delayed simply because perfection has not been achieved. Madam President, that's why we are allowed to make amendments because amendments, I mean, Bills change and we have the right to bring amendments back.

So, for the first time, adoptive parents and legal guardians are being explicitly recognised within our employment framework. We are giving them the rights that they have never had before, rights that reflect the reality of modern families and values we claim to uphold. To characterise this as discriminatory is, with respect, a misunderstanding of the amendment's purpose. Extending rights to those who have previously had none is not discrimination, it is equality. Aligning protections with existing accepted standard is not unfair, it is responsible lawmaking. And supporting families in all their forms is not controversial, it's essential, Madam President.

Madam President, families today are diverse. Parenthood is defined not only by biology but by commitment, care, and responsibility. Madam President, I tell my daughter all the time, although you are not born of my womb, you are born of my heart. And I pray that more parents that step up that are not biological parents will get these rights that are definitely needed. Because bonding, regarding those early days, are important, and I'm sure you know, Madam President, with your former position.

And let me say this, in Bermuda, some of these very same children who are being adopted or somebody's taking legal responsibility for, some of those babies come with addictions. And they need the extra support because some of them are unhealthy and need that extra love, care, need that extra time to take them to doctor's appointments. We must understand that. So, this amendment recognises these truths. It affirms that adoptive parents and legal guardians deserve

support, dignity, and equal consideration under our laws that we currently have, not laws that you want to change tomorrow. So, I urge this Honourable Senate to focus on the substance of what is being proposed: a fair, balanced, and long-overdue change. This is a step, and again, not the final step, in the right direction.

And I would say this, if the Opposition was so strong about this, they could have brought this legislation forward themselves if they were thinking about the best interests of foster parents and legal guardians. So, I thank this Minister and his team for thinking about people like me who have walked the walk, feel it, and again, I'll end it again, who feels it, knows it.

Thank you, Madam President, and I hope you all support this Bill for what the intention of this Bill is set out for, and let's not get distracted by what is being spoken to, spoken from the Opposition, and support this Bill and adoptive parents and legal guardians.

Thank you, Madam President.

The President: And thank you, Senator Lindsay Simmons.

Would any other Senator care to speak on this Bill?

Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

Many will recall, or maybe not, that I sat in this Senate last year and advocated for a change to parental leave, and I talked about family leave and how we could look at extending that to include these categories of persons. I once again have to commend the Government on their reaching out and presentation of this Bill, of this legislation as they did, the rideshare, and I appreciate that consultation.

At that time, when I did have that dialogue with the government, unbeknownst to me that Senator Cunningham was going to raise this, I raised the exact same issues. I said, the issue of this Bill is that it continues in equity, it continues. So if, *if*, because we are still saying that the father is less important, right? We are still, if we are mirroring the primary Bill, and the primary Bill gives the father five days, and in this Bill, we are still giving an adoptive father five days. So, I have a grave concern that what we are doing is continuing the narrative that the mother should be the only one entitled to the 13 weeks leave. How about we amended it to say that either one of the birth parents, or adoptive parents as it could be now, can opt to take the 13 weeks?

These were all suggestions that I mentioned when we had the consultation. I also mentioned the fact that I was gravely concerned that our foster parents, those people who at the drop of a dime have to take care of a baby, also are not protected. I understand it's a challenge. We had about 56 foster parents in Bermuda last year. So, and I don't know how many of those had children under two years old, but we are not

servicing a population that needs it. And bearing in mind what Senator Simmons said, and also the turnaround time to apply for the leave, I also mentioned this, is that you will not always have the ability to have to apply for the leave when you need it. So, four weeks prior to you needing the leave, you should be able to take it, right? That's one thing.

And then the second thing is, why do you have to take the leave only within the first 14 weeks of having the child? If for some reason you need to be able to take leave because you have adopted a child or you have a child, you should be able to do so within the formative first year of that child. I'm not saying give you more time, additional time. I am just saying, why are we time-barring parents? And why are we mandating that you have to take the time now? We are giving you this time, but it has to be within the first 13 weeks. Right? If, and so I have grave concerns about a lot of this Act, and I hate to be somebody who doesn't advance a position that we protect adoptive parents and legal guardians, but I do think that we are not serving a population that needs to be served, like foster parents. I'm also concerned that we end up with a situation in which we have . . . if we have a couple that has, it's a man and a woman or two men—

POINT OF CLARIFICATION

Sen. Lindsay Simmons: Point of clarity, Madam President. If you don't mind, a point of information about foster parents. I'll declare my interest. I'm the president of the Foster Parents Association, been a foster parent for 21 years, and who has received newborn babies. It's hard for legislation to follow foster parents because you never know how long you have a child for, you could be on a three month order, you could be on a year order, you could be on an 18-year order to go through legis—you could have the child for a week or a day, so to propose legislation like that without understanding the emergency situations that happen when you're given children . . .

Don't get me wrong, I fully support that, but when you become a foster parent, you decide, and it sounds wrong, but you decide what age group you could do, or what age group you get to. If you cannot take a baby, then you don't take a baby because at the end of the day, you're not guaranteed that that child is going to be in your home. A family member could come by.

So, to say that in this framework right now, how this is working, you can't be . . . it's hard to give people 13 weeks off if you only got the child for two days, so you never know how long you got the child. A child is given to you because of an emergency situation, and these situations could change daily, so it's hard for this amendment to talk about foster parents because it's . . . adoptive parents and people who have legal guardianship, you're guaranteed that that child's living in your house or staying with you, but foster parents, it's an up

and down rollercoaster, you never know how long you got a child for, how many children you're getting, and yeah, so I think that bringing foster parents and foster children into this equation is not the correct form to bring it in because it cannot work in this amendment as somebody that's, again, *who knows and feels it*, it's unsustainable.

The President: Thank you, Senator Simmons.

Sen. Tawana Tannock: Thank you, Senator Simmons.

I have great faith in the government's ability to legislate for difficult things, so you've just legislated for corporate income tax, which was a mammoth, mammoth, mammoth proposal. I think that we can address foster parents.

POINT OF INFORMATION

Sen. Lindsay Simmons: Point of information.

We are talking about children. We are not talking about money. We are talking about people and individuals. And remember, these children are placed because of different reasons and different things, and you are talking about families that are . . . these children are under the director, they are not—

Sen. Tawana Tannock: Sorry, was this a point of information or a clarification?

Sen. Lindsay Simmons: It's a point of information.

Sen. Tawana Tannock: Okay.

Sen. Lindsay Simmons: So, the children are placed under the director, not under the foster parent's name, they're under the director.

Sen. Tawana Tannock: Yes, I understand that.

The President: Senator Simmons, you must speak to the Chair with respect to whether or not you put . . . you must ask whether or not you can give information, and you just spoke out. And I'm just letting you know that you need to request it . . . either . . . give a point of information, and then I ask if the person wants it.

Sen. Tawana Tannock: Yes, thank you, Senator Simmons. And that's why I didn't suggest extending this current legislation to foster parents because I am aware that the foster parents are not the legal guardians, and this legislation specifically states the legal guardians.

I'm also aware that there were circumstances where, you're right, you can choose to take a baby, but a lot of times that choice is bound by the fact that you are the only relative, you are the closest relative to that baby. So, what appears to be a choice is not always one, and so I do hope that the government, even though there may be challenges with legislation around

providing some remit for people who sign up for that, which, you know, it's admirable, and I commend you. But I do think that we are far past time to look at that, just like we are far past time to ensure that fathers have parity under the principal Act, and that fathers have parity under this Act, whether they be natural fathers or adoptive fathers. Because what we don't want to do is we don't want a situation where we have, say, for instance, two mothers, one natural, one adoptive, and so that family has 26 weeks maternity leave, but if we have two fathers, that family only has 10 days. That cannot be fair. That cannot be equitable. I don't think what we're trying to do is encourage inequity.

And so, I do have concerns over the drafting of this Act and that we are continuing to enshrine an inequitable position. Thank you.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak on this Bill?

Vice President.

Sen. John Wight: Thank you, Madam President.

When I read this Bill, I was 100 per cent in support of it. You know, being a traditionalist, I read it in the context of, you know, it's obvious that the mother will get 13 weeks and the father gets five days because that's the way it's always been.

And I didn't appreciate the views that have been raised today in the context of, you know, the world in 2026 is very different from the world that was when I was born in 1958, which is many, many, many years ago.

[Laughter]

Sen. John Wight: So I guess I'd be, you know, curious to understand in other progressive countries, you know, what their maternity leave looks like, you know, how they give considerations to the issues that have been raised, which I think are very appropriate ones today, which I think would be, from my perspective, would provide the sort of background to, you know, to give me comfort that we are making the best decision in the context of the modern world.

So, you know, this Bill as is, it's an improvement over the fact that we had nothing to provide for adoptive parents, but I just have to ask whether does it make sense to approve a Bill today that we know really could be substantially improved if we just did a little bit more homework on it.

So those are my views, Madam President. Thank you.

The President: Thank you, Vice President John Wight.

Would any other Senator care to speak on this Bill?

Minister Wilkerson and Attorney General, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I thought it would be appropriate for me to speak at this point because I wanted to make it clear that the proposed amendment, the Progressive Labour Party, is not dismissing it out of hand. I did take the opportunity this morning to send the proposed amendment to Chambers, to the Chief Parliamentary Counsel for review.

We do understand, and I think that it's been said on the other side, that the types of amendments that are being called for require not just amendment to the proposal, the Bill today, but would require amendment of the principal Act. That is the reason, Madam President, that we cannot support the amendment on paper that's been given to us. It would not solve the problem that's been raised by the colleagues on the other side. It would actually go nowhere, right?

So, two things. Members may be aware that when this debate was had in another place, the substantive Minister gave an undertaking for further review of the entire landscape, taking note of the point on the potential for inequity if a family is made up a different way, the adoptive family. He said he would take it under advisement, right?

Rejecting the current Bill in front of us has the effect of leaving current adoptive parents with nothing, no better right. So those really are the choices before us in this Chamber today, whether we leave adoptive parents with no additional right at all, because we could go back and say, fine, we are going to do the work on this, but it's also work on changing the primary, the principal legislation.

I think Senator Tannock kind of quipped that we could do some things fast. Why couldn't we do this fast? This is considered, Madam President, because the level of consultation that would need to happen, we have to go back to employers. Right? And the other thing that needs to be kept in mind is that what this is doing, it's setting out a minimum standard. It is open to employers to do more. And if employers are employers that are interested, very forward thinking, my colleagues, very forward thinking, in organisations that are very supportive of rights of families that may be made up differently, those employers have the opportunity to give leave however they like.

What this is doing is setting a minimum standard. And the point being made is that the minimum standard here has to match what is already in the principal Act. So we couldn't make better rights here than are in the principal Act, because what could happen, Madam President, is that you would have a family made up of . . . a family of two male parents having better rights than a heterosexual family when it comes to those who have given birth to a baby in a heterosexual household, right? And that certainly is not the intention. And I know that that's not what the position our colleagues want to get to either.

We hear what they are saying, that there could be improvement, but I would encourage them not to throw the baby out with the bathwater, Madam President, because there are parents of [adopted] children, babies now, who could take advantage of this right very, very soon. And we will be taking that opportunity away while there is a review of the fuller landscape, Madam President.

So, I just wanted to posit that. I've thought about some of the comments and it reminded me, Madam President, if I might give an anecdote. Yesterday morning, I was going to the pastry shop, to the cafe on the corner, which we go to, of Church [Street] and Par-La-Ville [Road]. And some people may know Shannon, who is a gentleman who, I'm not sure if he is homeless situation, but he's often asking for things. I walked into the store, and he was in there harassing the owner and he said he wanted a sandwich. She was trying to shoo him out. I said, *I'll get the sandwich*. He said, *Oh, I want an egg sandwich*. Esther, the proprietor said, *Well, actually he likes egg and bacon*. I said, *Well, okay, we'll get him an egg and bacon sandwich*. I ordered the sandwich. He had the egg and bacon sandwich. I ordered the sandwich, they were preparing the egg and bacon sandwich, then he runs into the store saying he wants a certain kind of drink.

And the thing is, when you are extending something, sometimes there is a continuum, right? And I'm saying here that this is the continuum, right? The Government recognises that it needs to recognise the way that families are made up differently. But this is a step in that direction. So, I would encourage colleagues to support it for what it is with the Minister's undertaking that he's taking the direction in another place under advisement. Thank you, Madam President.

The President: Thank you, Minister Wilkerson.

Would any other Senator care to speak on this Bill?

Yes, Senator David Rogers, you have the floor.

Sen. David Rogers: I appreciate the passion that a lot of the Senators have spoken with. It's clear that they truly care about the issue and it affects their lives. To quote, *who feels it, knows it*. We get it, we know it. I don't think . . . I do not believe anyone on the Opposition is heartless or does not wish for a system to be improved.

I have two questions. One, and I'm not sure if this is an allowable question and I'm certain someone will tell me if it's not, What is the appetite for additional legislation in this space by the Government? And if there is additional appetite, what would those timeframes look like? And then two, can I ask how many adoptive families or legal guardians are we talking about each year that would be affected by this legislation? And then finally, I do wish there was another way to indicate support rather than just yay or nay because in principle, you have to support but we also

have to indicate where we see discrimination, where we see failures in the thought process, it can only be communicated with a nay.

The President: Thank you, Senator Rogers.

Would any other Senator care to speak on this Bill? No?

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: I would just like to, just in this lapse, I would just like to acknowledge the presence of the Permanent Secretary for the Ministry of Economy and Labour, Ms. Aideen [Ratteray-]Pryse and her colleague, welcome to you both.

[Employment Amendment Act 2026, second reading debate, continuing]

The President: Hearing no other Senators who want to speak on this Bill, then it's—

[Crosstalk]

The President: Sorry. No, it's her Bill, yes.
No, it's not, no, I was just . . .

[Crosstalk]

The President: Senator Bell, this is your . . . there are no other questions so you can . . .

Sen. Lauren Bell: Thank you, Madam President.

I want to first, before I answer the questions that have been tabled by my Senate colleagues from across the floor, I want to first take a moment to thank Senator Lindsay [Simmons] for her powerful contribution to today's discussion. I also want to thank her for her willingness to share her lived experience, and this is, her sharing of these lived experiences really brings this issue to the fore.

I believe what we need to do is just pause, take a deep breath and be very clear about what we are doing here. This proposed amendment does not continue inequity. It does not bring more discrimination. It extends benefits to those parents who do not currently have access to leave. That's what we're doing here. It is untenable to make amendments to this Bill without recognising the impact that it has on the primary clauses, i.e., those related to maternity and paternity leave. In an effort to bring equity through these proposed amendments, what we are going to end up with is further levels of discrimination inequities.

Now, I'm just going to answer some of the questions that were raised. So, Senator Cunningham asked about the terminology of mother and father and the issues that that raised, and I think my colleagues

have also already highlighted that the term “mother” and “father” is already a part of the maternity and paternity clauses in the primary Act.

Senator Cunningham also raised an interesting issue. She talked about the current maternity leave factors in the physical recovery component of mothers. And while we recognise that is a part and an element of maternity leave, I got lost on her point. Is the Opposition proposing that the benefit that's currently being proposed for adoptive mothers be reduced to remove the component of physical recovery because an adoptive parent did not physically [bear] this child?

I also—

Sen. Victoria Cunningham: Point of—

The President: Sorry.

Sen. Victoria Cunningham: Point of information.

Sen. Lauren Bell: Clarity or—

POINT OF INFORMATION

Sen. Victoria Cunningham: Point of information, I was not . . . that was not part of the question in my statement.

Sen. Lauren Bell: It might not have been part of her question; it was part of her response that clearly spoke to the element of the physical recovery component that's associated with maternity leave.

Madam President, I will move on.

Senator Cunningham also raised an argument that if this amendment is passed, we are opening ourselves up to disputes, the potential for disputes, the potential for legal cases. My response to that position is: Where are the disputes now? Where are the disputes from fathers who say, *Hey, I am not being treated equally in this partnership of parenting, and I too believe I'm being discriminated against.* I believe the attempt to fearmonger about the potential of disputes as a justification for not supporting the current Bill is flawed.

Now, Senator Tannock raised some interesting proposals, and she spoke about having a shared pool of leave where mothers and fathers, irrespective of whether they are biological or adoptive parents, can pull from. She also spoke to the need to allow adoptive parents to be able to take the proposed maternity or paternity leave and use it within the allotted period so that they wouldn't have to take it consecutively. It is important to note that the current primary, the current maternity and paternity clauses within the Act speak to consecutive leave. Biological parents do not have the current right to bank maternity and paternity leave and use it sometime later down in the year or the life of the young child. The purpose for this leave is to care and to bond with a young child.

There was a question regarding whether or not the Minister of Economy and Labour is willing to have further dialogue around this. Now, this has already been stated, and the Minister and [I] met with Independent Senators, and he made the commitment that he is willing to engage and seek feedback from the Labour Advisory Council regarding a further in-depth review of current leave benefits for both biological and adoptive parents and legal guardians.

Senator Wight did speak to that he now, once he's listened to this thoughtful debate, he did question about the need for further research, and this is exactly what the Minister is proposing, that this will be done. We will look to further expand benefits, potentially expand benefits to parents across the board. However, that should not delay granting adoptive parents access to benefits they currently do not have. I want to ensure, colleagues, as well as the listening audience, that we understand the concerns regarding inequities, regarding leave for both biological and adoptive parents. I hear those concerns, and I understand those concerns. The Minister, too, hears and understands those concerns.

And it's important to highlight that both the Minister and [I] have deep connections to the trade union movement. We have fought tirelessly for strengthening benefits and protection for workers. Our commitment to this is real, but what we are trying to do now is to take a step in establishing minimum standards, minimum standards that will afford parents who currently do not have access to these benefits, that access.

Now, Madam President, I believe I've answered all of the questions proposed, and I would like to now—

The President: Senator Tannock.
Senators, we will be going—

[Crosstalk]

Sen. Tawana Tannock: Yes, Madam President. I may have missed it, but I didn't hear the response to Senator Wight's question, nor Senator Roger's question.

The President: She has answered the questions that she chose to answer, and we will move on.

SUSPENSION OF STANDING ORDER 26

Sen. Lauren Bell: Thank you, Madam President.
Madam President, I move that [Standing Order] 26 be suspended in respect to this Bill.

The President: At this stage, Senators, we will need to go into Committee, so I will ask Vice President John Wight to take the Chair.

[Motion carried: Standing Order 26 suspended.]

[Pause]

Senate in Committee at 6:05 pm

[Sen. John Wight, Chairman]

COMMITTEE ON BILL

EMPLOYMENT AMENDMENT ACT 2026

The Chairman: Thank you, Madam President.

Senators, we are now in Committee of the Whole [Senate] for [further consideration] of the [Bill entitled the] [Employment Amendment Act 2026](#).

I call on the Junior Minister in charge to move the clauses.

Sen. Lauren Bell: Mr. Chairman, I move that clauses 1 through 7 be approved.

The Chairman: Thank you, Senator.

Is there anybody that would like to speak to these clauses?

Senator Cunningham, over to you.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

[Crosstalk]

Sen. Victoria Cunningham: Okay, thank you, Mr. Chairman.

I would like to speak specifically to clause 3 where the Opposition is proposing an amendment.

So, the amendment that we are bringing specifically relates to—

[Crosstalk]

The Chairman: We are just looking for clarification on the process here.

One moment to our listening audience.

[Pause]

Sen. Lauren Bell: Mr. Chairman, I move that clause 1, the title of the Bill, and clause 2, amends section 5 of the Employment Act 2000, be approved.

The Chairman: Are there any objections?
No objections, please proceed.

[Motion carried: Clauses 1 and 2 passed.]

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that clause 3, which amends section 16B of the Employment Act 2000, be approved.

The Chairman: Are there any objections?

We have two objections, three objections.
Senator Cunningham, over to you.

OPPOSITION'S AMENDMENT TO CLAUSE 3

Sen. Victoria Cunningham: Thank you, Mr. Chairman. Glad we got there eventually.

I would like to speak on clause 3 as it inserts the new section 16B into the principal Act, dealing with parental leave in the cases of adoption and legal guardianship, which we have just been talking about.

The purpose of our amendment is narrow, technical, and corrective. As currently drafted, [new] section 16B assigns leave entitlements based on the terms "mother" and "father." While familiar, these terms do not adequately reflect the variety of family structures that exist in Bermuda today, particularly in cases of adoption and legal guardianship.

Unlike maternity leave following childbirth, parental leave in adoption cases is not connected to physical recovery. Its sole purpose is caregiving, settling the child, establishing routine, and ensuring stability in the household. For that reason, entitlement should properly turn on caregiver responsibility rather than gender. This amendment therefore replaces gender-based language with drafting that identifies the designated adoptive parent or legal guardian, and the designated adoptive parent or legal guardian as named in the court order.

Importantly, Mr. Chairman, this amendment does not expand the scope of the Bill. It does not increase the total amount of leave available. It does not alter the paid or unpaid nature of the entitlement. And it does not impose additional obligations on employers. What it does is ensure that the legislation operates fairly and predictably for single parent adopters, same-sex couples, and households where caregiving roles do not align with traditional gender labels.

This drafting approach provides clarity, reduces the risk of dispute, and aligns the law with its stated purpose, supporting the child during the critical period following placement.

Mr. Chairman, this amendment is intended to strengthen the Bill, not undermine it. It ensures that parental leave provisions are inclusive, workable, and fit for purpose, and that families are treated equitably under the law.

So, I would like to move the amendment proposal as shared with colleagues. That would insert under [new section] 16B(2), the parental leave entitlement in respect of (a), the employee named in the court order for adoption or legal guardianship who is the designated adoptive parent or legal guardian, and then it continues. And then (b) would be the employee named in the court order for adoption or legal guardianship who is the non-designated adoptive parent or legal guardian.

Thank you.

The Chairman: Thank you, Senator Cunningham.
Would anybody else like to speak?
Senator Tannock.

Sen. Tawana Tannock: (Sorry.)

Thank you, [Mr. Chairman], thank you, Senator Cunningham and the Opposition for bringing this amendment, which I do wish that this amendment did what it aims to do, because I understand the point that the Opposition is coming from.

And all I would say is that upon having a read of it, I do think that we have to go back to the principal Act. And the principal Act has to be addressed. And so, my hope is that the Opposition takes this opportunity to perhaps go back, look at the principal Act, and suggest amendments that can be made to the principal Act. And I would wholeheartedly, if they are in the spirit of this, support them.

The Chairman: Thank you, Senator Tannock.
Would any other . . . Senator Simmons.

Sen. Lindsay Simmons: Thank you, Mr. Chairman.

Mr. Chairman, again, to take this amendment would mean discriminating against biological parents. And I know my party cannot support this at this time.

I am not saying that we won't support an amendment brought forward at another time, but right now, we must mirror what is in legislation at this time. So, I cannot, and I know I'm speaking for my colleagues, we cannot support this amendment as written, because then we will be doing . . . we would be discriminating against biological parents. Right now, we are at a stage where we are giving adopted parents and legal guardians leave that they were never entitled to before, legally. Some places give it, but legally, we are moving in the right direction.

And I just say that, again, the Minister of Economy and Labour stated in the House, in another place, that he is taking this under consideration. And he is hearing everybody speak on it, that he would take it under consideration, but it's a process. We have to go to Chambers. They have to go through the channels to get both legislations looked at and changed to mirror each other. So, at this time, I can't support this amendment.

The Chairman: Thank you, Senator Simmons.
Senator Bell.

[Crosstalk]

The Chairman: Okay, I saw Senator Bell's hand up.
Okay, so, Minister Wilkerson.

Sen. the Hon. Kim Wilkerson: I'm not sure if she realised that I had indicated to speak because she would be last. It will go back to her.

The Chairman: Sorry.

Sen. the Hon. Kim Wilkerson: Thank you. Thank you, Mr. Chairman.

I was pleased to hear Senator Tannock recognise the point that I had made earlier, that the amendment as put forward, these clauses are not fit for purpose because they would require amendment to the principal Act.

In addition to requiring amendment to the principal Act, Mr. Chairman, we get into a question of new defined terms, which are not anywhere else defined in our law. A designated adoptive parent is not a term of law, so far. Court orders are not written that way to specify who is a designated adoptive parent. That language also would need to be defined in law in order to make it operable.

And again, it simply is not capable, even if there was a desire to, the language is not capable of being successfully amended into the current piece of legislation in front of us, Mr. Chairman. Those are my comments. So therefore, we clearly, as my colleagues said, do not support it for those reasons.

The Chairman: Thank you, Minister Wilkerson.

Any other Senators care to discuss this matter?

Senator Bell.

Sen. Lauren Bell: Thank you, Mr. Chairman. And I do, like my learned colleague, want to acknowledge and thank Senator Tannock for her acknowledgement of the quandary that this amendment would have if agreed to. We recognise, again, that the Bill that we have, we are proposing, mirrors the provisions that already exist in law.

And if the wording for parental leave is changed now, we will be creating discrimination between biological and adoptive parents. It is a fact. I just want to take this opportunity to, again, reiterate that the Ministry of Economy and Labour has committed to engage with and seek feedback from the Labour Advisory Council regarding further in-depth review of current leave benefits.

The government remains committed to ensuring that Bermuda's labour laws continue to evolve in a way that is fair, practical, and responsive to the needs of our community. So, I thank colleagues for the discussion today. And I, like my government colleagues, will not be supporting the proposed amendment.

The Chairman: Thank you, Senator Bell.

So, Senator Bell, do you wish to move that clause 3 be left as is in the Bill?

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that clause 3, which [inserts new] section 16B of the Employment Act 2000, be approved.

The Chairman: As printed?

Sen. Lauren Bell: As printed.

The Chairman: Are there any objections to that?

Senator Cunningham.

There's an objection. Anybody else objecting? We have two other, two other . . . so we have three objectors.

Sen. the Hon. Kim Wilkerson: Mr. Chairman, they are objecting to attempting to make a change that is not capable of being made.

The Chairman: Senator Cunningham, do you wish to respond to Minister Wilkerson?

Sen. Victoria Cunningham: Thank you. We are objecting based on the fact that we see that language is discriminatory. It has been stated on your side that this is not fully final legislation. So, my issue with this entire Bill is: Why are we putting forward bad law when we can just go back to the drawing board—

Sen. Lindsay Simmons: Point of order. Point of order.

An Hon. Senator: [Who] said it was a bad law?

Sen. Lindsay Simmons: You can't say it's bad law.

The Chairman: Minister Wilkerson, back to . . . do you wish to comment on this?

Sen. the Hon. Kim Wilkerson: We are saying that there's an undertaking that this can be iterative. I think the OBA is taking the view that they throw it out. They are happy to leave this Chamber, voting against real measures for adoptive parents today.

Sen. Lindsay Simmons: Excuse me, Mr. Chairman, don't we have to vote on or vote against the amendment? It has to come to a vote.

The Chairman: Yes.

Do we wish to proceed to a vote at this time?

[Pause]

The Chairman: Thank you to the listening audience for your leave.

Senator Cunningham, do you wish to move that amendment to clause 3?

Sen. Victoria Cunningham: Thank you, Mr. [Chairman.]

I move that the proposed amendment for clause 3 be now approved.

The Chairman: Are there any objections to that motion?

There are five objections. So, we will now have a vote on the motion of the amendment.

The Deputy Clerk: Senators, a motion has been moved to amend clause 3 of the Employment Amendment Act 2026.

So, if you are in agreement of the amendment being approved, say Aye. If you are against the amendment to clause 3, say Nay.

DIVISION

[Motion in favour of the amendment to clause 3.]

Ayes: 3

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith

Nays: 8

Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler
Sen. L. Simmons
Sen. the Hon. K. Wilkerson
Sen. T. Tannock
Sen. J. Wight
Sen. the Hon. J. E. Dillas-Wright

The Deputy Clerk: With a vote of three to eight, the motion is defeated. So, clause 3 will be approved as printed.

[Motion failed by majority on division.]

[Crosstalk]

The Chairman: So, Senator Bell, there's a motion for clause 3 to be approved as originally printed.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that clause 3, which amends [new] section 16B of the Employment Act 2000, be approved as printed.

The Chairman: Are there any objections to that?
No objections.

[Motion carried: Clause 3 passed as printed.]

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that clause 4, 5, 6 and 7 be approved as printed.

The Chairman: Are there any objections?

Or does anybody wish to speak to those clauses?

No.

[Motion carried: Clauses 4, 5, 6 and 7 passed]

The Chairman: Senator Bell, back to you.

Sen. Lauren Bell: Mr. Chairman, I move that we move out of Committee.

[Crosstalk]

Sen. Lauren Bell: Preamble?

I move that the preamble be approved as printed.

The Chairman: Are there any objections to the preamble being approved as printed?

I'm hearing no objections.
Senator Bell, back to you.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that the title stand as part of the Bill be approved.

The Chairman: Are there any objections to that?
Hearing none.

Sen. Lauren Bell: Mr. Chairman, I move that the Bill be adopted.

The Chairman: Thank you, Senator.

Any objections to that?

Hearing none, I believe that this concludes this Bill.

[Motion carried: The Bill entitled the Employment Amendment Act 2026 was considered by a Committee of the whole Senate and passed without amendment.]

[Crosstalk]

The Chairman: Okay. The Committee. Now the Committee rises.

Madam President comes back to her rightful place.

[Laughter]

Senate resumed at 6:24 pm

[Sen. the Hon. Joan E. Dillas-Wright, President]

REPORT OF COMMITTEE

EMPLOYMENT AMENDMENT ACT 2026

The President: Senator Bell, you can now do the third reading.

Sen. Lauren Bell: Thank you, Madam President.

I move that [Standing Order] 26 be suspended in respect to this Bill.

The President: The third reading. Go straight to the third reading.

BILL**THIRD READING****EMPLOYMENT AMENDMENT ACT 2026**

Sen. Lauren Bell: Thank you, Madam President.

I move that the Bill entitled the Employment Amendment Act 2026 be now read a third time.

The President: Is there any objection to that motion?
No objection.

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass.

Is there any objection to that?
Three objections.
We will have to do a vote.

The Deputy Clerk: It has been moved that the Employment Amendment Act 2026 do now pass. If you are in agreement with the passage of the Bill, say Aye. If you are against, say Nay.

DIVISION

[Motion in favour of the passing of the Employment Amendment Act 2026]

Ayes: 8

Sen. L. Bell
Sen. the Hon. C. Caesar
Sen. M. Fubler
Sen. L. Simmons
Sen. the Hon. K. Wilkerson
Sen. T. Tannock
Sen. J. Wight
Sen. the Hon. J. E. Dillas-Wright

Nays: 3

Sen. V. Cunningham
Sen. D. Rogers
Sen. T. Smith

The Deputy Clerk: With a vote of eight to three, the motion carries.

[Motion passed by majority on division: The Employment Amendment Act 2026 has been read a third time.]

The President: The Bill is passed.

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

The President: Thank you all.

[Desk thumping]

The President: This was a first.

We will now move on to the final Bill that we have on the Orders of the Day, and that is the second reading of the Motor Car (Licence Duties Reduction)

Amendment Act 2026, and that's in the name of Senator Mischa Fubler, Junior Minister of Tourism and Transport, Culture and Sport.

Senator Fubler, when you're ready, you can present your Bill. And this is the final Bill for the day.

[Crosstalk]

SUSPENSION OF STANDING ORDER 25

Sen. Mischa Fubler: Madam President, I move that provisions for Standing Order 25 be suspended in respect to this Bill.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Leave granted for the Motor Car (Licence Duties Reduction) Amendment Act 2026 to be read a second time on the same day as its first reading.]

Sen. Mischa Fubler: Thank you, Madam President.

I move that the Bill entitled the Motor Car (Licence Duties Reduction) Amendment Act 2026 be now read a second time.

The President: Is there any objection to that motion?
No objection.

Sen. Mischa Fubler: Thank you, Madam President.

BILL**SECOND READING****MOTOR CAR (LICENCE DUTIES REDUCTION) AMENDMENT ACT 2026**

Sen. Mischa Fubler: The Bill before this Honourable House is the [Motor Car \(Licence Duties Reduction\) Amendment Act \[2026\]](#), which seeks to reduce by 10 per cent the licence duties or fees payable in respect of private motor car licences. And I do hope that this one is much less contentious than the previous Bill that I brought today to amend the Motor Car Act.

[Laughter]

Sen. Mischa Fubler: Madam President, this Government remains committed to providing practical relief to the people of Bermuda wherever possible. This amendment continues that commitment by delivering a 10 per cent reduction on annual private motor car licence fees, building on the 10 per cent reduction that was already introduced in 2018.

In simple terms, Madam President, this means that subsequent to this 2026 amendment, families across Bermuda will pay less to licence their private cars. Depending on the vehicle class, residents will

experience a savings of approximately \$57 to \$318 for the range of a Class A vehicle to a Class I vehicle. While this may appear modest to some, for many households, every dollar saved helps to ease the cost of daily living.

Madam President, families throughout Bermuda continue to feel the pressure of rising global costs. Measures such as this are intended to provide real tangible relief to the thousands of residents who rely on their vehicles to get to work, to transport their families, and to go about their daily lives.

Madam President, some have suggested that relief should only be targeted [to] a limited group of individuals. However, the Government takes a different view. When Government is able to reduce costs, the benefit should be shared broadly. Every resident who pays vehicle licence fees contributes to our system and should be able to share in the relief when the circumstances allow.

Madam President, by reducing [licensing] fees across all classes of private vehicles, we ensure that working people and families in every parish feel the benefit rather than limiting the support to only a few.

Madam President, in terms of revenue impact, this reduction will result in an estimated \$1,867,000 less in government revenue annually. Bermuda currently has approximately 24,000 private motor cars licensed each year, which is estimated to be roughly \$16,806,000 in annual licence revenue for private cars in fiscal year 2026/27.

This revenue from private car [licensing] fees is inclusive of the 2026/27 total revenue for the Transport Control Department [TCD], [which] is estimated at \$29,807,000. Despite the reduction in revenue, the Government believes this is a responsible and worthwhile measure as it returns money directly back to the pockets of [our] residents. Those funds will instead circulate within the local economy as families spend money on everyday goods and services.

Madam President, this Bill represents another step in the Government's ongoing efforts to ease the cost of living and provide meaningful relief to Bermuda's residents. While no single measure can address all economic pressures, initiatives such as this demonstrate our continued commitment to supporting working families and ensuring that the benefits of Government policy are felt across the community.

Thank you, Madam President.

The President: Thank you.

Would any Senator care to speak on this Bill?
Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

I would like to first thank the Government for bringing about this reduction. I know that several households and car owners will be appreciative of it.

I do have a question about operations. So, it comes into effect April 1. If we have persons who had

vehicles that were supposed to be registered prior to April 1, so their car licence has expired, if they come post-April 1, will they benefit from the reduction or will they have to pay the rate of what the original rate that their car would have been taxed at or licence fee when it was supposed to be licensed?

So, for instance, my birthday was—

[Inaudible interjections and laughter]

Sen. Tawana Tannock: No, I'm . . . My birthday was March 13. Right? So, if I didn't . . . if I didn't, if I just waited—

[Laughter]

Sen. Tawana Tannock: No, I just wanted to know practically, if somebody waits and their licence has expired, are they going to get the benefit? That's my question.

[Laughter]

The President: Senators, no . . .

Senator Tarik Dunbar Smith, you have the floor.

Sen. Tarik Smith: Thank you, Madam President. I'll be quick. Good evening now to the listening audience and to my Senate colleagues.

The Opposition is in support of this. It's nice to see. I recently did something nice that one that lays beside me and got a bigger car. And when I went to the Transport Control Department to licence that car, I was thrown aback. So, I would say that this is welcomed. Thank you to the Government team for this. It is something that I'm sure many folks will appreciate throughout the Island when they go to the Transport Control Department on April 1. That's all. Thank you.

The President: Thank you, Senator Tarik Dunbar Smith.

Would any other Senator care to speak on the Bill?

Sorry—Victoria Cunningham. Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

As with my colleague, we are in support of this Bill and the objective it obviously seeks to achieve. There's no question that the cost of living puts a real pressure on our Bermudian households and, you know, anything that is seen to be reducing recurring costs deserves consideration.

The Bill is obviously 10 per cent off the motor car licencing and on the face of it, that relief is welcome. I just want to, Madam President, I want to pause because I think it's important that we examine how relief

is distributed and not merely what is offered. I know it was mentioned earlier about our targeted approach, and I just wanted to, if I may, speak to a colleague across the floor who spoke about the paradox of redistribution.

I wanted to highlight, because I then did some digging, I was quite interested about that, so I did some digging. It is not a universal rule; it is more of an academic theory, and it applies in larger welfare states with huge tax bases. So, as we should be aware, Bermuda is quite small with a high inequality tax.

So, in this context, I think we could say that targeted relief is not only effective, it is the fairest and most responsible approach. So, I think, you know, TCD licence fees in and of themselves are not a welfare programme, so I think the paradox necessary does not apply to short-term cost of living relief. So, I think, in that vein, an idea I had . . . I think we have spoken about how to know somebody's financial need.

You know, TCD, my car is already tied to my assessment number, right? My assessment number has an annual rental value. Why not somehow, you know, legislate those reductions based on your annual rental value associated with your assessment number, which only one car can be on an assessment number? To me, if we are digitising things, that would be quite an easy—well, maybe not an easy, but a good way to treat fairness of these more targeted approaches to be slightly more fair.

I do have a question, and as we are bringing up birthdays, I've just re-licensed my car because I'm [on] the 21st, I'm 10 days . . . I've got another 300 and however many days until I can get this relief. However, I have not, I did not do it yesterday, I did it a month ago. So, for those Bermudians and residents who may have renewed their licences early, so in advance of an April Fool's birthday, for example, what will happen to them? I assume they would hopefully just get a reduction off their 2027 bill but just wanted to follow up on that. Anyway, thank you very much. No issue from the Opposition.

The President: Thank you, Senator Cunningham.

Would any other Senators . . . Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

I'll be very brief. I fully support it. Thank you, Madam President.

[Laughter]

The President: Thank you.

Would any other Senator care to speak on this Bill?

Hearing none, then it's over to you, Senator Fubler. You have full support.

Sen. Mischa Fubler: Thank you, Madam President.

It is a welcome change of argument to see a support across the board. I will beg pause as I await the response from my technical support team around the logistical implications of someone paying for their licence renewal in advance of the deadline. That's a good question.

I think they . . . yes, that's when you have to relicence. Myself as well, though, I do, to avoid any hassle, I'd like to use the eTCD website. I'll plug that now.

[Inaudible interjection]

Sen. Mischa Fubler: Is it? Oh, I hope that . . . we'll check it again. I used it recently.

[Inaudible interjections]

Sen. Mischa Fubler: No. It works for renewing licensing, I think.

And so, I am awaiting the response around those questions for . . . I think, while we are getting into that . . . I guess my response to Senator Cunningham's point about how this was a good example of targeted relief. I encourage, again, anyone who feels that they do not deserve this reduction in their licence fee that they go and spend that money with a small business that is local.

And here we go. Transactions that occurred prior to the date unfortunately do not benefit. And then specifically to Senator Tannock's scenario, I would posit that it would be quite the inconvenience to delay renewing your licence or in contravention of the law to operate that vehicle while it is not licensed.

[Laughter]

Sen. Mischa Fubler: And so hopefully that's not something people are planning to do. But for those who were able to leave their car at home and then go down to TCD to get a temporary permit, something I learned about inadvertently with a motorcycle. I had to go and get a permit so that I could take the bike because the sticker had expired. I assume the same is required of your vehicle, your car. And so those people who are able to do that, more power to them, use the public transit. That's one less car on the road, something that was raised as a concern earlier today.

And again, yes, the technical team are confirming, unfortunately, any transaction that occurs before April 1 does not benefit from the reduction. So don't look for a credit or a rebate. But next year you will be paying less when you renew.

And so, I think that is all of the questions I received. And so, in that regard, Madam President, I move that the Bill be read a second time.

The President: Is there any objection to the second reading?

No objection.

Sen. Mischa Fubler: Okay. I move that . . . I have the thing here.

SUSPENSION OF STANDING ORDER 26

Sen. Mischa Fubler: I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?
No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Mischa Fubler: Thank you, Madam President.
I move that the Bill entitled the Motor Car (Licence Duties Reduction) Amendment Act 2026 be now read a third time.

The President: Is there an objection to the third reading?
No objection.

BILL

THIRD READING

MOTOR CAR (LICENCE DUTIES REDUCTION) AMENDMENT ACT 2026

Sen. Mischa Fubler: Excellent. Thank you, Madam President.
I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass.
Is there any objection to that motion?
No objection.
The Bill is passed.

[Motion carried: The Motor Car (Licence Duties Reduction) Amendment Act 2026 was read a third time and passed.]

The President: Thank you, Senator Mischa Fubler and all Senators.
That brings us to the end of our . . . I don't know what happened to my paper. It's the end of the Orders of the Day and so we will—

[Inaudible interjection]

The President: Yes, it's been a long day.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.
I would like to take this opportunity to send my condolences to my good friends, Donald and Margaret Lottimore. Their mother and mother-in-law, Ms. Cynthia Lottimore, was interred today and unfortunately, I could not be there because I was here, but I would just like to take a brief minute to talk about Ms. Cynthia Lottimore. Ms. Lottimore moved to St. George's Parish when she was two years old. She taught at both St. George's Secondary and she also taught at Clearwater [Middle School] and upon her retirement was Deputy Principal at St. George's Secondary School. She taught in the Bermuda public school system for 40 years, commendable. So much so that anecdotes from her students recall when she was pregnant with her son, Donald, that she would actually come and she would allow them to . . . or tutor them while she was on maternity leave because she wanted to ensure that they passed their exams. Additionally, she continued to tutor and would tutor many technicians at BELCO who wanted to pass their City & Guilds certificates. So, this is just a formal acknowledgement of a great loss to the community of a great educator and that I am thinking of both Donald and Margaret Lottimore at this moment. Thank you.

The President: Thank you, Senator Tannock.
Would any other Senator care . . . Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.
I would like to begin by extending condolences to a number of families. Firstly, to the Rego family on the passing of Judith and Elias. To lose both parents, and they were both well in their 90s, but lovely people, but to lose both parents in space of such a short time is unimaginable. And I think I send heartfelt sympathies to Peter and his wife and the wider Rego family.

I will say a couple of summers ago I had the pleasure of sitting in their living room and out of the corner of my eye there was something crawling along in the backyard and they had a massive tortoise, and Judith was delighted with this tortoise. So that is a memory that I will cherish.

I would also like to remember Tare Brangman who sadly passed away recently. She was a 2015 BFIS [Bermuda Foundation for Insurance Studies] Scholar, one of our scholars gone too soon. We had the privilege of watching her grow professionally and meet her ambition and so I extend my sincere condolences to her family and her friends. Specifically, one of my first mentees, Assata Wedderburn, who was very close.

I would also like to offer congratulations, firstly, to the Bermuda Business Development Agency. They

hosted an enormously successful risk summit last week and I was delighted to be involved again with their Future Leaders Forum. We had probably 150 students from Bermuda high schools, Bermuda College and some overseas institutions participate, and we had professionals running panels. We did a networking session and then had keynotes. So, I just want to highlight that people talk about talent. Well, having seen the room last week, the talent definitely is strong, and I think we are making an impression on these students.

I also want to congratulate, with International Women's Day earlier this month, Sophia Greaves on her nomination and winning the Woman of the Year by the Women in Reinsurance, WiRe. There was an industry dinner celebrating her and I think Sophia is absolutely brilliant. So, I just wanted to send my congratulations to her on that achievement.

And finally, because I love education and love Bermuda College and I just want to congratulate the amazing Cathy Duffy on being named the first insurance professor at Bermuda College. I think this is an amazing step that we're taking into insurance education and creating a clearer route from education into careers into the market.

And I'm hoping, I sit on the Bermuda College Insurance Advisory [Committee] and I think this appointment speaks to the passion that they have in creating pathways for these students and building the next generation of talent. So, thank you, Madam President. With that, I will close.

The President: Thank you, Senator Cunningham.

Would any other Senator care to speak?

Minister Crystal Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Yes, Madam President, I have a lot because we haven't been here since December and as you would know, school resumed in January. And there has been several things that have happened that I've attended which I would like to highlight and all positives today, all congrats.

In particular, I would like to start with the World Book Day which happened back on March 5 of this year, and I was invited to attend the West End Primary School. They had . . . their special education needs classroom actually had a Dr. Seuss programme, and I have to say that it was very impressive. All of the teachers and the students participated dressing up. The head of the school was Dr. Seuss herself. But the way that they incorporated World Book Day was that they rotated around the school to different classrooms. Teachers read different books and then they had activities to bring the book to life. And I thought that was an interesting way of celebrating Book Day as opposed to it just being static, (you read and I listen). They actually were involved in activities that were quite fun for the children.

I also congratulate Elliot Primary on their career day. Again, members of the community did attend.

Myself, the Premier, and the Hamilton Town Crier were featured speakers on that day. The students were quite engaged and then they had other community members from Hamilton Princess, a beekeeper, people from the Department of Health, [and] podiatrists. So, there were several different activities for children to take part in and so it was good to see them fully engaged there.

The Bermuda Institute had a science fair recently which was quite impressive. Not only did students show what they had learned about different inventors, there were quite a few who actually had their own inventions which actually came to life. So, someone had a miniature elevator and a miniature escalator which actually worked. So, when I pressed the button, it actually did work. So that was quite impressive.

I encourage everyone to go and visit the Senior School Arts Exhibit which is at the Bermuda Society of the Arts. It never ceases to amaze me the level of talent that we have in Bermuda. There is a people's choice selection process if you'd like to vote on a particular piece. But I have to say that our students are phenomenally talented. I encourage all Senators and listeners to attend.

I also attended the West Pembroke School Love, Peace and Soul celebration and I have to say that I enjoyed myself thoroughly. It took me back. The students took it so seriously. It was a truly . . . it should have been a performance right on the stage at Ruth Seaton James [Centre] because they were so serious about it. Every child in the school participated. Every child. And it should be noted that they actually have an ASD classroom there and every child participated. So, I think, you know, we are doing some really great things in encouraging all of our students in the arts.

And then this particular congratulations, I have to . . . I'm sure I'm going to associate everyone with this, but the Bermuda College had an inductee ceremony of Honorary Fellows. I believe it was almost two weeks ago. And one of the inductees was our very own Senate President, Mrs. Joan Dillis-Wright.

[Desk thumping]

The President: Thank you.

Sen. the Hon. Crystal Caesar: And I think she'll indulge me so I can talk a little bit about [her]. I did not realise that she has done so much. You need to go and read her bio. I mean, this woman has done so much for health in Bermuda. It made me feel so small sitting at the table. I was like, I need to get on with some things. I haven't accomplished much.

The President: Oh, no.

Sen. the Hon. Crystal Caesar: But no, she has done some really wonderful things, and it was quite a deserving [induction] into the Honorary Fellows of Bermuda College. And the other inductee was Mrs. Tammy

Richardson Augustus. Our Learned Member here would also . . . and Senator Cunningham would probably know her from the legal profession as a partner at Appleby. And again, another woman who has done some tremendous things for Bermuda and on the world stage. And so, I wanted to take this time to just say, you know, I have to say she's become one of my new heroes and congratulations. Like, I just was so impressed. It was quite a touching tribute. She was there with her husband and her niece and other Honorary Fellows and members of the Bermuda College Board and Foundation were in attendance as well. And it was quite a . . . it was a very inspiring and enjoyable evening.

So again, congratulations, Madam President.

The President: Thank you, Minister. And thank you . . . Would any other Senator care to speak on congratulatory and obituary speeches?

Minister Wilkerson, Attorney General, Minister of Justice, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Let me start. There are lots of comments that I'd like to join, but certainly joining Minister Caesar on congratulating you on being an Honorary Fellow. I saw the article and the photographs and indeed very, very proud. And congratulations to Tammy as well. She is an advocate with respect to rights, and she is working closely with our Ministry on our domestic violence task force for reform of legislation. Solid.

Joining Senator Cunningham in the congratulations for Sophia Greaves and Cathy Duffy who is my dear friend. And so, I was very excited to see that come to fruition for Cathy at the Bermuda College. She would be an absolute asset, not just to the college, but to the jurisdiction as she has been. Additionally, in relation to the International Women's Day [IWD] events, congratulations from this Chamber to the IWD's committees selection of Latisha Lister[-Burgess] as the Woman of the Year and Callahj Simons as the . . . Teen of the Year. She is an absolute superstar. And at the proceedings, they played a recording of her address to the House of Commons where she talked about efforts for legislation around mental health care for youth, which is a huge initiative.

But on the sadder side, Madam President, I do want to use my time at the microphone this evening to give condolences, certainly in my family, to my cousin, Terry Cox, who lost her husband, Burton "Keechy" Cox. And he had an amazing homegoing service, but he was such an incredible person. And it was one of the first Bermudians to become qualified as an air traffic controller and has mentored many young Bermudians who are coming up in the ranks there.

And closer to home as well, sadly, the loss of Cheryl Wade, who will be laid to rest tomorrow. She was a force in Somerset. You know, just someone who was larger than life. And I will miss her so much.

And finally, on a happier note, I'm going use this podium, even though she's not listening to the radio, to congratulate my own grandchild, Diamond A. Morris, who competed in her school sports over two days at Saltus. She is nine years old. She competed in high jump, long jump, the 100[-metres], the 200[-metres], the 400[-metres], the 800[-metres], and the 4 x 100[-metres] relay and took first place in every single event. So, I am proud.

The President: What!

Some Hon. Senators: Whoa!

[Desk thumping]

The President: Wonderful.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. Those are my comments.

The President: Thank you, Minister Wilkerson.

Would any other Senator care to speak?

Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

The hour is late, so I will be brief. I would like to be associated with the condolences to the Lottimore family. I had the pleasure of working with Donald during my time at BELCO.

I also would like to send condolences to the family of Rudolph "Huck-A-Buck" Fubler, a cousin of mine. He's a former taxi driver as well.

Also, moving on to congratulations, there are several, as the Minister already mentioned, it's been quite some time since we last met. And so, in brief succession, to the participants of the Premier's Concert in the winter last year, it was quite a pleasurable experience to attend. The performances were great.

Also, congratulations to BEDC, the vendors and panellists at the Small Business Expo. My family and I went down and partook of the vendors' market. The kids had a great time. We learned some new things. It was a great event.

And also, congratulations to the Bermuda Entertainers Union, and more specifically, [Wendell] "Shine" Hayward, who celebrated his 70th birthday in the winter. I had the pleasure of attending and enjoying the festivities.

Also, congratulations to the Bermuda Tourism Authority for hosting the, hopefully, inaugural Caribbean Tourism Organization's [CTO] Air Connectivity Summit here on the Island. It was a great opportunity for networking and collaboration on expanding air connectivity across the Caribbean, something I think we can all agree is sorely needed.

And also, looking at sports, to our Bermuda Davis Cup tennis players, congratulations to them, and also to the Bermuda Lawn Tennis Association. The

Davis Cup players have proceeded further than we have ever as a nation in the Davis Cup, which I'm told is the World Cup of Tennis. And so, to that, congratulations. It was my pleasure to go and greet them on their return to Bermuda after the tournament, beating a country, Georgia, who was seeded or ranked much higher than us, as I mentioned, at 30 places, at least, something like that. It was quite substantial.

And then also, to Kendall Adams, the Bermuda Idol 2026 winner. That was a recent occurrence, right? Great culture.

And finally, congratulations, or possibly condolences, to the Women's Under-17 CONCACAF football players.

[Laughter]

Sen. Mischa Fubler: Sorry, I apologise. Congratulations to them. They gave their all. It wasn't the outcome we were hoping for. I think some consolation in the fact that the US bested Grenada by an even wider margin. So, take solace in that. And again, please keep at it. We support you.

And on that note, Madam President, I yield my time. Thank you.

The President: Thank you, Senator Fubler.

Would any other Senator care to speak?

Yes, I see Senator Tarik Dunbar Smith, you have the floor.

Sen. Tarik Smith: Thank you, Madam President.

I have a few obits and a couple congrats.

The President: Mm-hmm.

Sen. Tarik Smith: Firstly, I would like to send my condolences to the family of Mrs. Simmons. Now, I should know Mrs. Simmons's first name, but I was not playing marbles with her when I was younger. But she was from the Ord Road community, and then she became my neighbour in Sun Valley. I do send my condolences to her husband, Jack, driver of taxi 1406, his son, Rodney, Dennis, and their other son, "Spoons."

I'll also like to send condolences to the family of Michael Lindo. Michael Lindo was a very good customer of mine at Bermuda Commercial Laundry. We would always have great chats. His wife, Donna, and him ran Class Act Designs, who did many events throughout the Island. It was quite a shock to see that Michael had passed. So, I do give my condolences to Donna, Rian, and Leah Rose.

And finally, on the obits, I give an [condolence] to another stalwart of the Ord Road community, Mrs. Vera Lynn DeShields. She was a pillar of the Sylvan Dell community and one of my grandmother's best friends. And it is sad when you see so many folks from the top of Sylvan Dell passing along, but that is the nature of life. We all shall taste death one day. But I do

send my deepest condolences to her son, Herman, and her daughters, Pat and Vera-Lynn.

[Laughter]

Sen. Tarik Smith: What happened?

[Crosstalk]

Sen. Tarik Smith: I'm sorry.

The President: Don't be sidetracked.

Sen. Tarik Smith: Forgive me. Forgive me.

But yes, I do send my condolences to [her son] Herman and her daughters, Pat and Vera-Lynn. We are all family. She was the god[mother] of my Uncle Jason, and my grandmother was Vera-Lynn's godmother. So, we are very close indeed as a family.

Moving on to more happy times and not so morbid, I want to send out a congratulations to the Boys Under-17 national team who travelled to Honduras last month. Of course, you know, my son Roman, a pretty good footballer, was a part of that team. They did tremendously well considering the last time we played Honduras, we lost 9-0. So, to lose 2-0 against Honduras, I was very proud of Roman. And from that, Roman has been offered a trial at a professional club from his performance against Honduras for the national team.

[Desk thumping]

Sen. Tarik Smith: So as a father, I'm very proud when I got that email last week, and I said, *Maybe I ain't gotta pay school fees anymore.*

[Laughter]

Sen. Tarik Smith: We shall see. Also, I want to congratulate the CARIFTA athletes who qualified for the CARIFTA Games, especially Zydon Lightbourne Furbert, who's one of Roman's good friends and a member of that under-17 national . . . boys' team as well.

Also, I was able to attend what I found to be one of the most fascinating museums at the Paget Primary during Black History Month. I, you know, grew up in the area, although I went to Gilbert Institute and not Paget Primary like all my friends did. I have a strong connection to Paget Primary, and what I found to be amazing was I walked into, I would believe it would be a P2 class, and one of the students grabbed my hand and said, *You're in a picture over here on the wall.* It was an exhibit of [Frederick] "Skipper" Ingham, and those that may know my father, Collins Smith, he is one of Bermuda's most prolific martial artists. He was one of Skipper Ingham's first students, and it's actually a picture from 1976 of my father and Skipper Ingham doing a showcase at Paget Primary School. And in the

picture, I look just like my father, which was funny because the young pupil thought that it was me—

[Laughter]

Sen. Tarik Smith: —which was quite funny. So, I was blown away. I actually spent maybe two and a half hours at Paget Primary that afternoon because I felt the exhibit was so well done, and I know that Elliot, as the Minister said, did something similar, so I encourage that all primary schools and schools can get into that because it was so informative, and I was so blown away. So, credit to the faculty and staff and students of Paget Primary School.

Two more, I'd like to join the Madam Attorney General in congratulating her granddaughter on winning so much at Saltus. Her father, as you may know, is from Sylvan Dell as well. He's a good friend of mine, so I know he's tremendously proud as well.

And finally, Roman, again, I'm coming up. His Tonbridge Angels Under-16 team this past weekend won the Kent Youth League, so I'm proud of him, and also another Bermuda young man on that team, Kaiyuri Albouy.

And one more, I am terribly sorry. I want to congratulate, and my interest, of course, as one of the coaches of the mighty North Village Rams. On Sunday, we defeated St. George's in extra time, 2-1, to go to our fourth consecutive FA Cup final. We are the defending champions, and this is our fourth consecutive, so we are going for three FA Cup titles in four years, and they call it "the carpet," but at North Village, we say "the red carpet" because North Village is always up there representing. Thank you very much.

The President: Thank you, Senator Smith.

Yes, Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

I'll be brief, and I'll speak more on Monday, but I can't leave today without associating myself with the congratulations to Latisha Lister-Burgess and also Callahj Simons for being Woman and Teen Woman of the Year. Congratulations to them, and also congratulations to you, Madam President. I'll associate myself with these remarks as well.

And I also want to congratulate all schools on their sports day, especially The Berkeley Institute for Gold House winning their game. Bermp-Bermp-Bermp-Bermp-Bermp-Bermp.

[Laughter and desk thumping]

Sen. Lindsay Simmons: And I would declare my interest as the Chairman of CedarBridge Academy. I would like to congratulate all participants, and congratulations to Red House. So, I'll save my rest of my condolences

and obits . . . and congratulations to Monday but just want to say that today. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Would anybody, any other Senator, care to speak on obits and congrats?

No? Then it's over to you, Minister Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I motion that we adjourn until Monday, March 23.

The President: And would any Senator want to speak on the motion to adjourn?

Senator Simmons.

STOP THE GUN VIOLENCE

Sen. Lindsay Simmons: Promise, I promise it's going to be very short, but I cannot leave this Chamber tonight without saying how heartbroken I am that we have lost another life to gun violence. Again, it touches everybody differently.

I actually know the young man's sister. She lived with me for a few years, and to see her scream out in pain was devastating, and he's left behind two young boys. So, I again ask that we keep this family in prayer, and we put down the guns. I mean, I know we had that amnesty, but bring the guns in. We need to stop killing our own. I can't say it enough. It's devastating. Every life lost is a hole in our fabric, and we need to begin to start healing and stitching our fabric together and continue to pray for families who have lost their loved ones. Because losing somebody in such a horrific way is something that you never forget, and you continue to feel the impact every time someone is lost to gun violence. So, my prayer is that we continue to pray for families, and we stop with killing our people. Bermuda is too small and too connected to continue to lose lives like this.

So, like I said, I couldn't leave here tonight without recognising that we have lost another one of our young men, and we have a family that's devastated, and two young boys that are going to grow up without a father that was present in their life. So, it's a sad day in Bermuda, and I pray for that family. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

And I'm looking to see if there's any other Senator [who] wants to speak.

With that said, then, Senate stands adjourned until Monday, the 23rd of March. And I take this opportunity to thank each and every one of you Senators for your hard work today. It's been a long day, but we managed to get through the debate and the Bills and well

done! And I would thank our Clerks who have helped us through this lengthy day.

With that, enjoy your weekend. You have worked hard, and you deserve it.

[At 7:08 pm, the Senate stood adjourned until 10:00 am, Monday, 23 March 2026]