

I Mina Trental Knitro Na Lihelaturan Guåhan
APPOINTMENTS

DOCUMENT NO.	APPOINTEE	POSITION	AGENCY	APPT. DATE	TERM LENGTH	CMTE REFERRED	DATE REFERRED	PUBLIC HEARING DATE	CMTE REPORT FILED	DATE CONFIRMED	NOTES
35GL-19-0737	Raymond A. Schnabel	Member	Guam Banking & Insurance Board	7/9/19	Six (6) Years May 6, 2019 to May 5, 2025	Committee on Environment, Revenue and Taxation, and Procurement	7/12/19	8/7/19 9:00 a.m.	8/14/19 9:49 a.m.		



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN

35TH GUAM LEGISLATURE

August 13, 2019

The Honorable Tina Muña Barnes

Speaker

I Mina'trentai Singko Na Liheslaturan Guåhan

163 Chalan Santo Papa

Hagåtña, Guam 96910

VIA: The Honorable Regine Biscoe Lee

Chairperson, Committee on Rules

PSL

RE: Committee Report on the Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member (Insurance Business) of the Guam Banking and Insurance Board.

Håfa adai Speaker Muña Barnes,

Transmitted herewith is the Committee Report on the **Executive Appointment of Mr. Raymond A. Schnabel** to serve as *Member (Insurance Business)* of the *Guam Banking and Insurance Board* and which was referred to the Committee on Environment, Revenue and Taxation, and Procurement.

Committee votes are as follows:

- 4 TO DO CONFIRM
- TO NOT CONFIRM
- TO REPORT OUT ONLY
- TO ABSTAIN
- TO PLACE IN INACTIVE FILE

Si Yu'os ma'åse',

Sabina Flores Perez

Sabina Flores Perez

2019 AUG 14 AM 9:49

RECEIVED
 AUG 13 2019
 1:38 P.M.
 COMMITTEE ON RULES

[Signature]



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA 'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

COMMITTEE REPORT

**Nomination of
Raymond A. Schnabel**

**To serve as a Member (Insurance
Business) of the Guam Banking and
Insurance Board**

**For a Term of Six (6) Years
May 6, 2019 to May 5, 2025**



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA 'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

August 13, 2019

MEMORANDUM

To: **All Members**
Committee on Environment, Revenue and Taxation, and Procurement

From: **Senator Sabina Flores Perez**
Committee Chairperson *SFP*

Subject: **Committee Report on Appointment of Mr. Raymond A. Schnabel**

Håfa Adai,

Transmitted herewith for your consideration is the Committee Report on the appointment of **Mr. Raymond A. Schnabel** to serve as a *Member (Insurance Business)* of the *Guam Banking and Insurance Board*.

This report includes the following:

- Copy of COR Referral of the Appointment
- Copy of the Appointment Letter to the Speaker
- Copy of the Appointment Packet and Supporting Documents
- Notices of Public Hearing
- Copy of Public Hearing Agenda
- Public Hearing Sign-in Sheet
- Submitted Testimonies and Supporting Documents
- Committee Report Digest
- Committee Vote Sheet

Please take the appropriate action on the attached vote sheet. Your attention to this matter is greatly appreciated. Should you have any questions or concerns, please do not hesitate to contact me.

Senator Régine Biscoe Lee
Chairperson

Senator Amanda L. Shelton
Vice Chairperson

Speaker Tina Rose Muña Barnes
Member

Vice Speaker Telena Cruz Nelson
Member

Senator Kelly Marsh (Taitano), Ph.D.
Member

Senator Sabina Flores Perez
Member



COMMITTEE ON RULES
I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN
35TH GUAM LEGISLATURE

Senator Clynton E. Ridgell
Member

Senator Joe S. San Agustin
Member

Senator Jose "Pedro" Terlaje
Member

Senator Therese M. Terlaje
Member

Senator James C. Moylan
Member

Senator Mary Camacho Torres
Member and Chair, Subcommittee on Protocol

July 12, 2019

MEMO

To: Rennae Meno
Clerk of the Legislature

Attorney Julian Aguon
Legislative Legal Counsel

From: Senator Régine Biscoe Lee
Chairperson, Committee on Rules

Re: Referral of Appointment

Buenas yan Háfa adai.

As Chairperson of the Committee on Rules, I am forwarding the referral of the following appointment:

Appointee: Raymond A. Schnabel

Position: Member, Guam Banking & Insurance Board

Term Length: Six (6) Years; May 6, 2019 to May 5, 2025

The appointee's nomination packet may be referenced in the Guam Legislature's website at http://guamlegislature.com/35th_mess_comms.htm. Please refer to the following document:

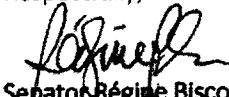
"35GL-19-0737 - Office of the Governor of Guam - Appointment and Supporting Documents for Raymond A. Schnabel, Member, Guam Banking & Insurance Board."

Please ensure that the aforementioned appointment is referred to the Committee on Environment, Revenue and Taxation, and Procurement, chaired by Senator Sabina Flores Perez.

If you have any questions or concerns, please feel free to contact Mary Maravilla, Committee on Rules Director at 472-2461.

Thank you for your attention to this matter.

Respectfully,

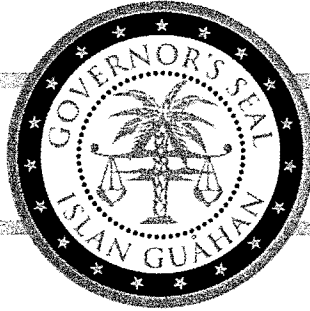

Senator Régine Biscoe Lee
Chairperson, Committee on Rules

J. Miro 'Trental Kultura Ni Likedatansa Guåhan
APPOINTMENTS

APPOINTMENT NUMBER	APPOINTEE	POSITION	ORGANIZATION	APPOINTMENT DATE	TERM OF APPOINTMENT	COMMITTEE	APPOINTMENT DATE	APPOINTMENT DATE	APPOINTMENT DATE	APPOINTMENT DATE	APPOINTMENT DATE
3561-19-0737	Raymond A. Schnabel	Member	Guam Banking & Insurance Board	7/9/19	Six (6) Years May 6, 2019 to May 5, 2025	Committee on Environment, Revenue and Taxation, and Procurement	7/12/19				

Note that the Legislature has taken steps to ensure that any protected personal identifying information has been redacted or excluded in whole or in part in order to protect the privacy of any individual(s) whose information has been included as part of this transmittal.

UFISINAN I MAGA'HAGA
OFFICE OF THE GOVERNOR



LOURDES A. LEON GUERRERO
MAGA'HAGA • GOVERNOR

JOSHUA F. TENORIO
SIGUNDO MAGA'LÄHI • LIEUTENANT GOVERNOR

July 9, 2019

Honorable Tina Muna Barnes
Speaker
I Mina'trentai Singko Na Liheslaturan Guåhan
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96932

35GL-101-0737
Speaker Tina Rose Muña Barnes

JUL 11 2019
Time 10:50 AM () PM
Received By: Matt

RE: Board Appointment


Dear Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the local laws applicable to the following position, I am pleased to transmit the following appointment and supporting documents for:

APPOINTEE: Raymond A. Schnabel
POSITION: Member (Insurance Business)
Guam Banking & Insurance Board
TERM LENGTH: Six (6) Years
May 6, 2019 to May 5, 2025

The appointment is subject to the consent of *I Liheslaturan Guåhan*. Please schedule a hearing at your earliest convenience.

Senseramente,


JOSHUA F. TENORIO
Akto Maga'låhen Guåhan
Acting Governor of Guam

cc: Governor of Guam

0737

2019 JUL 11 AM 11:05

LOURDES A. LEON GUERRERO
MAGA'HAGA • GOVERNOR



JOSHUA F. TENORIO
SIGUNDO MAGA'LÁHI • LIEUTENANT GOVERNOR

July 9, 2019

Raymond A. Schnabel
[REDACTED]

Dear Mr. Schnabel:

Pursuant to my authority under 11 GCA § 103103(b), I am reappointing you to serve as a


MEMBER, GUAM BANKING & INSURANCE BOARD
Insurance Business Representative
Term Length: Six (6) Years; May 6, 2019 to May 5, 2025

Your reappointment is a testimony to your commitment to service and the understanding of the great responsibility that this position requires and I know that you will continue to fulfill your duties in a professional manner for others to follow.

Once again, I appreciate your willingness to serve in this position, and I am confident that your time on the Board will be effective and productive.

As you are aware, this appointment is subject to the advice and consent of *I Liheslaturan Guahån*. If you have any questions or concerns, please contact Michael Weakley of the Governor's Legal Office at 475-9477.

Senseramente,

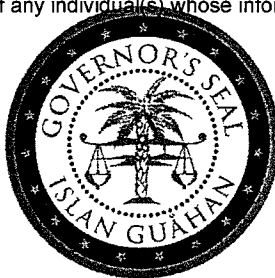

JOSHUA F. TENORIO
Åkto Maga'låhen Guåhan
Acting Governor of Guam

cc: Governor of Guam
Chairperson, Banking & Insurance Board

RICARDO J BORDALLO GOVERNOR'S COMPLEX • HAGÁTÑA GUAM 96910
P.O. BOX 2950 • HAGÁTÑA GUAM 96932
671-472-8931 • 671-472-8952/6

LOURDES A. LEON GUERRERO
Governor

JOSHUA F. TENORIO
Lieutenant Governor



OFFICE OF THE GOVERNOR OF GUAM
Nomination and Appointment Information Sheet

The following information is required for submission to the
Speaker of *Liheslaturan Guåhan* in accordance with Title 4, Guam Code Annotated Section 2103

NOMINEE INFORMATION

Last Name SCHNABEL	First Name RAYMOND	Middle Initial A
Mailing Address [REDACTED]		Apartment/Unit #
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]
Phone [REDACTED]	E-mail Address [REDACTED]	
Position to which Appointment is Made Member, Guam Banking & Insurance Board		
Are you a citizen of the United States? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If no, are you authorized to work in the United States? Yes <input type="checkbox"/> No <input type="checkbox"/>		

EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
High School Father Duenas High School, Mangilao, Guam	1976 - 1979	High School Diploma	1979
College University of San Francisco, San Francisco, CA	1979 - 1983	B.S. - Finance	1983
Graduate School			
Other Degree			

EMPLOYMENT HISTORY

Name of Present/Last Employer and Mailing Address Calvo's Insurance Underwriters, Inc. Hagatna, Guam	Position Title Chief of Operations
	Dates Held 2000 - Present

Previous Employer and Mailing Address Calvo's Insurance Underwriters, Inc. Life & Health Division Hagatna, Guam	Position Title Manager
	Dates Held 1995 - 2000

Previous Employer and Mailing Address Calvo's Insurance Underwriters, Inc. Hagatna, Guam	Position Title Underwriting Manager
	Dates Held 1990 - 1995

Previous Employer and Mailing Address American International Group International Division New York, NY	Position Title Regional Casualty Manager
	Dates Held 1984 - 1990

Previous Employer and Mailing Address	Position Title
	Dates Held

PRIOR GOVERNMENT OF GUAM SERVICE

Agency or Department Name		Position Title
Address	Phone No.	Dates Held

Agency or Department Name		Position Title
Address	Phone No.	Dates Held

PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)

<i>Agency or Department Name</i>		<i>Position Title</i>	
<i>Address</i>	<i>Phone No.</i>	<i>Dates Held</i>	

<i>Agency or Department Name</i>		<i>Position Title</i>	
<i>Address</i>	<i>Phone No.</i>	<i>Dates Held</i>	

TRAINING

<i>INSTITUTE/SEMINARS/ON-THE-JOB TRAINING</i>	<i>DATE</i>
Various AIG Training Seminars	

AWARDS

<i>List all educational, professional, civic awards, and recognition for public service:</i>

PROFESSIONAL INVOLVEMENT

<i>List involvement on a local/national/international level. List organizations, activities participated in, and offices held:</i>
Chairman, Insurance Association of Guam, 1990 - Present Member, Guam Banking & Insurance Board, 2005 - 2010 & 2017 - Present

COMMUNITY / CIVIC INVOLVEMENT

List organizations, activities participated in, and offices held:

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PUBLICATIONS AND PRESENTATIONS

List any published articles, papers delivered at professional meetings, etc.:

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MILITARY SERVICE (Please attach Form DD-214)

<i>BRANCH</i>	<i>DATES OF SERVICE</i>	<i>RANK AT DISCHARGE</i>	<i>TYPE OF DISCHARGE</i>

OTHER INFORMATION

(1) Have you ever been found guilty of a felony in any court, whether within or without the United States?

Yes No If so, please specify in detail: _____

Address of the Court: _____

Date(s) of Conviction: _____

Specific Infraction Committed: _____

(2) Have you ever been declared mentally incompetent by any court, whether within or without the United States?

Yes No If so, please specify in detail the reasons and facts related to such declaration:

(3) Have you ever been found not guilty or not punishable in any criminal proceedings by reason of insanity?

Yes No

(4) Have you ever been confined to a mental institution for any reason?

Yes No If so, please specify in why the appointing authority believes you that you are not suffering from any mental illness or affliction:

Note that the Legislature has taken steps to ensure that any protected personal identifying information has been redacted or excluded in whole or in part in order to protect the privacy of any individual(s) whose information has been included as part of this transmittal.

LOURDES A. LEON GUERRERO
Governor

JOSHUA F. TENORIO
Lieutenant Governor



OFFICE OF THE GOVERNOR OF GUAM

Statement of Financial Interests

(Required by 4 G.C.A. §13104.1)

TO: The Honorable Lourdes A. Leon Guerrero
Governor of Guam
Ricardo J. Bordallo Governor's Complex
Adelup, Guam 96910

FROM: Raymond A. Schnabel

- I have no financial interest in any business
- I do have interest(s) in the following business(es):

NAME AND ADDRESS OF BUSINESS INTEREST	TYPE AND AMOUNT OF INTEREST
Calvo's Insurance Underwriters, Inc.	Stockholder, Less than 2%



Signature

7/9/2019
Date

AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY

I, the undersigned, do hereby depose and say that: (1) I have read and reviewed the information contained in the attached Appointment/Nomination letter from the Governor of Guam; (2) that the matters contained in the Appointment/Nomination letter, together with all attachments thereto, are true and correct and that I am competent to testify to said matters; and (3) that this Declaration is made for the purpose of complying with the requirements of 4 G.C.A. Section 2103.5.

I declare under penalty of perjury under the laws of Guam (4 G.C.A. Section 4308) that the foregoing is true and correct.


Raymond A. Schnabel

Print Name and Signature

7/9/2019

Date



that the Legislature has taken steps to ensure that any protected personal identifying information has been redacted or excluded or in part in order to protect the privacy of any individual(s) whose information has been included as part of this transmittal



Government of Guam
GUAM POLICE DEPARTMENT
RECORDS & IDENTIFICATION SECTION

P.O. Box 23909
Guam Main Facility, Guam 96921

July 5, 2019

SUBJECT: CRIMINAL HISTORY RECORD

NAME:	Raymond Anthony SCHNABEL		
DATE OF BIRTH:	[REDACTED]	FINGERPRINT#:	N/A
<input checked="" type="checkbox"/>	The individual has no record of criminal conviction(s) in the Guam Police Department files that are subject to Guam law.		

*****NOTHING FOLLOWS*****

THIS INFORMATION MAY BE LIMITED TO A LOCAL CRIMINAL OFFENSE ONLY AND IS NOT INTENDED FOR USE FOR ANY LOCAL, STATE, OR FEDERAL LAW ENFORCEMENT AGENCY.

By Direction: katm

STEPHEN C. IGNACIO
Chief of Police

The absence of an original GUAM POLICE seal invalidates this police clearance.
REVISED 04/26/19



SUPERIOR COURT OF GUAM

Guam Judicial Center • 120 West O'Brien Drive • Hagatña, Guam 96910

Telephone (671) 475-3370/475-3449

Fax (671) 472-2856

DANIELLE T. ROSETE

Clerk of Court

Name: **Raymond A. Schnabel**

SS#:

ID#



Date of Birth:



CERTIFICATE OF SEARCH

The undersigned Clerk hereby certifies the following results of a diligent search of the records of this Court:

Criminal Cases:

- A. No Case Found
- B. 1. Criminal Case No.
- 2. Criminal Case No.
- 3. Criminal Case No.
- 4. Criminal Case No.
- 5. Criminal Case No.

Civil Cases:

- A. No Case Found
- B. 1. Civil Case No.
- 2. Civil Case No.
- 3. Civil Case No.
- 4. Civil Case No.
- 5. Civil Case No.

Criminal Record: Page 1 of 1

Civil Record: Page 1 of 1

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: 07/03/2019

DANIELLE T. ROSETE
Clerk of Court

BY:

Carl P. Perez
Court Archivist

Prepared By: CPP



The absence of an original Court Seal invalidates this document

Raymond A. Schnabel

Experience

1990 - Present	Calvo's Insurance Underwriters, Inc.	Hagatña, Guam
2000 - Present	Chief of Operations	
1995 - 2000	Life & Health Division Manager	
1990 - 1995	Underwriting Manger	
1984 - 1990	American International Group	New York, NY
1998 - 1990	Regional Casualty Manager International Division	Cleveland, OH
1996 - 1998	Senior Casualty Underwriter International Division	Washington, D.C.
1994 - 1996	Casualty Underwriter International Division	New York Branch, NY

Education

1979 - 1983	B.S. Finance: University of San Francisco	San Francisco, Ca
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Other

2005 - 2010 & 2017 - 2019	Board Member: Government of Guam Insurance & Banking Regulatory Board	Hagatña, Guam
1990 - Present	Current Chairman - Insurance Association of Guam	Hagatña, Guam



Richard Salas <richard@senatorperez.org>

1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

Office of Senator Sabina Perez <office@senatorperez.org>

Wed, Jul 31, 2019 at 2:36 PM

To: "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "Leevin T. Camacho" <law@guamag.org>, dafne.shimizu@revtax.gum.gov, Miguel Bordallo <mcbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, nic.rupley@epa.guam.gov, lgast.gswa@gmail.com, mcogadmin@teleguam.net, josephine.cepada@guam.gov, jonfernandez@gdoe.net, esanchez@gdoe.net, joshua.tenorio@guam.gov, rstopasna@ghura.org, kathleen@ghura.org, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, tmtaitano@gdoe.net, johneilao@agreeaircon.com, rschnabel@calvos.com, dmanglona@civilletang.com, lonaholowaa@gdoe.net, lawrence.alam@dphss.guam.gov, patrick.luces@dphss.guam.gov, linda.denorcey@dphss.guam.gov, tcuabo@guamcancercare.org, marisha.artero@cancer.org, mariebenit@yahoo.com, corychun@cancer.org, yogad99@yahoo.com, renatab@triton.uog.edu, theguammedicalsociety@gmail.com, samir.ambrale@fhphealth.com, rachaeltg@triton.uog.edu, adioguam@yahoo.com, guamnursesassociation@yahoo.com, felix.cabrera@grmc.gu, michael.cruz@grmc.gu, Cathy Rivera Castro <catcastro44@gmail.com>, kina_lewis@nps.gov, Sabrina Salas Matanane <sabrina@kuam.com>, nestor@kuam.com, Chris Barnett <malafunkshun@kuam.com>, joan@kuam.com, news@sorensenmediagroup.com, reporters@postguam.com, news@guampdn.com, news@k57.com, phill@k57.com, rlimtiaco@guampdn.com, heugenio@guampdn.com, John O'Connor <johntaoconnor@gmail.com>, kstokish@gmail.com, editor@pacificislandtimes.com, Maureen Maratita <publisher@glimpsesofiguam.com>, businesseditor@glimpsesofiguam.com, assist_editor@glimpsesofiguam.com, reporter2@glimpsesofiguam.com, Guam Progress <guamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net

Cc: phnotice@guamlegislature.org

July 31, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*Subject: **1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing and roundtable discussion on **Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.** This public hearing and roundtable discussion will take place in *I Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

- **9:00am**- Executive Appointment of **Mr. John Edward G. Iiao** to serve as a **Member** of the **Alcoholic Beverage Control Board**.

Executive Appointment of **Mr. Raymond A. Schnabel** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Mr. Dean A. Manglona** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Ms. Leah Beth O. Naholowaa** to serve as a **Member** of the **Guam Banking and Insurance Board**.

11:00am

Bill No. 129-35 (COR) - William M. Castro -The Hafot Repatriation Act of 2019, an act to *adda* new Article 9 to Chapter 77, Title 12, Guam Code Annotated relative to the eligibility for the tax credit program to businesses or individuals and to *adda* new § 28106(i) to Article 1, Chapter 28, Title 11, Guam Code Annotated; use tax law, relative to exempting products and services related to the support of families whose loved ones pass away off-island and who require assistance to repatriate the deceased back to Guam for burial.

Bill No. 133-35 (COR) – James C. Moylan -An act to amend § 15108 of Chapter 15, Title 18, Guam Code Annotated, relative to reducing the cost for filing the articles of organization for a limited liability corporation (LLC).

Bill No. 169-35 (COR) - Sabina Flores Perez / Telo T. Taitague / Tina Rose Muña Barnes / Kelly Marsh (Taitano), PhD / James C. Moylan -An act to *adda* new § 104115.1 to Chapter 104 of Title 21, Guam Code Annotated, relative to public awareness of radon risks, and the reporting of radon results, upon sale of real property.

Bill No. 174-35 (COR) - Sabina Flores Perez / Therese M. Terlaje / Telen Cruz Nelson -An act to amend §6106, §6113, §6119, and §6122, Article 1, Chapter 6 of Title 22, Guam Administrative Rules and Regulations, relative to the regulation of per- and polyfluoroalkyl substances (PFAS) in drinking water.

3:00pm – Roundtable Discussion

- Illegal Dumping (Enforcement, Incentives and Community Support)

Testimony on the **Executive Appointment of Mr. John Edward G. Ila**, **Executive Appointment of Mr. Raymond A. Schnabel**, **Executive Appointment of Mr. Dean A. Manglona**, **Executive Appointment of Ms. Leah Beth O. Naholowaa**, **Bill No. 129-53 (COR)**, **Bill No. 133-35 (COR)**, **Bill No. 169-35 (COR)**, and **Bill No. 174-35 (COR)** should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our office, our mailbox at the Guam Congress Building at 163 *Chalan Santo Papa, Hagåtña*, Guam 96910, via email to office@senatorperez.org, no later than 4pm, August 12, 2019.

In compliance with the Americans with Disabilities Act, individuals requiring special

accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.

 **1st Notice.pdf**
107K



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN

35TH GUAM LEGISLATURE

July 31, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson* *SFP*

Subject: **1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.**

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Executive Appointment of **Mr. Raymond A. Schnabel** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Mr. Dean A. Manglona** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Ms. Leah Beth O. Naholowaa** to serve as a **Member** of the **Guam Banking and Insurance Board**.

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Bill No. 174-35 (COR) - Sabina Flores Perez / Therese M. Terlaje / Telen Cruz Nelson - An act to amend §6106, §6113, §6119, and §6122, Article 1, Chapter 6 of Title 22, Guam Administrative Rules and Regulations, relative to the regulation of per- and polyfluoroalkyl substances (PFAS) in drinking water.

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- Illegal Dumping (Enforcement, Incentives and Community Support)

Testimony on the **Executive Appointment of Mr. John Edward G. Iiao, Executive Appointment of Mr. Raymond A. Schnabel, Executive Appointment of Mr. Dean A. Manglona, Executive Appointment of Ms. Leah Beth O. Naholowaa, Bill No. 129-53 (COR), Bill No. 133-35 (COR), Bill No. 169-35 (COR), and Bill No. 174-35 (COR)** should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our office, our mailbox at the Guam Congress Building at 163 *Chalan Santo Papa, Hagåtña*, Guam 96910, via email to office@senatorperez.org, no later than 4pm, August 12, 2019.

In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.



Richard Salas <richard@senatorperez.org>

2nd Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

Office of Senator Sabina Perez <office@senatorperez.org>

Mon, Aug 5, 2019 at 12:32 AM

To: "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "Leevin T. Camacho" <law@guamag.org>, "Dafne M. Shimizu" <dafne.shimizu@revtax.guam.gov>, Miguel Bordallo <mcbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, nic.rupley@epa.guam.gov, lgast.gswa@gmail.com, mcogadmin@teleguam.net, josephine.cepeda@guam.gov, jonfernandez@gdoe.net, esanchez@gdoe.net, joshua.tenorio@guam.gov, rstopasna@ghura.org, kathleen@ghura.org, pilar.laguana@visitguam.org, peggcp1@gmail.com, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, hi@maisaguam.com, mdroberto@gdoe.net, yone828@gmail.com, info@guamchamber.com.gu, garweb@guamrealtors.com, Gar Admin Email <garadmin@guamrealtors.com>, Southern Guam SWCD <southernguamswcd@gmail.com>, jonikerr@gmail.com, tmtaitano@gdoe.net, johneilao@agreeaircon.com, rschnabel@calvos.com, dmanglona@civilletang.com, lonaholowaa@gdoe.net, lawrence.alam@dphss.guam.gov, patrick.luces@dphss.guam.gov, linda.denorcey@dphss.guam.gov, Terry Cuabo <tcuabo@guamcancercare.org>, marisha.artero@cancer.org, mariebenit@yahoo.com, corychun@cancer.org, yogad99@yahoo.com, renatab@triton.uog.edu, theguammedicalsociety@gmail.com, samir.ambrale@fhphealth.com, rachaeltlg@triton.uog.edu, adioguam@yahoo.com, guamnursesassociation@yahoo.com, felix.cabrera@grmc.gu, michael.cruz@grmc.gu, Cathy Rivera Castro <catcastro44@gmail.com>, kina_lewis@nps.gov, Sabrina Salas Matanane <sabrina@kuam.com>, nestor@kuam.com, Chris Barnett <malafunkshun@kuam.com>, joan@kuam.com, news@sorensenmediagroup.com, reporters@postguam.com, news@guampdn.com, news@k57.com, phill@k57.com, rlimtiaco@guampdn.com, heugenio@guampdn.com, John O'Connor <johntaoconnor@gmail.com>, kstokish@gmail.com, editor@pacificislandtimes.com, Maureen Maratita <publisher@glimpsesofguam.com>, businesseditor@glimpsesofguam.com, assist_editor@glimpsesofguam.com, reporter2@glimpsesofguam.com, Guam Progress <guamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net

Cc: phnotice@guamlegislature.org

August 5, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*Subject: **2nd Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.**

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-
9:00am
 -

Executive Appointment of **Mr. John Edward G. Ila** to serve as a **Member** of the **Alcoholic Beverage Control Board**.

Executive Appointment of **Mr. Raymond A. Schnabel** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Mr. Dean A. Manglona** to serve as a **Member** of the **Guam Banking and Insurance Board**.

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11:00am

Bill No. 129-35 (COR) - William M. Castro -The Hafot Repatriation Act of 2019, an act to *adda* new Article 9 to Chapter 77, Title 12, Guam Code Annotated relative to the eligibility for the tax credit program to businesses or individuals and to *adda* new § 28106(i) to Article 1, Chapter 28, Title 11, Guam Code Annotated; use tax law, relative to exempting products and services related to the support of families whose loved ones pass away off-island and who require assistance to repatriate the deceased back to Guam for burial.

Bill No. 133-35 (COR) – James C. Moylan -An act to amend § 15108 of Chapter 15, Title 18, Guam Code Annotated, relative to reducing the cost for filing the articles of organization for a limited liability corporation (LLC).

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office@senatorperez.org, no later than 4pm, August 12, 2019.

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2nd Notice.pdf

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OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement
I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN
35TH GUAM LEGISLATURE

August 5, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson* *SFP*

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SKorea mulls measures against Japan

(Japan News-Yomiuri) - The administration of South Korean President Moon Jae-in will play up Japan's move to remove its neighbor's fast-track export status with the United States and other foreign partners until the measure is enforced on Aug. 28, with the aim of mounting pressure on Tokyo to withdraw the decision, according to sources close to talks among Japan, the United States and South Korea.

Seoul will take countermeasures when Tokyo eventually removes it from the

so-called Group A list of trading partners qualified for simplified export procedures.

As one highly possible option, the South Korean government is mulling abandoning the General Security of Military Information Agreement, a framework for the two neighbors to share information on North Korea's nuclear and missile programs. The agreement is up for annual renewal in late August.

If South Korea decides not to extend the agreement, the move will likely

trigger a backlash from the United States as it means Seoul would disrupt cooperation among the three countries against North Korea.

However, Seoul believes this could work to prompt the United States to call for Japan not to remove its neighbor from its fast-track export status, the sources said.

"We will step up safety measures starting with areas such as tourism, food and waste," said Hong Nam-ki, South Korean deputy prime minister

and economy and finance minister, during a news conference on Friday.

According to the sources, the South Korean government is considering an option to expand its import bans on fishery products from Fukushima and seven other prefectures.

Another plan has emerged to boycott next year's Tokyo Olympics and Paralympics as part of efforts to reduce the number of South Korean tourists to Japan, which reached about 7.5 million last year.

GUAM DAILY POST • MONDAY, AUGUST 5, 2019

Trump: NKorea tests don't violate pacts

(Bloomberg) - President Donald Trump said that North Korea's recent tests of short-range rockets and missiles may run afoul of United Nations resolutions but haven't violated agreements with his administration.

North Korea on Friday conducted its third test in a week of a new short-range ballistic missile that weapons experts say was designed to strike U.S. allies in East Asia.

Trump has met three times with North Korean leader Kim Jong Un in the hope of persuading him to surrender his nation's nuclear arsenal. While the diplomacy has led Kim to cease tests of nuclear weapons and long-range ballistic missiles that once threatened the U.S. mainland, Trump has little else to

show for his effort.

But on Friday, the president said that he believes Kim still seeks to reach an agreement with him.

"Chairman Kim does not want to disappoint me with a violation of trust, there is far too much for North Korea to gain," Trump said in the second of three tweets. "Also, there is far too much to lose."

"I may be wrong, but I believe that Chairman Kim has a great and beautiful vision for his country, and only the United States, with me as president, can make that vision come true," he added.

Secretary of State Mike Pompeo said at a Bangkok summit earlier on Friday that the missile tests wouldn't interfere with U.S. efforts to restart talks with

Kim. The two sides haven't made progress since Trump walked out of a summit with Kim in Hanoi in February after the North Korean made what the U.S. side considered unreasonable demands.

"You should never doubt what we are communicating to North Korea, there are conversations going on even as we speak," Pompeo said in a question-and-answer session with Bloomberg TV's Haslinda Amin. But he noted the diplomatic road is often a bumpy one.


"We are still fully committed to achieving the outcome that we laid out for a fully verified denuclearization of North Korea, and to do so through the measure of diplomacy."

Friday's projectile reached an altitude


of about 15 miles and flew for about 140 miles at a maximum speed of Mach 6.9, South Korea's Defense Ministry said. This means it could strike some U.S. military bases in the country a minute or two after launch.

North Korea appears to be testing its KN-23, solid-fuel, short-range ballistic missile, with its first test coming in May followed by another volley that month and three more volleys since July 25.

The KN-23, similar to a Russian Iskander, is capable of carrying nuclear warheads and has been shown to fly as far as 30 miles — putting U.S. allies South Korea and parts of Japan at risk. It's designed to be mobile, which makes it easier to hide, and fly at a height and speed that makes it hard for U.S. interceptor systems to shoot down, weapons experts have said.



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Tyrone J. Taitano
Director

Lourdes A. Leon Guerrero
Governor of Guam

Joshua F. Tenorio
Lieutenant Governor

Government of Guam
P.O. Box 2950 Hagåtña, Guam 96932
Tel: (671) 472-4201/3
Fac: (671) 477-1812

Matthew C. Santos
Deputy Director

REQUEST FOR PROPOSAL
RFP-BSP-2019-005
Professional Services for Creative Design, Production, Distribution, Media and Event Coordination for the 2020 Census of Guam


The Guam Bureau of Statistics and Plans (BSP), Planning Information Program, is soliciting proposals from qualified and interested firms for professional services for creative design, production, distribution, media and event coordination for the 2020 Census of Guam.

Copies of the solicitation will be available on July 31, 2019 at the Bureau of Statistics and Plans Main Office located at the Office of the Governor, 513 West Marine Corps Drive, Ricardo J. Bordallo Governor's Complex, Hagåtña, Guam 96910 between 8:00 a.m. to 5:00 p.m., Monday through Friday, until August 8, 2019. Electronic copies of the solicitation are also available online at the following website: bsp.guam.gov. BSP recommends that all prospective proposers register contact information with the BSP to ensure they receive any notices regarding any changes or updates to the RFP. The BSP shall not be liable for failure to provide notice to any party who did not register contact information.

Proposals must be submitted to the Bureau of Statistics and Plans' Main Office located at the Office of the Governor, 513 West Marine Corps Drive, Ricardo J. Bordallo Governor's Complex, Hagåtña, Guam 96910 in the format specified in the solicitation, and must be received by BSP no later than 4:00 p.m., August 26, 2019. Failure to submit Proposals at the specified location, date, and time will be grounds for rejection of the Proposal.

/s/ **TYRONE J. TAITANO**
Director, Bureau of Statistics and Plans

This advertisement is paid with U.S. Census Bureau funds,
Federal Award/Contract No. 1333LB19C00000003.



Senator Sabina Flores Perez
Committee on Environment, Revenue and Taxation, and Procurement

Public Notice
Wednesday, August 7, 2019
I Liheslaturan Guahan, Public Hearing Room

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I Mina'trentai Singko Na Liheslaturan Guáhan

PH NOTICE LISTSERV

phnotice@guamlegislature.org

30thguamyouthcongress@gmail.com	christine.quinata@takecareasia.com
action@weareguahan.com	cierra.senatorctn@gmail.com
admin2@guamrealtors.com	claudia.acfalle@gsa.guam.gov
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bentley.sannicolas@guam.gov	dlmorcilla@hotmail.com
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bill.taitingfong@bbmr.guam.gov	editor@pacificislandtimes.com
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charlene@senatorperez.org	gerry@postguam.com
chirag.speakertmb@gmail.com	gerrypartido@gmail.com
chris@senatorjpterlaje.com	gktv23@hotmail.com

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PH NOTICE LISTSERV

phnotice@guamlegislature.org

glenn.leonguerrero@dpw.guam.gov	jpmanuel@gmail.com
guam@pstripes.osd.mil	jqlizama@guamcourts.org
guamnativesun@yahoo.com	jsantoswinn@gmail.com
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info@chinesetimesguam.com	kelly.toves@mail.house.gov
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janela.carrera@guam.gov	kevin@postguam.com
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john@postguam.com	ljalcairo@gmail.com
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jontalk@gmail.com	louise.atalig@gmail.com
joseph.senatorsa@gmail.com	m.salaila@yahoo.com
josh.wilson.guamlegis@gmail.com	mabuhaynews@yahoo.com
joway97@gmail.com	mahoquinene@guam.net

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phnotice@guamlegislature.org

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matt.sablan@agriculture.guam.gov	rey.vega@gbhwc.guam.gov
mcarlson@guamlegislature.org	richard@senatorperez.org
mcbordallo@guamwaterworks.org	rick.agustin@grta.guam.gov
mcogadmin@teleguam.net	rikki@guamlegislature.org
McPherson.Kathryn@abc.net.au	rlimtiaco@guampdn.com
mcruz@hitradio100.com	robert@postguam.com
melanie.brennan@dya.guam.gov	roland.senatorkelly@gmail.com
melinda.sanchez@guam.gov	rollymanuntag@gmail.com
melvin.tabilas@guam.gov	rorryforguam@gmail.com
michael.borja@land.guam.gov	rosanne.ada@gddc.guam.gov
michael.weakley@guam.gov	rose.senatorsa@gmail.com
mis@guamlegislature.org	rsimisalas@gmail.com
mjduenas@ghura.org	rstopasna@ghura.org
mlwheeler2000@yahoo.com	sabina@senatorperez.org
monty.mcdowell@amiguam.com	sabinaefloresperez@gmail.com
neil@postguam.com	sabrina@kuam.com
news@guampdn.com	sahara.defensor@mail.house.gov
news@spbg Guam.com	sarah.elmore@guamlegislature.org
norman.aguilar@guamcc.edu	sen.cridgell@teleguam.net
office.senatorkelly@guamlegislature.org	sen.wilcastro@gmail.com
office@senatorperez.org	senatorbiscoelee@guamlegislature.org
officeofsenatormoylan@guamlegislature.org	senatorjoessanagustin@gmail.com
officeofsenatorshelton@guamlegislature.org	senatorlouise@gmail.com
onohi671@gmail.com	senatormary@guamlegislature.org
orleen.villasoto@guamlegislature.org	senatorpedo@senatorjpterlaje.com
pacificjournalist@gmail.com	senatortcnelson@guamlegislature.org
parroyo@k57.com	senatortelot.jason@gmail.com
patricia.kier@ghc.guam.gov	senatortelot.kris@gmail.com
pdkprg@gmail.com	senatortelot.rowena@gmail.com
phill@spbg Guam.com	senatortelot@gmail.com
pj.senatorsa@gmail.com	senatortelajeguam@gmail.com
pmbias@ite.net	senjvespaldon@gmail.com
president@ghra.org	sgtarms@guamlegislature.org

I Mina'trentai Singko Na Liheslaturan Guåhan

PH NOTICE LISTSERV

phnotice@guamlegislature.org

siedpocaigue@gmail.com	sheltonforguam@gmail.com
sitarose2@yahoo.com	tony.babauta@guam.gov
slimtiaco@guampdn.com	tony.benavente@guam.gov
smiles@docomopacific.com	tritten@pstripes.asd.mil
sonedera-salas@guamlegislature.org	ttbenavente@gmail.com
speaker@guamlegislature.org	tterlaje@guam.net
sphattori@guampdsc.net	Vanessa.Cariaso@mail.house.gov
stephanie.speakertmb@gmail.com	vanessa.senatorsa@gmail.com
stephanie@hinatsalaw.com	vfe.20160904.john.calvo@noaa.gov
stephen.senatorsa@gmail.com	walter.leonguerrero@epa.guam.gov
tcastro@guam.net	william.reyes@dpr.guam.gov
tcruznelson@gmail.com	winston.senatorsa@gmail.com
team5andahalfstar@gmail.com	xiosormd@gmail.com
telo.taitague@visitguam.org	xiosormd@yahoo.com
therese.hart.writer@gmail.com	ylee2@guam.gannett.com
tinamunabarnes@gmail.com	yourvoice.guam@gmail.com
tjtaitano@cs.com	youthcongressguam@gmail.com
sgumataotao@guamcourts.org	yvonne.naputi@westcare.com
	zpangelinan@gmail.com

Updated as of 8/6/19



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

AGENDA

PUBLIC HEARING

Wednesday, August 7, 2019

I Liheslaturan Guahan, Public Hearing Room

The agenda is as follows:

9:00 am

Executive Appointment of **Mr. John Edward G. Iiao** to serve as a **Member** of the **Alcoholic Beverage Control Board**.

Executive Appointment of **Mr. Raymond A. Schnabel** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Mr. Dean A. Manglona** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Executive Appointment of **Ms. Leah Beth O. Naholowaa** to serve as a **Member** of the **Guam Banking and Insurance Board**.

11:00 am

Bill No. 129-35 (COR) - William M. Castro - The Hafot Repatriation Act of 2019, an act to *add* a new Article 9 to Chapter 77, Title 12, Guam Code Annotated relative to the eligibility for the tax credit program to businesses or individuals and to *add* a new § 28106(i) to Article 1, Chapter 28, Title 11, Guam Code Annotated; use tax law, relative to exempting products and services related to the support of families whose loved ones pass away off-island and who require assistance to repatriate the deceased back to Guam for burial.

Bill No. 133-35 (COR) – James C. Moylan - An act to amend § 15108 of Chapter 15, Title 18, Guam Code Annotated, relative to reducing the cost for filing the articles of organization for a limited liability corporation (LLC).

Bill No. 169-35 (COR) - Sabina Flores Perez / Telo T. Taitague / Tina Rose Muña Barnes / Kelly Marsh (Taitano), PhD / James C. Moylan - An act to *add* a new § 104115.1 to Chapter 104 of Title 21, Guam Code Annotated, relative to public awareness of radon risks, and the reporting of radon results, upon sale of real property.

Bill No. 174-35 (COR) - Sabina Flores Perez / Therese M. Terlaje / Telen Cruz Nelson - An act to amend §6106, §6113, §6119, and §6122, Article 1, Chapter 6 of Title 22, Guam Administrative Rules and Regulations, relative to the regulation of per- and polyfluoroalkyl substances (PFAS) in drinking water.



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Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN

35TH GUAM LEGISLATURE

Public Hearing

Wednesday, August 7, 2019, 9:00am

I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member of the Guam Banking and Insurance Board.

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
Raymond Schnabel	Calvo's Insurance	✓	✓	✓		479-7979
Mike Naholaw				✓		483-1801
ART LAGAW			✓	✓		486-8058

August 7, 2019

Senator Sabina Flores Perez
Chairperson: Committee on Environment, Revenue and Taxation, and Procurement
I Mina' Trentai Singko Na Liheslaturan Guahan
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96910

Madam Chairperson,

It is my honor and privilege to appear before you today as Governor Leon Guerrero's nominee for a position on the Guam Banking and Insurance Board.

My name is Raymond Schnabel. I have previously served on the Guam Banking and Insurance Board and I appear before you again seeking your confirmation as I had 2 years ago.

I have over 35 years of experience in the insurance industry. I have been the Chief Operating Officer of Calvo's Insurance Underwriters over the last 25 years. In addition, I currently serve as Chairman of the Insurance Association of Guam, a position which I have held over the last 5 years.

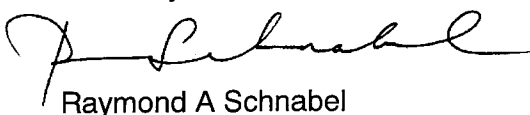
I am able to say that my decades of experience is somewhat unique in the fact that my experience is evenly split between actively managing both Property & Casualty lines of insurance early in my career and Life & Health lines of insurance over the last 18 years.

Given the conflict of interest inherent in the membership composition of the Banking & Insurance Board, I also feel that my years representing a Managing General Insurance Agency makes me well suited as a board member. A Managing General Agent truly has to balance the interests of the insurance carrier with the interests of the consumer in order to be successful; and this balance, in my opinion, is exactly what is expected from the Banking & Insurance Commissioner and her Advisory Board.

If confirmed, it is my hope of continuing my efforts in helping Ms. Mansapit-Shimizu, the Banking & Insurance Division and the rest of the Guam Banking and Insurance Board in accomplishing its mission.

I thank you and the members of this committee for your time and I certainly hope my nomination will warrant your favorable consideration.

Sincerely,



Raymond A Schnabel



My name is Artemio Ilagan. I am here in support of Raymond Schnabel nomination as a member of the Banking and Insurance board. Ray was a board member when I was the Director of Revenue and Taxation and the Banking and Insurance Commissioner. Ray career follows his father's footsteps in the Insurance industry. He has been in this industry for over 30 years. He is the president of the Insurance Association of Guam (IAG). The IAG has membership of insurance companies and agents in Guam. They are instrumental in setting up the continuing education of insurance agents and brokers in our endeavor to comply with the National Association of Insurance Commissioners (NAIC) and the National Insurance Producers Registry (NIPR). The benefit of the NIPR is that we get to use their licensing program which includes paying the licenses and issuing the licenses. This would relieve Insurance, Securities and Banking (ISB) from the manual labor of issuing insurance license.

Ray was also assisted the department in requiring all insurance companies to report electronically all automobile insurance to the motor vehicle branch. This reporting was for the convenience of taxpayers as they renew their registration of their vehicles and for law enforcement officers.

Those of you who know Ray, he is very diligent in carrying out his duties. He is a person who pays attention to details. I am here supporting Ray's nomination.


Art Ilagan



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

COMMITTEE REPORT DIGEST

I. OVERVIEW

The Committee on Environment, Revenue and Taxation, and Procurement convened a public hearing on August 7th, 2019 at 9:00 a.m. in *I Liheslaturan Guahan* Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Mr. Raymond A. Schnabel to serve as Member (Insurance Business) of the Guam Banking and Insurance Board, whose appointment history is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on July 9th, 2019, to serve for six (6) years: May 6, 2019 to May 5, 2025
- Appointment packet forwarded to *I Liheslaturan Guahan* on July 11th, 2019
- Appointment packet forwarded to this committee for public consideration on July 12th, 2019

Public Notice Requirements

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on July 31st, 2019 and again on August 5th, 2019. Publication was conducted in the **Guam Daily Post**, a newspaper of general circulation, fulfilling the 5-Day Notice and 48 Hour Notice of the Open Government Law requirements respectively.

Senators Present

Senator Sabina Flores Perez

Senator Therese M. Terlaje

Committee Chairperson

Committee Member

The confirmation hearing for **Mr. Raymond A. Schnabel** commenced at 9:00 a.m.

II. SUMMARY OF TESTIMONY AND DISCUSSION

Chairperson Perez: I would like to call up Mr. Ray Schnabel and anyone who's here to testify on his behalf.

Raymond A. Schnabel, Nominee, Guam Banking and Insurance Board: Thank you, Madame Chairperson and Committee Members. My name is Ray Schnabel, the nominee to the Banking and Insurance board. I thank Governor Leon Guerrero for reappointing me. I had previously served on this board and my term just expired. I have 35 years of insurance industry experience, as chief operating officer of Calvo's Insurance. In addition, I serve as the current Chairman to the Insurance Association of Guam, which is a position I've held for the last five years. I'm able to say that my experience in the insurance industry is somewhat unique. Half of my experience is on the property and casualty side, during my early years of my career, and the other half is on the life and health side up to this day.

Given the conflict of interest inherent in the membership composition of the Banking and Insurance Board. I feel that my experience as a managing general agent should be valuable. As a managing general agent. You need to balance the interests of the insurance carrier. In the interests of the consumer, which I feel is exactly the goal of the regulatory agency and the board. If conference. My hope of continuing efforts in helping Ms. Shimizu, the Banking and Insurance Division and the rest of the board members, in accomplishing its mission. I thank you and the members of this committee for your time. I certainly hope that my nomination will warrant your favorable consideration. Thank you.

Chairperson Perez: Si Yu'os Ma'åse Mr. Schnabel. Thank you for accepting another six years to add, to your 30-plus years as a member of the board. I do want to acknowledge that the law does recognize, in cases of conflict of interest, those that do have interest in the industry are prohibited from engaging in the proceedings. So, the law does protect those sorts of conflict of interest from occurring. Thank you again for serving.

Mr. Schnabel: Thank you Madam Chair.

Art Ilagan, Former Director and Insurance and Banking Commissioner, Department of Revenue and Taxation: Good morning Senators. My name is Art Ilagan. I am in support of Ray Schnabel's nomination as a member of the Banking and Insurance Board. Ray was a board member when I was a Director of Rev and Tax. He was also a member when I was in the Banking and Insurance Commissioner. Ray's career followed his father's footsteps. He has been in the industry for over 30 years. He is the President of the IAG, the Insurance Association of Guam. This association has a membership of most of the insurance companies in Guam. In addition to agents in Guam. They were instrumental in setting up the continuing education of insurance agents and brokers. In our endeavor to comply with the National Association of Insurance Commissioners and the National Insurance Producer's Registry. The benefit of the National Insurance Producer's registry is that we get to use their licensing programs. All programs go through them. They would know everything about all our insurance agents in Guam. All the insurance agents in the states. We would also know who they are. What they have done. When they come to Guam, we go into that registry. We look up that person. As of now, we need to do is comply with the NAIC and NIPR requirement to have CEs (continuing education credits), as required by their regulations. Ray was also instrumental. When I was director in getting the auto insurance database into our database of motor vehicles, so when people come register their vehicles we would know. If we go online. That this person has an insurance agent and if that person even cancels his insurance. We wouldn't know that, and we would go look. We should go look for these people with no insurance. Those of you who know Ray for the last 30 years, as I have. He is a very diligent worker. He gets he pays attention to details. I've noticed that when I was director and insurance commissioner. He would question what's happening. What's this for the interests of the regulations of Guam. I am in here support of Ray. He has been there. He's now the longest person in there. I value his experience and I'm in support of Ray. Thank you.

Senator Therese Terlaje: Thank you. Good morning everyone. I'm glad to have you here also Mr. Ilagan, with your experience as the commissioner. Thank you for your continued willingness to serve on this board. Can you just explain for me and for the public maybe? What are some of

the challenges, while you've been serving on this board? Have you seen anything that you think the board is supposed to be solving? That they're not able to resolve due to any type of issue.

Mr. Schnabel: Thanks for the questions. I believe the board of previous Insurance Commissioners have been addressing all of the issues. It's just a lot of the issues. It takes time. They involve different portions of the industry. They involve lack of resources and in government. Lack of expertise. Things just move very slowly. Being from the private sector, you just have to be a little patient. When it comes to government work. So, I believe the Insurance and Banking division has been hitting all the right spots. It just could move a little faster.

Senator Therese Terlaje: Mr. Ilagan?

Mr. Ilagan: One of the issues. When I was director, was the auditing of the insurance companies. That cost the insurance companies, because these costs are passed on to the consumers. There are no financial advisors in Guam, that are able to audit these companies. What we do is put out a bid. It's a worldwide bid that includes Guam. We picked two out of that list by the board. We'll pick two out of the list. Then they would agree to the price. At times, the price is very costly to the insurance companies. That causes bad companies. That cost is passed in to the consumer. That's an ongoing issue. We also have laws that were passed for the funding of insurance and banking. There are funds going into this fund, from the operations of insurance and banking. It goes into a special fund. If you look at those funds. I think there's money in it, but when it comes time to use the money, they use it for other things. I think Ray knows that. He should look into those issues. When you see, they use it for other things.

Senator Therese Terlaje: Who uses it?

Mr. Ilagan: Rev and Tax. They won't release it to ISB. They would use the moneys for other things. If you look at the record, you'll find that.

Senator Therese Terlaje: The law on the fund is very clear. It's one of our strictest languages. About how it should not be commingled. How it should be only used for enforcement. I appreciate your comments on the cost of the audits. Have there been any challenges in regard to the insurance industry? In regulation.

Mr. Schnabel: When it comes to regulation. I think the big item has been Obamacare. Trying to figure that out and navigate that over the last nine years. There are still a lot of question marks with regard to Obamacare. How it applies to this territory.

Senator Therese Terlaje: There's currently no Commissioner. Is that your understanding?

Mr. Schnabel: That's my understanding. There's an acting Commissioner. That would be Ms. Shimizu.

Senator Therese Terlaje: What about the biggest complaint. I'm hearing about insurance right now. Health insurance. For single persons to try to get health insurance. If they're not covered for

example under the government's plan. Their company's plan. That's really the biggest challenge. Do you see that?

Mr. Schnabel: That unfortunately Senator, is one of the fallouts for Obamacare. Prior to Obamacare, practically, every carrier had individual health insurance products, that they offered. The regulations. The rules of Obamacare just make it prohibitive and everyone exited that business.

Senator Therese Terlaje: Do you see anything that Guam can do to help that situation?

Mr. Schnabel: There are a number of ideas that are possible. Some would require change in law. It would require cooperation with the government and that could be talked about.

Senator Therese Terlaje: Yes. I'd like to see if it's something that the board can consider. Their recommendations. Especially, if it's something the government can do. Then let's consider it. If it's something the law can assist with. I'd like to consider those also. Mr. Ilagan.

Mr. Ilagan: When it comes to insurance. The problem is risk. When GovGuam goes in and they get insurance with a company, the pool is a lot bigger. The chances of loss are a lot less, but when you get an individual who comes in there's really no pool. What the insurance company would take a risk on that. When they take that risk. The risk is higher. So, the cost is higher. Maybe there can be some kind of pooling of the individuals. Where some funding can go in there to help them to reduce that cost. The risk would be a lot less.

Senator Therese Terlaje: Thank you. I'm looking forward to those ideas. I've asked about the other nominees. You said there's an inherent conflict in this board. That the members are composed of people in the industry. I just want to know how you have personally dealt with that? How would you advise others on this board to deal with that?

Mr. Schnabel: Well at the end Senator, the board is merely an advisory board. Listening to the expertise of the banking and the insurance industry is one thing. At the end it is the Insurance Commissioner and the regulator's, that make the final decision.

Senator Therese Terlaje: Do you think that any of the laws regarding the Insurance Commissioner need revision?

Mr. Schnabel: Well, I'm sure everything can always be improved, but I think they are fine for now.

Senator Therese Terlaje: Mr. Ilagan as to the insurance commissioner?

Mr. Ilagan: I think that somebody who has both backgrounds in insurance and banking. It's the best person to fit that job, because it's really diverse for the banking is a separate audit and business. Separated from insurance. Most of the stuff that came through my office with insurance. Banks are regulated by the FDIC. When it gets audited, we just look at their audit and their financial statements. We make sure they're within their boundaries. With insurance it's a little different. We

have to audit them. We have our local auditors and we also need to hire somebody who's licensed in that field. We have two people on board for that.

Senator Therese Terlaje: All right, thank you very much, to both of you thank you very much. Mr. Schnabel.

Chairperson Perez: Just a quick question about quorum. The board is supposed to meet quarterly. What are the challenges in meeting quorum? Has the board been able to meet on a regular basis, as far as quarterly?

Mr. Schnabel: For the past year. Yes, we have.

Chairperson Perez: For the banking industry you follow federal law is that correct?

Mr. Schnabel: That's correct.

Chairperson Perez: Okay all right all right thank you so much.

Chairperson Perez then adjourned the confirmation hearing for **Mr. Raymond A. Schnabel**

Written Testimonies:

- Raymond A. Schnabel, *Nominee, Member (Insurance Business), Guam Banking and Insurance Board*
- Art Ilagan, *Former Director, Guam Department of Revenue and Taxation*

III. FINDINGS AND RECOMMENDATION

The Committee on Environment, Revenue and Taxation, and Procurement finds the following on the appointment of **Mr. Raymond A. Schnabel**:

- Raymond A. Schnabel received overwhelming support for his nomination as a Member (Insurance Business) of the Guam Banking and Insurance Board.

The Committee on Environment, Revenue and Taxation, and Procurement hereby reports out the appointment of **Mr. Raymond A. Schnabel** to serve as a **Member (Insurance Business)** of the **Guam Banking and Insurance Board** with the recommendation to do confirm.



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

COMMITTEE VOTE SHEET

Nomination of

Raymond A. Schnabel

To serve as a Member (Insurance Business), the Guam Banking and Insurance Board.

For a term of Six (6) years (May 6, 2019 to May 5, 2025)

COMMITTEE MEMBERS	SIGNATURE AND DATE	TO DO CONFIRM	TO NOT CONFIRM	TO REPORT OUT ONLY	TO ABSTAIN	TO PLACE IN INACTIVE FILE
SENATOR SABINA FLORES PEREZ Chairperson	<i>Sabina Flores Perez</i>	✓ 8/13/2019				
VICE SPEAKER TELENA CRUZ NELSON Vice Chairperson	<i>TL</i>	✓ 8/13/2019				
SENATOR THERESE M. TERLAJE Member	<i>Terlaje</i>					
SPEAKER TINA MUÑA BARNES Member	<i>Tina Barnes</i>	✓				
SENATOR KELLY G. MARSH (TAITANO), Ph.D. Member	<i>Kelly Marsh</i>	✓ 8/13/19				
SENATOR TELO T. TAITAGUE Member						
SENATOR MARY CAMACHO TORRES Member						