

*I Mina Trental Kaitro 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-19-0998	<b>Roland C. Biscoe</b>	Member (Insurance Industry)	Guam Banking & Insurance Board	9/5/19	Six (6) Years; May 6, 2019 to May 5, 2025 To fill the seat of Cesar L. Garcia, whose term has expired	Committee on Environment, Revenue and Taxation, and Procurement	9/13/19	9/23/19 1:00 p.m.	11/12/19 9:16 a.m.		



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN*

35<sup>TH</sup> GUAM LEGISLATURE

November 8, 2019

**The Honorable Tina Muña Barnes**

Speaker

*I Mina'trentai Singko Na Liheslaturan Guåhan*

163 Chalan Santo Papa

Hagåtña, Guam 96910

*RBL*

**VIA: The Honorable Regine Biscoe Lee**

Chairperson, Committee on Rules

**RE: Committee Report on the Executive Appointment of Mr. Roland C. Biscoe to serve as a Member (Insurance Industry) of the Guam Banking and Insurance Board.**

2019 NOV 12 AM 9:16

*Håfa adai* Speaker Muña Barnes,

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

Committee votes are as follows:

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

*Si Yu'os ma'åse',*

*Sabina Flores Perez*

Sabina Flores Perez

**RECEIVED**  
NOV 08 2019  
11:15 a.m.  
COMMITTEE ON RULES

*[Signature]*

Revision Recd: 11.12.19 @ 8:47pm



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**COMMITTEE REPORT**

**Nomination of  
Roland C. Biscoe**

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

**For a Term of Six (6) Years  
May 6, 2019 to May 5, 2025; To fill the  
seat of Cesar L. Garcia, whose term has  
expired**



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

November 8, 2019

MEMORANDUM

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

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

Subject: **Committee Report on Appointment of Mr. Roland C. Biscoe**

*Håfa Adai,*

Transmitted herewith for your consideration is the Committee Report on the appointment of **Mr. Roland C. Biscoe** to serve as a *Member (Insurance Industry)* 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 Regine Biscoe Lee  
Chair

Senator Amanda L. Shelton,  
Vice Chair

Speaker Tina Rose Muña Barnes,  
Member

Vice Speaker Telen Cruz Nelson,  
Member

Senator Kelly Marsh (Taitano), PhD,  
Member

Senator Sabina Flores Perez  
Member



**COMMITTEE ON RULES**  
*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN*  
**35<sup>TH</sup> GUAM LEGISLATURE**

September 13, 2019

Senator Clynton E. Ridge,  
Member

Senator Joe S. San Agustin,  
Member

Senator Jose "Pedro" Terk,  
Member

Senator Therese M. Terk,  
Member

Senator James C. Moyl,  
Member

Senator Mary Camacho Torr,  
Member and Chair, Subcommittee on Proto

# MEMO

**To:** Rennae Meno  
Clerk of the Legislature  
  
Attorney Julian Aguon  
Legislative Legal Counsel

**From:** Senator Kelly Marsh (Taitano), PhD  
Member, Committee on Rules

**Re:** Referral of Appointment

*Buenas yan Häfa adai.*

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

**Appointee:** Roland C. Biscoe  
**Position:** Member (Insurance Industry), Guam Banking & Insurance Board  
**Term Length:** Six (6) Years; May 6, 2019 to May 5, 2025  
To fill in the seat of Cesar L. Garcia, whose term has expired

The appointee's nomination packet may be referenced in the Guam Legislature's website at <http://guamlegislature.com/index/messages-and-communications/>. Please refer to the follow document:

**"35GL-19-0998 – Office of the Governor of Guam – Appointment and Supporting Documents for Roland C. Biscoe, Member (Insurance Industry), 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 Kelly Marsh (Taitano), PhD  
Member, Committee on Rules

I Minu' Trentu' Kultura Na Liberdaduan Guåhan  
**APPOINTMENTS**

COMMITTEE	APPOINTEE	CATEGORY	APPOINTMENT	APPOINTMENT DATE	TERMINATION DATE	COMMITTEE CHAIRPERSON	APPOINTMENT DATE	COMMITTEE CHAIRPERSON	COMMITTEE CHAIRPERSON	COMMITTEE CHAIRPERSON	COMMITTEE CHAIRPERSON
35GL-19-0998	Roland C. Blarac	Member (Insurance Industry)	Guam Banking & Insurance Board	9/5/19	Six (6) Years: May 6, 2019 to May 5, 2025 To fill the seat of Cesar L. Garcia, whose term has expired	Committee on Environment, Revenue and Taxation, and Procurement	9/13/19				

UEISINAN I MAGA'HAGA  
OFFICE OF THE GOVERNOR



LOURDES A. LEON GUERRERO  
MAGA'HAGA • GOVERNOR

JOSHUA F. TENORIO  
SICUNDO MAGA'LAHI • LIEUTENANT GOVERNOR

September 5, 2019

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

3566-19-0998  
Speaker Tina Rose Muña Barnes

SEP 10 2019

Time 9:21 (AM) (PM)

Received By: alca

**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:	Roland C. Biscoe
POSITION:	Member (Insurance Industry) Guam Banking & Insurance Board
TERM LENGTH:	Six (6) Years; May 6, 2019 to May 5, 2025 To fill the seat of Cesar L. Garcia, whose term has expired

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

*Senseramente,*

LOURDES A. LEON GUERRERO  
*I Maga'hagan Guåhan*  
Governor of Guam

cc: Lt. Governor of Guam

2019 SEP 10 AM 10:39

UFISINAN I MAGA'HÅGA  
OFFICE OF THE GOVERNOR

LOURDES A. LEON GUERRERO  
MAGA'HÅGA • GOVERNOR



JOSHUA F. TENORIO  
SIGUNDO MAGA'LÅHI • LIEUTENANT GOVERNOR

September 5, 2019

Roland C. Biscoe  
[REDACTED]

Dear Mr. Biscoe:

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

**MEMBER, GUAM BANKING & INSURANCE BOARD**  
**Insurance Industry Representative**  
**Term Length: Six (6) Years; May 6, 2019 to May 5, 2025**  
**To fill the seat of Cesar L. Garcia, whose term has expired**

Appointing you to this position comes with great responsibility because you will have a vital role to perform which will place many demands on your time and energy. Integrity and honesty are virtues that I prioritize for my Administration to exemplify, and I know that you will do the same while in service to the people of Guam. Your responsibilities shall be significant and consequential. I trust that you will fulfill your duties and set a standard for others to follow.

I appreciate your willingness to serve in this position, and I am confident that your time will be spent in a manner to improve the island of Guam.

This appointment is subject to the advice and consent of *I Liheslaturan Guåhan*. If you have any questions or concerns, please contact the Office of the Governor.

*Senseramente,*

A handwritten signature in black ink, appearing to read 'Lourdes A. Leon Guerrero'.

LOURDES A. LEON GUERRERO  
*I Maga'hågan Guåhan*  
Governor of Guam

cc: Lt. Governor of Guam  
Chairperson, Banking & Insurance Board

RICARDO J. BORDALLO GOVERNOR'S COMPLEX • HAGÁTÑA, GUAM 96910  
P.O. BOX 2950 • HAGÁTÑA, GUAM 96952  
671.472.8931 • 671.472.8932/6



**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 *I Liheslaturan Guåhan* in accordance with Title 4, Guam Code Annotated Section 2103

### NOMINEE INFORMATION

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

### EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
<b>High School</b> Father Duenas High School, Mangilao, GUAM	1970 - 1974	High School Diploma	1974
<b>College</b> Seattle University, Seattle, WA	1975-1978	BA	1978
<b>Graduate School</b>			
<b>Other Degree</b> College of Financial Planning, Washington, DC	1984 - 1986	Certified Financial Planner	

**EMPLOYMENT HISTORY**

<b>Name of Present/Last Employer and Mailing Address</b> Risk Management Consultant 456 W.O'Brien Dr. Ste 103D Hagatna, Guam 96910	<b>Position Title</b> Insurance Consultant
	<b>Dates Held</b> June, 2018 to Present

<b>Previous Employer and Mailing Address</b> Prestige Automobiles 491 E. Marine Corps Drive Dededo, Guam 96929	<b>Position Title</b> Director of Sales
	<b>Dates Held</b> Jan. 2017 to Sept., 2018

<b>Previous Employer and Mailing Address</b> Transamerica Insurance Group 5500 Spring Mtn Road Las Vegas, NV 89146	<b>Position Title</b> Training & Compliance Manager
	<b>Dates Held</b> April, 2012 to November, 2016

<b>Previous Employer and Mailing Address</b> Realty One Group 6786 S. Rainbow Blvd. Las Vegas, NV. 89148	<b>Position Title</b> Realtor
	<b>Dates Held</b> Feb. 2006 to April, 2012

<b>Previous Employer and Mailing Address</b> Northern Pacific Mortgage Company 6356 S. Rainbow Blvd. Las Vegas, NV 89148	<b>Position Title</b> Sr. Loan Consultant
	<b>Dates Held</b> April, 2005 - Nov. 2011

**PRIOR GOVERNMENT OF GUAM SERVICE**

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

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

**PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)**

<b>Agency or Department Name</b> None		<b>Position Title</b>	
<b>Address</b>	<b>Phone No.</b>	<b>Dates Held</b>	

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

**TRAINING**

<b>INSTITUTE/SEMINARS/ON-THE-JOB TRAINING</b>	<b>DATE</b>
Life Underwriting Training Council - LUTCF Fellow	1983
American College of Insurance	1980-1982
College of Financial Planning	1984-1986
Securities Exchange Commission License	1983 - 1987

**AWARDS**

<b>List all educational, professional, civic awards, and recognition for public service:</b>
Bozart Chevrolet - Over 50 Unit Producer - Sept, 2016 Transamerica Premier Life Ins. Co. - Agency Compliance Award 2015 Realty ONE Group - Top New Realtor Las Vegas, NV 2007-2008 Million Dollar Round Table International - Member 1980-1988; Court Table Member 1989-1990 Management Dev. Prog. LIMRA (1980-1981); LUTCF Designation - NALU, 1985 Company Leading District Manager - 1988 thru 1997 AFLAC Insurance, Columbus, GA. Outstanding Company, Agency & Personal Production - 1978 thru 1996 American Natl Ins. Co., Tx.

**PROFESSIONAL INVOLVEMENT**

<b>List involvement on a local/national/international level. List organizations, activities participated in, and offices held:</b>
Member, Marketing Comm: Las Vegas Board of Realtors, 2007- 2008 Guam Auto Dealers Association - Sec/Treas - 2002-2004 National Association of Life Underwriters - Membership Comm - 1982 thru 1990 Guam Association of Life Underwriters - Vice-Pres, Sec/Treas - 1983 thru 1990

**COMMUNITY / CIVIC INVOLVEMENT**

*List organizations, activities participated in, and offices held:*

Guam Cursillo Movement - 1978; President 1997-2003; Advisor 2003 to present  
 Guam Chamber - Member 1985-1990  
 Filipino/American Chamber Las Vegas, NV - 2008-2011  
 Asian/American Chamber, Las Vegas, NV 2010-2013

**PUBLICATIONS AND PRESENTATIONS**

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

Regional Agency Newsletter - Guam Agency (1980~1982)  
 Bold Approach to Planning - ANICO Magazine (June, 1982)  
 Perpetuating Agency Growth - Management Development Program 1983  
 General Agents Annual Mtg - Las Vegas 1992 - Economic Outlook (Key Note)

**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>
None			

**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:

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**(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:

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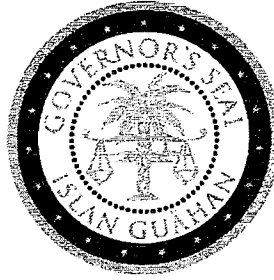
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**LOURDES A. LEON GUERRERO**  
Governor

**JOSHUA F. TENORIO**  
Lieutenant Governor



**OFFICE OF THE GOVERNOR OF GUAM**

**Statement of Financial Interests**

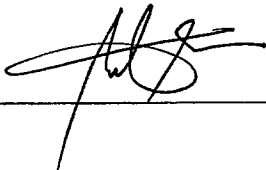
(Required by 4 G.C.A. §13104.1)

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

FROM: Roland C. Biscoe

- 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

  
Signature

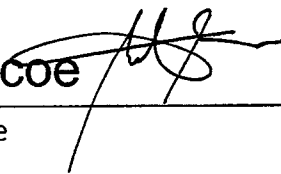
Aug 30, 2019  
Date

**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.

Roland C. Biscoe



Print Name and Signature

Aug 30, 2019

Date



Government of Guam  
GUAM POLICE DEPARTMENT  
RECORDS & IDENTIFICATION SECTION  
P.O. Box 23909  
Guam Main Facility, Guam 96921



August 28, 2019

**SUBJECT: CRIMINAL HISTORY RECORD**

<b>NAME:</b>	Roland Calvo BISCOE		
<b>DATE OF BIRTH:</b>	[REDACTED]	<b>FINGERPRINT#:</b>	[REDACTED]
<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: priscilla

**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: ROLAND CALVO BISCOE

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.

Criminal Record: Page 1 of 1

### 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.

Civil Record: Page 0 of 0

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: 08/28/2019

DANIELLE T. ROSETE  
Clerk of Court

BY: JARED MATSUMIYA GARRIDO  
Deputy Clerk

Prepared By: afgc



The absence of an original Court Seal invalidates this document

## ROLAND C. BISCOE

### PROFESSIONAL SUMMARY

Blessed with a long experience in financial industries focused on results, I am prepared to create means to strengthen financial communities through regulatory and profitable means to benefit all concerned.

### WORK HISTORY

#### Risk Management Consultant

Risk Management Services - Hagatna, Guam

Sept, 2018—Current

- Forecast and evaluate financial risks for business owners while identifying ways to minimize their impact while developing means to restructure and improve areas of weakness in a company.

#### Director of Sales

Prestige Automobiles, Dededo, Guam

Jan. 2017— Sept. 2018

- Oversee, develop and implement programs to exceed company goals and keep market share via public education and brand value

#### Training & Compliance Manager

Transamerica Insurance Group, Las Vegas, NV

April, 2012— Nov. 2016

- Developed and conducted new training programs compliant for pre/post licensing for life, health, property/casualty; Managed customer retention and agent development including annual CE requirements for state/federal compliance.

#### Realtor— Commercial Division

Realty ONE Group, Las Vegas, NV

Feb. 2006— April, 2012

- Focused on all commercial activity; triple net (NNN) acquisitions; search, match and create Offering Memorandums for buyer / seller due diligence while working the entire process expeditiously through fiduciary measures.

#### Sr. Loan Consultant— Residential & Commercial

Northern Pacific Mortgage Co., Las Vegas, NV

April, 2005 - Nov. 2011

- Successfully generated and booked substantial amounts of residential and commercial loans to meet market demands during the housing boom and post period with detail attention to state and federal compliance while doing business in a dual role of realtor and loan consultant.

#### Sales & Marketing Director

Prestige Automobiles, BMW / Land Rover, Dededo, Guam

Feb. 1997— April, 2005

- Developed BMW Brand image on Guam and exceeding over 100% of sales goals annually; Instilled deep work ethic in a strong sales team and assisted in developing the Land Rover brand. Increased market share in luxury automobiles.

#### Regional General Agent

American National Insurance Co.

June, 1976— Feb. 1997

- Recruited, Trained and Developed largest agency company-wide with focus on vertical growth via education.
- Served on Guam Insurance Advisory Board under Ada Administration developing policy for continuing education while improving compliance measures to protect buying public.

### EDUCATION

- **B.A. Management & Finance**  
Seattle University, Seattle Washington 1978
- **Fellow—Life Underwriter Training Council**  
National Assoc. Life Underwriters, Washington, DC 1983
- **Certified Financial Planning**  
College of Financial Planning, Washington, DC 1986

References: Available Upon Request



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**1st Notice of Public Hearing: Monday, September 23, 2019 at 1:00 p.m.**

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

Mon, Sep 16, 2019 at 3:18 PM

To: Peter Valdez <pvaldez673@gmail.com>, rbiscoe@gmail.com, jbenavente@gpagwa.com, Miguel Bordallo <mbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, Bernadette Lou Sablan <l.sablan@gpagwa.com>, horeckylaw@teleguam.net, lpalomo@guampuc.com, sbias@gpagwa.com  
Cc: Sabrina Salas Matanane <sabrina@kuam.com>, Krystal Paco <krystal@kuam.com>, Nick Delgado <nick@kuam.com>, nector@kuam.com, Chris Barnett <malafunkshun@kuam.com>, carmen@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, reporter2@glimpsesofguam.com, Joy White <reporter4@glimpsesofguam.com>, Guam Progress <guamprogress@yahoo.com>, phnotice@guamlegislature.org

September 16, 2019

**MEMORANDUM**

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **1<sup>st</sup> Notice of Public Hearing: Monday, September 23, 2019 at 1:00 p.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing on **Monday, September 23, 2019 at 1:00 p.m.** This public hearing will take place in *Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

**1:00 p.m.**

**Executive Appointment of Mr. Peter L. Valdez to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.**

**Executive Appointment of Mr. Roland Biscoe to serve as a Member (Insurance Industry) of the Guam Banking & Insurance Board.**

**Bill No. 188-35 (COR) - Clynton E. Ridgell -An act to repeal § 12128, Chapter 12, Title 12, Guam Code Annotated, relative to back billing.**

Testimonies 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](mailto:office@senatorperez.org), no later than 4pm, September 27, 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.

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 **1st Notice.pdf**  
52K



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement  
*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*  
35<sup>TH</sup> GUAM LEGISLATURE

September 16, 2019

**MEMORANDUM**

To: All Senators, Stakeholders and Media

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

Subject: **1<sup>st</sup> Notice of Public Hearing: Monday, September 23, 2019 at 1:00 p.m.**

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**1:00 p.m.**

**Executive Appointment of Mr. Peter L. Valdez to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.**

**Executive Appointment of Mr. Roland Biscoe to serve as a Member (Insurance Industry) of the Guam Banking & Insurance Board.**

**Bill No. 188-35 (COR) - Clynton E. Ridgell** - An act to repeal § 12128, Chapter 12, Title 12, Guam Code Annotated, relative to back billing.

Testimonies 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](mailto:office@senatorperez.org), no later than 4pm, September 27, 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.



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## 2nd Notice of Public Hearing: Monday, September 23, 2019 at 1:00 p.m.

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

Thu, Sep 19, 2019 at 9:13 AM

To: Peter Valdez <pvaldez673@gmail.com>, rcbiscoe@gmail.com, jbenavente@gpagwa.com, Miguel Bordallo <mcbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, Bernadette Lou Sablan <l.sablan@gpagwa.com>, horeckylaw@teleguam.net, lpalomo@guampuc.com, sbias@gpagwa.com  
Cc: 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@glimpsesofofguam.com>, businesseditor@glimpsesofofguam.com, assist\_editor@glimpsesofofguam.com, reporter2@glimpsesofofguam.com, Guam Progress <guamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net, phnotice@guamlegislature.org

September 19, 2019

### MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **2<sup>nd</sup> Notice of Public Hearing: Monday, September 23, 2019 at 1:00 p.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing on **Monday, September 23, 2019 at 1:00 p.m.** This public hearing will take place in *Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

**1:00 p.m.**

**Executive Appointment of Mr. Peter L. Valdez to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.**

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**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

September 19, 2019

**MEMORANDUM**

To: All Senators, Stakeholders and Media

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

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GUAM DAILY POST • THURSDAY, SEPTEMBER 19, 2019

CURRENCY EXCHANGE RATES On Sept. 18, \$1 was worth:	Keep posted and get more data and details online. Log on to see real time market data with our stock market tool at <a href="http://postguam.com/stock_market">postguam.com/stock_market</a> .						
	52.169 PHPP	108.21 JPYY	1,191.43 KRWW	30.977 TWD NTS	7.0892 CNYV	1.4621 AUD AS	0.9043 EUR €

# SuperDrug opens at Yigo Pay-Less

While Pay-Less Markets is getting ready for its Maite location to open next month, Guam's largest supermarket chain announced Wednesday the opening of SuperDrug at its Yigo location.

This newest SuperDrug location is conveniently located inside the foyer of Yigo Pay-Less, its press release on Wednesday stated.

Pharmacy hours are from 10 a.m.-6 p.m. Monday-Friday and 10 a.m.-3 p.m. Saturdays.

"We always felt that our customers in Yigo were underserved when it came to easy access to a pharmacy," said Mike Benito, Pay-Less executive vice president and general manager. "Pay-Less SuperDrug is excited to offer this service."

With the expansion of the SuperDrug pharmacy locations, the networking capability of prescriptions will increase with the five locations: Dededo, IHP Medical Group Clinic, Oka, Yigo and Maite, which will be opening soon.

In addition to filling prescriptions, a wide selection of over-the-counter medications and supplies are available. Online refills are also available at [www.paylessmarkets.com](http://www.paylessmarkets.com).

The pharmacy accepts most major



**YIGO LOCATION:** SuperDrug at Pay-Less in Yigo will be supervised by Kristine Feliciano, center, as pharmacist-in-charge. Photo courtesy of Pay-Less Markets

insurance plans, Medicare Part-D, Medicaid/MIP and most off-island insurance.

Yigo SuperDrug will be supervised by Kristine Feliciano as pharmacist-in-charge.

"We are excited to open our doors at

Yigo SuperDrug to serve our northern customers. With our expansion, we will continue to provide the helpful, knowledgeable and friendly service that is exhibited in all our SuperDrug locations," said Paul Dalmacio, SuperDrug pharmacy manager. **(Daily Post Staff)**

## Guam contractor wins \$9.5M DOD contract

A Guam-based company has been awarded a \$9.5 million contract for repairs to a firefighting system at Andersen Air Force Base.

Naval Facilities Engineering Command Marianas chose Modern International Inc., located in Barrigada, to do the job.

The project requires repairs to the sprinkler system and the system that delivers "aqueous film-forming foam" within Building 2641 along the North Ramp at Andersen Air Force Base.

According to the award announcement on defense.gov, the work to be performed includes the replacement of the fire and foam pumps, pump controllers, sprinkler piping, foam holding tanks, fire alarms, and other heat and flame detectors.

Modern International was selected from among four companies who submitted bids for the project.

The work is expected to be completed by October 2020.

The contract is a multiple award, design-build construction contract.

The money is coming from the Navy's operations and maintenance budget for the 2019 fiscal year and the funds will not expire at the end of the current fiscal year.

In May, Modern International also was awarded an \$18.6 million contract for the removal of old aprons and the construction of two new hangars on the Air Force base. **(Daily Post Staff)**

## ANZ donates \$10K for ARC Guam chapter's Red Ball



**DONATION:** ANZ Bank is a platinum sponsor of the 19th annual Red Ball. Present at a check donation at ANZ in Hagåtña, from left: Soon Bok Kim; Angela Sava; Chita Blaise, Red Cross Guam chapter CEO; Clarke Schumann, president, ANZ Bank Guam; Elizabeth Apelo; Dexter Agon and Raquel Ocampo. Photo courtesy of the ARC Guam chapter

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

**Public Hearing Notice**  
Monday, September 23, 2019  
I Liheslaturan Guahan, Public Hearing Room

**AGENDA**

**1:00pm**

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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 GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**AGENDA**

**PUBLIC HEARING**

**Monday, September 23, 2019**

***I Liheslaturan Guahan, Public Hearing Room***

The agenda is as follows:

**1:00 pm**

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Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

Public Hearing

Monday, September 23, 2019, 1:00pm

*I Liheslaturan Guahan, Public Hearing Room*

Executive Appointment of **Mr. Roland Biscoe** to serve as a **Member (Insurance Industry)** of the **Guam Banking & Insurance Board**.

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
Roland Biscoe	Self Emp.	✓				988-9919
Simon Sanby	Self		✓			
<del>ALBERTO POLARDO</del>	<del>GWAA</del>				x	<del>885</del>
ART ILAGAN		✓	✓	x		486 8058
Glenn Biscoe				✓		
Randy Biscoe	Self					
<del>Michael Limbaco</del>	<del>CCCA</del>				✓	<del>885</del>



## For Written Testimony for Mr. Roland Biscoe

First off, I'd like to thank the Committee Chair, Ms. Sabrina F. Perez as well as all the other members of the committee. I would also like to thank Governor Lou Leon Guerrero and Lt. Governor Josh Tenorio in having nominated Mr. Roland Biscoe to the Insurance and Banking Board, department of Revenue and Taxation.

I am extremely honored and thankful to have been given the opportunity to be able to write this testimony on Mr. Roland Biscoe's behalf.

If I may introduce myself, my name is Dr. Joon Ha, dentist and owner of Mangilao Dental Clinic. I have known Mr. Roland Biscoe for several years now, perhaps not as long as others but the quality of those years feels like a lifetime. The board that Mr. Roland Biscoe has been nominated and appointed for, from everyone I personally know, I know no one better qualified than him. His experience and vast knowledge with regards to insurance and banking is clearly shown. I know this because most people can have a difficult time understanding how insurance really works and the benefits one may have with it. Mr. Roland is able to take something that may be hard to comprehend and helps teach the individual so they may have a thorough understanding. That person is me.

One can only do that if you are experienced, passionate and knowledgeable. Along with everything he knows, one of his greatest attributes that is clearly exemplified is that Mr. Roland Biscoe is a great listener, very patient, and extremely accommodating. These great characteristics mixed with his experience and knowledge is an asset and blessing to the Insurance and Banking Board. I clearly have no doubt that good, new ideas, and prosperity will come about as a member of the Board. As a community member, it is comforting to know someone as sincere, compassionate, and honest as Mr. Roland Biscoe will be joining a team of other experienced members to put Guam first and its people. I am sure that he along with others will help find solutions and new innovative ways for Guam to prosper as times are changing so shall the approach. to it.



I, Dr. Joon Ha, humbly ask/ petition the committee headed by the Honorable Chairperson, Ms. Sabrina F. Perez and the members of the 35th Guam Legislature for the favorable appointment of Mr. Roland C. Biscoe as a member of the Insurance and Banking Board.

Thank you and with best regards,

A handwritten signature in black ink, appearing to be 'JHA', with a long horizontal stroke extending to the left.

Joon Ha, DDS

Mangilao Dental Clinic

671-969-4242

**Honorable Senator Sabina E. Perez**

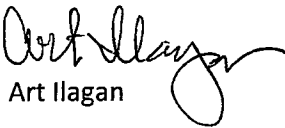
**Committee on Environment, Revenue and Taxation and Procurement**

My name is Artemio Ilagan. I am the former director of Revenue and Taxation and the former Banking and Insurance. I am here in support of Roland Biscoe's nomination as a member of the Banking and Insurance board. I know Roland personally since our younger days. His father and my father were good friends. They arrived as immigrants from the Philippines and married local ladies in the late forties/early fifties. We were brought up with the same educational discipline. We went to Mercy schools, taught by Capuchins in high school and graduated from Jesuit Universities. Roland is also a second cousin to my wife Kathy.

I am not only supporting Roland because I know him, but look at his resume. Since 1976 Roland accumulated his vast experiences in lending and insurance. He was a general agent of an insurance company, sales and marketing director, loan consultant, a realtor and a risk management consultant all involving insurance and banking. Roland followed his father's footsteps in the Insurance industry.

Roland knowledge and experiences will be an asset in regulating and protecting consumers in both insurance and banking. I urge the legislature confirms his nomination.

Thank you.

  
Art Ilagan

## TESTIMONY FOR CONFIRMATION PURPOSES

To: The Honorable Chairperson Sabina F. Perez and other members of the Committee on Environment, Rev. & Taxation and Procurement

Thank you for the opportunity to provide this written testimony in favor of Gov. Lourdes Leon Guerrero and Gov. Lt. Joshua Tenorio on their nomination of Mr. Roland C. Biscoe, to the Insurance & Banking Board, Dept. of Revenue and Taxation.

My favorable testimony is based on my knowledge since 1986 of Mr. Biscoe's experiences and contributions as an Insurance person to the insurance industry of Guam. He spearheaded management of staff and marketing people of the then American National Life Insurance Company to which I was a part of. During this period, I have known him to be a person of integrity, honesty and responsibility. He showed exemplary performance both as a manager and as an insurance advisor to his clients. To this day, he still continues to extend his expertise to the community especially on risk management situations/needs. He has always conducted his business in a very professional way. His know how on insurance and what our island's needs are two of the many good reasons for Guam to have him on the Board. He could bring in ideas that will help grow our insurance industry on Guam. I believe in his capabilities to help handle the department's business and do more to alleviate it to what it can be. He will be an asset to our community in making Guam prosper more to meet the demands and changing times of the insurance industry.

# SAN VICENTE/SAN ROKE CATHOLIC CHURCH

229 San Roke Drive, Barrigada, Guam 96913 Tel: (671) 734-4573 Fax: (671) 734-5858 - 734-4571  
CoPatron: San Ramon Nonatus - San Ramon Chapel • Email: sanvicentechurch@gmail.com



PASTORAL OFFICE  
Tel: 734-4573 - Fax: 734-4571

Pastor:  
Fr. Joel de los Reyes

Parochial Vicar:  
Fr. Vincenzo Acampora

Deacon Assistant:  
Deacon Larry Claros

Senator Sabina Perez, Chairwoman  
Committee on Environment, Revenue & Taxation and Procurement  
35th Guam Legislature  
[office@senatorperez.org](mailto:office@senatorperez.org)

September 16, 2019

Greetings!

I am Rev. Fr. Joel G. Delos Reyes, pastor of Saint Vicente/San Roke Catholic Church in Barrigada, Guam. I am writing you to express my unequivocal support and strong recommendation for the nomination of Roland C. Biscoe as member of the Insurance and Banking Board, Department of Revenue and Taxation.


I am grateful to the Committee Chair Sabina F. Perez and the other members of the board for this opportunity to provide this written testimony in favor of Governor Lou Leon Guerrero and Lt. Gov. Joshua Tenorio's nomination of Roland.

I have known Roland for a number of years now, and I can attest to his probity, integrity, excellent character, and competence.

Having already made invaluable contribution to the insurance industry and to the insuring community, the board would find his presence, insights, and work of good value.

I humbly ask or petition the Committee and members of 35th Guam Legislature for the favorable appointment of Roland Biscoe as a member of the Board as an Insurance professional.

Very truly yours,

  
Rev. Fr. Joel G. Delos Reyes  
Pastor



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## Fwd: Support letter for Roland Biscoe to serve on the Insurance and Banking Board

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

Tue, Sep 17, 2019 at 11:12 AM

To: Charlene Flores <charlene@senatorperez.org>

----- Forwarded message -----

From: Oscar Miyashita <[REDACTED]@gmail.com>

Date: Tue, Sep 17, 2019 at 10:40 AM

Subject: Support letter for Roland Biscoe to serve on the Insurance and Banking Board

To: <office@senatorperez.org>

Dear Senator Perez,

My name is N. Oscar Miyashita, founder and former managing partner of EY Guam, Saipan and Micronesia.

I would like to extend my support for the nomination of Mr. Roland C Biscoe to be a member of the Guam Insurance and Banking Board.

I have known Mr. Biscoe for almost 50 years being his classmate at Father Duenas Memorial School (FD) for 4 years and graduating together from FD in 1974.

As evident from his personal bio data, he has a substantial level of experiences in the field of insurance, having served as the Training and Compliance Manager for Transamerica Insurance Group in Las Vegas for four and half years from April 2012 to November 2016, being a regional general agent for American National Insurance for over 20 years and becoming a risk management consultant here on Guam since last year.

He also possesses hands on loan experiences as a senior loan consultant for Northern Pacific Mortgage Co in Las Vegas for six and half years from April 2005 to November 2011.

What I am particularly impressed about Roland is his willingness to lead among our FD classmates and his display of genuine interest in helping those who are in need.

Roland volunteered to be the Chair of the Class of FD'74 scholarship drive to raise \$7,400 for FDMS. And we successfully raised more than \$7,400 for the '74 Scholarship Fund. Further, he is taking the lead in organizing a medical fund raising event for one of our FDMS classmates who needs financial assistance.

And he has demonstrated his leadership skills in planning and executing what needs to be accomplished as a leader.

With his appropriate educational background and vast amount of insurance and lending experiences, I believe he will add value to the Guam Insurance and Banking Board.

Accordingly, I ask your Committee to approve his nomination as a member of the Guam Insurance and Banking Board.

Please do not hesitate to contact me if you have any questions or concerns.

Kind Regards,

N. Oscar Miyashita, CPA/PFS AIFA®  
Miyashita and Associates, P.C.  
Suite 100 Ernst and Young Building  
231 Ypao Road  
Tamuning, Guam 96913

Office: 1 671 [REDACTED]

Mobile: 1 671 [REDACTED]

Email: [REDACTED]@gmail.com



Date: September 18, 2019

To: The Honorable Sabina E. Perez, 35<sup>th</sup> Guam Legislature Chair for the Committee on Environment, Revenue & Taxation and Procurement

From: Dennis J. Santo Tomas, Colonel, U.S. Army (Retired)

Subject: Written Testimony for the Confirmation of Roland C. Biscoe to serve on the Guam Insurance and Banking Board

Buenas yan Hafa Adai, Senator Perez and fellow Senators of the 35<sup>th</sup> Guam Legislature. My name is Dennis J. Santo Tomas and I am providing my testimony to support the nomination of Roland C. Biscoe to serve as a member of the Guam Insurance & Banking Board. Although I am a retiree of the U.S. Army with twenty five years of honorable service, I also served on active duty in the U.S. Marine Corps and also in the U.S. Air Force Reserve.

I attended high school with Roland at Father Duenas Memorial High School (FDMS) and during those years, I found him to be a very responsible, attentive, intelligent and involved student. After high school, Roland went on to attend Seattle University where he earned his Bachelor Degree in Business and Finance. I attended Oregon State University in Corvallis, during these same college years, and earned my Bachelor of Science degree in Business Administration and Computer Science. I attribute the college successes of many of our FDMS classmates, like Roland, to the regimented FDMS college preparatory curriculum and strict discipline that was in place during our high school years.

After college, I completed three years of military service in the U.S. Marine Corps before returning home to Guam. I soon met up with Roland who gave me the opportunity to join his team at American National Insurance Co., where he worked as the Regional General Agent for Guam. He shared with me his vision of wanting to leverage new information technology to speed up the manual processes of the insurance policy business. I took his vision and developed computer programs which automated the recording, searching and printing of insurance policy forms and reports. The use of automation in the workplace gave his insurance agents more time to sell policies and less time doing manual time-consuming paperwork. Moreover, Roland's vision increased overall insurance policy productivity,

streamlined redundant office processes and improved the turnaround time for insurance agents to receive their commissions. Roland found an efficient way to leverage computers in order to increase business profits while most companies, at the time, were just learning what computers were and what they could do.


I later learned that Roland relocated to Las Vegas, Nevada where he worked first as a Senior Loan Consultant and later as a very successful Realtor during the city's explosive growth years. He assisted many Guam and Hawaiian families, who relocated to Las Vegas for a more affordable cost of living as oppose to living in the Pacific Islands. Roland brings a wealth of experience and knowledge to Guam that will prove to be beneficial and relevant especially during a time when the military population is expected to double in size over the next 5-10 years.

Roland and I have been in close contact over the last ten years and I was so happy when he decided to return home to help our island of Guam after being gone for many years. Guam is at a point where it will need to review and modernize its banking and insurance laws, policies and procedures. Roland is certainly the subject matter expert needed to help deal with the issues and questions regarding the insurance and banking operations on Guam and in the U.S. mainland.

I humbly ask that you afford my good friend and former classmate, Roland, the opportunity to serve as a member of the Guam Insurance and Banking Board. He will prove to be a valuable asset and will provide honest and valuable input based on his extensive background and in-depth knowledge of the business, banking and insurance industries and how they operate in the Guam, national or international environment.

Should you have any questions regarding this written testimony, you can reach me any time at my off-island phone number, 346.216.7169, or send me an e-mail to [coronetst@live.com](mailto:coronetst@live.com).

Senseramente,



Dennis J. Santo Tomas  
Colonel, U.S. Army (Retired)

Former Executive Director, Guam P.O.S.T. Commission





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## Fwd: Confirmation Hearing: Mr. Roland Biscoe

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Office of Senator Sabina Perez <office@senatorperez.org>  
To: Charlene Flores <charlene@senatorperez.org>

Wed, Sep 18, 2019 at 4:03 PM

----- Forwarded message -----

From: **Keith Abe** <kabe@pioneerpacific.com>  
Date: Wed, Sep 18, 2019 at 3:35 PM  
Subject: Confirmation Hearing: Mr. Roland Biscoe  
To: office@senatorperez.org <office@senatorperez.org>

Committee Chair Person Ms. Sabrina F. Perez and all Members of the Committee,

Thank you for allowing me to provide my written testimony in favor of Governor Lourdes Leon Guerrero and Lt. Governor Joshua Tenorio on their nomination of Mr. Roland Biscoe, to the Insurance and Banking Board, under the Department of Revenue and Taxation.

I have known Mr. Roland Biscoe for over 10 years and had the opportunity to work along side of him recently in the past year and have seen his abilities and commitment to helping his clients in the Insurance Business. With his wealth of knowledge and experience in this field, he has served previously as a member of the Insurance Advisory Board from 1985 – 1987.

I am confident he will make a large contribution to the Insurance Industry and to the Insuring Community. He will be able to work along-side of the Board in making sound decisions and to place proper guidelines for the benefit of Guam.

To the Committee Chair Person, Ms. Sabrina F. Perez, to the Members of the Committee, and to the Members of the 35<sup>th</sup> Guam Legislature, I humbly ask for your favorable appointment of Mr. Roland Biscoe as a member of the Board as an Insurance Professional. Thank you for the opportunity to express my thoughts and feelings on this.

Sincerely,

*/s/Keith Y. Abe*



**PIONEER PACIFIC  
FINANCIAL SERVICES, INC.**

155 E.T. Calvo Memorial Pkwy.

B & B Building, Suite 101

Tamuning, GU 96913

Office: 671.647.6402

Cell: 671. [REDACTED]

Fax: 671.647.8867

kabe@pioneerpacific.com, kya@teleguam.net

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September 19, 2019

The Honorable Sabina Perez  
Chairperson  
Committee for Environmental, Revenue & Taxation and Procurement  
35<sup>th</sup> Guam Legislature, Congress Building  
Hagatna, Guam 96910

Dear Senator Perez,

I am writing to support the appointment of Roland C. Biscoe as a MEMBER for the GUAM BANKING & INSURANCE BOARD, Insurance Industry Representative. In the nearly fifty years I have known him, Mr. Biscoe had consistently performed his responsibilities with integrity and honesty.

Mr. Biscoe continues to provide sound counsel to me on a wide range of insurance, risk management and real estate matters throughout these many years. I have no doubt Mr. Biscoe contributions to this Board will be significant if he is given the opportunity to serve the people of Guam.

Should the need arise, please feel free to contact directly me at (671) 864-7070 or via email [carlos.camacho@cam5guam.com](mailto:carlos.camacho@cam5guam.com).

Sincerely,



Carlos P. Camacho  
Real Estate Manager  
[carlos.camacho@cam5guam.com](mailto:carlos.camacho@cam5guam.com)

September 20, 2019

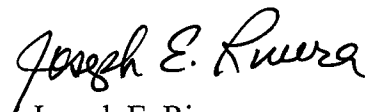
To: Senator Sabina Perez and All Senators of the 35th Guam Legislature  
From: Joseph E. Rivera  
Subject: Support of Roland Biscoe to the Guam Banking & Insurance Board

Dear Senators;

I am writing this testimony in support of the confirmation of Mr. Roland Biscoe as a member of the Guam Banking and Insurance Board. I have known Mr. Biscoe for over 20 years during which time I have had the privilege of working with him in both a professional as well as a personal capacity. Mr. Biscoe has an impeccable reputation of professionalism and his over 40 years of experience in the Insurance Industry demonstrates that he possesses the perfect skills and understanding to be an effective member of the Guam Banking and Insurance Board. He is a man of great integrity and I have always been impressed by his knowledge, analytical skills, business acumen and unwavering dedication to his work. Along with his family, he has been a long standing member of the business community of Guam and is very active in the Catholic Community on the Island. Mr. Biscoe has proven himself to be an honest, dedicated and intelligent individual, ideally suited to handle the complexities inherent in being a member of the Guam Banking and Insurance Board.

Once again, I thank you all for allowing me to provide testimony in support of Mr. Roland Biscoe's confirmation as a member of the Banking and Insurance Board.

Sincerely,



Joseph E. Rivera  
Chief Financial Officer  
Calvo Enterprises, Inc.

September 23, 2019

The Honorable Senator Sabina Perez  
Chairperson  
Committee on Environment, Revenue and Taxation, and Procurement  
I Mina' Treinta Sinka na Liheslaturan Guahan

Buenas Madam Chairwoman and Senators

I am here to testify in support of the nomination of Roland Biscoe as a member and insurance industry representative on the Guam Banking and Insurance Board.

I have known Roland for almost fifty years, having attended Father Duenas with him, while purchasing my life insurance from him, and observing his career over the decades. Roland will bring his vast experience to the table in assuring the GBIB helps maintain the proper regulatory oversight over our island's insurance and banking industries.

There is not an insurance product with which Roland would be unfamiliar. There is not an insurance company's governance and pricing structure that would be unfamiliar to Roland. He has all the background necessary to balance the interests of insurance providers and customers.

He served on the predecessor to the current GBIB in the 80's. He was asked to serve by Republican governors back then, and a Democrat Maga Haga now. He works well with leaders, insurers and customers.

On a personal level, I have come to know and trust Roland over the many years. He is a good family man as you can see in his children.

Our people will be greatly served if you allow and confirm Mr. Roland Biscoe to serve as a member and insurance industry representative on the Guam Banking and Insurance Board.

Senseramente

  
Simon A. Sanchez II

**Confirmation Hearing  
Testimony – Roland Biscoe  
Insurance & Banking Board  
Sept. 23, 2019**

Good afternoon, Madam Chair, Sen. Sabina Perez and members of the Committee. My name is Roland Biscoe and I come before you, grateful for your time and thankful to Gov. Lou Leon Guerrero and Lt Gov. Josh Tenorio for their confidence in nominating me to serve on the Insurance & Banking Board, Dept Rev & Taxation.

On a personal note, I'm fortunate to have been catholicly educated throughout, both by Jesuits and Franciscans - the Jesuits have instilled diligence in education while the Friars emphasized that only by serving one another, purpose is attained. Both disciplines helped me search for strength and balance in my life and yet the struggle continues. I am, however, equally blessed, with the support of 6 siblings, 4 wonderful adult children, the eldest who serves in this committee, 3 son in laws, 5 grandchildren and an active Mom of 87 who still manages to keep me in check. (Acknowledge & thank presence).

I'm also pleased to share that this is my 43<sup>rd</sup> year in the insurance industry and fortunate to have served in all segments and in both sides of the industry – including sales, management, compliance, estate conservation, qualified retirement planning, employee benefit consulting and as an industry instructor.

When I was a sophomore at FD, my father, who was also in the industry representing Calvo's Insurance, hired me to assist him with filing, checking the accuracy of proposal quotes, picking up paperwork and sealed medical records for underwriting purposes and I thought to myself, that I would never do this kind of work; I did not like shuffling paper. It was in my Junior year in college when I answered a work study ad to assist a Jr. Estate Planner at a law firm close to campus. It was so intriguing and meaningful and so 3 months later, I took and passed the insurance state exams and literally never looked back. The paperwork part I still despise but thankful to automation its bearable, but the people part – I love the most.

I've served, in various capacities as a member in the Guam Association of Life Underwriters (now referred to as the Insurance Association of Guam); Served as member of the Insurance Advisory Board for three years (1985-1987), under the Ada & Calvo administrations; As an instructor for Life Underwriter Training Council (1985–1988) and I've been blessed to represent Guam as a Qualifying Member in the Million Dollar Round Table for 11 consecutive years; (1979 to 1990); and the Court of the Table for 2 years.

Served in the Real Estate industry concurrently for about 26 years; and the Mortgage Industry for 5 years. I held licenses with the National Association of Securities Dealers in my earlier years. I currently provide Risk Management work for professionals, while completing Certification as a Risk Management Analyst. (through the Intl Risk Management Institute)

Having served on this board before, I took the liberty to review several of the last board minutes online and found similar challenges, but a better process in regulatory areas, such as licensing, implementing CE requirements online and hopefully soon Pre-licensing requirements as well.

Continuing Education is an issue I am passionate about and which is currently under review with your office Madam Chair. CE is important, not for compliance alone, but hopefully to weed out those who may not have the public's best interest at heart. I believe current CE requirements could be improved and, if confirmed, I hope the board and ultimately, the commissioner, would consider implementing a proactive program to enhance agent confidence and skills so they may provide a simpler approach for the insuring community to understand their various insurance policies beyond its face value.

Other areas needing attention include:

- a) How certain required forms and renewal of licenses should be filed online for efficiency.
- b) Revisiting fees that should be justifiably increased to bring better efficiency to ISBRE division.
  - 1. Cert of Auth Fees – need examination; making sure Guam is in line with the national scale.
  - 2. The license fees for agents in all lines, including securities brokers are comparably low
  - 3. Renewal Filing Fees for domestic, foreign and alien insurers
  - 4. Some of the Banking fees may also require reviews
  - 5. Not part of our responsibility but equally important are the Real Estate, Appraisal and Adjuster fees.
- c) Propose Statutes to better regulate our Foreign Exchanges and other Money Service Businesses.
- d) To acknowledge a critical need for actuarial services within ISBRE to examine rate evaluation/review and reinsurance options; these can be easily supported, if examined closely.

So, Yes, the issues of the board today, really is no different, except, that we are moving at a faster pace for a community that demands more service from government. And since all the industries being served by the ISBRE deals with protecting community and their assets, in many ways, then the purposes for which this Board serves should stay focused to its mission, not limited to providing certain "reality checks" for the good of all.

I thankfully accept this Nomination to this Board, confident that I can contribute to it and to the Department (Rev & Taxation). However, let me say that should a conflict of interest arise in any situation, I have no issues in recusing myself.

Thank you madam chair and members of the committee for your time in hearing my testimony and of those who are here on my behalf and lastly that I ask each of you, humbly, for your favorable confirmation and support to serve again as a member of the Insurance and Banking Board. Si Yu'os Ma'ase.



## OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement  
*I MINA TRENTAI SINGKO NA LIHESLATURAN GUAHAN*  
35<sup>TH</sup> GUAM LEGISLATURE

### COMMITTEE REPORT DIGEST

#### I. OVERVIEW

The Committee on Environment, Revenue and Taxation, and Procurement convened a public hearing on September 23, 2019 at 1:00 p.m. in *I Liheslaturan Guahan* Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Mr. Roland C. Biscoe to serve as Member (Insurance Industry) of the Guam Banking and Insurance Board, whose appointment history is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on September 5, 2019, to serve for six (6) years; May 6, 2019 to May 5, 2025; to fill the seat of Cesar L. Garcia, whose term has expired.
- Appointment packet forwarded to *I Liheslaturan Guahan* on Monday, September 10, 2019
- Appointment packet forwarded to this committee for public consideration on September 13, 2019

#### Public Notice Requirements

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on September 16, 2019 and again on September 19, 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 Clynton E. Ridgell

Senator Régine Biscoe Lee

*Committee Chairperson*

Legislative Member

Legislative Member

The confirmation hearing for **Mr. Roland C. Biscoe** commenced at 1:00 p.m.

#### II. SUMMARY OF TESTIMONY AND DISCUSSION

Chairperson Perez called up the appointee and those who signed up to testify.

**Chairperson Perez:** We did receive written testimony from various members of the public Carlos Camacho, Joon Ha, Joseph Rivera, Keith Abe, Leonor Estella and Oscar Miyashita. And also, Simón Sanchez II as well. We would like to begin with the nominee himself Mr. Roland Biscoe.

**Roland Biscoe, Appointee, Guam Insurance and Banking Board:** Good afternoon, Madam Chair Senator Sabina Perez, members of the committee. My name is Roland Bisco, and I come before you, grateful for your time. Thankful to Governor Lou Leon Guerrero and Lieutenant Governor Joshua Tenorio for their confidence in nominating me to serve on the Insurance and Banking Board with the Department of Revenue and Taxation. On a personal note, I'm fortunate to have been



Catholicly educated throughout both by Jesuits and Franciscans. The Jesuits have instilled diligence in education and the Franciscans of course emphasized that only by serving one another purpose is attained. Although both disciplines have helped me search for strength and balance in my life the struggle remains. I am however equally blessed with the support of six siblings, four wonderful adult children, the eldest of who serves in this committee, three son in-laws, five grandchildren and an active mom of 87 who still manages to keep me in check. I'm fortunate. I wanted to acknowledge the presence of my brothers Randy and Glen who are here.

I'm also pleased to share that this is my 43<sup>rd</sup> year in the insurance industry. I'm fortunate to have served in all segments and in both sides including sales, management, compliance, state conservation, retirement planning, employee benefit consulting and as an industry instructor. I remember when I was a sophomore at FD. My father who was also in the industry at the time representing Calvo's Insurance hired me to assist him with filing, checking the accuracy of proposal quotes, picking up paperwork and sealed medical records to submit as underwriting, for underwriting purposes. I thought to myself, I don't know if I would ever do this kind of work because I didn't like to shuffle paper. Three or four years later in my junior year in college I responded to a work-study ad to assist a junior estate planner at a law firm that was close to campus. It was so intriguing and meaningful and three months later I took, and I passed the insurance state exams and literally never looked back. The paperwork part thankful to automation is now bearable but the people part I love the most. I've served in various capacities as a member in the Guam Association of Life Underwriters, which is now referred to as the Insurance Association of Guam. I've served as a member of the Insurance Advisory Board for three years under the Ada and Calvo administration. As an instructor for the Life Underwriter Training Council and I have been blessed to represent Guam as a qualifying member in the million-dollar roundtable for eleven consecutive years and the court of the table for two years. This organization has inspired and elevated insurance professionals to gain a deeper understanding and appreciation for what this product does economically from mankind and solving its multi-generational issues in preserving legacy and knowing that money alone cannot be the solution to its problems but the use of it for the greater good.

I've served in the real estate industries concurrently for about 26 years and the mortgage industry for about five. I've held licenses with the National Association of Securities Dealers in my early years and I currently provide some risk management work for professionals while completing certification as a risk management analyst. Having served on the board before, I took the liberty to review several of the last board minutes online and I found really some similar challenges. But a better process in regulatory areas such as licensing, implementing CE requirements online and hopefully soon pre licensing requirements as well. Continuing education is an issue I am passionate about and which is currently under review with your office, Madam Chair. CE is important not for compliance alone but hopefully to weed out those who may not have the public's best interests at heart. I believe the current CE requirements could be improved and if confirmed I hope the board and ultimately the Insurance Commissioner would consider implementing a proactive program to enhance agent confidence and skills so that they may provide a simpler approach for the insuring community to understand their various insurance policies beyond its face value.

Other areas needing attention are how certain required forms and the renewal of licenses should be filed online. Revisiting fees that should be justifiably increased to bring better efficiency to the

is ISBRE division. Certification of authority fields need examination I think, making sure that Guam is in line with national scale. The license fees for agents and all lines including securities brokers are seriously comparably low. Statutes regarding penalties for companies operating without valid licenses, it's 97% below comparable. Some banking fees may also be required for review and although not part of this board but equally important are the real estate appraisal and adjuster fees. Proposing statute to better regulate our foreign exchanges is also an important matter and to acknowledge that a critical need for actuarial services within the ISBRE to examine rate evaluations, rate reviews, possibly reinsurance options. These can be easily supported if we examine it closely.

Yes, the issues of the board today really are no different except that we're moving at a faster pace for a community that demands more service from government. Since the industry's being served by the ISBRE deals with protecting community and their assets in many ways, then the purposes for which the board serves should stay focused to its mission. But not limited to providing certain reality checks for the good of all. I thankfully accept this nomination to the board. Confident that I can contribute to it and to the department. However, let me just say that should a conflict of interests arise in any situation I have no issues in recusing myself in the situation. Thank you, Madam Chair, members of the committee for your time and hearing my testimony and of those who are here on my behalf. Lastly, I ask that each of you humbly for your favorable confirmation and support to serve again as a member of the insurance and banking board. *Si Yu'os ma'åse'*.

**Chairperson Perez:** Thank you, Mr. Biscoe. I appreciate if you can stay after other testimonies given and we can ask questions a little later. Next on the list is Mr. Simon Sanchez.

**Simon Sanchez II:** *Buenas*, Madam Chairman, Senator Ridgell and Senator Biscoe Lee. I'm here to testify in support of the nomination of Roland Biscoe as a member and insurance industry representative on the Guam Banking and Insurance Board, the GBIB. I hate to admit it, but I've known Roland for almost 50 years, having attended Father Duenas with him, while purchasing my still current life insurance from him and observing his career over the decades. Roland will bring his vast experience to the table in assuring the GBIB helps maintain the proper regulatory oversight over our islands insurance and banking industries. There's not an insurance product with which Roland would be unfamiliar. There's not an insurance company's governance and pricing structure that would be unfamiliar to Roland. He has all the background necessary to balance the interests of insurance providers and customers. He served on the predecessor to the current GBIB in the 80s. He was asked to serve by republican Governors back then and now is being asked to serve by a democratic *Maga'håga*. He has proven the ability to work well with leaders from all walks of life, insurers and customers. On a personal level I've come to know and trust Roland over the many many years. He's a good family man as you can see in his children. Just don't ask me about the trip to Japan during our senior year in 1974. Our people will be greatly served if you allow and confirm Mr. Roland Biscoe to serve as a member and insurance industry representative on the Guam Banking and Insurance Board. *Senseramente*, Simon Sanchez.

**Chairperson Perez:** Thank you, Mr. Sanchez, Mr. Ilagan.

**Art Ilagan:** Good afternoon, Senator Ridgell, Senator Perez, Senator Lee. My name is Artemio Ilagan. I was the former Banking and Insurance Commissioner. I was also the former Director of

Revenue Tax. I am here in support of Mr. Roland Biscoe, as the nominee for the Banking and Insurance board. I know Roland personally since our younger days. His father and my father were good friends, they came from I believe the same province. They arrived as immigrants in the late 40s and 50s. They married local ladies, and they had very respectful children. We were brought up with the same educational discipline. We were brought up by mercy nuns, Capuchin priests, and then we graduated from Jesuit universities. Roland is also a second cousin to my wife through his mother. His mother and my father-in-law are first cousins. I'm not here just supporting Roland because I know him, look at his resume. I mean he's got so many things behind him. He was one of my first life insurance agent that sold me the first policy I ever had in my younger days. I still have a policy with the family but Roland, since 1976, has accumulated a vast experience in lending and insurance. He was a generous agent of insurance company. He was a sales manager and marketing director, he was a loan consultant, a realtor, a risk management consultant all involving insurance and banking. Roland has followed in his father's footsteps. Roland's knowledge and experience will be an asset in regulating and protecting that consumers and both insurance and banking.

Roland mentioned earlier about CE's, I mean we've been pushing CE's, it was before Senator San Agustin. The thing was we were trying to push this back maybe three or four years ago. But this is through the NAIC, the National Insurance Commissioners Association, which has a program that allows each state and territories to be a part of with the National Insurance Producers Registry. This program if we get the required CE's from, in agents that wants to be insurance agents as Roland has mentioned. We would be a part of the program that would... We would use their programs to renew licenses and with that they don't have to line up... The only thing they have to do is clear business licenses and taxes but everything else they would take care of. The collection of the cash would be done by them through their offices. What would happen is they would issue the license themselves and then refund the cash that the insurance agents paid to the government of Guam. This would also get the benefit of Guam residents to see who, the world or nationwide insurance agents out there, who's got bad reputations. We don't have that access now because we're not part of that. What that would do is put our agents in this national listing and people from all over the united states and the territories who look at these agents. When they come and visit a prospective consumer, they can go in there and see if this guy is a good person or will cheat you. That's the purpose of this insurance and banking and the regulatory, it's to protecting consumers.

I believe that Roland's background, his education, the way he was brought up would be an asset to the insurance and banking. I urged the legislature to confirm his nomination. Thank you.

**Chairperson Perez:** Thank you, Mr. Ilagan. I just have just a couple of questions. I did have a chance to speak with you prior to this. In looking at your priorities, the areas that you want to improve, it seems like the time... It's much needed. It's a long time coming as far as these changes, that reforms that you want to address. I think that these are a good list right here. I'm just thinking you recently worked in Las Vegas, Nevada. I'm just wondering if your perspective was created or what did you bring from your work in the states, what perspective do you bring from that to Guam? What areas do you think may not necessarily apply to the insurance industry here?

**Mr. Biscoe:** Thank you, Madam Chair. Relative to that the insurance industry has been probably one of the pillar industries of the world. It governs, it doesn't matter where you're at, it will be the

same because you're dealing with interests of the insuring public. In the states, I had a chance to work with compliance, heavily, to see that efficiency and effectiveness is definitely important and of course the biggest thing is there's always a reality check when it comes to what is being spent and what is being dished out. What agents can expect to receive and what the government can expect to give out. With that little bit of experience that is kind of what I plan to bring to the table if confirmed.

**Chairperson Perez:** You've also experienced in other areas such as mortgage, you mentioned as well as real estate. What does that bring as far as perspectives to working on this banking commission board?

**Mr. Biscoe:** I know that the board has representatives in those industries. It'll give me an opportunity to share a very minimal experience that I've had in the mortgage and banking area and the regulation is different there than it is in banking. Whatever I was able to obtain in those five years I've been able to impart for the protection of the community.

**Chairperson Perez:** Just a couple more questions as far as conflict of interest, do you have any conflict of interest?

**Mr. Biscoe:** No, and as I indicated earlier if there was a situation where it proposes a conflict of interest or should it arise, I would happily recuse myself from that. I don't have any issues. Thank you.

Chairperson Perez open the floor to her colleagues.

**Senator Lee:** *Si Yu'os ma'åse'* Madam Chair. Madam Chair at this time I'd like to state for the record while I wholeheartedly support this very handsome nominee and have every confidence in his abilities to serve the island of Guam very well, I will not be participating in the consideration of his appointment. I will not be voting in committee or on the floor as this appointee happens to be my father. Hi dad. Thank you very.

**Chairperson Perez:** Thank you, so much Senator Biscoe Lee. Senator Ridgell, no questions. Thank you, Mr. Biscoe, for accepting the executive appointment. I think you have a breadth and depth of experience in the insurance industry and diverse perspective not just from the insurance industry but other areas. The fact that you have priorities and already an action list, I think that's going to be very helpful as a board member. Thank you so much for accepting the nomination.

Chairperson Perez then adjourned the confirmation hearing for **Mr. Roland C. Biscoe.**

### **Written Testimonies:**

- Joon Ha, *DDS, Mangilao Dental Clinic*
- Artemio Ilagan, *Former Director, Department of Revenue and Taxation*
- Leonor Estella, *Guam Insurance Associate*
- Rev. Fr. Joel G. Delos Reyes, *Pastor, San Vicente/San Roke Catholic Church*

- N. Oscar Miyashita, *CPA/PFA AIFA, Miyashita and Associates, P.C.*
- Dennis J. Santo Tomas, *Colonel, U.S. Army (Retired)*
- Keith Y. Abe, *Pioneer Pacific Financial Services, Inc.*
- Carlos P. Camacho, *Real Estate Manager, Cam 5 Real Estate*
- Joseph E. Rivera, *Chief Financial Officer, Calvo Enterprises, Inc.*
- Simon Sanchez II
- Roland Biscoe, *Appointee, Guam Insurance and Banking Board*

### III. FINDINGS AND RECOMMENDATION

The Committee on Environment, Revenue and Taxation, and Procurement finds the following on the appointment of **Mr. Roland C. Biscoe**:

- Roland C. Biscoe received overwhelming support for his nomination as a Member (Insurance Industry) of the Guam Banking and Insurance Board.

The Committee on Environment, Revenue and Taxation, and Procurement hereby reports out the appointment of **Mr. Roland C. Biscoe** to serve as a **Member (Insurance Industry)** of the **Guam Banking and Insurance Board** with the recommendation to Report out only.



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**COMMITTEE VOTE SHEET**

**Nomination of  
Roland C. Biscoe**

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

**For a term of Six (6) years; May 6, 2019 to May 5, 2025;  
to fill the seat of Cesar L. Garcia, whose term has expired**

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> 11/8/19	✓				
VICE SPEAKER TELENA CRUZ NELSON Vice Chairperson	<i>Telena Cruz Nelson</i> 11/8/19	✓				
SENATOR THERESE M. TERLAJE Member						
SPEAKER TINA MUÑA BARNES Member	<i>Tina Muña Barnes</i> 11/11/19	✓				
SENATOR KELLY G. MARSH (TAITANO), Ph.D. Member	<i>Kelly Marsh</i> 11/8/19	✓				
SENATOR TELO T. TAITAGUE Member	<i>Telo Taitague</i> 11/8/19			✓		
SENATOR MARY CAMACHO TORRES Member						