CHAIRPERSON: Senator Bob Duff, Representative Ed Vargas

SENATORS: Formica, Hartley, Moore, Kushner

REPRESENTATIVES: Phipps, Perillo, Godfrey, Yaccarino

REP. VARGAS (6TH): I'll ask our Clerk to please read the safety information.

CLERK: In the interest of safety I would ask you to note the location of and access to the exits in this hearing room. The two doors through which you entered the room are the emergency exits and are marked with exit signs. In the event of an emergency please walk quickly to the nearest exit. After exiting the room go to your right and exit the building by the main entrance or follow the exit signs to one of the other exits. Please quickly exit the building and follow any instructions from the Capital Police. Do not delay and do not return unless and until you are advised it is safe to do so. In the event of a lockdown announcement, please remain in the hearing room, stay away from the exit doors and seek concealment behind desks and chairs until an all-clear announcement is heard.

REP. VARGAS (6TH): Thank you Madam Clerk. I'm hereby calling the Executive Legislative Nominations Committee into order for the purpose of Public Agenda -- Public Hearing Agenda. First before we commence with our first nominee, I'd just like to say that normally we allow every nominee a -- an introductory remark after which we open up the floor
for questions from Committee members. And at the conclusion of each one of the nominees then we allow people from the public who either want to weigh in in favor or in opposition to any given nominee to have the floor and usually we permit three minutes unless there's follow-up questions by Committee members after which we also read any written communication that may have come in into the record.

So without further ado our first item is a Senate Resolution confirming the appointment of Andrew Mais of Wilton to be Commissioner of Insurance. Commissioner Mais, will you please come forward? Before you take a seat, would you please raise your right hand?

Do you promise to tell us the truth and nothing but the truth?

ANDREW MAIS: Absolutely, sir.

REP. VARGAS (6TH): You may be seated and at this time the Committee will allow you to make your opening statement.

ANDREW MAIS: Good morning. Thank you Chairman Vargus, Representative Perillo, ranking member and members -- other members of the Executive and Legislative Nominative -- Nominations Committee.

I'm Andrew Mais of Wilton and I’m proud to be here before you today as Governor Lamont's nominee to be the Commissioner of the Connecticut Insurance Department.

I'd like to first thank all of you for your time this afternoon and I've had the good fortune to meet with many of you beforehand. I would like to thank you for taking the time as well. And thank Governor
Lamont and Lieutenant Governor Bysiewic for nominating me.

Now in the next few minutes I'd like to share with you my background, qualifications and community involvement, the importance of the Connecticut Insurance Department and its Commissioner and my thoughts on how this position can through fair and balanced regulation ensure continued innovation and excellence in Connecticut's insurance industry and serve as a paradigm of growth in Connecticut. Now this last -- the last sentiment of course it cannot and it will not happen without working with you and all of your colleagues. And as I've said to so many that I've met, my door is open and I look forward to this being a two-way street over the next few years.

Now first and foremost, I'm a proud long-time resident of Connecticut. My wife and I raised our family in this great state. I was born and raised in Kingston, Jamaica. My family moved to Stanford when I was 17. I attended Yale University, graduating with a degree in organization behavior, a special divisional major. My wife still lives in Connecticut. My daughter actually decided that she wanted warm weather. She moved to California and now she's back in Connecticut, just so you know.

Like all of you I firmly believe in the value of community and civic engagement. I've had the honor to serve my community by involvement on the -- well numerous entities, but including the Wilton Board of Finance, The Wilton Council on Ethics where I was recently Chair for the last few years, The Wilton Chamber of Commerce, the Rotary Club of Wilton where I was President of the Teen Center of Wilton, the Wilton Education Foundation, the American Red Cross
of Mid Fairfield County and numerous others. I spearheaded community programs primarily designed and as primarily about mentorships for children in the high schools who may not necessarily have had the role models necessary to get to the next stage. These were all -- lots of them -- lots were immigrants, but these were the people who would be the first in their generation to go to college, and this was something that I spearheaded. And I was a board member -- oh, board member, board member of the Maritime Aquarium in Norwalk. And in addition to all the fun stuff if you haven't gone to see it, please do. But we also behind the scenes, do provide a tremendous amount of stem education to underserved students in Norwalk and the surrounding area.

Now I got my start in Insurance Regulation as I like to put it, by accident, was as the Director of Public Affairs of the New York State Insurance Department. And during my time at the New York Department I dealt with a range of issues that confront insurance regulators and that includes consumer protection, financial regulation and company solvency, rate review, marketing of new products, uncertainty in Washington and on Wall Street at the time and everything in between. Now two things in particular that come to mind from that time are one, was helping the New York Department and its regulated entities navigate through the 2008 financial crisis. And a second, which is something that bothered me, I'll come back to it later, is how consumers were portrayed by some limited benefit health plans with unjust -- well huge promises and higher premiums.
During my time at the New York Department I was fortunate to work under four Governors, both Republican and Democrat. And looking back the experience under four Governors affirmed what I already knew. Consumer protection and sound regulation is nonpartisan and I plan to continue to operate with that principal approach as your Connecticut Insurance Commissioner.

In 2011 I joined Deloitte Center for Financial Services and in that role I provided industry leading leadership and insight on the US and international regulatory systems and other topics related to both insurance and the larger financial services sector. My primary focus though and my true love clearly was the insurance sector, both in the domestic and international markets and I served as a subject matter specialist on insurance regulation both internally and externally. Our clients included major insurance and re-insurance companies from all across the world. And I found that my time as an insurance regulator allowed me to be successful and allowed me to bring a perspective that people who had been in industry all their lives didn't have. And I enter and I believe that my time with Deloitte will allow me to be successful at the Connecticut Insurance Department. It's the ability to see both sides and to work towards what I would hope would be a common goal.

Now while at Deloitte I continually found that more often than not when a regulator and an insurance company were at odds, they were actually much closer than they thought. The problem was that they might have had two different approaches to get into the same resolution. My experience as an insurance regulator allowed me to convey to the client a
different way of thinking about a topic and recommending a successful approach with their regulator.

I look forward to having these types of dialogues and creating positive solutions for all stakeholders on all topics and one of the -- one of the things I just -- to depart from this for a second; one issue that I seen is the lack of collaboration, the lack of cooperation, the lack of discussion. We found early on that if you have an open door early when you have the idea, that translates and that trust builds and towards the end it makes it a lot easier to get to where you need to be, where you both need to be. Both sides have legitimate concerns and that's something I hope to encourage. Again, I just would involve the other stakeholders.

Now in my time at Deloitte I was an active participant and by active I mean I went to all the meetings and sat in on so many phone calls at the National Association of Insurance Commissioners and the International Association of Insurance Supervisors and the IIS came about because post-2008 the G20's match stability board test that would create a systemic stability would reduce a systemic risk so they became very important, became very important for me even if I were just dealing with the US insurers to know what was coming next, what the larger concerns were. So those are the two bodies that deliberate over policy and regulatory matters that are important to our system, our national system of state-based regulation.

I said this -- I said this in my interviews for this position, the Connecticut Insurance Department it is a nationally and internationally regarded regulator.
I've been -- yeah, having been to all these meetings you know whose good, you know who is regarded as good and you know whose not and Connecticut has always had a superb reputation, particularly at the NAIC. The reputation of the professional regulators of the Connecticut Insurance Department and the region were domestic industry and to markets both foreign and domestic grants great difference to the office of the Connecticut Insurance Commissioner and it gives Connecticut an important platform to facilitate the creation of model laws and regulations that we ultimately work with all of you in passing here in our crew. And I do believe as I've said to so many people along the way, it is of great importance to our state to continue to have Connecticut be a leader in the NAIC and at the IIS.

Now, I think you may be interested in the ideas that I have for this position. One is measure of inclusion. I want everyone who needs coverage to have it across all insurance products, whether that's homeowners, auto, life, health, annuities. I will work to expand access to and use of appropriate affordable insurance products to the underserved, unserved and vulnerable populations. Healthcare to me should be a right not a privilege and I want to work with all stakeholders to ensure affordable health insurance.

Secondly, and again this is a question of inclusion. I want to encourage a new generation to enter the insurance industry. This is a great industry, I love it. It's not necessarily the most diverse in this stream of world and I want a generation entering this industry that is as diverse as our state. I want current and potential employees, every single one, wherever they are. Whether it's
Yukon or Gateway to know that every position and industry is available to them. Part of it is looking up people who are there and part of it is an active, reaching out and mentoring people. I want everyone who wants to go into the industry in this state, as I said, to have a position open and to this end, this is actually a discussion I've had over the last couple of days trying to set this up, I will work with our industry to ensure that they can bring good jobs and good wages back to the people of Connecticut.

Going back to 2008 there was a huge change in insurance regulation for those of us who were there. We went from a system that was focused -- that was legal entity focused, it was micro-credential focused on individual companies and we realized that didn't work when it was an entire system that threatened the economy. And we've been moving towards a macro-credential system looking at the linkages among insurers, those who own insurers, trying to make sure that the economic system is no longer threatened. And there are certain emerging risks for insurance companies and insurance consumers 'cause in my mind the two are heavily linked. There's climate change. Climate change is a huge issue. You know, California has lead the way on climate change so far. The Europeans have been far ahead of the US insurers and re-insurers but it is an issue that can no longer be ignored. Cyber security. Well you've had a Bill before you on cyber security. Our consumers need to know that when they give the most important and probably broadest information of their lives to an insurer that that insurer -- that information is safe. So we need to deal with that. We need to deal with it
now, and how we deal with that will help determine Connecticut's future.

The good news is that with risk come opportunities and the industry in Connecticut should be on the forefront and engaging with and managing these risks both because it is good policy and because it should be good business. You look at cyber for instance. There is a huge universe out there for cyber security policies. If we can figure out how to do that right, that creates jobs and that creates protection for businesses small and large and for consumers.

Now finally I want to encourage, well continue to encourage because I know Connecticut has done a lot, innovation and to assist the industry in moving towards technology and I shouldn't say just the industry. The industry and the department as well. Connecticut has a great history of innovation, particularly in insurance. And the innovation ecosystem is right, right here in Hartford. You know, just tonight there was a shore tech event from 5 to 9. There is so much that is here that can help lead the way to the next generation of insurance companies and it is the regulators role to, I have here MA, well part of it is MA, the other part is to manage innovation for the greater good 'cause any tool is in of itself a moral. We want to make sure that this benefits the people of the state.

The industry has seen much change, especially in the past decade and the face of change is accelerating. Now much of that can be attributed to the technology revolution which is providing exponentially increasing amount of data as well as a similarly-exploding ability to manage that data. All tools.
The last few Commissioners have ably responded to the challenges facing the industry including emphasizing the management of operational risk, recognizing the internationalization of insurance regulation and welcoming the future in the form of the insure techs I just mentioned including the innovation hub right here in Hartford. I believe that a strong department and healthy industry are good for consumers. Competition is one of the most effective tools for consumer protection and innovation is one of the surest ways to encourage competition. Let's not mince words here. There's not much of a balancing act as I've said before. The bottom line is the mission of the Connecticut Insurance Department is consumer protection. That is more important than anything else. The department carries out its mission by enforcing state insurance laws to ensure policyholders are treated fairly by providing assistance, outreach, and Representative Phipps and I were just discussing education to help consumers make sound choices. And by regulating the industry in a fair and consistent manner that fosters market competition for available -- availability of insurance.

I think at this to add to that a little bit, the idea of education and outreach. People tend not to know what's out there but also I had a meeting yesterday looking at a policy change -- policy change that was sent and it was (inaudible - 00:18:12) and I said, you know this is nice but if I got it from my credit card company it would show me a few paragraphs of what was there at the start so then I could go back and look into it and that's kind of the effect of disclosure that I think will help consumers.
The Connecticut Insurance Department has been a leader in implementing strong and sound regulatory controls to ensure carrier solvency through thoughtful corporate governance and own risk insolvency assessments. I plan to continue this approach.

Now in closing, my career in insurance has given me exposure to many people from many different walks of life. I've met people who have told me they would not have been able to go to college or rebuild their homes without the protection that insurance provided. I've also met business people who had an opportunity to grow because of robust dialogue with regulators. I've seen firsthand how asset insurance can be and how important a role insurance regulators play in helping consumers. I want these protections to be always available to all of the workplace citizens. It would be my honor to serve as Connecticut's 33rd Insurance Commissioner, 33rd just like Patrick Ewing, and lead the talented team of professionals and they are a very talented team of the department. We want to continue to further Connecticut as a best in class regulator, protect the citizens of Connecticut and further our historic industry. Thank you for your time. I'm happy to take any questions you may have.

REP. VARGAS (6TH): Thank you very much Commissioner Mais for that -- for those introductory remarks. It's a -- on behalf of the -- of myself the other Committee members I congratulate you on your appointment by Governor Lamont as Insurance Commissioner and as you know as Commissioner designee it's our job to go through the confirmation process and this is the first step. Our Committee makes a recommendation. In this case it will be a
recommendation to the Senate and then it will be taken up as a vote on the Senate floor and hopefully you'll be confirmed.

I was very happy to -- to listen to what you had to say about the consumer and the importance of the consumer in this process and the protect -- protection of consumers and the whole insurance industry. And also your vast expertise and background in insurance I think will serve Connecticut well. This Committee is -- is a unique Committee because we're -- we -- among our members we have some of the leadership of the legislature. We have the President pro tempore of the Senate and we have other people who have the -- the Majority Leader of the Senate is the Senate Co-Chair of this Committee. We have individuals very busy throughout the building so you'll see that some of them will come in, some will come out, they have other responsibilities but everyone has received the bios, your introductory remarks. We're all familiar with you and we usually keep our votes open until 4:00 p.m. so that people who are tied up in other parts of the building cast their vote.

We also, part of the rules of this Committee too is that any member of the legislature that is in a leadership role in one of the Committees that has cognoscente over any nominee may also participate as an ex officio member of the Committee and may have a voice during these hearings so Senator Lesser has asked to join us in that capacity today. He's sitting with us. At this point I'll open it up for members of the Committee, our ranking member, Representative Perillo, you have the floor.
REP. PERILLO (113TH): Thank you, Mr. Chairman. Good morning. Congratulations. As a Georgetown grad myself I appreciate the Patrick Ewing reference. But right after I graduated from college my first job actually was with a competitor of Deloitte. And I focused primarily on the auditing of hospitals and health insurance companies. And one of the first questions that I asked myself -- we're having a client who had you know, multiple plans in multiple states and this is sort of a big picture question but, what is the value in each state having its own commissions, and own regulations and own rules? Why is that not something that should be done at the Federal level?

ANDREW MAIS: You know that's an interesting question, Representative.

REP. PERILLO (113TH): Thank you.

ANDREW MAIS: That's actually a question that the government accountability office, I'm presuming they will be out with their study shortly because it was a few months ago that they reached out to me and they said, you've done this. What do you think? And I -- there are some places where I think okay we can have uniform rules, but then I go back to the whole idea of the states as a democracy and what's right for the people in Connecticut may not necessarily be right for the people in Nebraska or in Florida. I think a national system of state-based regulation -- state-based regulation, which is what the NASC offers, allows that combination of local responsiveness and a national overview. So we're not missing anything and we know we can trust each other as we go from state to state. But you look these days and you see that everybody wants to
build a regulatory sandbox because that's going to be the innovation wrapper. We don't need that. We've got 56 jurisdictions within the NAIC with the flexibility to do that. I think for me it's always been easy when I have a problem, I can call the state and that's what I want. I want that closeness. It's like saying, you know the legislature isn't necessary here because we have a Federal legislature. I don't think that's true. I think we serve different purposes but I think the purpose of a state insurance embankment is very valid, very important to the consumers of the state.

REP. PERILLO (113TH): Thank you. I appreciate that, you insight to that. Let's shift gears every slight and we'll stick with healthcare though. One of the things that we talk about very often in Connecticut, we often see legislation on this. I've been a sponsor of some of this legislation, is mandatory coverage in certain areas. One of the concerns about that and one of the concerns you hear from the industry is whenever you mandate coverage, you see an increase in reimbursement and thus an increase in premiums. What are your thoughts?

ANDREW MAIS: In general that is true, yes. If you're going to have more coverage you're going to pay for it. That's -- I would agree with that. I don't really have any details yet. I've been here for a week and a half. I have not had a chance to review what's been proposed and there are some coverages that are either morally required A, or simply don't make that much of a difference in terms of the overall cost, that it's worth it as a public policy measure. Again, if you have specific coverages in mind I would be happy to discuss that with you as I learn more.
REP. PERILLO (113TH): No, and my intention wasn't to go down the rabbit hole of talking about specific coverage, I just want -- from 50,000 feet I wanted your perspective so I appreciate that. One of the things that we've heard a lot about this year and in recent years is the public option. And I know that there's legislation in this building today on that. I worry and others worry that here in the State of Connecticut you know, as we stand here in Hartford in the insurance capital of the world, is it wise for us to use Medicaid as essentially a competitor to remarket insurance companies?

ANDREW MAIS: Well the Governor has stated his support for a public option as you're well aware, and the opus for health strategy right now under the healthcare cabinet is taking the lead. I actually do have notes because I was at the meeting, but again being the new I want to make sure I didn't miss anything. And the first thing that they are doing is they are doing a study. And I know sometimes you think doing a study means putting it off, but no, we really -- we have concerns, we have desires. We want to make sure that the two match up. We want to make sure that we do it right and that's what the study is there for. You know, as soon as they, I think the study is due in 2021, we will have a better idea of how we can proceed. At the department our job as to not to make that policy. Our job is to implement the policy to work with all the stakeholders to make sure it is beneficial or as beneficial to all as we can be.

REP. PERILLO (113TH): And I truly understand that, I appreciate it. Your many years of experience in the industry though leads me to of course ask these questions and ask your opinion. You said something
I think is very important and I'm sure the industry wanted to hear, is that you're willing to work with the industry to make sure that there -- that we can bring good jobs in the industry back to Connecticut. So I just wonder if a public option is in juxtaposition to that goal.

ANDREW MAIS: And that's what -- one of the things that we will be looking at during the study. I think the insurance industry is very important to -- you know, Connecticut was the insurance state. You look around buildings --

REP. PERILLO (113TH): Was.

ANDREW MAIS: While it's, you know we still have the highest number of actuaries that you're going to find anywhere, and especially in an industry and I can tell you coming from the other side, challenge is a huge concern. So I think we are well positioned to help this industry grow. I will support the industry in so far as there are no -- there are no concerns about consumer protection.

REP. PERILLO (113TH): Thank you, I appreciate that. One of the things that I think we would -- we would -- and I just want to continue talking about public option a little bit. One of the things I imagine we would have to consider as we use Medicaid as a tool perhaps, to help folks get insured. The only way that works is if providers are reimbursed at Medicaid rate. If you expand the number of individuals who are under a government reimbursement policy, that would I would think exacerbate the cost shift. What are your thoughts about that?

ANDREW MAIS: I understand your concern and there are a number of issues that we will reviewing with
the 1332's tax requirements and this is all to be reviewed and I don't want to prejudice that by speaking frankly something that I'm not entirely sure of.

REP. PERILLO (113TH): Understandable, thank you. I appreciate that. One final thing, and if you're not prepared to answer I thoroughly understand. The partnership plan which we started in 2016 that allows the government entities to opt end, I believe at the end of last year, 99 entities had chosen to get on board with that, about -- almost 1,700 employees enrolled. Unfortunately though that's paying about a $1.05 in claims for every $1.00 in premiums. How do you address that and is that sustainable?

ANDREW MAIS: Unfortunately I cannot answer that not having been briefed on this, however I will ask my staff and we will get back to you.

REP. PERILLO (113TH): I'd be curious to get that. I appreciate it. And again, congratulations. Thank you for your time today. I wish you the best of luck.

REP. VARGAS (6TH): Thank you, Representative Perillo. We've been joined by my Senate Co-Chair, Senator Duff who would like the floor.

SENATOR DUFF (25TH): Thank you, Mr. Chairman. Andy, congratulations on your appointment. We're all very excited for you. Many of us in Fairfield County know you and know of you and excited by the fact that you have agreed to take on this role. Reading through your testimony I was really interested in your work in New York, working under four governors, democrats and republicans. Can you
expand a little bit and I apologize a little bit for missing your opening statement, but can you expand a little bit upon some of the work there that you've done and how that -- how that's impacting how you view the industry here in Connecticut and I guess that has kind of helped shape some of your opinions and thoughts going forward.

ANDREW MAIS: I think one of the good things about my work in New York was that I wasn't pigeonholed. I just got an email from my replacement in New York. Now they redid the whole thing. They now have DFS and he said, yeah I have your job but they changed my title to Executive Deputy Superintendent for Communications and Strategy, which I think you know, is a more accurate reflection of what we did. We were focused on everything because there was nothing that missed us. You know there were very few of us that were not in silos. You had your property casualty people, you had your life and health people, you had your legislative people. We had to deal with everything. We had to sit down and the superintendent and I would usually sit down, depending on which super, the last super I worked for loved to do it at 7:00 in the morning. You know, you just sit down, you go over the day, you go over what's there. It gives you that breath of knowledge that I think enables you to understand the industry, understand the importance of not just fiscal regulation but market conduct regulation. You can see the linkages between the two. You can see the importance of each factor. And it teaches you frankly that if you don't know, it's fine to ask because there are always people within the department who know a lot more than you do about individual aspects. That's the way you work.
SENATOR DUFF (25TH): Thank you very much. And in here, in Connecticut you said you've been on a job for a week and a half?

ANDREW MAIS: A week and a half, yes.

SENATOR DUFF (25TH): So you're a seasoned veteran now at this point.

ANDREW MAIS: I know where the bathrooms are.

SENATOR DUFF (25TH): What is -- in all of a week and a half have there -- has there been anything at this point where you have said, okay these are some great areas where things are running well, some areas that we need to change or you look at the industry -- 'cause Connecticut is unique in a sense. We really are still the insurance capital of the world, you know thousands and thousands of jobs here. We protect those jobs but then sometimes we also want to make sure we're protecting -- we always want to make sure we're protecting consumers at the same time as insurance gets more complicated, as you know there's the lines between doctors and hospitals and private practices that are vanishing quickly and the various between doctors and insurance companies and some of the things that are -- tensions that are happening there as well. So in the short time that you've been there have you -- have you seen anything yet that you're thinking, this is what's working well, not working well, or here's my vision for the next four years.

ANDREW MAIS: I think with people I work well. I think we have great people in the department. We have a vast depth of knowledge. I do think we need to expand our resources somewhat in terms of the next generation. I think we also need to provide
them the technology to be able to move up from your bottom line reporting to predicting but that's all stuff that's -- you know that's all down the road.

My staff can tell you unfortunately they've been subject to this over the past week and a half. They will bring something to me, I will look at it and my question is why? Is this because we always did this or is there a new way to look at this? Is this really the best thing? And what I -- I think I bring a fresh set of eyes. You know, we have -- listen we all know that in Connecticut there are certain concerns we need to address and I will bring that fresh set of eyes, look at them, doesn't necessarily mean that things will change because it could be that they have done all they could. But I want to make sure that they did. And in addition, I want to empower, as I said, I want to empower my staff. I want them to be able to move to the next level. I want them to be able to use the technology that allows them to -- just a sample 100 percent of policy so they're not concerned that they're missing outliers. There's just all these little things that will make their jobs easier but tremendously more effective. Does that answer your question?

SENATOR DUFF (25TH): Yeah, thank you. To the -- that's about as complete answer as I can expect from somebody who's been on the job for about a week and a half, so. (Laughing) I will just say that you and I met many years ago. As I said you're a familiar face down in Fairfield County when you were working with the Human Services Council and I was on the Board, so I know your work ethic, I know how you approach things and how you look at various ways in which you can help people and to help consumers and to ensure that people have the opportunities to
succeed and you know, the insurance industry is not always on top of -- insurance department is not always on top of everybody's minds but it is an extremely important component of the quality of life here in the State of Connecticut and whether people can afford insurance, not afford insurance, whether they have access or don’t have access, what's covered, not covered. You know obviously some of it is federal but your agency plays a key component in really many you know, most of people in the state and their lives, whether they know it or they don't know it. So I feel confident that you'll do a very good job and an excellent job over the next four years and I congratulate you on your nomination.

ANDREW MAIS: Thank you, Senator.

SENATOR DUFF (25TH): Thank you, Mr. Chair.

REP. VARGAS (6TH): Thank you, Senator Duff. Any other members of the Committee? Senator Lesser, you have the floor.

SENATOR LESSER (9TH): Thank you, Mr. Chairman and Chairman Duff as well, and it's good to see you again. Congratulations again on your nomination. I've been really gratified to hear a lot of what you've said today and in our private meeting previously. I think it's been very encouraging, your approach to the department and the wealth of experience that you bring both from the New York State Department and also in the private sector of Deloitte so I look forward to working with you and if this Committee decides to move forward with your nomination I think -- I'm still new in the Senate but I think under the Senate rules I may be speaking on the floor of the Senate since this is a Senate
Resolution on your -- on your nomination, so congratulations.

I will say, just for the record I'm a little offended that I never made it onto your cable vision show (laughing) in Fairfield County. I understand a lot of people did. I may be the only person not to have made it on, but -- but I am looking forward to working with you.

ANDREW MAIS: With all due respect, Senator you were way too young then.

SENATOR LESSER (9TH): Fair enough. (Laughing) Fair enough, sir. So you know, I do appreciate the comments that you made about -- about healthcare reform, cyber security. You know we may be voting on a cyber security Bill of yours in just a few minutes in Insurance and Workforce Development and Climate Change and I take it from your remarks that you intend to work with the NAIC on -- in support of the climate change and global warming task force going forward as your predecessor and others have done?

ANDREW MAIS: Yes, I do. I think climate change is a concern that is -- that has perhaps not been adequately addressed here in the past. And for insurers it comes down to money they're going to have to pay, so this has to be addressed and I will -- you know I will devote myself to working on that.

SENATOR LESSER (9TH): Thank you. And your -- although you have a wealth of experience in a lot of areas I don't -- as far as I know you haven't worked specifically in the area of healthcare regulation in the past. Is that -- is that -- that may not be accurate, I don't meant to --
ANDREW MAIS: That is absolutely accurate. I've -- my -- what I was going to say, I've been trying to avoid most of that. We had a great staff in New York who did that and the -- and the Obamacare -- as the Obamacare was introduced and I did -- that was a time when I did have to get involved. Since then we have not because at Deloitte that was not part of my charge. It was actually a separate entity.

SENATOR LESSER (9TH): So you mentioned that you'll leaning on department staff to help -- help guide policy formation but do you -- are there other folks just in the healthcare space since that's an area that you'll, you know will certainly be at a forefront you know to Representative Perillo's point earlier, are there specific folks that you look to to help -- to help guide you know --

ANDREW MAIS: Specific people at this point, no outside of the -- you know we have the healthcare cabinet. We know those people that are -- have been working on it. But I also think that in this position you don't necessarily rely on any one person. You want to make sure that there various viewpoints that are understood and accepted in making the academics that may or may not agree with what you're doing but could provide some insight.

SENATOR LESSER (9TH): So one of the things that -- one of the questions that we've seen year after year is a question of, I think right now the Department of Insurance is allowed by reviewing rate requests from insurance companies to take affordability into account. That is something that is permissive but not required. Do you have a position or how would you approach the question of looking at affordability in rate reviews?
ANDREW MAIS: I do not yet have a position on that. I will tell you I have discussed that and the question is how do we tie that in to what is actuarily correct. You know we have to make sure that the insurance companies are around to pay rates so we're going to have to figure out a way to manage affordability while at the same time maintaining the actuarial correctness.

SENATOR LESSER (9TH): Thank you. Now I was going to ask you about regulatory sandbox question but you already answered that so you've taken one question away from me. But just sort of generally, how do you -- you've talked about a couple of different things. You've talked about the importance of the industry and the -- the relevance to our economy and Connecticut status as an insurance leader and also about the importance of enforcing the law and ensuring access to healthcare, so these are all competing intentions. And how do you sort of sort that out in your head, how you balance those competing roles of the department or your --

ANDREW MAIS: I guess to me those are not competing tensions because to me the industry only works if people trust it. You are not going to give somebody money today that they may be paying out 30 years from now if you don't believe they're going to be paying it out 30 years from now. We need that strong regulation to ensure that people maintain their faith in the industry. So that's -- to me that's not a conflict. That's actually reinforcing the strength -- good regulation to me should enable to industry to grow stronger and it should enable consumers to go to sleep at night, not worry about any of this, you know? So they can use the insurance in order to benefit themselves and their
own economic development transfer level, which is one of those things that I'm -- you know I've been concerned about that insurance tends to not be used in certain communities as a wealth transfer mechanism and it's a very effective one. That kind of thing.

SENATOR LESSER (9TH): Thank you for your answers and congratulations again on your appointment, and I want to thank the Committee for its indulgence and letting me sneak in today. I appreciate it. Thank you, Mr. Chairman.

REP. VARGAS (6TH): Okay. Thank you, Senator Lesser. Any other members of the Committee? Yes, Representative Yaccarino.

REP. YACCARINO (87TH): Thank you, Mr. Chair and thank you Commissioner. I'm not -- I can't vote for you today. I would if I could but I know some of your staff that speaks very highly of you. But I do have a questions related to seniors. I served on insurance here for about five or six years and many times seniors will have a long-term care policy and then they get wacked with a huge premium rate increase, something we really have to look at as a state. Other states have certain provisions to protect them and we really don't I don't believe.

ANDREW MAIS: You know, it's a little early for me to speak --

REP. YACCARINO (87TH): I know, I know.

ANDREW MAIS: What -- what -- one thing I do know, I know Paul Lombardo who was the acting Commissioner is I have tasked him with working with the NAIC on this to see what we can do. I will tell you right
up front I have a long-term care policy. I know exactly --

REP. YACCARINO (87TH): But you know what I'm talking about?

ANDREW MAIS: I know exactly what you're talking about. But I was also privy you know, maybe ten years ago to what happened when people were getting, and I'm presuming it's still going on, 40-50 percent increases in their long-term care 'cause they made absolutely lousy decisions at the start.

REP. YACCARINO (87TH): Right.

ANDREW MAIS: And I don't know -- you know, as I said, it's too early for me --

REP. YACCARINO (87TH): I know, just --

ANDREW MAIS: But what I can do -- very aware of the problem.

REP. YACCARINO (87TH): I'll speak to one of your -- some of your folks, but we can keep an eye on it, that's all.

ANDREW MAIS: Absolutely.

REP. YACCARINO (87TH): And I wish you the best and thank you, Mr. Chair. Thank you.

ANDREW MAIS: Thank you.

REP. VARGAS (6TH): Thank you, Representative Yaccarino. Do you have any comments Representative Phipps? Representative Phipps.

REP. PHIPPS (100TH): Since you mentioned, someone mentioned Georgetown and I didn't think there was any other Ewing fans, I hope you don't mind getting questions from a Villanova fan, however, as a fellow
west Indianan I didn't realize there was any other greater basketball player than Patrick Ewing, so.
(Laughing) But I digress. Just really quick, if you could talk more about getting everyone insurance, specifically about the outreach plan and what they may look like under your administration?

ANDREW MAIS: We have people in the department whose function is to get out -- get out there, speak to various groups and that tends to happen but it also tends to be the same people that you know, it's the Rotary Boat Club, which you know I happen to be a member of the Rotary Club so I know they come to the Rotary Club at Kiwanis. I do think we need to take active measures to reach underserved groups where they are. 'Cause otherwise it just doesn't work. Sorry, you're going to put out a nice little ad, people are going to look at it and ignore it. You have to reach people where they are. You have to reach people who can reach those people as well. And that's one of those things that I'm hoping to push, that we get them out, get them into communities, realize how important insurance is. It is not going to be a short-term process. I mean I'm not kidding myself on that, all right? But I want to make sure that people know what their options are and know that this is not just for somebody else. This is something that is good for you, that is good for your family.

REP. PHIPPS (100TH): Thank you, Commissioner.

ANDREW MAIS: Thank you.

REP. VARGAS (6TH): Thank you, Representative Phipps. Well I'd just like to say that I'm very happy that -- that you recognize the role Connecticut has played in terms of the insurance
industry and the leadership role of the state in that industry. And also reminds me that the National Association of Insurance Commissioners and their certification of our insurance industry has always been something we value, plus many of our Commissioners have played an active role in the National Association and I was just wondering if -- if you have any thoughts on that in terms of the role you'll play there?

ANDREW MAIS: Yes, I did. Again, this was one of those things as -- as we discussed this opportunity I shared with the Governor's people and they agreed with me that it is imperative that Connecticut maintain a leadership role there. I have, at this point spoken to the CEO of the NAIC to let them know what we are interested in doing and I do have a call scheduled with the President of the NAIC. I've also been on a bunch of zone calls and all that, but we have lots of people, and some of them are in the room here, who have joined me who recognize the importance of the NAIC to Connecticut -- to Connecticut's industry and consumers. We plan to maintain that leadership role. You speak specifically of the accreditation. That is one reason I'd asked to be on the Accreditation Committee and I am on the Accreditation Committee which will, you know because I'm sure we will maintain our accreditation, that is not something we are going to lose.

REP. VARGAS (6TH): Thank you very much. And that brings us to the conclusion of this portion of the public hearing. But before we let you go, we have one final question we ask of all our nominees and that is, is there anything in your past that you believe you would prove embarrassing either to this
Committee, to the Governor or to the State of Connecticut?

ANDREW MAIS: No, sir.

REP. VARGAS (6TH): Well, thank you very much for your testimony and that brings us to the second point in our agenda today, which is House Resolution, Resolution confirming the appointment of Seila Mosquera-Bruno of Milford to be Commissioner of Housing. Seila, please come forward and before you take a seat please raise your right hand. Do you promise to tell us the truth and nothing but the truth?

SEILA MOSQUERA-BRUNO: Yes.

REP. VARGAS (6TH): Please be seated. Congratulations on your appointment, and you may proceed with your opening statement.

SEILA MOSQUERA-BRUNO: Good morning, Senator Duff and Representative Vargas, distinguished members. I'm very thankful for being here and thankful for Governor Lamont's nomination. My name is Seila Mosquera-Bruno, the Commissioner appointee for the Department of Housing. As I look back on my background and qualifications to direct the Department of Housing, I think about a quote from Mya Angelo. "My mission in life is not merely to survive but to thrive and to do some with passion, some compassion, some humor and some style." I came to this country when I was 23 with three years of college and a daughter. I worked in a factory for a couple of years. Then I decided to continue my education. I took English as a second language, pursued an Administrative Assistant Associate's Degree while working as an Educational Assistant at
the same college, a part-time job with no benefits. Once I obtained the Associate's Degree I got a job as an Administrative Assistant at Yale University. While working at Yale I continued my education attending school at night. I obtained a Bachelor of Science Degree in Business Administration and then a Master's Degree in Urban Studies. In 2006 I had the opportunity to complete the Achievement Excellence in Community Development, an 18-month fellowship program hired by University John F. Kennedy School of Government.

I was with NeighborWorks New Horizons for 22 years in different capacities. Organizer, real estate developer, Deputy Director and for the last 15 years I've -- I have served as the Chief Executive Officer. NeighborWorks New Horizon is a non-profit 501C3 organization dedicated to providing affordable housing opportunities to help build strong communities and revitalize neighborhoods. Under my leadership the organization expanded operations beyond New Haven County to New London and further counties. More than doubling the organizations performance and personnel. We did not expand for expansion sake but because there was a need that had to be satisfied.

I have also served on several local and national boards. I was a board member of the National NeighborWorks Association, a Co-Chair of the NeighborWorks National Real Estate Development Advisory Council. I was the President of the Board of the Connecticut Housing Coalition, board member and Treasurer at the Connecticut Legal Rights Project and I'm a member of the Richland Home Campaign and the Home Connecticut Steeling Committee.
In April 2015 I joined the Federal Home Bank of Boston Advisory Council and in 2017 I joined the (inaudible - 00:52:01) Bank National Advisory Board. I have also been recognized by several organizations for my work in the community. In 2004 I received a 40 Under 40 Award from the Healing Business Times. In 2007 I received a Housing Good Egg Award from the greater New Haven Community Loan Fund. And in 2009 I was recognized as a rising star by Business New Haven. In 2010 I was inducted into the Gateway Community College Foundations Hall of Fame for a section of contributions to community. In 2014 I was named one of the 50 most influential Latinos in Connecticut recognized by Latinos United for professional advancement, LUPA. I have been in advocate for affordable housing in this state and nationally. I'm a speaker at -- and a speaker at several local and national venues on housing related issues. My passion for housing and community development has also lead me overseas to organize and recruit volunteers to construct some capacity building and supervise technical assistant to non-profits in Guayaquil Ecuador, my native country. Additionally since May 2018 I was Assistant Neighborhood Services Puerto Rico with the recovery efforts after Hurricane Maria.

As I hope you can see, my dedication to build and provide affordable housing and rebuild communities is for me is more than just a job. I know for a fact that having a decent, safe, healthy, affordable place to live makes a vital difference in someone's life. I know firsthand when I was in school and beginning to work, my income was limited to minimum wage. By having a decent, safe, affordable place to live allowed me to continue my education. In
Connecticut today thousands of renters live on the precedence of homelessness and are spending much more than 30 percent of their income on housing. We know housing is too expensive. The sixth highest medium monthly housing cost in the nation. We know we don't have enough affordable homes. Because I know the difference that a home makes in someone's life my vision for the department is to build a team and system that can respond expeditiously to the affordable housing need while providing excellent customer service. I envision a department that fosters affordable housing, development and provide technical support Connecticut cities and towns in coordination with other agencies, all while partnering with a private and public sectors.

Housing that is affordable, housing that is near transit, housing that allows people access to jobs, training, childcare and fresh food. Housing that allows parents to choose their schools, neighborhoods and communities that work best for their child. That kind of housing can provide opportunity and can help solve many problems. It can reduce highway congestion, reduce air pollution, reduce (inaudible - 00:55:19). It can promote economic growth. Help balance the state budget and improves the fiscal health of all of our municipalities. Housing is the largest part of everybody's household budget. It is the cornerstone of every life. As Maya Angelou said, I don't just survive, I thrive in challenging times. I like to learn, practice and engage all those that want to be part of the solution. I bring passion, dedication and humor to all my endeavors and I promise to you today and to all the residents of Connecticut that I will work as hard as I can, as I have done my entire
career to achieve the goal we all share. That all Connecticut residents should have a safe, secure, affordable home that provides them with the opportunity for education, adequate income and fulfillment of their family dreams.

Thank you for the opportunity to come before you today. Do you have any questions?

REP. VARGAS (6TH): Thank you very much for your initial statement and once again, congratulations on your appointment by Governor Lamont. At this moment we'll open up for Committee.

SENATOR DUFF (25TH): Thank you, Mr. Chairman and thank you for your indulgence. Congratulations and thank you for your testimony. I think you've built quite a personal record and able to lead -- able to lead the agency. As you know, the Department of Housing existed, didn't exist for a very long time and then existed again. From your standpoint I guess, what do you -- what do you believe -- since we've had the department now for about six years, probably in the seventh year now since it's been re-instituted. How do you believe that the Department of Housing fits in with our economic development here in the State of Connecticut and what are some of the kinds of things you will do to help ensure that -- that helps promote economic activity here in Connecticut?

SEILA MOSQUERA-BRUNO: Well affordable housing is an industry. Construction. It brings resources. I can just give you a simple example. If we just -- and this is from my own experience, the Department of Housing is very important because it promotes activity. So if we have 100 units of affordable or just housing construction let's say, round the
numbers $20 million in the project. So the National Builders Association has estimated that for every 20 units built, that is 1.2 jobs created. So that means that in 100 units, you have 120 jobs that can be created in a given year. So and that's on the construction side. Then on the permanent side you create about five to six jobs permanently to support that.

SENATOR DUFF (25TH): All right, thank you. And I think you know, from my standpoint I always felt that housing and transportation and education were all combined or at least three legs of a stool in order to promote growing our tax base and promoting economic activity and frankly you know, working with CHFA, working DECD, making sure that our economic goals align, housing is an intracule part of that as young people graduate college or go from high school to career, affordable housing is very, very important for young people, for bringing them or keeping them here in the State of Connecticut. Housing is very important for working class families and one of the reasons why we have congestion on our highways is because of the fact that people can't live in the same towns where they work. And in addition to that, as senior citizens look to downsize, we can -- you know we have housing that's -- that's just not available for them. We have a wonderful housing, maybe we can get you down some point in Norwalk, but the Marvin which is under -- it's called -- the umbrella is called Under One Roof and it's senior housing and it's also a childcare center at the same -- same time, and it's one of the only ones in the State of Connecticut and it's really a wonderful model that's been happening since the 1990s but we could replicate that, it's about a
three year wait for people to get in to those apartments. But the issue has been cuts in the budget obviously, which is cuts in rent. We've been very fortunate over the last few years to have -- to have received about $3 or $4 million to rehab and update the building. But there's a lot of senior housing right now and other housing -- public housing that has language for far too long that needs to be rehabilitated. I believe the last stats are that spent over $5 billion of economic activity and leveraging based on some of the work we've done over the last six years on affordable housing, but we know that there needs to be a lot more. So I think from my standpoint is ensuring that the Department Housing is working with the Department of Economic and Community Development, working with CHFA, making sure our economic goals are aligned so that we are continuing to have a base for -- for people to have confidence and have housing that is safe, that they have where they could live and work in the same place and that we're not driving people out because of high costs when they may be retiring, they may be having a fixed income.

So I know you're going to be tied into all those kinds of things. I have to run to another meeting but I just wanted to put those on the record because I think those are extremely important issues for a young agency at this point, and a new Commissioner but I'm confident that you -- you would -- I don't want to say you would agree with that because I don't want to speak for you but I would feel confident that you would probably align in some of those goals anyway as far as your -- your position.

SEILA MOSQUERA-BRUNO: Yes.
SENATOR DUFF (25TH): But again thank you and congratulations on the nomination. I'm sure you'll do a great job.

SEILA MOSQUERA-BRUNO: Thank you. And yes, those are in my thoughts about the coordination of collaboration. It's very important that we all work together and preservation is as important as new construction.

REP. VARGAS (6TH): Thank you, Senator Duff. Any other members of the Committee wish to ask a question or make a comment? Yes, ranking member, Representative Perillo. You have the floor.

REP. PERILLO (113TH): Thank you, Mr. Chairman. Good morn -- good afternoon. Congratulations.

SEILA MOSQUERA-BRUNO: Good afternoon. Thank you.

REP. PERILLO (113TH): It was nice meeting you yesterday. Just a couple of questions and obviously affordable housing being such a central component of what your agency does. In this building we hear a lot of talk about whether or not our affordable housing statutes are actually helpful in generating affordable housing opportunities. 803G is talked about quite a bit. I'd like your opinion on the effectiveness of those statutes.

SEILA MOSQUERA-BRUNO: So I have to be honest, I have used 830G a couple of times but we call it friendly 830G. That means that the town knew what they needed and I'm talking specifically about the town of (inaudible - 01:02:50). And they invited us and we worked through that process. So that 830G is an appeal process, right? So my idea of what I would like to do is actually to be proactive and I would like to have a small working group in those
small towns so that we can look at how we can plan, how we can help and provide technical assistance to those towns so that we proactively look at their needs and then help them to build some pipeline.

REP. PERILLO (113TH): So that's in -- that's friendly. Let's talk about unfriendly. And I'll give you an example and it happened in my community and my community is no different from many others. I live in Shelton. I represent Shelton. So a developer comes into a residential neighborhood with a proposal to build 20 single family homes, which is four or five times the number that would be permitted within the normal zoning regulations. A zoning commission denies that application. The developer then comes back three months later with a proposal to build 100 units in five stories on that same parcel but with affordable housing component. The developer doesn't want to build 100 units. The developer wants their original 20 single family homes and the developer simply uses either the actual affordable application or the threat of that affordable application as a way to get what the developer wanted in the first place, which was 20 single family market rate homes. So I'm wondering whether we're actually seeing 830G generate affordable housing opportunities or its simply leverage for developers to build a higher number of market rate homes. What are your thoughts?

SEILA MOSQUERA-BRUNO: So there have been some studies that have generated about 5,000 units. I don't remember the year but I was reading that it had generated affordable units and it's like any statute or any law, there is always room for improvement and that is always because I'm going to use it and abuse it. So if a town -- my thought is
that if the town is proactive in creating a plan for affordable housing where this thing doesn't happen just because a developer comes in and wants to build X amount of units, and the statutes allow for 80 -- 20 percent of those units to be affordable. So if I go back to the town and the town to be proactive in creating a plan and looking at the needs so that it has some response and some action they can take.

REP. PERILLO (113TH): So, so the goal of 830G then is to encourage towns to generate a plan. What would that plan look like?

SEILA MOSQUERA-BRUNO: That's not what the goal is. I mean it's being used as an appeal process, right? The 830G, so it's the law to make sure that towns allow for affordable housing. Now it shouldn't be applied to every town just because small towns don't have infrastructure and it becomes very expensive. So you have a small development the infrastructure is not there. You have to do -- if there's a sewer you have to do septic systems and that costs a lot of money. So if you should take into consideration those things, yeah 830G does not apply to everybody or to every town.

REP. PERILLO (113TH): What other tools -- you know I look at some of our cities and there are many buildings that perhaps 30-40 years ago were bustling industrial structures and now they're not. What tools could we use as a state to encourage redevelopment of those buildings with affordable housing as a component?

SEILA MOSQUERA-BRUNO: I think you can see the difference that those things are happening, historical rehabilitation of resources and is a lot of pre-development money encouragement and funding
that sometimes some of the cities need to get those things done, but I worked in a couple of cities in New Haven and Waterbury and we look at those issues. How do we rebuild the neighborhoods and help the cities to come up with some plans to do that? But it is a lot of activities going on with old buildings, historical buildings.

REP. PERILLO (113TH): And I ask because you know, often times -- I mean those buildings are there.

SEILA MOSQUERA-BRUNO: Yes, absolutely.

REP. PERILLO (113TH): You know sometimes though the older it is, the harder it is. So I'm just wondering what sort of financial incentives the state could offer being it in the form of tax credits to encourage private developers to get them over that hurdle, which is wow, it's going to be really difficult to do that. What -- what -- what could we do? What would you recommend?

SEILA MOSQUERA-BRUNO: The -- some of the things that can be -- can be improved is the coordination with the Historical Commission because that takes some time. So I would like to do some collaboration with those departments and also with Brownfield, the DECD which is Brownfield Redevelopment.

REP. PERILLO (113TH): Well and you're taking me exactly where I want to go which is, one of the things I hear from towns is that the State Historical Preservation Office is -- is not helpful when it comes to redevelopment of old structures. You know, SHPO is interested in preserving an historic look and feel of those buildings and that is not necessarily consistent with a practical financial goal of building units that can actually
generate some sort of profit. How -- how do you balance that? How do you make that work? And SHPO as you know has quite a bit of authority, quite a bit.

SEILA MOSQUERA-BRUNO: A lot because I had -- I went through SHPO for one of the buildings in Shelton and it takes a long time to -- it takes a year. So I -- because I don't work in that area, I do want to coordinate with them because the time that it takes is really discouraging to developments because it becomes too expensive.

REP. PERILLO (113TH): So -- so as Commissioner, how do you -- how do you -- how do you sell that? How do you generate a change within an agency that some would argue, Historical Preservation Office, not DOH, that some would argue has an impediment to redevelopment?

SEILA MOSQUERA-BRUNO: I'm not going to make any assumptions but I want to try. Collaboration.

REP. PERILLO (113TH): I'll -- I'll take that. I'll take that because we've got to start somewhere.

SEILA MOSQUERA-BRUNO: Yes.

REP. PERILLO (113TH): Then just shifting slightly over to Brownfields. What can the Department of Housing do to work with DECD in the Office of Brownfield Redevelopment to encourage direction of funds towards projects that will lead to affordable housing opportunities? And is that being done now? I mean I'm not aware of it if it is.

SEILA MOSQUERA-BRUNO: To tell you the truth, I know the ECD provides funds for Brownfield Redevelopment.
I don't know the complexity in -- between the two agencies. I've only have been there for a week.

REP. PERILLO (113TH): Got it.

SEILA MOSQUERA-BRUNO: And two days, but I -- that's one of my tasks.

REP. PERILLO (113TH): Thank you. I think it's very important to pay attention to that. My community, as you know --

SEILA MOSQUERA-BRUNO: Yes.

REP. PERILLO (113TH): It matters. My community is not alone. There are a lot of -- a lot of towns in Connecticut with very interesting buildings and properties that are just saddled with historical environmental problems. So I think -- and if -- if we can satisfy some of the Department of Housing's goals by pulling in Brownfield's money to make certain things happen I think that would be worthwhile so the path that you're thinking about is -- makes me feel good, so thank you. And best of luck.

SEILA MOSQUERA-BRUNO: Thank you.

REP. VARGAS (6TH): Thank you, Representative Perillo. Representative Davis, you have the floor.

REP. DAVIS (57TH): Thank you, Mr. Chairman and congratulations.

SEILA MOSQUERA-BRUNO: Thank you.

Rep. DAVIS (57TH): On your nomination. I think your resume speaks for itself as your dedication to affordable housing and your experience in that area will serve you well as the Commissioner of Housing
here for the State of Connecticut. The only issue I wanted to bring to you -- to your attention, and I know a lot of the conversation around the Department of Housing is regards to affordable housing and those programs. But in the eastern part of Connecticut where I represent, the housing crisis that is most commonly on the mind of most of our residents is the crumbling foundation issue that's happening across the state -- or across that part of the state. And I know that the Department of Housing has a limited role, but a role in that in that you have the crumbling foundations homeowner advocate's position in your office, in your department as well as oversight over some of the testing programs that are available to residents in the state. And I'm wondering if -- what your vision is for improving upon the state's ability to help these homeowners.

SEILA MOSQUERA-BRUNO: So to tell you the truth when I came to the agency I did not know much about crumbling foundation. I have been briefed about some of the issues. It's a priority for our department. We're going to start having some meetings with some of the legislatures from the part of the state and actually next week we're trying to get some -- some meetings. I want to learn. I want to see how we can help and how we can bring everybody together.

REP. DAVIS (57TH): Thank you. And I would encourage as we move forward that we continue to look to the Federal government for assistance as well. I know last year we had Secretary Carson come out and tour some of the homes as well and I encourage to perhaps do that as well as to take a look at some of these homes in person and see the
devastating affect that they have, and work with them not only from HUD programs like CDBG but also working with them to try to perhaps get FEMA assistance for this slow-moving disaster that's taking place across the state. So I look forward to working with you and with your department in trying to achieve those goals and I just wanted to say congratulations on your appointment. Thank you.

SEILA MOSQUERA-BRUNO: Thank you.

REP. VARGAS (6TH): Thank you, Representative Davis. Senator Hartley, you have the floor.

SENATOR HARTLEY (15TH): Yes, thank you now, Mr. Chair. And Seila, it's a delight to actually see your name for this position, this Commissionership. I'm also very pleased to have a woman and someone who has an incredible CV and deep experience. Well first of all, I just want to tip my head and recognize the incredible work that was done with your leadership in Waterbury Gaffney Place. That has been a completely regentrified area. We are so proud of it. We bring people to that area all the time to see what has happened. And like most projects like that, the multiplier affect has been, and I'm sure you have seen it, all of the parallel streets now have been touched and it -- it's a different -- it's a different place, a very different place.

SEILA MOSQUERA-BRUNO: Thank you.

SENATOR HARTLEY (15TH): And it's a place where actually we are and can continue to attract new, even millennials into the heart of our city. And so right now when we have your leadership on a state level, that's one of the things I'm very interested
in in working you know, the commerce side, is how the department fashions a plan and begins to really almost have a new touch with regard to housing and that is you know, the urban initiatives of trying to create livable cities and housing is -- housing is key to that. So I guess two things. I'd like to know if you had an opportunity, and I know you know this is all happening very quickly, so you know I don't want to be unfair in asking and if not, we can continue to talk about this; you know, how you see the department working on changing the face of housing in the state and urban areas, particularly to attract millennials and also that coupled with this new designation that we have, the Federal designation of the opportunities in which Waterbury has two. Because I think these are great opportunities to leverage our state resources and the Department of Housing is going to be pivotal in that.

SEILA MOSQUERA-BRUNO: So the -- we -- I am very proud of the work that we did in Waterbury. It is a perfect example of collaboration because it was a private partnership with the Smith Foundation, with Western Bank and the city and the community. So it wasn't just about housing with the historical, so you just have a point of reference to the rest of the members. And we incorporated street landscape and historic colors so it's just a beautiful street coming out of the museum, so continues that artistic feeling as you will. The department -- I have been in the department for a week and two days and so my idea, you know my work is bringing those neighborhoods back is promoting and working with economic development, we'll try to stay oriented which is what millennials are looking for. I have a
19-year-old and she says I'm going to choose NYU and she says she wants to stay in New York because she can walk everywhere, and she can go to restaurant, she can buy drink, yeah it's here, right? She cannot go to bars but having all that in combination where we can have housing close to the transportation, housing close to amenities is what is going to bring our young people back. So I definitely looking forward to work with my staff and work with other agencies so that we can come together in a plan process.

SENATOR HARTLEY (15TH): And so as you begin to you know craft your plan, it's most important to hear your thoughts and particularly when we're talking about public private partnerships and that, particularly Gaffney Place was a great example of that. And I think there's much more opportunity to do that model on a statewide basis. And I think communities are eager to step up and to participate as well as corporate partners. So that you know, I think is a classic example. And the truth is, yep, visually it's an unbelievable compared to -- you know the before and after on those photos are remarkable.

SEILA MOSQUERA-BRUNO: Thank you.

SENATOR HARTLEY (15TH): And looks good. So I look forward to working with you, and particularly on those issues. Thank you.

SEILA MOSQUERA-BRUNO: Thank you, Senator.

SENATOR HARTLEY (15TH): Thank you, Mr. Chair.

REP. VARGAS (6TH): Thank you, Senator Hartley. Any further comments or questions? Yes, Senator Formica, the Chair recognizes you.
SENATOR FORMICA (20TH): Thank you, sir, good morning. Good morning.

SEILA MOSQUERA-BRUNO: Good morning.

SENATOR FORMICA (20TH): Nice to see you again. I have just two quick comments mostly for your consideration moving forward. One is, talked about southeastern Connecticut and some of the housing issues on the negative side. On the positive side we have some issues that have to do with job creation that's exploding in southeastern Connecticut with regard to the new manufacturing positions open at Electric Boat. We're trying to keep and encourage all the engineering students from Yukon to come in and relocate in our area, but we need a focus on housing there. We need to focus to make sure, and I'm hopeful that will be on your radar moving forward, that you make southeastern Connecticut and those areas an opportunity zone to keep our young people and people looking not only to get into these entry-level jobs, but as the 15,000 people, the majority of those folks at Electric Boat retire over the next ten years, we're going to have to have substitute housing, so keep that in mind.

And something that I mentioned when you came before the Appropriations Subcommittee the other day with regard to the incentive housing zone, as first selectman I took advantage in East Lyme of the extended housing zone which basically allowed towns to choose where they wanted to put housing that was affordable or workforce developed instead of being mandated, such as 830G seems to do. And we created a number of opportunities for incentive zones, mostly in and around our downtown mixing with commercial to drive traffic to our commercial
industry. And it was supposed to be as the word implies, incentivized opportunity and there was to be small payments made for zoning approval of those and an additional for actual as built. And of course the opportunity existed but the funding did not. So consequently the program stalled. So I'd like you to look into that and whether funding is the way to go or perhaps tax credits or some other -- some other opportunity to encourage that because I think that really helps balance the need for housing and affordable housing and good planning for local communities. So I thank you for you know, your hard work in the past. You come highly recommended. I wish you success, but I hope you consider those items moving forward.

SEILA MOSQUERA-BRUNO: Thank you, yes.

SENATOR FORMICA (20TH): Thank you. Thank you, Mr. Chair.

REP. VARGAS (6TH): Thank you, Senator Formica. Yes, Representative Yaccarino, you have the floor.

REP. YACCARINO (87TH): Thank you, Mr. Chair. Thank you, Ms. Bruno and congratulations. A couple of questions. I do like the incentive zone much more than the strict affordable housing because sometimes it just doesn't seem to work out enough, it's on 10 percent of the population usually, but that's another subject. But in New Haven -- I live in north New Haven in New Haven Colony and I'm sure Hartford -- Hartford and throughout Bridgeport area there are many homeless people still unfortunately. On the Connecticut Coalition of Homeless -- for Homelessness. I see you around the board and I work with them sometimes. But I -- how do you feel about transitional housing? Rapid rehousing where people
that are -- they can't really afford an affordable house but they go into a -- one complex basically but it leads to jobs and you know, workforce development. It's a tough subject and you're going to be the Commissioner and I think we have to do a little more personally and I want to get your take, please?

SEILA MOSQUERA-BRUNO: A little more --

REP. YACCARINO (87TH): A lot more.

SEILA MOSQUERA-BRUNO: A lot more on transitional housing and rapid rehousing?

REP. YACCARINO (87TH): Yeah.

SEILA MOSQUERA-BRUNO: So we -- I was a developer -- when I was a developer we did supportive housing as part of the regular affordable housing, which is similar to it. And it works pretty well. We had experience for about eight years when we did the first developments and there were six units set aside for women that were domestic violence or other issues.

REP. YACCARINO (87TH): Right.

SEILA MOSQUERA-BRUNO: And they were very stable. Because the services were attached to that so they do have to have that support. When I came here, and I was talking about my education and how I moved forward, I had a lot of people that supported me. It wasn't in supportive housing --

REP. YACCARINO (87TH): And very impressive, by the way.

SEILA MOSQUERA-BRUNO: Thank you. It was just people that were around me, they encouraged me.
REP. YACCARINO (87TH): Right.

SEILA MOSQUERA-BRUNO: So these other population needs that support of some people to come and help them out. And it has been successful. We have -- we're going to continue that. I don't know the whole process of the rapid rehousing because we -- I was on the other side.

REP. YACCARINO (87TH): Right.

SEILA MOSQUERA-BRUNO: Of this section, but my staff actually is going to brief me on Friday. We're going to go through the whole programs and see what is working and what is not working and how we can improve, if we need to improve.

REP. YACCARINO (87TH): You made a point, because if you have support you're going to have either a warm house you know, a meal. You have somewhere to go and unfortunately there people, either mental health problems or other issues or depression, which is mental.

SEILA MOSQUERA-BRUNO: Yeah.

REP. YACCARINO (87TH): They fall through the cracks and as a society sometimes we need to be there and we should be there. But it's -- many times it comes down to dollars but I would argue if you had -- if we had a real program in the long run we'd save money because I think people would hopefully get stability and get back to -- even if it's a part-time job, it's something and then move on with their life. It's never going to be a perfect society, I get that. But I think -- and I'm supposed to meet with Paul Mounds from the Governor's office about this. We -- I think we can -- if we had a real program I think we'll have to put some money into or
-- and volunteerism but I think we could do something and I -- hopefully we can maybe work on something but like Light Haven and New Haven, Columbus House, all these places, Harkness House and -- they do a lot with little, so.

SEILA MOSQUERA-BRUNO: I would love to have your suggestions and I will look forward to meeting with you.

REP. YACCARINO (87TH): All right. Well, thank you. I wish you the best.

SEILA MOSQUERA-BRUNO: Thank you.

REP. YACCARINO (87TH): We can talk after. Thank you, Mr. Chair.

REP. VARGAS (6TH): Thank you, Representative Yaccarino. Representative Godfrey.

REP. GODFREY (11TH): Thank you, Mr. Chairman. Congratulations.

SEILA MOSQUERA-BRUNO: Thank you.

REP. GODFREY (11TH): I'm enjoying your dedication and certainly your enthusiasm, and let me tell you when Senator Hartley so warmly endorses you, that carries a lot of weight with me. I'm from Danbury and I represent the downtown urban -- the urban part of Danbury, not the more suburban looking parts of the city. It's a pretty big city geographically. And I certainly share a number of the comments that were made regarding homelessness. We have about a 10 percent home -- 10 percent poverty rate in Danbury and that's a consideration, one where we're developing policy and funding programs. But being from this part of Danbury, the biggest problem continues to be the unaffordability of housing for
the ALICE families, Access Limited, Income Constrained Employed. Certainly the report that the United Way did, that they published I believe it was last summer, which I've read and consult frequently, is an eye-opening and alarming report on working families in Connecticut. And the United Way is hardly a partisan think tank. They're a federal organization dealing with social issues and do a fantastic job. And certainly some of their discussions about housing, the business community that I'm aware of certainly, Danbury shares because there's just not enough housing that their employees can afford.

And to me this isn't just data. This isn't just numbers. When I do door-to-door and I'm going up to what I note is a two-family house and I'm looking at the two doorbells and each one of them has four separate last names under it, I know what's going on and that people are struggling. They're struggling with a lot of the other household expenses too, not just housing but housing is usually of course the biggest expense that any family, whether its defined genealogically or just by you know four people struggling and living together. So I'm hoping that your department will continue to do a job accounting for these kinds of families. It's -- it's so disheartening when I'm out there realizing what a struggle they're having just to keep the roof over their head quite -- quite literally.

And there is the problem with exclusionary zoning. I understand some gentrification is good but too often in my opinion it prices housing of affordability. And it -- I think this is actually the biggest huge problem that the State of Connecticut is facing. People leave, not because
taxes are too high, not because you know, the roads are bad. They are. But simply because they can't afford to live here. Even the cities. I'm not really -- I understand the suburban slice is much different from the cities and the cities need a huge boost that it kind of ignored and relegated to second-class status for I think too long. And Danbury is more successful than a lot of others, I have to -- I have to admit. But I'm hoping you know, you'll certainly -- if you haven't seen -- read the United Way report, please do so.

SEILA MOSQUERA-BRUNO: I -- I have, I have.

REP. GODFREY (11TH): I'm sure you have. I guessed you would 'cause you seem to be that kind of person. You're interested in this kind of stuff. And -- and continue to do whatever is in your power. If you need more power, I'd be happy to help you get it. I know you're going to need more money. I'm happy to help you with that too, because it's -- it's -- it's such a big -- such a big issue. And you know, we talk about recruiting businesses, bringing them into Connecticut. They're not going to come here if their employees can't afford to live here. It's bad when I'm watching people in Danbury commuting down to Stanford because they can't afford to live in Stanford. I'm looking at people in New Milford commuting to Danbury because they can't afford Danbury. And you know, I wish people could actually live closer to their place of work. That would cut down a lot of you know, greenhouse gases and all that stuff too though. So all of these things are connected. So I'm certainly happy to hear any comments you -- you may have on this because it -- you have such a critical position.
SEILA MOSQUERA-BRUNO: And I have that experience. I've worked in the cities, in New Haven and in Waterbury and I know exactly what you're saying. I mean I was there when I was in my beginnings. Didn't have enough money to pay for an apartment. I live with my brothers. So I do know exactly, and it's something that I really wanted to do, is when I say expeditious, I really want to make sure that we are going to be expeditious because every moment that we do not process an application and we do not help to make those projects faster, is somebody suffering. So I do know exactly what you're saying and I would love to have some of your suggestions, and I will look forward for your support.

REP. GODFREY (11TH): Thank you so much.

SEILA MOSQUERA-BRUNO: Thank you.

REP. GODFREY (11TH): I've been fortunate. I have most of the senior housing projects in Danbury in my district and in the last few years there has been a lot of investment by the state government in upgrading them. Some of them were actually built going back to the Great Society back in the 1960s and it was overdue, to put in new cabinets and new appliances and fix the roofs and the windows were leaking, that kind of thing. So I'm hoping we also continue to upgrade and support our existing public housing as well as working on the whole affordability issue that is such a pressing need. Thank you so much.

SEILA MOSQUERA-BRUNO: Thank you.

REP. VARGAS (6TH): Thank you, Representative Godfrey. We have a champion here for the -- for the Housing Department and -- which drives the point
home of the importance of keeping the lines of communication open between our executive branch and our legislative branch of government and I know you'll have an open door policy. If that's it for questions and comments, unless -- Representative Phipps, my Vice-Chair has the floor.

REP. PHIPPS (100TH): Once again, congratulations on your appointment. I was going to ask questions about the relationship between housing and other needed services, specifically around education but I think several other colleagues have already answered that. So I'll just say I'm looking forward to working with you and your resume is impeccable. Your reputation definitely proceeds you and I'm just really looking forward to working with you.

SEILA MOSQUERA-BRUNO: Thank you.

REP. VARGAS (6TH): Thank you, Representative Phipps. And you know, I was just remembering you know, many of the advocates in my town, Hartford, have been fighting for more homeownership and in the past administration the Housing Department was interested in rental units and you know, we had a whole you know tug of war on that issue because, although that may be true, some other communities may need more rental communities in Hartford, one of our problems is very low homeownership. And I'm hoping that -- that we keep those lines of communication open. I know your background. I had the opportunity to meet with you before this hearing. I believe you'll do a great job and I think the Governor; Governor Lamont has chosen you very well in picking you as his -- and I also remember the transition thing. The housing transition team for the Governor had recommended
more private partners -- private public partnerships to develop more housing. Do you have any thoughts on that before we close the hearing?

SEILA MOSQUERA-BRUNO: I'm looking forward to it. It's what I have done in the past 15 years, bringing people together from the private sector, the public sector. Nationally I have some relationships with NeighborWorks America and also the Federal Home in Boston Fund so I'm looking forward to try to reach out to everybody I can.

REP. VARGAS (6TH): Very good. Congratulations again on behalf of all the Committee members. I think from the comments I've heard today, I believe you have the -- the support of our Committee going forward to the Florida House of Representative. But before we let you go we have one question we ask of all our nominees. Is there anything in your past that you believe would prove embarrassing to this Committee, to the Governor or to the State of Connecticut?

SEILA MOSQUERA-BRUNO: No.

REP. VARGAS (6TH): Well thank you very much, and that concludes our public hearing. And we will immediately adjourn the public -- well before we -- we adjourn the public hearing we always allow the people from the public to make any comments, either for or against. I believe we have a couple of people that have signed up. Let's just take a quick look here. Yes, we do. First of all we have Tom Sullivan, who has signed up to speak regarding the nomination of Andrew Mais for Insurance Commissioner. Is Tom Sullivan with us? Please come forward. Mr. Sullivan, before you take a seat would
you please raise your right hand? Do you promise to tell us the truth and nothing but the truth?

TOM SULLIVAN: I do.

REP. VARGAS (6TH): Please take a seat. The floor is yours, Mr. Sullivan.

TOM SULLIVAN: Thank you. My name is Thomas Sullivan from West Hartford, Connecticut and I'm here in my private capacity as a citizen of the state. Although I currently hold a position with the Federal Government, I lead the Insurance Supervisory and Regulatory section of the Federal Reserve Board of Governors. It was 12 years ago around this time that Governor Rell had appointed me to be Insurance Commissioner, the 30th Insurance Commissioner of the state and that was before this very Committee. I went to have the distinct honor to work shoulder to shoulder with some of the finest regulators on the planet in the Connecticut Department of Insurance. I devoted four years of my professional life to public service, a state level and now I'm back in public service on a federal level, at a time of historic turmoil for the financial markets for our states and some of the regulated entities in our state. So it was both a challenging and probably the most rewarding part of my professional career to serve the state.

I share these experiences with you because I'm confident I can speak with some authority and some reverence to the importance of the position of Insurance Commissioner and it is for that reason I'm here to support Andrew Mais as Insurance Commissioner. I was first introduced to Mr. Mais by a former colleague, New York's past Insurance Superintendent and I'll call him Commissioner, in
New York they call him Superintendent Howard Mills. I consider Howard to be a good friend and colleague. When Howard endorses someone it means something to me. Mr. Mais went on to work closely with former Superintendent Mills during their time together as consultants at Deloitte.

I've come to know Mr. Mais over the years as we've run in the same circles, most notably to this day at the National Association of Insurance Commissioners meetings, various industry and regulatory trade forums and other events. More over there was a time I was a regulatory consultant myself. I worked at a competitor of Mr. Mais', one of the other big four firms and I've directly competed with him in that space.

During my years of acquaintance with Mr. Mais I've always known him to be easily approachable, affable and genuine. He is know in the precincts that I continue to run to be a man of integrity and honor. I've seen some of Mr. Mais' subject matter work. I consider him to be conversant on the macro issues of the day, which are currently confronting the insurance regulators, both locally and globally.

It is for these reasons that I've come before you in support of the nomination of Mr. Mais as the next Insurance Commissioner of the State of Connecticut. I believe he will discharge his statutory duties and obligations while serving the citizens of our state with honor and distinction. I offer -- I have offered my personal continued council to be a resource to Mr. Mais as he transitions back into public service in this crucial role within our state's government. So thank you for allowing me to offer support on behalf of Mr. Mais, and it's great
to be back in the building. I told a few of the lobbyist outside that I haven't been here since the day I walked out, which was 12 years ago, and maybe I won't come back again for another 12 years, I don't know. (Laughing)

REP. VARGAS (6TH): Well Mr. Sullivan, I want to thank you for your past service to the State of Connecticut and also I want to thank you for taking time from your schedule to come and support the nomination of Mr. Mais. So from the discussion from my Senate colleagues, his is a Senate Resolution, I feel pretty confident that he has the support of our colleagues in the Senate so -- but thank you, and I'm also very appreciative of the fact that -- of your willingness to be of assistance to him in his transition. Are there any questions or comments from any fellow Committee members? If not, well thank you very much. And that brings us to the last public speaker, Ms. Sonja Larkin-Thorne who is here to speak also on behalf of the nomination of Andrew. Before you're seated could you please raise your right hand? Do you promise to tell us the truth and nothing but the truth?

SONJA LARKIN-THORNE: Yes, I do.

REP. VARGAS (6TH): Please be seated, and the floor is yours.

SONJA LARKIN-THORNE: Thank you, Chairman Vargas and distinguished members of the Executive and Legislative Non -- Nominating Committee. My name is Sonja Larkin-Thorne. I'm a resident of Avon, Connecticut, a Consumer Advocate and retired Vice-President of Government Affairs for the Hartford Insurance Group. I appreciate the opportunity to come in support of the nomination of Andrew Mais to
be Commissioner of the -- of the Department of Insurance for the State of Connecticut. Andrew understands the business of insurance. He understands that it's both global and local. His experience in New York, one of the largest and most complex insurance markets in the world provides him with a solid understanding of the growing complexity of the business of insurance and its impact on both consumers and business. Yet, he still has made time in his individual personal life to engage in community activities and share his knowledge and expertise with everyday folk and consumers.

I first met Andrew and worked with him during my eight years as a member of the National Association of Insurance Commissioners Consumer Board of Trustees and appointed consumer representative and also an ins -- an international insurance consumer representative with the International Association of Insurance Supervisors. We worked together on global and domestic issues. I had in the minds of many my insurance colleagues and friends, moved to the dark side, consumer advocacy. (Laughing) It's true. But Andrew reached out to me to discuss insurance issues, use of big data and complex property and refiling, consumer privacy and protection issues. How international insurance standards and regulations might impact insurance companies and the need to ensure accuracy of all information used by insurers impacting consumers.

Andrew understands the challenges faced by the insurance departments and insurers, the need to stay abreast and encourage innovation while ensuring consumer protection and company solvency. He's an activist who knows how to advocate and balance the critical issues in a changing and complex insurance
marketplace. He is not just smart but ethical, a hard worker, honest, persistent and balanced in his approach as a problem solver. He will bring these skills and more to Connecticut ensuring that the Department of Insurance continues to be viewed as a leader in insurance throughout the country. I have worked with Insurance Commissioners and Supervisors throughout the country from Hawaii to Alaska, Mississippi and California and in most of the 50 states including Puerto Rico and the District of Columbus and of course, Connecticut. This opportunity has allowed me to develop a clear picture of what type of leadership it takes to run a Department of Insurance and I believe Andrew Mais brings that skillset to the State of Connecticut and should be confirmed as our next Insurance Commissioner. Thank you.

REP. VARGAS (6TH): Thank you very much for your testimony, Ms. Larkin-Thorne, for taking time out of your schedule to come in and support the nomination of Commissioner Andrew Mais. Any comments or questions from the Committee members? If not, thank you very much for coming and supporting. This is very impressive that two people with the backgrounds you and the previous Commissioner Sullivan, to take time and support him shows the kind of support, that support he has in the community, which is wonderful. And that concludes our public hearing.

Without further ado we'll adjourn the public hearing and enter into our business portion if -- since we have a Senator with us in our first -- well actually we have two Senators with us. And our first Resolution is a Senate Resolution so. Public hearing is adjourned.
Meeting is called to order. First order of business is Senate Resolution supporting the nomination of Mr. -- Commissioner Mais to Insurance Commissioner in the State of Connecticut. Is there a motion to that affect? It's been moved by Senator Hartley and seconded by Senator Formica. Will the Clerk please take the roll?

CLERK:

Duff.

SENATOR DUFF (25TH): Yeah.

CLERK: Looney, Fasano, Bergstein, Formica.

SENATOR FORMICA (20TH): Yes.

CLERK: Hartley.

SENATOR HARTLEY (15TH): Yes.

CLERK: Kushner, Moore, Witkos.

REP. VARGAS (6TH): Thank you. That brings us to the second nominee, which is Resolution confirming the appointment of Seila Mosquera-Bruno of Milford to be Commissioner of Housing. Is there a motion to that affect? All right. It's been properly moved by my Vice-Chair and seconded by ranking member so we have Perillo, so we have the motion properly enforced. Will the -- will the Clerk please take the roll?

CLERK: Vargus.

REP. VARGAS (6TH): Yes.

CLERK: Phipps.

REP. PHIPPS (100TH): Yes.
CLERK: Perillo.

REP. PERILLO (113TH): Yes.

CLERK: D'Agastino, Davis.

REP. DAVIS (57TH): Yes.

CLERK: DiMassa, Godfrey.

REP. GODFREY (11TH): Yes.

CLERK: Verrengia, Yaccarino.

REP. YACCARINO (87TH): Yes.

REP. VARGAS (6TH): Madam Clerk do we have an announcement for -- for our next meeting?

CLERK: That will come via email as we don't have --

REP. VARGAS (6TH): Via email. Yes, Senator Formica.

SENATOR FORMICA (20TH): Thank you, Mr. Chair. You may have announced this previously but votes will be held open?

REP. VARGAS (6TH): Yes, that's correct. I did announce it but I'll re -- reiterate it. The votes will be held open 'till 4:00 p.m. Thank you, Senator Formica.

SENATOR FORMICA (20TH): Thank you, Mr. Chair.

REP. VARGAS (6TH): And with that it concludes the business of this Committee and we hereby are recessed until 4:00 p.m.

(Gavel)