



LINDA LINGLE
GOVERNOR
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LT. GOVERNOR

STATE OF HAWAII
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LAWRENCE M. REIFURTH
DIRECTOR
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TO THE SENATE COMMITTEE ON
COMMERCE AND CONSUMER PROTECTION

TWENTY-FIFTH LEGISLATURE
Regular Session of 2009

Wednesday, March 11, 2009
9:00 a.m.

TESTIMONY ON GOVERNOR'S MESSAGE NO. 277.

TO THE HONORABLE ROSALYN H. BAKER, CHAIR,
AND MEMBERS OF THE COMMITTEE:

The Department of Commerce and Consumer Affairs ("Department") thanks you for the opportunity to testify on Governor's Message No. 277, regarding the **reappointment** of Werner Umbhau to the Motor Vehicle Industry Licensing Board ("Board"). The Department supports the confirmation of Mr. Umbhau's reappointment to the Board.

Mr. Umbhau is being reappointed to the Board as a public member. During his first term as a Board member, Mr. Umbhau quickly developed an understanding of the Board's purpose and his role as a public member. As such, Mr. Umbhau made significant contributions to the Board early in his tenure. Further, in capitalizing on his extensive experience as an executive in the financial sector, Mr. Umbhau methodically

reviews the issues at hand and, as part of his critical assessment, he addresses the issues even-handedly while balancing consumer protection needs with that of enhancing commerce. Not one to withdraw from matters of controversy, Mr. Umbhau speaks pointedly about the issues, which results in well-reasoned discussions amongst the members. Undeniably, Mr. Umbhau soundly represents the interest of the consuming public. His desire to continue to serve on the Board and his desire to contribute to the community will undoubtedly continue to enhance the Board's effectiveness.

The Department supports the confirmation of Mr. Umbhau to the Motor Vehicle Industry Licensing Board and thanks you for the opportunity to provide testimony.

JN Group, Inc.

THE WHOLESALE MOTORS, INC. ESTABLISHED IN 1961
2999 N. Nimitz Highway Honolulu, Hawaii 96819-1903
Phone: 808.831.2500 Fax: 808.831.2584 www.jnautomotive.com

JN Automotive Group

JN Chevrolet

February 23, 2009

JN Mazda

Audi of Hawaii

To: Senator Rosalyn H. Baker
Chair, Commerce and Consumer Affairs

Via Email

Ferrari of Hawaii

Re: Werner Umbhau Nomination to the State Motor Vehicle Industry
Licensing Board

Maserati of Hawaii

Dear Senator Baker:

Lamborghini Hawaii

Please accept my recommendation of Werner Umbhau without any
reservation.

Bentley Honolulu

I have known Werner and his family since 1962, and can unequivocally
attest to his enthusiasm, integrity, and ability. All who know Werner have
the highest regard for him.

JN Lotus

Our business relationship started in 1962 when he was a loan officer with
First Hawaiian Bank. Over the years, it evolved into a professional and
personal relationship that withstood the test of time.

La Collezione Nicolai

JN Car and Truck Rentals

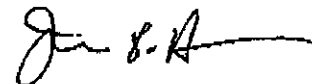
There is absolutely no doubt in my mind that Werner will continue to be a
valuable asset to the State Motor Vehicle Industry Licensing Board.

JN Leasing

JN Advertising

JN Development

Yours truly,



Joseph P. Nicolai
President

JPN/cit

February 20, 2009

Senator Rosalyn H. Baker
Chair, Commerce and Consumer Protection

Dear Senator Baker,

Resume Capsule:

My career in consumer banking, specializing in auto finance, has provided me with the education and experience to effectively contribute as a public member of the Motor Vehicle Industry Licensing Board. I have been on the Board since April 26, 2007 and would like to continue serving our community in that capacity.

Education: General

University of Maryland – Overseas
University of Hawaii – Continuing Education

Education: Specialized

Graduate School of Consumer
Banking – Univ. of Virginia
Columbia University – Consumer
Credit Management Program
University of Chicago – National
Instalment Credit School
American Institute of Banking –
General Certificate

Experience:

1958-1962 – First Hawaiian Bank – Loan Officer
1962-1967 – Federal Services Acceptance Corp. – Branch Manager
1967-1994 – Bank of Hawaii – Vice President – Responsibility for financing auto
dealerships and managing the retail car loan portfolio.

Professional Organizations:

Hawaii Automobile Dealers Association – Member – 27 years
Hawaii Independent Auto Dealers Association – Board Member – 27 years
CATRALA – Car and Truck Rental & Leasing Association – Board Member – 20 years

Community Service:

St. Augustine Church By-the-Sea – Finance Committee Chair – 3 years
Motor Vehicle Industry Licensing Board – Since April 26, 2007

References: Charles King, President – King Auto Center [REDACTED]
[REDACTED]

From: Werner and JoFay Umbhau [umbhauw001@hawaii.rr.com]
Sent: Saturday, February 28, 2009 11:25 AM
To: baker1 - Karen
Subject: Werner Umbhau - Motor vehicle Industry Licensing Board Nominee

Dear Senator Baker,

The following addresses the four points of interest included in your letter of February 17, 2009. I will be in attendance at your hearing on Wednesday, March 11, 2009 at 9.a.m., should you have further questions.

a) Why do you wish to be a member of the Motor Vehicle Industry Licensing Board ?

I initially wanted to be on the Motor Vehicle Industry Licensing Board to put to good community use the knowledge and experience

I gained as a consumer banker. The specialization in auto finance gave me a better perspective of the business from the viewpoints of both the auto dealer and the consumer.

b) How do I perceive the role and responsibilities of a member of the Motor Vehicle Industry Licensing Board?

I viewed the opportunity as a way to help promote commerce in a business in which I was familiar and to simultaneously protect the consumer.

c) Given your understanding of the Board's role, why do you believe you are qualified for the position?

I believe I'm qualified on the basis of knowing and understanding of what transpires in the marketplace. This from the viewpoint

of an auto dealer, his reputation in the community, his sales & service practices and his customer service index. (A widely

used measurement by manufacturers to gauge retail customer experience at the particular dealership.)

d) Please include in a brief statement of your skills, expertise, or knowledge that would aid in your decision making abilities

as a member of the Motor Vehicle Industry Licensing Board and verify your qualifications to serve on the Board.

As I indicated in my brief bio, I was in banking here in Hawaii for 35 years. My responsibilities centered around the cultivation

of wholesale & retail banking relationships with auto manufacturers, distributors and dealers. My goal was to do business with

companies who exhibited financial strength, sold dependable products and stood behind their guarantees and warranties. When

a consumer lodged a complaint against the dealer we tried to resolve issues.

I have been on the Motor Vehicle Industry Licensing Board for almost 2 years, finding my active participation a challenge and a joy. I think I can continue to make a contribution. Thank you.

Sincerely,

Werner Umbhau