## OF COUNSEL

## Clifford K. Higa



BUSINESS ADDRESS 999 Bishop Street, 26th Floor Honolulu, HI 96813

E-MAIL ckh@ksglaw.com

**TELEPHONE** 808-535-5700

**FACSIMILE** 808-535-5799

## PRACTICE AREAS

Financial Institutions Public Utilities Law General Corporate

## **EDUCATION**

University of Hawaii at Manoa Bachelor of Arts

University of Hawaii at Manoa William S. Richardson School of Law Juris Doctor Upon graduation from law school, Mr. Higa served as a law clerk to Justice Frank D. Padgett in the State Supreme Court and the Intermediate Court of Appeals. In 1982, Mr. Higa served as a Deputy Attorney General where he was primarily involved in litigation in the areas of insurance, corporations, securities, and professional and vocational licenses. He assumed the responsibility of a Supervising Deputy Attorney General in 1985.

In 1987, Mr. Higa was appointed Commissioner of Financial Institutions for the Department of Commerce & Consumer Affairs. As the State's Banking Commissioner, he was responsible for the regulation of state-chartered banks, savings, and loans, trusts companies, credit unions, finance companies, foreign banks and foreign lenders. During his tenure as Banking Commissioner, Mr. Higa was instrumental in leading the State's effort to recodify laws relating to the regulation of financial institutions. The resulting Code of Financial Institutions, now set forth as Chapter 412 of the Hawaii Revised Statues, is a comprehensive revision of banking and related laws that were first enacted in the 1930's. During his tenure, Mr. Higa also successfully secured national accreditation for State Bank Examiners from the National Conference of State Bank Supervisors.

In 1993, Mr. Higa was appointed the Director of the Department of Commerce & Consumer Affairs. The Department is the State's primary regulator of industries such as banking, insurance, securities, cable television, corporations, partnerships, contractors, realtors, and other professional licensing boards. As director of this State Department, Mr. Higa was responsible for overseeing the functions of fourteen divisions and over 450 employees.

Mr. Higa joined the law firm as a partner in 1995. He is a member of the American and Hawaii State Bar Associations. His practice concentrates upon banking and insurance regulation, insurance insolvencies, public utilities representation, commercial litigation and legislative lobbying.