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J. Michael Low graduated from the University of Minnesota with a Bachelor of Arts degree in 1970. He received his Juris Doctor cum laude in 1973 from Arizona State University, College of Law, where he was also a Comment Editor of the Arizona State University College of Law Journal.

Immediately following graduation from law school, Mr. Low served as a staff attorney with the Federal Communications Commission in Washington D.C. From 1973 through 1979, he was an Assistant Attorney General with the Arizona Attorney General's Office, principally assigned to the representation of the Arizona Department of Insurance. From 1979 to 1980, he was the Assistant Chief Counsel of the Financial Fraud Division of the Arizona Attorney General's Office.

In January, 1980, Mr. Low was appointed Director of the Arizona Department of Insurance by then Governor Bruce Babbitt. Mr. Low served in that position until June of 1984. During his tenure as Insurance Director, Mr. Low was the Chairman of the Western Zone of the National Association of Insurance Commissioners (NAIC) and Chairman of various NAIC committees. He was also the Chairman of the Arizona Joint Underwriting Plan which provided excess insurance coverage to physicians in the State of Arizona. He chaired various gubernatorial committees including the Contractors Regulatory Study Commission and the Workers Compensation Rating Study Commission.

In 1984, Governor Babbitt appointed Mr. Low as Director of the Arizona Department of Administration as well as Chairman of the Governor's Cabinet and Chairman of the Governor's Regulatory Review Council. Mr. Low held the position of Director of Department of Administration until 1985 when he left State service to join the Phoenix law firm of Jones, Skelton & Hochuli as a partner.

In April, 1990, Mr. Low formed the law firm of Low & Childers, P.C. His practice principally includes representation of insurers, insurance associations and institutions before the Arizona Legislature, the Arizona Department of Insurance and other governmental agencies and offices both inside and outside the State of Arizona. His practice also includes a wide range of insurance-related representation, including litigation

consulting and the formation, merger and acquisition of insurers. He has testified as an expert witness on several occasions relating to insurance issues and has a practice which includes both specialized insurance litigation and reinsurance arbitration matters.

Mr. Low has been a guest speaker before various groups and organizations on a wide range of insurance issues including insurance fraud and auto insurance developments and has written several articles covering topics such as the formation of offshore reinsurers, health care risk transfer mechanisms and workers compensation issues for employee leasing companies. In 1989, he was an adjunct professor of law at the Arizona State University College of Law teaching a third year course on insurance law.

He is a member of the State Bar of Arizona and has served on the State Bar committee relating to administrative law and procedure. He is listed in the Reinsurance Directory and is a member of the Federation of Regulatory Counsel.