

Arizona Captive Boards, LLC



J. Michael Low

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Areas of practice: Captive Board Service, Insurance Expert Witness

J. Michael Low is the owner of Arizona Captive Boards, LLC. Mr. Low has been an attorney in Arizona since 1973. His practice has included representation of insurers, insurance associations and institutions before the Arizona Legislature and the Arizona Department of Insurance, as well as other state insurance departments. His practice also has included a wide range of insurance-related representations, including litigation consulting, coverage opinions, arbitrations and mediations, and insurance corporate and regulatory matters including forming and licensing more than 30 captive insurers. He was influential in passing the captive insurance law in Arizona. He has authored reports and given expert witness opinions in over 100 matters in state and federal courts involving life, health, property and casualty insurance coverages, including claims handling and bad faith issues. During his term as the Arizona Director of Insurance (see below), he lobbied the Unfair Claims Settlement Practices Act through the Arizona Legislature and then adopted the Unfair Claims Practices Regulation.

Mr. Low has been a guest speaker before various groups and organizations on a wide range of insurance issues. He has served as President of the Arizona Captive Insurance Association ("AZCIA"). He has been a featured speaker at the annual meeting for the Captive Insurance Companies Association ("CICA"). He has served as an adjunct professor of law at the Arizona State University College of Law teaching third year insurance law. Mr. Low currently sits on the boards of over 20 Arizona captive insurers.

Mr. Low was the Arizona Director of Insurance (1980 – 1984), Director of the Arizona Department of Administration, Chairman of the Governor's Cabinet and the Chairman of the Governor's Regulatory Council (1984 to 1985). Mr. Low was a partner with the law firm of Jones, Skelton and Hochuli, (1985 to 1990). Thereafter, he was a founding shareholder in the firm of Low & Childers, PLLC (1990 to 2009) and later co-founded Low & Cohen, PLLC (2010 to 2014). Mr. Low was a partner at Lewis Brisbois Bisgaard & Smith, LLP from 2015 to 2017 and, most recently, was a partner with Kutak Rock from 2017 to 2022.

Admissions: State Bar of Arizona (1973), US Supreme Court (2021)

Mediation Certification from the Institute for Conflict Management, Santa Monica, CA (2009)

Education: Arizona State University, School of Law, Juris Doctor, Cum Laude (1973)

Special Award of Honor, State Bar of Arizona, 50 years of service (2023)

Arizona Captive Insurance Association, Chrystal Cactus Award Winner (2010)