

# MICHIGAN LAWYERS WEEKLY

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## LEADERS IN THE LAW

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**M**ichael H. Fabian's leadership was borne of simply noticing an underserved niche in the law and owning it.

In the early 1980s, he represented a fire repair contractor in a suit against an insurance company and noticed that, while several firms specialized in representing the insurance company's interests, no one specialized on the needs of the claimants in fire cases.

In 1986, Fabian created his own firm to fill that void.

Twenty-five years later, he and his firm, Fabian, Sklar & King, P.C., are still dedicated to that mission: representing home and business owners against their insurance carriers in fire disputes.

"This whole thing kind of developed on its own," he said. "It was a great area of need because I saw that, when you have attorneys that specialize in an area litigating against attorneys that don't have that expertise, there's a built-in advantage for the insurance companies. It's not really a level playing field."

Fabian said his interest in the law started as a student at Oak Park High School.

"I didn't know if it was going to be practicing law as a litigator, or [in politics]," he said. "I knew I would want to go to law school and do something with the law."

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**Michael H. Fabian**

Fabian, Sklar & King, P.C.  
Farmington Hills

Education: University of Detroit School of Law, 1978  
Specialty: Plaintiff-side fire litigation

After graduation from University of Detroit School of Law, he became a litigator for Steve Losh, who later made him a partner at Losh & Fabian.

It was there when he had that first fire case.

"Next thing you know, it dominated my case load," he said. "I decided there needed to be a firm that just specialized in this, that represented the interest of the policy holder in these claims against the insurance companies."

Since then, Fabian has used his expertise to help others. As an editor of the Institute of Continuing Legal Education's "Michigan Insurance Law & Practice" manual, he and his law partner, Patrick A. King, wrote the chapter on fire cases.

He's also started a couple of fire-related charitable programs. Last year, his firm donated 500 10-year smoke detectors for the Detroit Fire

Department to install in homes of poor and elderly citizens. It also donated money to the University of Michigan's Camp Michigania, a summer camp for child burn victims.

Fabian said his work has allowed him to meet his high school goal of helping change things for the better.

"You are changing the lives of thousands of people, such as when you are dealing with the rights of innocent victims of fires," he said.

"If you get into the social science of it, burning someone's home is a violent act. It's another way of someone reaching out and abusing someone they otherwise can't physically abuse. We've been able to avoid that method of revictimization of people that have done nothing wrong other than be in a relationship that became abusive."

Fabian lives in West Bloomfield with his wife, Rose. He has three adult daughters and two grandchildren.

**By Brian Frasier, Esq.**