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mechanical bull?

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The Detroit News

Thursday, August 14, 2025 | detroitnews.com

SERVING MICHIGAN SINCE 1873

CURE AWASH IN COMPLAINTS, LAWSUITS

Insurer accused of taking
vehicles, then denying claims



Detroit News photo illustration

Relatively new player challenged
over business practices

BY CHAD LIVENGOOD
The Detroit News

Three weeks after Jamie Harris' 2023 Land Rover Range Rover was sideswiped in a car crash near Grand Rapids, a letter from her insurance carrier arrived with seemingly good news for the Detroit businesswoman.

DAY 1 OF 2
Coming Friday:
Insurers get a lot of leeway in claims process

CURE Auto Insurance had deemed the luxury SUV valued at \$71,000 a total loss from a three-car crash in Grandville on Aug. 31, 2024. The New Jersey-based carrier provided Harris with instructions for transferring the vehicle to CURE, including granting the insurance company the legal authority to take possession of the Range Rover's title, effectively



Daniel Mears / The Detroit News

Jamie Harris signed over her Range Rover to CURE after it said her vehicle was deemed a total loss. The insurer later denied her claim and the vehicle is listed on an online auction website.

making the vehicle the insurer's property.

That was the last time Harris was in control of the vehicle. Eight weeks later, CURE informed Harris that it

The News found CURE Auto Insurance has experienced a disproportionately high number of complaints for an insurer of its size. CEO Eric Poe says it tries to be fair but is vigilant about fighting fraud as it seeks to insure a riskier pool of drivers.

"THE AUCTION PLACE SAID THAT IF I WANT THE CAR, I HAVE TO PAY \$677 TO GO GET IT, BUT TECHNICALLY, IT'S NOT MY VEHICLE."

Jamie Harris, on trying to recover her Range Rover

was denying her claim and rescinding her policy because she had failed to disclose her mother-in-law as a driver on a different vehicle on her policy or that her husband, from whom she was separated, was a potential household member, even though they weren't

Please see CURE, Page 8A

Big cuts tough
in ballooning
state budget

Clashing priorities a hurdle for
avoiding government shutdown

BY CRAIG MAUGER
The Detroit News

Lansing — With less than 50 days remaining to avoid a state government shutdown, Michigan lawmakers must navigate an increasingly tangled web of cuts imposed at the federal level, clashing policy priorities and vows to decrease taxes — and somehow find \$3 billion for roads.

While the state budget has grown by \$28.1 billion over the last decade, from \$54.4 billion in fiscal year 2016 to \$82.5 billion in fiscal year 2025, the numbers alone don't reflect potential cash flow challenges this fall, according to a Detroit News analysis.

Of that \$28.1 billion increase, nearly 60%, or \$16.7 billion, is tied to boosted funding from the federal government — meaning state legislators can't control it — or increased spending on K-12 schools, at-risk and special education students, teacher retirement costs and Medicaid health insurance coverage for low-income residents.

In addition, like Michigan residents, state government has faced the impacts of inflation, with rising

Please see State budget, Page 10A

Do students need
more time in class?

BY JENNIFER CHAMBERS
The Detroit News

Despite efforts to increase the time students spend in school in Michigan, kids are getting less face time than ever with teachers, the state's top education official warns.

State Superintendent Michael Rice, who retires in October, is sounding the alarm over a problem he says needs to be fixed if Michigan is to improve its dismal national test scores.

The state has gradually increased instruction days from 165 to 180 in an effort to keep kids in class longer, especially after the pandemic left lasting challenges over attendance and learning loss.

But Rice is taking aim at how instructional time is counted in Michigan and what can be included, claim-

Please see Students, Page 2A



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CURE’s demand to access phone becomes sticking point

BY CHAD LIVENGOOD
The Detroit News

CURE Auto Insurance denied a Stellantis assembly line worker's claim on a stolen 2024 Ram 1500 truck after the Wixom man refused to turn over all of the records on his cellphone.

Michael Gillam said he was initially led to believe by CURE's claims department that his claim on the nearly new pickup stolen from a friend's driveway in Detroit in July 2024 would be paid in full. He owes Stellan-tis Financial about \$46,000, he said.

“They wanted to plug into my phone and take pictures, text messages, and I’m like, ‘I can’t allow that. It’s not only a violation of my privacy, but everybody else that I talk to,’” Gillam said.

Call logs, text messages and direct mes-sages on various cellphone apps are often the first place claims investigators turn to when there’s a “suspicious” claim, such as a stolen vehicle, CURE CEO Eric Poe told The Detroit News.

“We’ve found cellphone records that show how they’re going to actually perpe-trate the actual fraud — like literally in the cellphone text saying where we’re going to bring the car, when we’re going to call in the car stolen,” Poe said.

When his truck got stolen, Gillam said he filed a police report and then made a claim with CURE. Over several months, Gillam said he was subjected to CURE’s investiga-tion process, which included multiple re-corded phone interviews and one in-person interview under oath at his townhome in Wixom.

The Princeton, N.J.-based insurer re-quested numerous documents, including

phone records and text messages from the night his truck was stolen in Detroit, as well as a copy of his lease agreement to verify his residency in Wixom, Gillam said.

Four months into the process, Gillam said he received an email from CURE that his truck was deemed a total loss, leading him to believe the claim would be paid in full.

Two more weeks passed, Gillam said, and CURE came back with one more request — the insurer wanted all of the digital contents of his cellphone.

Gillam protested the request in a letter to CURE. On Oct. 30, CURE rejected Gillam’s claim, citing his refusal to let the insurer download his cellphone data.

“Upon your continued failure to cooper-ate in the investigation of this matter sur-rounding the above-mentioned loss, we re-spectfully deny your claim,” CURE claim representative Michal Bauer wrote to Gil-lam.

Bauer’s letter cited a provision that mo-torists “seeking coverage must ... authorize us to obtain ... other pertinent records.” The term “pertinent records” was not defined in the letter to Gillam.

Nick Andrews, president of the Michigan Association of Justice, the trade group rep-resenting trial lawyers, said he’s never heard of a car insurance company seeking “unfet-tered access” to a customer’s cellphone re-cords.

“Not in a million years would that be con-sidered a reasonable investigation,” said An-drews, a Bloomfield Hills attorney who used to represent insurance companies. “... The government would have less ability to get in-to your phone than these guys claim.”



Clarence Tabb Jr. / The Detroit News

Michael Gillam went through a months-long investigation by CURE that resulted in a denial of paying the \$46,000 he owes on his stolen Ram 1500. Gillam said the ordeal has become a drain on his credit.

CURE’s CEO said not every driver is asked to turn over their cellphone for in-spection. But it’s an investigative tactic the company can use under state law to uncover potential fraud, particularly in cases involv-ing stolen vehicles, Poe said.

“There’s a reason why no one writes in Detroit — because there is a double the fre-quency of claims, because fraud is, unfortu-nately, at a much higher frequency rate,” Poe said when asked about the Wixom motorist. CURE’s denial letter prompted Gillam to

hire a lawyer and sue the company. Howev-er, in March, Gillam said, a CURE represen-tative called to report that the insurer had located his stolen truck at a shipping dock in New Jersey. The Ram pickup was about to be shipped overseas before customs agents identified it as stolen, Gillam said.

CURE had Gillam’s truck shipped back to Michigan. The pickup was damaged while it was missing and now needs a new roof, front and rear bumpers, and is missing several af-termarket parts, Gillam said.

Gillam is now trying to get CURE to pay for the repairs so he can sell the truck. “I don’t want it back. I’ve been violated,” he said.

But one Ram dealership, LaFontaine of Walled Lake, refused to repair it, citing prob-lems with getting paid by CURE, Gillam said. On June 26, the truck was parked at the Golling Chrysler Dodge Jeep Ram dealer-ship in Bloomfield Township.

The truck is being appraised, said Greg Osborn, assistant vice president of claims operations at CURE.

“CURE, even though Mr. Gillam’s claims have not been substantiated due to his lack of cooperation, towed the vehicle from New Jersey to Michigan as a courtesy and at no cost to Mr. Gillam,” Osborn said in an email.

It’s been more than a year since the truck was stolen, and Gillam said it’s become a drain on his credit, causing him to consider personal bankruptcy to get out from under the vehicle debt if CURE doesn’t pay his claim to have the truck repaired.

“The headache is still going,” Gillam said June 24.

clivengood@detroitnews.com

CURE

Continued from Page 1A

living together at the time of the crash.

For months, Harris’ vehicle has been listed for sale on an internet auction website. The seller is listed as CURE Auto Insurance. Har-ris said she can’t get it back because she al-ready signed over the title under the impres-sion that CURE was processing her claim.

“This is crazy what they’ve done,” she said. “I’ve never seen anything like this in my life.”

CURE CEO Eric Poe said Harris was told how to recover her SUV after his company re-jected her damage claim.

“(Harris’) failure to disclose drivers that were involved in a claim and or residents that were living in her home is the reason her po-licy was voided,” Poe told The Detroit News.

Poe said the insurer tries to be fair but is vigilant about fighting fraud as it seeks to in-sure a riskier pool of drivers, some of whom didn’t have car insurance until the Legisla-ture passed major reforms that let motorists opt out of unlimited, lifetime medical cov-erage to save money.

But Harris’ attorney said she can’t regain legal ownership of the vehicle because a CURE claims representative already told her to sign over power of attorney for the insurer to take possession of the SUV, leaving the ve-hicle stuck in an impound lot near Grand Rapids and sending the dispute to Wayne County Circuit Court.

Harris’ experience is not an outlier with the auto insurer, which entered Michigan’s auto insurance market in 2021 and began ag-gressively marketing a lower-cost product. A Detroit News investigation of consumer com-plaints against CURE Auto Insurance found similar instances in which customers were instructed to turn over their keys and title to the insurer before the company came back and denied a property damage claim, typic-ally on the grounds that the customer violated a clause in CURE’s policy.

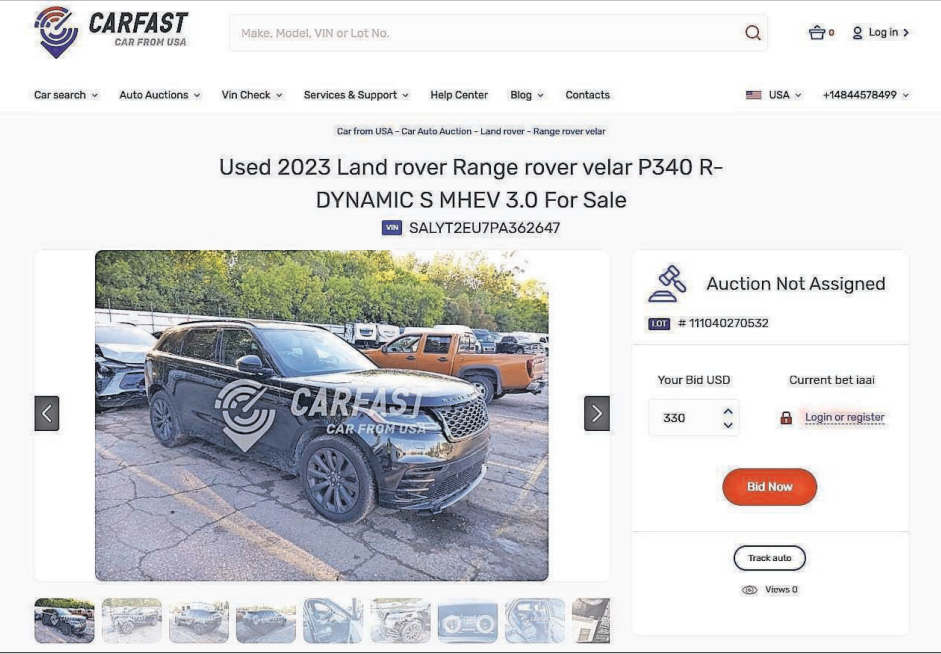
Some complaints about CURE have gone to state court, where Steve Gursten, a lawyer and partner at Michigan Auto Law in Far-mington Hills, is battling CURE over its busi-ness practices.

CURE, which stands for Citizens United Reciprocal Exchange, is suing Gursten in fed-eral court for defamation and trademark in-fringement after the personal injury lawyer published blogs on his website that ques-tioned the insurer’s tactics. Gursten’s firm al-so launched a website — whenCUREwont-pay.com — and billboard advertising cam-paign seeking drivers who have experienced problems with CURE. The top link on the site directs visitors to file a complaint about the company with the Michigan Department of Insurance and Financial Services.

The News found that CURE has experi-enced a disproportionately high number of customer complaints for a car insurance car-rier of its size, ranking second in complaints in 2024 and fourth statewide in 2023. The to-tal complaints filed against CURE in 2023 were triple the number lodged in 2022, state data show.

The New Jersey-based insurer has also faced more lawsuits in Wayne, Oakland and Macomb counties since 2022 than eight in-surers that each sell more car insurance po-licies than CURE in Michigan, court records show.

Poe contended CURE’s total complaints were inflated in 2023 and 2024 by Gursten’s advertising blitz against the company.



Screenshot

Detroit businesswoman Jamie Harris’ 2023 Land Rover Range Rover SUV is currently listed for sale by CURE Auto Insurance on an online auction website after she signed over control of the vehicle to CURE following a three-car accident on Aug. 31, 2024, believing she was initiating the process to pay off a \$71,000 auto loan with JPMorgan Chase.

“This was never an issue until Mr. Gursten decided to put it on every billboard to try to make it sound like we’re doing something wrong,” Poe told The News. “We’re not doing anything wrong. Are we perfect? The answer is no.”

Michigan Auto Law said it has been pay-ing for eight to 10 billboards along Metro De-troit freeways since Sept. 20, 2024. It’s not clear how many complaints the billboard campaign may have generated.

CURE’s \$112 million in car insurance po-licy premiums sold in 2024 made it Michi-gan’s 17th-largest auto insurance company, according to state data. Since entering the Michigan market, CURE has been ag-gressively advertising its car insurance prod-ucts, inking sponsorship deals with the Pistons and Tigers and featuring Detroit sports stars, including Lions quarterback Jared Goff and Tigers ace pitcher Tarik Skubal, in its televi-sion and billboard ad campaigns.

Yet the 601 lawsuits filed against CURE in Oakland, Macomb and Wayne counties alone since 2022 rank fifth behind car insurance behemoths Progressive, AAA, Allstate and State Farm.

The number of lawsuits filed against CURE by motorists and medical providers outpaced larger insurers such as Citizens, Farmers, Frankenmuth, Geico, Liberty, Meemic and USAA, a Detroit News review of court records shows.

CURE’s practice ‘extremely unusual’

Multiple CURE customers or their law-yers told The News the company will initially declare a wrecked or stolen vehicle a total loss before initiating an additional investigation and later deny the claim, cancel the policy and refund premiums — a maneuver known as rescission that gets the insurer off the hook for paying claims.

One auto insurance consumer advocate who represents drivers in damage claim dis-putes across the country said CURE’s prac-tice of taking possession of a customer’s wrecked vehicle under the guise of the claim being approved before denying and cancel-ing the policy is “extremely unusual.”

“It’s almost, in a way, like a bait-and-switch,” said Erica Everson, an attorney and founder of the Automotive Education and

Policy Institute, a consumer advocacy organi-zation based near Akron, Ohio. “This is novel. This one I’ve never heard of before.”

In one case, Troy businessman Nameer Loussia turned over to CURE a Grand Chero-kee Trackhawk that the insurer deemed a to-tal loss and later sold at auction for \$27,000 after denying the man’s claims. CURE con-tended he failed to disclose that one of his sons would be the primary driver of the SUV valued at \$75,000 at the time of the crash be-cause of its 707-horsepower supercharged Hellcat V-8 engine.

“You can’t refuse to pay the claim and keep the auction proceeds. That would be steal-ing,” said Phil Serafini, a Sterling Heights law-yer representing Loussia.

Loussia sued CURE in Macomb County Circuit Court, accusing the insurer of conver-sion, a legal term for a wrongful taking of someone’s property.

After The News inquired about why Lous-sia was not paid the auction proceeds for his Grand Cherokee, CURE sent him a \$27,875 check in the mail, Serafini said.

“If we made a mistake, we’ll own up to it,” CURE’s Poe told The News.

In an interview, Poe said Loussia’s claim was denied and his insurance was canceled because he tried to commit “material fraud.” However, Poe did not initially have an expla-nation about why his company auctioned off the man’s vehicle after rescinding his policy.

“If there’s something that we did wrong, I’m sure we’re going to remedy it,” Poe said. “I can just tell you that even State Farm, Allstate or GEICO in the state of Michigan or across the United States is not flawless.”

The majority of CURE’s claim denials are due to some degree of fraud or “material mis-representation” of the number of drivers on a vehicle, or inconsistencies that the insurer’s investigators find in a customer’s claim re-garding a damaged or stolen vehicle, the in-surer’s CEO said.

However, Poe acknowledged the company has faced some “speed bumps” since setting up shop in Michigan and positioning itself as a low-cost carrier that doesn’t use credit scores to determine car insurance rates.

“But I will just say ... if we get a reputation that we fight fraud, I’m OK with that,” Poe told The News. “We’re a different insurance

carrier. We try to be fair and, yes, we are going to have to be vigilant fighting fraud. ... That is something that we have to live by, that we have to survive upon.”

How CURE complaints compare

CURE portrays itself in advertisements as Michigan’s “No. 1 car insurance” company. Poe said the ad claim is based on the compa-ny’s year-over-year growth trajectory in the fewer than four years it’s been doing business in Michigan.

However, according to state records, the Princeton, New Jersey-based insurer holds a small portion of the state’s \$12.1 billion auto insurance market — 0.9% — yet has an out-sized share of customer complaints and law-suits related to business practices, including its handling of claims when a vehicle is to-taled or stolen.

A Detroit News tabulation of state data shows that customer complaints lodged an-nually against CURE between 2022, the first full year the company sold car insurance in Michigan, and 2024 increased 512%, while the company’s revenue rose 144% during that period.

CURE had Michigan’s second-most cus-tomer complaints at 263 in 2024, trailing on-ly Progressive (444), the state’s largest auto insurance carrier, with a market share of more than 21%.

“God help you if you have CURE,” said Karri Dotstry, CEO of the Karring Group, a Warren-based case management company that organizes medical care for catastrophi-cally injured motorists.

Dotstry said CURE has not paid more than \$72,000 in bills from her firm dating back two years for managing the case of a badly injured Detroit woman. A lawsuit against CURE remains pending in Wayne County Circuit Court.

“People see CURE, and they don’t want to deal with it,” she said. “They’re absolutely horrible.”

In 2023, CURE ranked fourth in total com-plaints (161) and 24th in market share (\$85 million), garnering more customer com-plaints that year than bigger insurers such as Auto-Owners, Liberty Mutual and Allstate, state records show.

A Detroit News review found that Pro-gressive (18.7% market share), State Farm (15.8%) and AAA (9.7%) received more com-plaints than CURE (0.7%) in 2023.

In its federal lawsuit against Gursten and Michigan Auto Law, CURE’s lawyers said the company paid out 8,467 claims in Michigan last year. The insurer did not specify whether they were for property damage to vehicles or medical care for injured motorists. There is no publicly available data on total claims paid by other car insurance companies to com-pare with CURE’s voluntarily disclosed data.

CURE’s Poe said fewer than 2% of its cus-tomers in Michigan have lodged complaints against his company.

Fighting fraud or ‘ghosting’?

The outsized number of complaints against CURE is not limited to Michigan. In its home state of New Jersey, CURE had the second-highest ratio of “valid complaints” for every 1,000 vehicles it insured in 2022 and 2023, according to the state’s insurance de-partment.

CURE had 6.2 complaints for every 1,000 customers in 2023, while Personal Service In-surance Co. had the highest complaint ratio (8.3), according to the most recent data avail-

Please see CURE, Page 9A



Daniel Mears / The Detroit News

Numeer Loussia, 56, right, turned over to CURE a Grand Cherokee Trackhawk that the insurer deemed a total loss and later sold at auction for \$27,000 after denying the man's claims. CURE eventually sent him a check for the sale proceeds, but attorney Phil Serafini, left, said he's holding the check while Loussia pursues a civil lawsuit.

CURE

Continued from Page 8A

able. In 2022, CURE had 4.3 complaints for every 1,000 insured vehicles, while Personal Service Insurance Co. had the most with 5.1, records show.

Gursten is suing CURE in Michigan's state court over its business practices related to how it processes claims. In his 30 years as a plaintiffs' attorney, Gursten said he has never seen a car insurance carrier as aggressive as CURE in finding ways to avoid paying claims.

"They're just ghosting these people and not paying claims," Gursten said. "They are incredibly aggressive in trying to revoke and cancel people's policies after they make a claim."

Lawyers rarely take on lawsuits involving vehicle damage under Michigan's no-fault system because they involve smaller claims for used vehicles and the law doesn't have a contingency fee to pay an attorney like it does for medical claims in auto accidents, Gursten said.

"These people are never going to get a lawyer in a million years to help them with a vehicle damage claim," Gursten said. "How's the lawyer going to get paid?"

Since 2022, CURE has been sued 601 times by motorists, car repair shops and medical providers in Macomb, Oakland, and Wayne counties. That's more lawsuits than were filed in that same time period against Auto-Owners, Liberty Mutual, Citizens Insurance Company of the Midwest, Meemic Insurance Co., Frankenmuth Insurance, and Pioneer State — carriers that all sell more policies in Michigan than CURE does, court records show.

Farmers Insurance, which is similar in size to CURE, also had fewer lawsuits (576) over the past two and a half years and had one-seventh as many customer complaints (39) in 2024, public records show. The lawsuits include claims for unpaid vehicle damage and medical bills resulting from injuries to motorists.

CURE's chief executive said he won't apologize for the company's defensive tactics in ensuring its other customers aren't overcharged.

"Will we fight \$5 of fraud if it costs us \$10?" Poe said. "The answer is yes."

The Grand Cherokee

When Nameer Loussia purchased a car insurance policy from CURE in September 2023 for his family's three vehicles, he thought he was getting coverage for his wife and three teenage sons. Fraud was the last thing on his mind, he said.

CURE charged Loussia \$367.40 per month for three vehicles: a 2016 Chrysler 300, a 2022 Jeep Cherokee Trailhawk and the 2020 Jeep Grand Cherokee Trackhawk. The monthly price appears to be kept at a minimum because Loussia opted out of purchasing unlimited personal injury protection (PIP). He instead bought \$250,000 in medical coverage for \$21 per month for each Grand Cherokee and \$23 per month for the Chrysler 300, records show.

The policy's liability coverage, which covers accidents, accounted for 57% of the monthly premium, while PIP coverage was 3%, according to records.

The policy, dated Sept. 17, 2023, listed Loussia, his wife, Livian, and their three sons — Alvons, Andrew and Dominic — as the drivers on the policy.

That document, known as a declaration page, contained conflicting information about his sons' status. Under the driver status, they are listed as "excluded."

But near the top of the page, under a section about the number of excluded drivers, it says "none." The document warns customers: "When a name-excluded person operates a vehicle, all liability coverage is void — no one is insured."

Five days after that document was created, records show CURE sent Loussia a letter "to confirm the accuracy and completeness of the information that you provided to

CURE."

The one-page letter listed the entire family as "people that live at the policy address and/or drive your car(s)."

The CURE document instructed Loussia that if the list of drivers was correct, "NO RESPONSE is required."

But when CURE canceled the policy on June 24, 2024 and refunded Loussia \$8,872.51 for premiums paid, a letter from James Sullivan, CURE's manager of underwriting investigations, accused Loussia of failing to disclose his sons "as drivers of the insured vehicles," despite the earlier unsigned letter from CURE that suggested to them that the sons were eligible to drive under the insurance policy.

Serafini said the Sept. 22, 2023, letter from CURE was "very clear" and that all five family members could drive either of the three vehicles.

"Under no circumstances could you interpret that letter to be anything other than 'I told you that any of these five people — me, my wife and my three sons — will all be potentially driving these cars,'" Serafini said.

Loussia's son, Alvons, was in an accident with the Jeep Grand Cherokee Trackhawk on March 13, 2024.

CURE declared the Grand Cherokee Trackhawk a total loss in a May 7, 2024, letter to Loussia, requesting the Troy man to sign a power of attorney document giving the company full title to the SUV. Loussia owned the vehicle outright; no lienholder, such as a bank, could lay claim to it.

But by the time CURE denied the claim, Loussia had already turned over the keys and signed away the vehicle's title to the insurer. The SUV was valued at \$75,000 because it contained an expensive 707-horsepower supercharged Hellcat V-8 engine, Loussia said. One of Loussia's sons later discovered CURE had sold the Grand Cherokee Trackhawk at auction for \$27,875.

"They took it. ... They sold it, and after they sold it, they canceled insurance," Loussia told The News.

A day after The News asked the CURE CEO on April 24 about Loussia's case, Serafini said the insurer's general counsel contacted him to offer to pay Loussia the \$27,875 in auction proceeds for his vehicle. A check arrived at Loussia's home in Troy a week later, Serafini said.

Serafini said he's holding CURE's \$27,875 check from the auction proceeds while Loussia pursues a civil lawsuit alleging CURE engaged in conversion for wrongfully taking Loussia's property. Under state law, Loussia should be entitled to damages triple the amount CURE initially pocketed in auction proceeds, Serafini said.

'They tried to trip me up'

On the evening of April 20, 2024, Ansheree Hughes' adult son, Devon, went outside their east side Detroit townhome to start up her 2018 Chevy Cruze and warm it before he planned to leave home.

"He forgot something, so he ran back into the house really quick," Hughes said.

Not quick enough. The car was stolen in the few minutes Devon



Ansheree Hughes, 46, said she spent months supplying CURE with paperwork in an effort to get a claim paid on a stolen 2018 Chevy Cruze. The company eventually cited "significant discrepancies" in her claim.

Clarence Tabb Jr. The Detroit News

was inside the house, said Ansheree Hughes, who was not home at the time of the theft.

Two Detroit police officers responded to a call for the stolen vehicle and took Hughes' statement.

The car was stolen on a Saturday night. Hughes made a claim with CURE five days later, records show.

A customer service representative set Hughes up with a rental car. Four weeks later, a letter from CURE arrived in the mail stating, "Your vehicle has been declared a total loss."

It contained instructions for Hughes to turn over the vehicle's original title and any extra keys, submit a copy of her driver's license, attest to the approximate miles on the odometer and sign a power of attorney document giving CURE the right to dispose of the vehicle if it turned up.

The one-page letter, dated May 22, 2024, also contained an out clause for the insurer. "This letter does not commit CURE to accept any liability or to make any payments," CURE claims representative Kiandra Poydras wrote.

In the following weeks, CURE representatives asked for more records, including all of Hughes' phone records from the night of the theft until the present. She had to make a statement under the penalty of perjury that her claim was truthful, a standard procedure for car insurance companies trying to sniff out fraud.

Hughes said that in late June, CURE made her submit another theft report detailing how the vehicle was stolen and its contents. "This is where I feel like they tried to trip me up," she said.

Hughes filled out the form, noting that her Ray-Ban sunglasses, son's bowling ball and shoes were in the car when it was stolen, as well as what she estimated were \$100 in kitchenware she had recently purchased. Hughes didn't include these items in her initial police report, she said, because she didn't realize they were in the car at the time of the theft.

"Call me naive, I've never been through this, but I didn't even know that the insurance companies pay for whatever belongings that are in the vehicle," she said. "I'm not adding more things because I'm trying to get more money."

On July 25, two months after declaring the vehicle a total loss, CURE sent Hughes another letter denying her claim, contending there were "significant discrepancies regarding the alleged theft of your vehicle."

The original police report stated, "there were no valuables in the vehicle," a piece of information CURE would use to deny Hughes' claim for the full \$10,000 she owed on the car.

Hughes later reported the missing valuables in a vehicle theft questionnaire, an interview with an insurance adjuster and questioning under oath by a CURE attorney, according to the company.

The insurer also accused her of lying about the lone set of keys to the vehicle, which later turned up wrecked at a Detroit impound yard

"I'M NOT ADDING MORE THINGS BECAUSE I'M TRYING TO GET MORE MONEY. THESE ARE JUST THINGS THAT CAME UP BECAUSE I REMEMBERED (AFTER THE FACT)."

Ansheree Hughes

— without the bowling ball and shoes or Hughes' Ray-Ban sunglasses.

"These conflicting and false statements constitute material misrepresentation to CURE, and, therefore, warrant a denial of your claim," Poydras, the CURE claims representative, wrote in the July 25 denial letter.

Poe, the CURE CEO, said Hughes' inconsistent statements prevented the insurer from establishing a "proof of loss."

"Inconsistent statements are a red flag whenever you investigate stolen vehicles," Poe said in an email. "The denial was not based solely on her inconsistency with trying to claim personal items initially in her claim. At this point, Hughes has not provided us sufficient information to validate her claim, and for this reason, it has not met the criteria to meet coverage."

After CURE denied the claim, Hughes then turned to the Michigan Department of Insurance and Financial Services, hoping the state agency charged with policing auto insurance companies would find fault in CURE's denial process.

But the state regulator quickly sided with the insurer.

"Please understand, DIFS is unable to force CURE to provide coverage for your claim as the investigation determined claims misrepresentation was present with the information provided about the theft and what was contained inside the vehicle," DIFS consumer services analyst Shannan Maurer wrote in an Aug. 7 letter to Hughes.

Insurance companies have the right to investigate claims and determine the cause of a property loss, Maurer said.

"While we can certainly understand your frustrations regarding this matter, we are unable to conclude any wrongdoing on the institution's behalf to warrant further review," Maurer wrote. "We regret that our response could not be more favorable to you."

In January, Hughes tried to appeal the denial to Cindy Eversberg, a manager in CURE's Princeton headquarters.

The manager informed Hughes that the insurer has "no internal appeals process under the terms of your CURE policy."

"I have, however, re-reviewed your file and see no reason for this denial to be overturned," Eversberg wrote on Jan. 7.

What triggers a CURE probe

Harris, the CEO of the Detroit School for Digital Technology College, a small technical school in southwest Detroit, said her trou-

bles with CURE began last fall after the company investigated her claim on a wrecked 2023 Land Rover Range Rover.

On Aug. 31, Harris said she was in suburban Grand Rapids and had her stepdaughter, Kdia Harris, drive the Land Rover so she could ride in the backseat. Harris said she wasn't feeling well, two days after chemotherapy treatments for breast cancer, which she's still fighting.

A vehicle sideswiped the Land Rover, making it inoperable. It was towed to an auto auction company, IAA, in Byron Center near Grand Rapids, Harris said.

By signing the title over to CURE, Harris believed she was initiating the process to pay off a \$71,000 auto loan with JPMorgan Chase. But CURE's subsequent denial has forced Harris to pay the bank \$1,700 a month, she said, while she no longer has a legal right to reclaim possession of the vehicle.

Since CURE hasn't paid off the balance of the loan to JPMorgan Chase, the vehicle is sitting in limbo and can't be auctioned off, but is no longer Harris' legal property either, said Serafini, the Sterling Heights attorney who recently began representing Harris because her case mirrors the case of Loussia's Grand Cherokee Trackhawk.

CURE was able to sell Loussia's vehicle at auction because Loussia didn't owe a bank any money for it. That wasn't the case for Harris, Serafini said.

"The auction place said that if I want the car, I have to pay \$677 to go get it, but technically, it's not my vehicle," Harris said. "... (The impound lot) told me CURE has abandoned the vehicle ... because they couldn't get the title."

Poe said Harris' initial application for insurance stated she lived alone, a factor that would have changed the premium charged to insure the Land Rover. The insurer later found Harris had loaned her other car, a 2018 Buick Envision, to her mother-in-law, Charlene Parker of Ypsilanti. Serafini disputed the notion that the compact SUV's short-term overnight storage in Ypsilanti would have led to higher premiums than Harris' residence in Detroit.

"Nobody is hiding a car in Ypsilanti," Serafini said.

Harris said she was separated from her husband, Karlos Harris, while she was a CURE customer. The couple wasn't living together at the time of the accident and finalized the sale of their marital home in Grosse Pointe Shores about a week later, Jamie Harris said.

"Defendant Harris's failure to disclose Karlos Harris as a resident of her household was material to the claim as CURE would not have issued the policy due to the increased risk, or the premiums for the policy would have increased due to the increased risk," Novi attorney Timothy W. Mizerowski wrote Feb. 6 in a lawsuit on CURE's behalf seeking to block Harris' claim.

It's unclear why CURE didn't try to deny Harris' claim because her stepdaughter, who wasn't listed on the policy, was behind the wheel of the Land Rover.

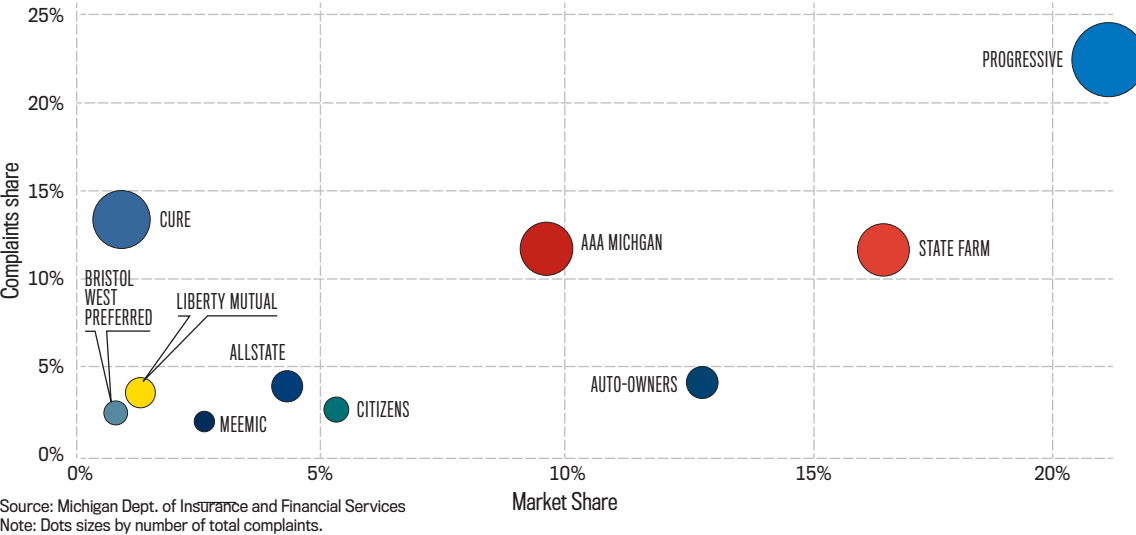
But CURE's CEO suggested the insurer used those circumstances to dig into Harris' claim.

Speaking hypothetically, Poe said, when CURE's claims department learns that someone other than the vehicle owner was driving at the time of the accident, it triggers a "special investigation."

Poe said a special investigation can occur "simultaneously" as the claims department gathers the title and keys to a vehicle in preparation for paying the claim.

That can lead to customers being forced to "fill out all of these forms" before later being denied on their vehicle damage claim based on something that CURE's investigators found, including fraud of a "material misrepresentation," Poe said.

"So, sometimes, the optics look worse than reality, right?" Poe said of his company's actions.





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The Detroit News

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SERVING MICHIGAN SINCE 1873

'AERIAL MOBILITY' KEY FOR FUTURE?



Photos by Jose Juarez / Special to The Detroit News

Drone pilot instructor Angelo Brown recalls a drone after class last month in Detroit.

Mich. aims for takeoff as a drone industry hub

BY CANDICE WILLIAMS
The Detroit News

From manufacturing to pilot training, Michigan is angling for its piece of a growing field — the drone industry.

The state that earned a reputation for building things over more than a century is positioning itself as a hub in the fast-emerging drone economy, where demand is rising for FAA-certified pilots and autonomous platforms made in the United States.

"Michigan has been the state that has introduced the world to the automobile, especially when we talk about the Model T and what that has meant for how people have been moving for the last 100-plus years," said Justine Johnson, the state's chief mobility officer.

"We've been moving kind of the same way when we think about cars and trucks. That really started in Michigan."

The drone market could reach \$57 billion by 2030, Johnson said, with 35,000 new aircraft required and tens of thousands of new jobs, particularly in pilot and manufacturing roles.

Meanwhile, industry projections estimate more than 100,000 drone-related jobs will open in the next two years in areas including construction, real estate and agriculture.

"We know that as part of that \$57 billion indus-



Industry projections estimate more than 100,000 drone-related jobs will open in the next two years.

try, the U.S. is projected to receive about \$10 billion, and we want to make sure Michigan is right at the forefront, especially when we talk about opportunities for our state," she said. "So that's something that we pay very close attention to."

In Detroit, residents seeking to enter the field can enroll in a four-week commercial drone pilot course offered by Drone Pilot Academy.

The program prepares students to take the FAA

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Even before summit, Putin redraws global order to his liking

BY ROBYN DIXON, FRANCESCA EBEL AND CATHERINE BELTON
Washington Post

Washington — Even before talks begin, President Vladimir Putin's meeting with President Donald Trump at a U.S. military base in Alaska on Friday is advancing the Russian's goal of re-drawing the global security order, as the two men revive a great-power system in which a few big countries call the shots.

Putin set the scene last week after meeting Trump's envoy Steve Witkoff, when he ruled out meeting Ukrainian President Volodymyr Zelenskyy until certain conditions were met — conditions that he said remained "far off."

Trump agreed and dismissed Zelenskyy's attendance, even as the future of his nation — and its



Evan Vucci / AP

President Donald Trump and Russian President Vladimir Putin came face to face in 2017. Today's meeting is scheduled for 3:30 p.m. Eastern Time.

40 million citizens — hangs in the balance.

Zelenskyy had been in many meetings in 3½ years — since the

start of Russia's invasion — Trump said Monday, and "no-

Please see Putin, Page 8A

CURE AWASH IN COMPLAINTS, LAWSUITS

Insurers' leeway in claims disputes draws pushback

BY CHAD LIVENGOOD
The Detroit News

A lack of regulatory oversight of Michigan car insurance companies allows insurers to cancel a driver's policy even after getting motorists to surrender their vehicles under the guise of a claim being approved, critics contend.

A Detroit News investigation of complaints and lawsuits involving CURE Auto Insurance found the New Jersey-based insurer has a practice of denying claims after initially informing customers that their wrecked or stolen vehicle was deemed a total loss, setting in motion a process that requires drivers to surrender their keys and vehicle title in order to get the claim paid.

In multiple cases, The News found, CURE ultimately rejected claims after further investigation, arguing that motorists had engaged in a material misrepresentation at some point



DAY 2 OF 2
On Thursday: Insurer accused of taking vehicles, then denying claims

Why insurance consumer complaints disappear in Mich. **6A**

during the transaction.

Experts in Michigan car insurance law said they've never seen an insurer take keys and title to a vehicle — in one case, CURE auctioned it off and pocketed the proceeds — before later denying a claim.

The state's insurance regulatory agency won't say if the practice is legal, while CURE contends Michigan's insurance code gives insurers broad leeway to define what constitutes a material misrepresentation to justify rescinding a policy after initially telling a driver their ve-

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John T. Grelick / The Detroit News

Some are pushing for a "cooling off period" that lets a motorist recoup a forfeited vehicle after the insurer has rescinded coverage.

Senate hopefuls split on taking corporate cash

BY MELISSA NANN BURKE
The Detroit News

Washington — Two of the three top Democrats in the campaign to be Michigan's next U.S. senator have sworn off donations from political action committees operated by corporations — an early point of distinction among the candidates.

The two taking the pledge say their intent is to communicate to voters a willingness to stand up to corporate interests and exclude any whiff of financial influence from their decision-making on votes and legislation.

But this trend has not caught on in Michigan's congressional delegation, with every member except two accepting money from such groups in recent election cycles, including Senate candidate Haley Stevens.

It's a potential political battle line between Stevens and her Democratic primary opponents that emerged following the last fundraising quarter. Senate hopeful Abdul El-Sayed says he's the only contender in the Democratic primary field who has never accepted such contributions, while

state Sen. Mallory McMorrow only started refusing corporate PAC money this election cycle.

Stevens, the four-term Democratic congresswoman from Birmingham, took more than \$250,000 from corporate PACs in the first six months of 2025 — a figure that towers over what presumptive Republican nominee Mike Rogers accepted from corporate PACs in the same period, about \$13,500.

In all, Stevens has taken at least \$1.7 million from corporate PACs between her campaign accounts and leadership committee since she started running for office in the 2018 cycle, according to an analysis by The Detroit News. That total includes sums from big tech firms like Google and SpaceX, insurers including UnitedHealth Group, defense contractors like Honeywell International Inc., retail giants Walmart and

Please see Senate, Page 12A



Stevens

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Why Michigan’s consumer complaints against car insurance companies vanish

BY CHAD LIVENGOOD
The Detroit News

The paper trail for consumer complaints against auto insurance companies in Michigan is challenging to track.

Under state law, specific complaints filed against insurers with the Michigan Department of Insurance and Financial Services (DIFS) are exempt from disclosure under the state's public records law. Complaints only become public if there is a potential violation of state insurance statutes as determined by the Michigan Office of Administrative Hearings and Rules, according to DIFS.

Electronic responses to consumer complaints from the state's insurance regulator self-destruct in 30 days.

The agency, DIFS, sends encrypted emails to consumers detailing its review of a dispute, usually over the coverage of a damaged vehicle or a medical bill associated with a car accident. The encrypted email is automatically deleted 30 days after it is opened, according to the department.

“Under Michigan law, individual complaints filed with DIFS and any related investigations are confidential until DIFS initiates a formal enforcement action,” Department of Insurance and Financial Services Director Anita Fox said in a statement. “Complaint responses are shared with consumers via mail or through an encrypted email.”

But if motorists fail to print the email before it's automatically deleted, they have no record of how government regulators viewed and treated their complaint, documentation that can eventually be used in litigation against an insurer.

Nathan Stubli of Hillsdale said he filed a complaint last year against his car insurance carrier, CURE Auto Insurance, using his



Anthony Stubli

Anthony Stubli of Hillsdale said his Cadillac slid off an icy road in Hillsdale County in April 2024, causing more damage than the \$21,000 he owed a bank on the vehicle. CURE denied his claim for the vehicle to be paid for, citing a clause in his policy that effectively excluded single-car accidents.

mobile phone. Stubli said he failed to save a response from DIFS, which he said advised him “to get an attorney to try and get (a vehicle damage claim) covered.”

“I have an account (with DIFS), so I should just be able to log in there and get it,” Stubli said. “But it's gone.”

What is known is that consumer complaints against auto insurance companies are exceedingly rare. In 2024, fewer than 2,000 complaints were filed against 83 car insurance companies insuring more than 6 million vehicles in Michigan, according to state data.

One insurance industry watchdog contends the absence of complaints is primarily driven by consumers being “petrified” of losing coverage if they lodge a complaint against their insurer with state regulators.

“If consumers are filing com-

plaints, there is something very seriously wrong, because there should be thousands of more complaints filed against auto insurers than are being filed, and the primary reason is consumers are terrified of their auto insurers,” said Erica Everson, founder of the Automotive Education and Policy Institute, an Ohio-based car insurance consumer watch organization.

But even when complaints are filed, the public record is limited to a dataset that DIFS publishes annually in late spring. The state data, however, does not inform consumers about the specifics of individual complaints or whether they were deemed to have merit or were frivolous.

The self-destructing record of the government regulator's findings has been one of several frustrating aspects of trying to navi-

gate an insurance claim with CURE, Stubli said.

Stubli and his son, Anthony, spent eight months tracking down Anthony's 2014 Cadillac CTS-V sedan that CURE had taken possession of after the insurer initially deemed it a total loss.

CURE later came back and said the man didn't purchase enough liability insurance for a single-vehicle accident to cover damage incurred after Anthony's car slid off an icy road in rural Hillsdale County in April 2024, Stubli said. After months of no response from CURE and tracking the Cadillac's path through a network of tow companies, the father and son said they found the car at a salvage yard in Romulus.

The inoperable vehicle is now sitting in Nathan Stubli's garage in Hillsdale, while his 23-year-old son continues to make \$621

monthly payments to avoid a credit-killing default on a car loan.

“It's just been a nightmare,” said Stubli, whose adult son had the car on a four-car family policy with CURE. “Since that first couple of weeks, there's been zero response from CURE. ... We thought at the beginning, OK, it's going to be taken care of.”

In an interview, CURE CEO Eric Poe said he was unfamiliar with Stubli's claim. But Poe complained about how Michigan's insurance department publishes data on the number of complaints against insurers, but doesn't say whether they were valid.

The New Jersey-based CURE Auto Insurance entered Michigan's auto insurance market in 2021.

The company's revenue in Michigan has since grown to \$112 million in 2024, while receiving the second-most total consumer complaints last year among 83 car insurance companies doing business in the state, a Detroit News analysis of state data shows.

About 60% of the 263 complaints lodged against CURE last year were related to the company's handling of insurance claims, while 21% were for customer service and the remaining 19% of complaints stemmed from issues with underwriting, marketing and sales, according to state data.

“In my mind, it's misleading,” Poe said of the state's complaint data. “Because at the end of the day, if you're not going to validate what those claims are, who cares?”

“What your invalid claim number is, when you're insuring a population of people that never had insurance before, is not a good indicator of anything, especially when you're talking about, you know, less than 2% of all claims,” the CURE chief executive added.

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Insurers

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hicle claim would be paid.

Typical examples of material misrepresentation include a driver failing to report a household member or a potential driver, such as an adult child who mostly lives away from home at college, CURE CEO Eric Poe said.

Insurers can also deny coverage if motorists misrepresent where they live by claiming a vehicle is “garaged” in Ferndale but parks it overnight on a street in Midtown Detroit in an effort to get lower insurance premiums, said Erica Everson, founder of the Automotive Education and Policy Institute, an Ohio-based car insurance consumer watch group.

Everson said The News' investigation reveals a need for changes in state law that would impose a statute of limitations timetable on insurers to cancel a policy due to claims of material misrepresentation by the motorist. Insurers shouldn't be able to claim material representation after a certain number of years of the driver being their customer, paying monthly premiums on time, she said.

“It's just bizarre that this is happening on such a — it sounds like — routine basis,” Everson said of CURE's post-accident recession practice.

The law gives insurers this leeway because premiums are set based on the potential increased liability to the insurance carrier, Poe said.

“The rates that people are charged are based upon the number of household members in each car, in some cases, depending on how you rate,” Poe told The Detroit News. “So when you materially misrepresent who lives in your house, these statistics behind

what we charge in rates are altered dramatically.”

The Michigan Department of Insurance and Financial Services would not say whether insurers can legally declare a vehicle a total loss, initiate the paying of a claim and then later deny the claim and rescind a policy.

“Auto insurance claims are highly individualized based on the circumstances of the loss and policy terms, and as such the department cannot generalize,” DIFS Director Anita Fox said in a statement to The Detroit News.

Multiple former customers of CURE said they had to navigate an array of delays, requests for interviews by CURE's investigators and demands to see phone records before their claims were eventually denied.

The insurance code allows insurers to invoke the “non-cooperation” clause in their policy in an effort to deny a claim, said Nick Andrews, a Bloomfield Hills attorney and president of the Michigan Association of Justice, the trade group for trial lawyers.

“I think they're trying to make it so onerous for some people to simply say, ‘OK, I give up. I guess I'm not going to get my claim paid,’” Andrews said of CURE.

Under state law, insurers have 30 days upon receipt of a claim for a damaged or stolen vehicle to notify the vehicle's owner that it is a total loss and tell them what information is required to process the claim, according to the state's insurance department.

That information can include requesting the vehicle owner sign over the original title (if they own the vehicle outright), turn over all keys, record the miles driven on the odometer and sign over power of attorney to the insurance company so it can take possession of the vehicle and pay a lienholder, such as a bank or credit union that financed the vehicle.

Michigan's insurance law also has a pro-

vision that outlines a scenario in which drivers are required to surrender the title to their vehicle after the insurance company pays a damage claim — not the other way around.

However, when a car insurance company informs a customer that their vehicle has been deemed a total loss, it doesn't guarantee payment of the claim, auto insurance law experts say.

To address CURE's practice, Everson said, Michigan lawmakers should consider requiring insurers to put money aside for a vehicle damage claim after initially declaring the vehicle a total loss to protect consumers from a “bait and switch.”

“The insurer, frankly, should have to put the money in escrow,” Everson said. “If this insurer is going to continue to play this particular provision ... then one could argue that the insurer is not functioning, possibly, in good faith.”

Michigan auto insurance law lacks a regulatory intervention when a car insurance company denies a claim and cancels the policy after the motorist has already signed over their property rights to the vehicle, said attorney Mark Bernstein, co-CEO of the Sam Bernstein Law Firm in Farmington Hills.

“If an insurance company tells you to sign something, anything, talk to a lawyer. It's really important,” Bernstein said. “I cannot tell you how many times I have talked to people who regret trusting their insurance company. And it's a quick phone call that can save you a lot of trouble.”

Lawmakers should consider adding a 30-day “cooling off period” that allows a motorist to recoup their forfeited vehicle after the insurer has denied and rescinded coverage, Bernstein said.

“Even if someone were to — an insured — were to sign over their vehicle, they would have 30 days, for example, to void that agreement and to do so in a hold harmless way,”

Bernstein said. “It slows things down.”

Employment separation agreements have a seven-day cooling-off period “for obvious reasons,” Bernstein said.

Poe defended his company's practices, stating that they have an obligation to investigate claims they deem suspicious when inconsistencies are found in a driver's claim, police reports and other documentation.

He also contended his insurance company — Michigan's 17th largest in 2024 in terms of total premiums sold — is not unique in trying to root out alleged material misrepresentations made by motorists at the time they purchased a policy or before they were in an accident. He used an example of a policyholder not disclosing a driver with a suspended driver's license using a vehicle insured by CURE or any other carrier.

“That suspended licensed driver, if they were disclosed upon the application for insurance, the insurance carrier would have never issued the policy, they would have never had to cover that claim,” Poe told The News. “That's how every insurance carrier in the United States of America works.”

Under state law, auto insurance consumers can file a complaint with the Michigan Department of Insurance and Financial Services over unpaid claims.

Those complaints are investigated, but only referred to the Michigan Office of Administrative Hearings and Rules when there's a potential violation of the state insurance code.

“Through the complaint process, DIFS initially seeks to work with the consumer and the company to resolve the consumer's issues,” DIFS Director Anita Fox said in a statement.

DIFS accepts complaints through its online portal or via a printable form that can be mailed or emailed. The agency also has a call center open daily from 8 a.m. to 5 p.m. at (877) 999-6442.

Ex-mayor

Continued from Page 3A

eral prosecutors charged Wimberly's former executive assistant, Saif Alsenad, with giving a false statement to FBI agents. The government alleges Alsenad lied by telling FBI agents that he was unaware Wimberly had accepted bribes.

Alsenad, 33, of Dearborn Heights, was charged in a criminal information, which indicates he is expected to plead guilty soon. Lying to federal agents is a crime that carries a maximum sentence of five years in federal prison.

The News exclusively reported earlier this month that Alsenad was expected to be charged with a

crime. He resigned from his job as Wayne County's government and public affairs director Aug. 4.

In Wimberly's case, his defense team sought a shorter sentence by submitting a nearly 13-minute campaign-style video set to music, featuring footage from a drone flying over the city, slow-motion images of him posing with babies, a photo of the corrupt mayor delivering food, glad-handing senior citizens and highlighting his accomplishments.

Wimberly's defense team also revealed new details about a crime that dates to spring 2022, saying he was approached at one point by an FBI informant who claimed to have an investor interested in a 14-acre parcel in the city. The investor said he wanted to build a mixed-use complex and proposed paying

the mayor \$100,000 spread over 10 months in exchange for “Wimberly's advice and influence in the bidding process,” Wimberly's lawyers wrote.

What Wimberly did not know: the investor was an undercover law enforcement officer, according to the defense lawyers.

Wimberly received \$5,000 monthly cash bribes until the mayor demanded more and the person started paying \$10,000 each month, according to the government.

“But there was no actual plan — for the (undercover officer) or anyone else — to purchase the piece of property at issue,” Wimberly's lawyers wrote. “It had gone undeveloped for decades and remains barren today.”

Wimberly, who now works as

an Uber driver and property manager, apologized in a letter to the judge and Inkster community that was filed in court.

“I won't make excuses. What I did was wrong. It was a betrayal of your faith in me, and it tarnished not only my name but the dignity of the office I held and the city we all love,” Wimberly wrote. “For that, I am deeply sorry.”

He added: “To the hard-working families, to the young people who looked up to me, to the elders who have seen this city through its hardest times — I apologize from the bottom of my heart. I allowed personal weakness and poor judgment to outweigh my responsibility to you, and I am committed to accepting the consequences of my actions.”

Wimberly is at least the third

Wayne County mayor implicated in a corruption investigation in recent years.

Former Taylor Mayor Rick Sollars was sentenced to almost six years in federal prison in October. He had pleaded guilty to bribery, conspiracy and wire fraud after being accused of helping a developer obtain city-owned properties in exchange for free work on his home and cottage, including hardwood floors, a humidor, appliances and more.

Former Romulus Mayor LeRoy Burcroff was sentenced last year to four months home confinement for stealing and misusing more than \$15,000 in campaign funds and spending the money on a family wedding, a Florida vacation and yacht club expenses.

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