

BUSINESS

CURE accused him of obstructing its fraud probe. Then it found his stolen truck

**Chad Livengood**

The Detroit News

Updated Aug. 13, 2025, 11:10 p.m. ET

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 Stellantis 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 messages 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 perpetrate 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 investigation process, which included multiple recorded phone interviews and one in-person interview under oath at his townhome in Wixom.

The Princeton, N.J.-based insurer requested 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.

More: [This auto insurer is accused of taking customers' vehicles, then denying their claims](#)

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 cooperate in the investigation of this matter surrounding the above-mentioned loss, we respectfully deny your claim," CURE claim representative Michal Bauer wrote to Gillam.

Bauer's letter cited a provision that motorists "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 representing trial lawyers, said he's never heard of a car insurance company seeking "unfettered access" to a customer's cellphone records.

"Not in a million years would that be considered a reasonable investigation," said Andrews, a Bloomfield Hills attorney who used to represent insurance companies.

“... The government would have less ability to get into your phone than these guys claim.”

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

"There's a reason why no one writes in Detroit — because there is a double the frequency of claims, because fraud is, unfortunately, 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. However, in March, Gillam said, a CURE representative 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 aftermarket 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 problems with getting paid by CURE, Gillam said. On June 26, the truck was parked at the Golling Chrysler Dodge Jeep Ram dealership 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