

This auto insurer is accused of taking customers' vehicles, then denying their claims

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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.

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 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 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 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. Harris said she can't get it back because she already signed over the title under the impression 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 rejected 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 policy 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 insure a riskier pool of drivers, some of whom didn't have car insurance until the Legislature passed major reforms that let motorists opt out of unlimited, lifetime medical coverage 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 vehicle 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 aggressively marketing a lower-cost product. A Detroit News investigation of consumer complaints 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, typically 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 Farmington Hills, is battling CURE over its business practices.

CURE, which stands for Citizens United Reciprocal Exchange, is suing Gursten in federal court for defamation and trademark infringement after the personal injury lawyer published blogs on his website that questioned the insurer's tactics. Gursten's firm also launched a website — whenCUREwontpay.com — and billboard advertising campaign 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 experienced a disproportionately high number of customer complaints for a car insurance carrier of its size, ranking second in complaints in 2024 and fourth statewide in 2023. The total 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 insurers that each sell more car insurance policies than CURE in Michigan, court records show.

More: [CURE accused him of obstructing its fraud probe. Then it found his stolen truck](#)

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

"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 paying for eight to 10 billboards along Metro Detroit 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 policy premiums sold in 2024 made it Michigan's 17th-largest auto insurance company, according to state data. Since entering the Michigan market, CURE has been aggressively advertising its car insurance products, 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 television 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 lawyers 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 disputes across the country said CURE's practice of taking possession of a customer's wrecked vehicle under the guise of the claim being approved before denying and canceling 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 organization 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 Cherokee Trackhawk that the insurer deemed a total loss and later sold at auction for \$27,000 after denying the man's claims. CURE contended 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 because 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 stealing," said Phil Serafini, a Sterling Heights lawyer representing Loussia.

Loussia sued CURE in Macomb County Circuit Court, accusing the insurer of conversion, a legal term for a wrongful taking of someone's property.

After The News inquired about why Loussia 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 explanation 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 misrepresentation" of the number of drivers on a vehicle, or inconsistencies that the insurer's investigators find in a customer's claim regarding a damaged or stolen vehicle, the insurer'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's complaints compare

CURE portrays itself in advertisements as Michigan's "No. 1 car insurance" company. Poe said the ad claim is based on the company'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 outsized share of customer complaints and lawsuits related to business practices, including its handling of claims when a vehicle is totaled or stolen.

A Detroit News tabulation of state data shows that customer complaints lodged annually 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 customer complaints at 263 in 2024, trailing only 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 catastrophically 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 complaints (161) and 24th in market share (\$85 million), garnering more customer complaints that year than bigger insurers such as Auto-Owners, Liberty Mutual and Allstate, state records show.

A Detroit News review found that Progressive (18.7% market share), State Farm (15.8%) and AAA (9.7%) received more complaints 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 compare with CURE's voluntarily disclosed data.

CURE's Poe said fewer than 2% of its customers in Michigan have lodged complaints against his company.

Fighting fraud or 'ghosting' customers?

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 department.

CURE had 6.2 complaints for every 1,000 customers in 2023, while Personal Service Insurance Co. had the highest complaint ratio (8.3), according to the [most recent data available](#). 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 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 — 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 troubles 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 from the owner 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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