TRAILBLAZERS

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PIONEER SPIRIT As a member of the leadership teams of two companies founded by his family, CURE Auto Insurance and NJ PURE, Eric Poe does not shy away from his role as an insurance industry gadfly. Whether fighting against auto insurance industry practices that discriminate against underserved populations or against medical liability insurance industry practices that don't adequately protect doctors, Poe's mantra is simple: "When people say to me, 'that's the law,' I say, 'let's change it.'"

TRAILS BLAZED Poe has lobbied for decades against the auto insurance industry's use of occupation, education and financial circumstances in determining premiums, and CURE stands apart from other auto insurers because of its vocal public policy stance. "I am the only insurance carrier in the U.S. that takes a position on this reprehensible practice." As for his work at NJ PURE, an insurance company that eliminates broker and lawyer middlemen to directly sell insurance to doctors and defend them against medical malpractice, he minces no words. "Doctors are being bamboozled because there's no infrastructure for them. Other insurance companies never actually deal with the doctors themselves. Sales and claims are outsourced. We brought all of that under one roof with NJ PURE."

FUTURE EXPLORATIONS In addition to working on a state law that would ban the use of education and occupation in setting car insurance rates, which he hopes will pass this year, Poe continues his 15-year crusade to ban the industry's use of credit scores and income proxies. He's testified before Congress and drafted proposed federal legislation, the Prohibit Auto Insurance Income Discrimination (PAID) Act, and remains undeterred. "The cost of being poor in the U.S. needs to be addressed. If you force people to buy car insurance, the government has an obligation to ensure that pricing is solely based on likelihood of the insured driving unsafely."