

Money Heroes: Three Guardians Protecting Consumers' Finances

CNN Money

Ensuring benefits for policyholders

Amy Bach

On a crusade since: 1984

Day job: Executive director of United Policyholders

Achievement: Advocates for, and assists, insurance customers

Why she's a hero: Representing a New York State agency on an insurance task force in the 1980s, Bach saw up close how insurers and their lobbyists strong-armed insurance customers. So in 1991 she co-founded United Policyholders to fight back.

The nonprofit's efforts range from lobbying for consumer rights to going into the field following disasters such as Hurricane Katrina to help homeowners get their claims paid.

"Policies are contracts written by lawyers. Are you a novice? Don't expect good results," she says.