



Tip Sheet: Using Social Media in Your Professional Practice

Regardless of the type of communication used—including social media—compliance, regulations, and ethics always apply. Failing to abide by the rules can adversely affect a damage insurance professional’s job, and his professional and ethical liability.

The **Tip Sheet on Using Social Media in Your Professional Practice** provides representatives with 10 tips to help them use social media safely, and in compliance with professional rules and ethics.

This tool covers different types of social media, such as social-networking (Facebook, Snapchat, Pinterest) and professional-networking (LinkedIn, Viadeo) platforms, blogs, instant messaging (WhatsApp), microblogs (Twitter), photo-sharing (Instagram, Flickr) and video-sharing (YouTube) platforms, videoconferencing (Skype, Facetime, Hangout), as well as other types of electronic communication.

The tool also explores certain specific characteristics and functionalities of social media, and how they can affect your practice, as well as adjustments you need to make in order to comply with regulatory requirements on follow-up and archiving.

Why use social media?

As a professional, social media can help you succeed in areas such as:

- networking;
- finding out about potential clients;
- keeping up to date on important events in your clients’ lives (birth, marriage, retirement, moving, etc.) that could have an impact on their insurance needs;
- verifying clients’ habits and/or lifestyles in order to develop client-profiles;
- providing information or assistance when a loss occurs;
- contacting your clients (at renewal time, when a loss occurs, etc.);
- promoting your firm’s business.



10 Tips for Using Social Media in Your Professional Practice

1. BE FAMILIAR WITH YOUR FIRM'S SOCIAL MEDIA POLICY

This policy explains whether your firm has authorized the use of social media in your professional practice and if so, how its use is regulated. In addition, contact the **person or department responsible** for enforcing the policy and ensuring compliance.

Familiarize yourself with available resources: software, a dedicated computer workstation for social media, message or publication templates, forms, etc.

If your firm offers training on this policy, take it and ask questions based on your use and level of technical knowledge in order to ensure that you understand what is allowed or prohibited.

Do not forget that non-compliance with the policy may have consequences, for your job and your ethical and professional liability.

➤➤ Also read: The tip sheet entitled [10 conseils pour l'élaboration d'une politique d'utilisation des médias sociaux](#) [*10 Tips for Developing a Policy on Using Social Media*] [in French only]

2. LEARN ABOUT THE SPECIFICS AND FUNCTIONALITIES OF SOCIAL MEDIA

To learn **how** to successfully navigate social media, participate in available training offered in-house or take commercially available training (webinars, on-site or off-site courses, documents). You should understand and master the concepts of public versus private content, confidentiality, sharing and re-posting, etc.

Case Law: Paying the Price for Inexperience on Facebook

In [Lapierre v. Sormany \(2012 QCCS 4190\)](#) [ruling available in French only], former politician Jean Lapierre sued journalist Pierre Sormany for libel. Mr. Sormany had posted what he believed to be a private comment regarding Mr. Lapierre on Facebook. However, it was actually posted on a message board, and was therefore public. Many on-line readers saw and re-posted the message.

Mr. Sormany admitted that his comment had tarnished Mr. Lapierre's reputation, but that the mistake was unintentional, due to his poor understanding of social media and inexperience with it. Mr. Sormany was nevertheless ordered to pay \$22,000 in compensation for the harm his libellous comments had caused.

Even though the events in this matter are not insurance related, the case illustrates the risks when, for example, an individual who lacks experience with social media posts a message that is seen by many more people than intended.

Be careful: Even if the message was originally private, be aware that it could be made public and circulate without your being able to control it.



3. RESPECT THE RULES ON REPRESENTATION

When you create and use your social media profile, you must make sure to comply with the [Rules for business cards and other representations](#): your name must appear as it is registered with the Autorité des marchés financiers and you must include your exact title in full, corresponding to the sector and class of sector in which you are authorized to act.

Also make sure to respect the limits of your certification while on social media. For instance, if you are not certified in commercial lines insurance, avoid making comments or giving advice on the topic.

4. DISTINGUISH BETWEEN YOUR PROFESSIONAL AND YOUR PERSONAL ACTIVITIES

Many social networks allow you to have both a personal and a professional profile. Use this option whenever possible in order to maintain distance between your friends and family, and your business contacts.

Make sure that the privacy settings on your account are as high as possible to limit the risk of your business contacts accessing information on your personal life. Be aware, though, that **your personal and professional activities on social media can never be totally separate.**

In addition, think carefully about issues that could arise if you accept a friend request on your personal page from a client or service provider. It is preferable to refer such individuals to your professional page. Think about the repercussions for your professional image or that of your firm before posting anything on social media; this includes comments made in a personal capacity.

5. POST FAIR, BALANCED AND ACCURATE CONTENT

When you post content on social media, you are bound by your legal and ethical obligations, as well as by requirements related to follow-up, oversight and archiving.

Make sure that your posts do not omit important facts; comments must not be misleading or false; nor can you make promises or misrepresent a product or your work.

Your firm may **have pre-approved content** for you to post on social media, for instance, news on your firm or the community, a description of a new product or improvements made to an already existing product, an article that you wrote, or a presentation that you gave. If you wish to change this content, you must first ask for authorization to do so from the person in charge.

If your firm has a social media policy (see number 1), check with the person in charge of the policy about the firm's directives on **content that you wish to post spontaneously** (for example, discussions on your page, direct communication with current or future clients, posting pictures of an event you attended, etc.).



6. ENSURE YOU KEEP FULL AND COMPLETE CLIENT RECORDS: MAKE SURE TO PROPERLY FOLLOW UP, OVERSEE AND ARCHIVE SOCIAL MEDIA COMMUNICATIONS

When you communicate with a client on social media, your discussions are part of the client-file and should be treated as such when following up and archiving. Make sure to use the technological tools at your disposal to properly preserve the client-file.

For example, text messages and discussions on platforms like Facebook must also be preserved in the client-file. You may have to consult a technology or archiving specialist to help you find the right solution to properly archive your conversations in compliance with the applicable rules. If your firm is not able to properly organize and preserve communications on social media, abstain from using social media and choose another form of communication.

>> See also: [Communicating and Conducting Business Electronically: What Do I Need to Know?](#)

7. ALWAYS MAINTAIN A PROFESSIONAL ATTITUDE

Scrupulously avoid personal insults, overly informal language, inappropriate or sexually explicit content or photographs, and emotionally charged messages written in the heat of the moment.

Do not forget your “netiquette” (on-line etiquette)! For example, writing in “all caps” or in red is the equivalent of screaming. The quality of your writing and the language you use affect both your personal and your professional image.

8. PROTECT THE CONFIDENTIALITY OF YOUR CLIENTS’ AND YOUR FIRM’S DATA

Do not disclose confidential information on social media.

If a client wants to discuss a situation or a problem in greater detail, inform him or her that you must take the discussion off-line and continue it in private, either by phone or by e-mail, or even face to face. You will also have to confirm the person’s identity and certain pieces of important information before providing suggestions and advice.

KEEP THE CONVERSATION GOING: TWO SPECIFIC TIPS REGARDING SOCIAL MEDIA

9. MONITOR REACTIONS TO THE CONTENT YOU POST

If you are on social media, you must be prepared to receive comments or be mentioned by others—positively or negatively. You must always respond quickly, since ignored comments or responses can quickly affect your **reputation** or that of your firm, especially if they are negative.

If an individual makes negative comments publicly on your social media feeds, invite this person to contact you privately (for example, by phone).

Tell your firm’s customer relations manager about any negative interactions. It may become necessary to treat these negative comments as a complaint. The formal complaints procedure will then have to be followed.

>> See also: [The Complaint Examination Policy](#).



10. BE CAREFUL WHEN SHARING CONTENT OR INTERACTING ON-LINE

Sharing – in other words, reposting – someone else’s content on your page, retweeting, commenting, and other types of interaction such as “liking” are specific to social media. Sharing is a wonderful way to encourage and show interest in your network, your clients and your community.

However, sharing means you approve the content and you could be held liable! Make sure you read the article or the message in full, not just the first few lines or the title. If you are unsure or pressed for time, it is best to avoid reposting or commenting.

Exercise caution!