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Institute
Standards. Professionalism. Trust.

Using
social media
professionally
and safely

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About us

The Chartered Insurance Institute is the professional body dedicated to building trust in the insurance and financial planning profession. Our strapline Standards. Professionalism.Trust. embodies our commitment to driving confidence in the power of professional standards: competence, integrity and care for the customer.

We deliver that commitment through relevant learning, insightful leadership and an engaged membership. Our 127,000 members commit to high professional standards by maintaining continuous professional development and abiding by our Code of Ethics. The Chartered Insurance Institute is proud to be a member of the Chartered Body Alliance and the Institute for Global Insurance Education.

Find out more at: cii.co.uk

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Foreword

Social media was the way that I propelled myself and my company into the spotlight in our sector. I have met many wonderful people and built a lot of business connections through social media, that I would never have met without it.

It can be a powerful tool for informal networking, business promotion, client engagement and random conversations that let your personality shine.

But I'm sure that many of us have been cautious, wondering if chatting about our love for certain sandwiches or Zumba, will make us seem less professional. Does it? Or does it humanise us?

Financial services has always had the stereotype of being boring and full of middle-aged men. Social media allows us to show that this image is far from the truth.

But even though it can be a wonderful place, it can also be negative. It's easy to read a 'tweet' in an aggressive tone, or write something in all innocence that is seen in a completely different context to what you intended. This can lead to anger and to-ing and fro-ing of point scoring, sometimes boiling into insults or more. It's not nice when this happens, for anyone that is involved. It can change people's perception of you and can potentially affect your professional

image, and in more extreme cases your current and future work opportunities.

It is great to see the CII putting together a social media guide, to help people within our sector to have more confidence in these platforms.

I will leave you with a pearl of wisdom that was once shared with me. When you get a message on social media and it puts your back up, take a breath, walk away for two minutes, and then decide if you want to respond.

Kathryn Knowles,
Managing Director,
Cura Financial Services

02
Social media functions

What is social media?

Social media is a digital tool that allows users to interact with each other. Used both by organisations and individuals, social media has quickly become one of the most widely used pieces of technology over the past 15 years.

Some of its many uses include:

- communicating
- sharing
- networking
- bookmarking
- marketing
- promoting

Social media has developed from user-based interactive websites to mobile applications (apps) that can be downloaded onto mobile and handheld devices. Some of the most widely recognised social media platforms include:

- Facebook
- Twitter
- LinkedIn
- TikTok
- Instagram
- Tumblr

Depending on your definition, social media can also extend to forums, messageboards and comment sections on articles too.

Using social media professionally

Social media is a great way to connect with customers, business contacts and organisations directly. Whether used socially or professionally, interaction tends to be instant and direct. This can be a two-way dialogue in that someone may have a question about a particular product or service, either as a customer query or a firm doing market research.

Instead of relying on marketing campaigns using external agencies, it can be more effective to engage and promote with audiences directly using social media in addition to, or instead of, expensive advertisements or being reinterpreted via press releases.

There is also a sense of providing better customer service through social media as organisations tend to respond quicker than via email or telephone queue as interactions are usually visible to the public. In theory this can help to provide better transparency as other users can see the original query and how it was responded to.

Due to the publicly visible nature of social media posts, it is important to remember that whoever replies, they may seem to represent either the organisation or individual in question. The same applies equally in how they post and/or initiate communications. The accessibility of social media, whether as part of a private network or if certain accounts are publicly available, means that it is easier to observe if someone's core and brand values are consistent. This could be anything from the subject matter of posts, transparency of professional relationships or how approachable they are.

The way a network is built will depend on the social media platform being used. Some social network sites require you to 'connect' with each other, requiring consent from both users. However, some social media sites allow you to 'follow' a user without having to connect. This means they can see all the activity from that account. This is usually the case for a professional or organisational account. However some social media sites allow you to view other accounts just by typing in the user's name or 'handle' (individual username).

Therefore, it is important to consider that if you are using social media in a professional setting, or your account has links back to your professional organisation, that posts are conducted in a professional manner. Most

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1. https://assets.
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culture/40298
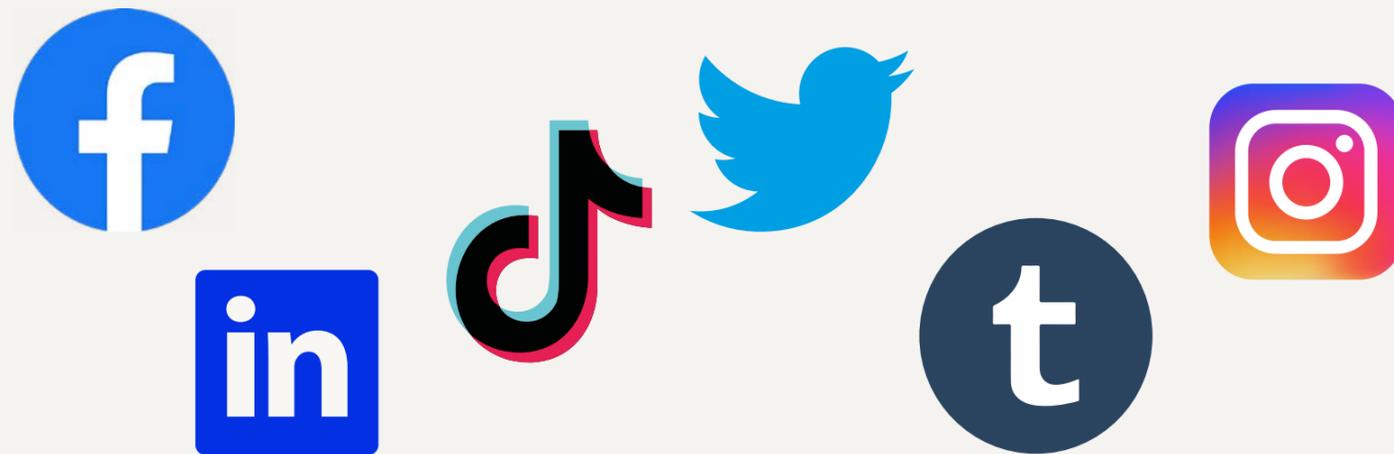
organisations have a social media policy so that employees can align themselves with company values or be aware of any conflicts of interest when expressing personal opinions.

Social media concerns

While social media can be a great way of keeping up to date with conversations, contacts and information, there are safety measures that need to be taken into consideration. As of 2021, there is a draft Online Safety Bill in the UK[1] that addresses safety and privacy issues. Until this is passed, there are no official online safety regulations, meaning that companies must self-regulate. While this places accountability on individuals and organisations, they are only accountable to themselves rather than to the government. There are also no consistent international regulations which could cause further issues as content can be accessed from anywhere unless blocked by a local government or parental controls.

While some social media websites require authentication, it may only be a date of birth which does not require further verification. This means that anonymous accounts can be created. While not all anonymous accounts are a negative (some people need to protect their identity due to whistleblowing, human right issues or other valid reasons for anonymity), they can also be abused.

The spreading of false information is one of the largest concerns of social media. Digital content can be posted and shared at rapid rates, meaning all it can take is a few seconds for inaccurate, deliberately misleading or doctored content to be shared with millions of other users, who can then pass it on to thousands more people.

Online harassment is also another major concern where users are targeted, either by anonymous or even verified accounts. While some conversations may result in a conflict, this is not the same as people who are deliberately targeted and harassed. It may be that they are targeted by one individual or escalates into a 'pile-on' where multiple users become involved.

Consequences of poor social media interaction

As the responsibility of online safety is still largely placed on users, there are inconsistencies in how people should behave online and how to escalate issues. If someone is feeling harassed, or identifies harassment, there are various 'report abuse' functions where users can alert the relevant website's department who can then investigate. Other issues that might also be reported include the posting of harmful or misleading content, illegal activities or impersonating another user.

Being the recipient of online abuse can have a devastating impact on the user's mental health. Logging-on to see messages that are abusive, inaccurate or inflammatory can be extremely stressful and upsetting. It can be very difficult to action abuse quickly as most websites have a 24-48 hour reaction time, meaning that a user can experience relentless abuse during that time. Websites also only look at individual users, so if multiple users are joining in, then each account will have to be investigated separately.

Equally, if a user's posts are considered abusive, they may have their account limited or suspended indefinitely. If these posts were publicly visible then this could cause reputational damage to either the individual or related organisation if they were not of a professional nature.

Speaking about the importance of managing and maintaining a good reputation online, Kasper Ulf Nielsen, co-founder and executive partner of the Reputation Institute, says:

"Managing your reputation is critical to achieve business success. In today's complex and connected world there are more stakeholders out there who care about you as a company, and they can impact your business with a single click. They care more about what you do than what you sell. They care about how you operate as a company, and if they can trust you.

Reputation is the perception others have of you. It's a feeling, which makes it intangible. And managing something which is hard to define is difficult. To understand reputation you need to make the intangible tangible. You need to break down your reputation into specific components that you can measure and manage. Then you are able to identify the specific impact from a crisis or an issue on your reputation and manage it."[2]

Due to the global connectivity on social media, the impact of a negative social media post can escalate very quickly, causing instant harm to the reputation of the individual/company involved, even if the original post is only indirectly connected.

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Unintentional consequences

Many users of social media also look to see how other accounts interact online. It might be to see if their values are aligned or if their online presence is consistent with their brand. However, some online activity can have accidental repercussions.

As users browse, tag and interact with content or other users, this can sometimes be seen as an endorsement or approval. If a particular post is 'liked', shared or responded to, there could be an assumption that the user is in agreement. While this may be often the case, sometimes limited functionalities mean that users are in fact bookmarking, questioning or exposing a post. Therefore, social media users must be aware that their visible interactions can be just as scrutinised as their actual posts.

The Financial Conduct Authority (FCA) have also highlighted the need to be clear, fair and not misleading on social media, especially if firms are discussing or promoting financial promotions online:

"Communications through social media can reach a wide audience very rapidly, so firms should take account of that in their decision to promote through social media, and the nature of their promotions. Firms should therefore ensure that their original communication would remain clear, fair and not misleading, even if it ends up in front of a non-intended recipient (through others retweeting on Twitter or sharing on Facebook)."[3]

Users of social media should be mindful that they are publicly visible. All activity should uphold professional standards as well as not be open to misinterpretation.

[3] https://www.fca.org.uk/publication/finalised-guidance/fg15-04.pdf

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How to use social media safely

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Online etiquette

As social media has a global reach, there will be users communicating with each other who have very different lived experiences, cultures, opinions and emotions. Occasionally there will be differences of opinion, disagreements and misunderstandings. Some online discussions can escalate into debates. This is not always a negative thing as long as users are being respectful of each other and discussing in a reasonable manner.

How people communicate online should not be any different to how people communicate in person. While some websites have character restrictions, meaning that posts may have to be short and blunt, courtesy and self-awareness should still be applied. Some other users sometimes join in with someone else's conversation. While you might not interrupt someone in person, joining in online can be helpful if broadening the conversation. However, this can also escalate issues if they are responding to a conversation mid-way, especially if they do not understand the context of the conversation or the relationship between the two original users.

When posting you should ask yourself:

- Is my post constructive or relevant?
- Could my words cause harm or offence?
- Is my post fair and accurate?
- Could my post be misinterpreted?
- Is there a better way to get my point across?

Corporate social media policies

Many organisations have a social media policy, either for corporate-related accounts or guidelines for employees if posting in a personal capacity. It is important that all employees should check the corporate social media policy from their employer so that they understand any rules of posting.

Some organisations require users to provide a disclaimer on their account explaining that it is for personal use only and does not reflect the views of their employer. Some organisations also require employees to remain neutral on political issues. Therefore, it is advised for employees to check what their employer advises and recommends before posting.

If there is no corporate social media policy (possibly if it is a small or own business), a social media policy should be created. The benefit of this is that guidelines will create a consistent model for employees that does not necessarily have to be a strict rulebook.

The Chartered Insurance Institute (CII) has published a Code of Ethics[4] ensuring that members maintain high standards of integrity, probity and ethical fair dealing. This also includes a Digital Ethics Companion[5] that members should consider when undertaking their work in a digital context. The principles contained in the Digital Code provide a good framework when considering how to create a corporate social media policy. The five key components are:

1. Complying with the Code and all relevant laws and regulations.
2. Acting with consistent ethical standards and integrity.
3. Acting in the best interests of each client.
4. Providing a high standard of service.
5. Treating people fairly.

[4]https://www.cii.co.uk/about-us/professional-standards/code-of-ethics/

[5]https://www.cii.co.uk/media/10122096/digital-ethics-companion.pdf

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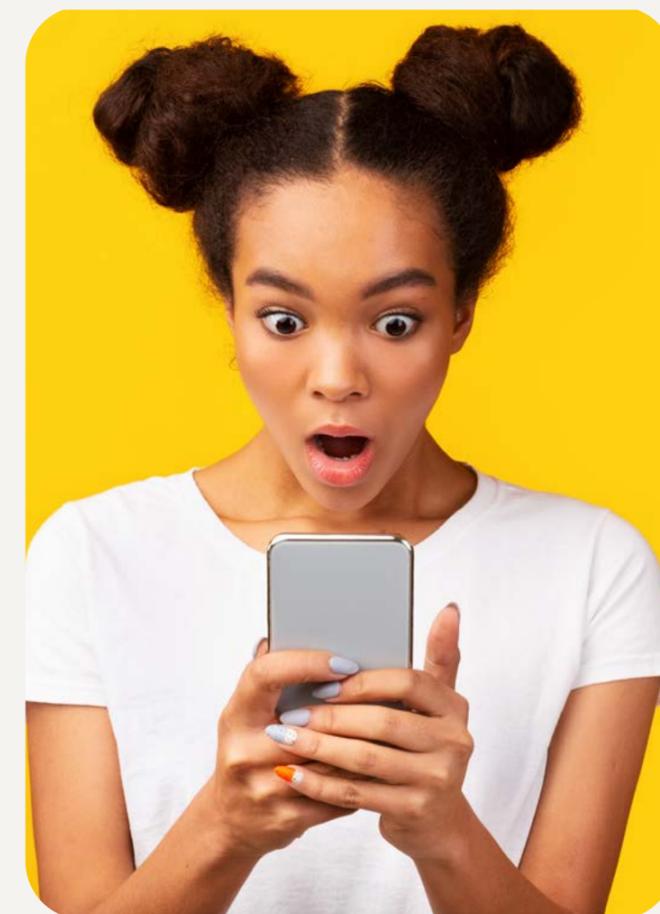
Interacting with other users

When users post questions, opinions, promotional material or links, it is inevitable that someone will disagree or dislike something. They may express themselves by posting a counterargument or challenge the original post. This is not necessarily a negative interaction. It may be that the respondent is trying to share a different opinion, wants more information or has conflicting information they want to clarify.

In situations like these it is good practice to consider opinions in a democratic way as social media is a public platform. Most of the time, other users just want to get their point across and will leave it at that.

However, some users may escalate a disagreement, prompting a further response, or wants to challenge a query relentlessly. Intonation is very difficult to get across online, meaning sometimes it can be difficult to interpret whether a user is being genuinely aggressive or making a joke. If an interaction is becoming difficult to interpret it will be difficult for the original user to decide whether or how to respond.

Sometimes acknowledging a post is sufficient. Sometimes a response is not even required at all if it does not add to the discussion. It is best to apply careful judgment in these situations to determine whether other users are sharing their opinions or challenging/questioning the original post.

If further discussion is required then it might be more appropriate to divert it from the public space and follow up privately, either through direct messaging (DM), email or on a call. This is particularly good customer service for corporate accounts as many users turn to social media as their first option when making a complaint or query.

However, if this is a personal account then best judgment should be applied to determine whether the interaction is genuine and that a constructive conversation can be had privately.

Online harassment and bullying

There are also certain users who deliberately post provocative or contradictory responses just to create a reaction, with no real intention behind it apart from to cause trouble. These are informally known as 'trolls'.

There are many reasons why people behave in a negative way online. Some users have had a bad experience of a company, product or individual, resulting in them retaliating online. While some complaints are genuine there are also occasions where posts are disproportionate to the original grievance. Other aggressive posts may also come from users with certain prejudices. Hate crimes are growing in the digital space, with certain users being targeted because of their race, gender, sexuality, disability, etc.

If someone has posted something harmful or abusive, either about you or something else, it can be very tempting to respond. Even if someone is making a joke, it may not be appropriate and could be deemed harmful. A negative reaction is sometimes the only thing someone is looking for. If these are one-off comments, it is sometimes not necessary to reply. However, if someone is being abusive then there are measures that can be taken to escalate this (see "Escalating issues safely").

Case study

Joanne: *"I use social media to help promote my own business as well as to connect with customers directly. It's still my own personal account so I also talk about my family, anywhere interesting I've been or personal reflections. On a few occasions I've connected with other users who've then sent direct messages to my inbox. The conversations then shift quickly from professional networking to lewd comments about my appearance. Some of these users have their full name, job title and employer on display yet they feel it's ok to sexually harass me because we are 'online', as if it's not 'real life''*.

Online safety

Fraudulent activities

Cyber criminals may approach users by impersonating other users or companies, asking for personal data that could be used to commit an act of fraud. This could be anything from an address to bank details.

Social engineering or 'phishing' is increasing, meaning that social media users must be vigilant at all times and not share sensitive information online. It can be very difficult to trust accounts as not all users are required to be verified, including large organisations. There is no consistent method of recognising official accounts, which adds a further layer of complexity.

Users may also find their own accounts being impersonated, whether it is just a photograph or a duplicate of their actual account. In cases such as these it is important to report accounts suspected to be impersonating someone else.

Some social media accounts may also get 'hacked'. This is when someone has obtained log-in details or accessed an account illegally. It may be that the hacker wants to steal and sell the user's personal data, use the account to make spam posts or hold the account to ransom. Again, as soon as it is suspected an account has been hacked,

the user should change their password immediately (if possible) and alert the relevant security team on that social media platform.

Escalating issues safely

Protecting yourself online is very important. This could be anything from maintaining a professional reputation to positive mental health. It is just as important for users to protect themselves online as much as they would their physical selves.

While users may feel compelled to defend themselves against harmful and abusive posts, it is important they put their safety first. If things escalate without a possible resolution it is important to be able to step away and take a different course of action. While warning other users about abusive posters may seem helpful, some social media sites prohibit the use of screenshots of private conversations, meaning that the recipient of online abuse could end up with their account suspended instead. While highlighting and warning others about abuse, users make sure they are not breaching any rules themselves by revealing the personal information of others.

Some social media platforms have the option to 'mute' some users so that

their posts do not appear. If the user is persistent then most sites also have the option to 'block' the user. This prevents the user from being able to contact you on that particular platform.

In situations like these it is important to flag these issues by 'reporting' the user as posting harmful content. Most social media sites have these, as well as allowing the user to explain the reason behind the report. This will then allow the site controllers to assess whether the user has violated any user guidelines, issuing them with a warning or suspension as a result. Users can flag and report harmful content and behaviour if it is directed at them specifically or if they are concerned about the safety of another user.

All CII Members commit to upholding professional standards when they join the CII. The CII's Code of Ethics sets out principles which Members are expected to follow. Non-Members taking CII examinations or assessments are also obliged to adhere to the rules set out for those services. As the CII is committed to professionalism, misconduct is viewed very seriously because it reflects badly on the Institute and its Membership. If a CII Member breaks these rules, even on social media, there is a complaints procedure that can be followed[6].

Case study

Zach: *"So much language has become commonplace that it's part of everyday life. Take the word 'Nazi' for example. As a Jew, I know what that word means to me, but to others it just means overbearing and a stickler for the rules. "Grammar Nazi" is commonplace in speech, but having that posted online, the same day as the 75th anniversary of the liberation of Auschwitz, was just too much for me. I blocked the person who posted it who should know better anyway given their status within the profession."*

6 https://www.cii.co.uk/about-us/professional-standards/disciplinary-and-appeals/complaints-against-members/

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Healthy usage

As with many things, too much time spent on social media can have a negative impact on the mental health of the account holder. While some users may want to build their brand awareness by attracting more followers and increasing user engagement, this too can become addictive and cause low self-esteem if these personal targets are not met or comparing themselves with other apparently 'more successful' accounts.

While most businesses have competition, social media, just like any brand, sometimes presents an idealised version of reality. This should be remembered as it is not always relevant (or healthy) to be constantly compared to other users. This could also lead to 'imposter syndrome' where a user begins to significantly doubt their own abilities, concerning themselves that they may be revealed as a fraud or failure.

The line between fiction and reality on social media can be very blurred as posts might be exaggerated or filtered to create a bigger impact. While there are advertising regulations applied to social media posts[7], it can be confusing whether a user is a professional influencer or a genuine personal account if posts are not clearly marked.

Case study

Nisha: *"I 'liked' a post from my local MP questioning some statistics. Unfortunately, they said something they shouldn't have a few days later causing a bit of a press storm. But as I had 'liked' an unrelated post I was also getting attacked online for allegedly sharing the same views. Each time I logged-on there were even more attacks from people, even using my race and gender to criticise me, for something I hadn't even done. They were even calling for me to be fired from my job and be deported".*

[7]https://www.asa.org.uk/advice-online/recognising-ads-social-media.html

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Insurance products

Marketing

Reaching customers directly is one of the great benefits of social media. Whether it is responding to a query, gaining feedback through online polls or having meaningful conversations, all of this can be used to gain a better understanding of customer needs as well as strengthen a brand.

There is great potential for advertising, whether they are tailored personalised ads based on the activity of a user's account, short video clips or interactive banners, there are now more ways to reach customers. Storytelling is an ideal way to present a product or service that does not rely on the customer seeing an advert on television or in a newspaper.

Creating information pages that can detect the location of a customer will also mean that listings and company information will be relevant.

Professional liability

If an employee or senior manager damages the reputation of their employer because of their social media activity, as well as facing suspension or even termination of employment, reparation costs could also be incurred. Organisations and senior managers take out cover to protect themselves against claims of negligence caused by their actions. Similarly, an error or omission could also occur via social media.

If a social media post is inaccurate, contains libel or causes harm, this could have as bad an effect on the reputation of the company just as much as an act of professional negligence. Statements, advertising and information on social media should treated the same ways as in other forms of media. As some assume social media is for entertainment purposes only, the severity of certain actions might be underestimated. It is just as valid a platform as print and other digital media.

Multimedia liability

This new type of coverage focuses on the risks involved with digital content. In addition to reparation costs in restoring an organisation's reputation, multimedia liability can also include cyber coverage if an account was hacked and the eventual damages caused by such an incident. This could include additional communications or PR to negate any damage or breach of contract cover for promotions, endorsements and sponsorships.

Some products offer cover for intellectual property if someone has been impersonated online or had their intellectual property stolen, copied or defamed. Similarly, if a piece of information is embargoed but released early, there is also coverage available for negligent publication and the damages incurred.

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Conclusion
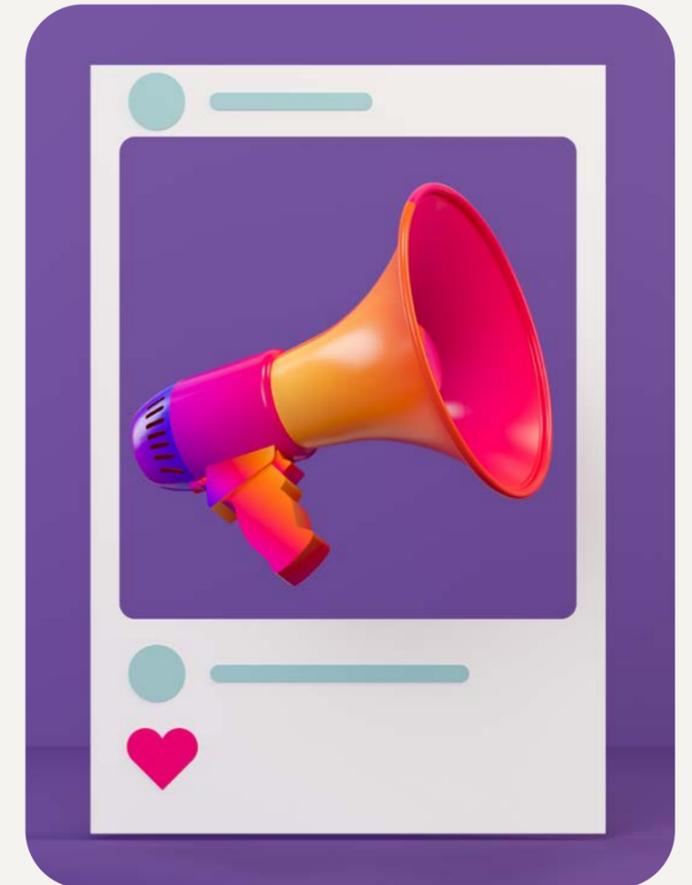
While regulation is still slow to catch up on online harms, it is largely up to individuals and organisations to be responsible for their own safety.
As with many things, social media can be a beneficial tool if used safely.

As firms are looking to expand their business, social media is being quickly adopted to research, communicate and generate leads. It can also be a great way to be seen to be doing good business if interactions and communications are visible for all to see. It creates strong brand identity and makes company values clear.

However, the safety of the user should always come first. Using social media can open a whole new world of opportunities but also places the user on an instantly exposed platform for the whole world to see. While corporate social media policies can help to navigate the purpose of a social media account, this is only beneficial in a professional capacity rather than a personal one. Users should feel able to be themselves online while remaining respectful of others.

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