

## [Using social media to be the squeaky wheel](#)

If your insurance claim is not moving forward, and/or you are being treated unfairly, one **strategy** to get your insurer's attention, in addition to filing an official complaint with the Department of Insurance, is to post a public comment about your issue on their social media.

When a [policyholder posts about a claim](#) issue or problem on a carrier's social media platforms (Facebook, Instagram, LinkedIn, Twitter), many insurance companies have a special "Standard Operating Procedure" for responding to "visible" complaints, which is different than an official complaint filed through the Department of Insurance.

The key to remember is that you are implementing a strategy to gain attention to resolve your claim. A note of caution: anything you post can and will be held against you in a court of law. Meaning, if you end up needing to file a lawsuit to resolve your claim, your public posts may end up on a big screen in front of a jury. Do not use this forum for venting, instead keep an eye on your main goal: gain attention and **resolution**.

Post facts, add emotion but no profanity or attacks. It is especially helpful to highlight very specific things from your claim facts that might also coincide with your State's fair claims handling laws, such as ***"my adjuster has ignored my 3 calls and 7 follow-up emails for 37 days straight! My roof is leaking into my child's bedroom!"***

**Where to post?** Post comments on the insurance company's Facebook, LinkedIn, Instagram, etc. page, to the most recent feed post. You are essentially using their social media presence to reach hundreds of thousands of consumers. That's why insurance companies have a "Standard Operating Procedure" for complaints posted on their pages, because of the instant reputation damage it can cause.

### **An example:**

- Policyholder posts a very visible comment as a complaint to insurance company's Facebook, LinkedIn, Instagram, etc. page, to the most recent feed post.
- Insurance company social media team responds by DM ("direct message") and publicly with a

comment for immediate damage control, saying they're sorry to hear about their issues, and to tell them more by DM and they'll have it escalated.

- From here – depending on the carrier – the insurance company may assign an adjuster with higher authority and a directive to settle.

If you do not use social media, a written complaint can be sent to the CEO of the company. Send your letter certified-return receipt to headquarters (not claims office), addressed to the CEO. Send a copy of the letter via email to the adjuster, supervisor and CEO (if you can find their email).

The policyholder will generally get a letter back from the CEO's office saying "please don't go to the media", "thank you for letting us know", etc. In some cases, the claim will be transferred to an adjuster with higher authority. If you are also filing a complaint with the Department of Insurance, include a copy of the complaint to the CEO too.

Take the time to write down what "resolved" looks like for this issue so if an adjuster with higher authority and a directive to settle your claim reaches out, you are prepared to tell them exactly what or how much you need to settle your claim and get back to your pre-loss situation.

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United Policyholders thanks volunteer Sarah Parker of [Parker Public Adjusting](#) for contributing to the information in this consumer publication.