

At first glance, what you say on Facebook should have nothing to do with your insurance policies or your rates. But the answer is more convoluted than that. Your FB actions can have an effect on your insurance rates and coverages in some circumstances.

Let me start by saying as of right now, I am unaware of any insurance company using Facebook as an underwriting tool for personal insurance policies like home insurance and auto insurance. Still, I believe that it's possible that someday this may no longer be the case. With commercial insurance, the picture is very different. Businesses want very much to attract people to their FB pages and commercial insurance underwriters will routinely study a business Facebook page to be sure that they are comfortable insuring that enterprise. So what are some of the things you should and shouldn't do or share on your personal Facebook page?

Start by understanding that Facebook is rich source of informational detail for crooks and thieves out there. I know, I know, one bad apple always spoils the fun. But you can still have a great time and just not give up the information so easily. The thieves are out there looking for the easy targets. So here are some strategies to keep you from becoming the low hanging fruit for the crooks out there.

First of all, use a very strong password. You really don't want someone guessing your password based on the information that they can see publicly on your profile. In addition, while it is ok to show your birthday, don't show the year you were born. That is just an invitation for identity thieves to go to work on you.

Take the time to study your privacy controls and try and limit as much as you can to just your friends. Restrict access to photos, birth date, family information and religious views. The more pieces of the puzzle you give out, the easier it is for someone to steal from you. Also, be careful not to post your children's names in photos as tags. If someone else does this, you should ask them to delete the tag.

This next reminder should be obvious but people break this rule all of the time. Don't post the dates you will be out of town. If you must share the pics from your recent trip, just wait until you get home to share them. If you are talking about a future trip online, be as vague as possible about the actual dates you will be gone.

Last of all, remember that your young children are perhaps the weakest firewall out there. Go over this information with them and if possible, monitor what they say and do on Facebook. I know this stuff is just common sense but I see people ignoring these issues every day.

Right now, what you say and do on your personal Facebook page is not a threat to your home insurance or auto insurance rates or protection as far as I can tell. There are rumors out there, which I cannot confirm, that indicate that life insurance companies may be trying to track applicants on Facebook to see which people should get the preferred rates and which should be charged more. However, the biggest threat to you at this time seems to be the thieves out there. Please use good common sense when you post of Facebook.

[Clinard Insurance Group](#) is an independent insurance agency located in Winston Salem, NC. We want to pull back the curtain on the insurance industry for all consumers. We want you to be an informed insurance buyer. If we can help you with your home insurance, your life insurance, your auto insurance or even your business insurance needs, please call us, toll free, at 877-687-7557.