Online reviews, real risks: A closer look at RIBO's guidance on online conduct

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On June 1, 2026, the Registered Insurance Brokers of Ontario (RIBO) released Guidance 006 – Online Conduct (Social Media and Review Manipulation) (Guidance).

This article summarizes the key expectations and practical implications for brokerages.

Scope of guidance

The Guidance confirms that brokers' **online activities are subject to the same professional standards** as their offline conduct. The Guidance applies to public-facing digital activity connected to insurance brokering, including social media posts, marketing content, and online engagement.

While the Guidance does not directly regulate purely personal use, personal content may still be considered in a disciplinary context where there is a sufficient connection to a broker's professional role.

Core expectations

RIBO emphasizes that existing code of conduct obligations apply equally online. In particular, brokers must ensure:

- Communications are **accurate, respectful, and not misleading**;
- Online advertisements are **truthful and properly identify the brokerage**;
- Social media is **not used to provide quotes, advice, or process transactions**, which should be moved to approved business channels; and
- Client information on social media is not shared **without informed consent or proper anonymization.**

Focus on online reviews

A central feature of the Guidance is the treatment of **online reviews**. RIBO cautions against misleading practices such as fake or purchased reviews, review gating, or the use of AI-generated testimonials presented as genuine.

At the same time, **brokers may ask consumers to leave reviews** and may **respond to negative reviews in a professional manner**. Brokers may also report fake or malicious reviews to platform providers.

Risk and accountability

The Guidance recognizes that social media can be an important tool for conducting business, including for advertising, education, and networking, and can enhance trust in the profession when used appropriately. However, the Guidance also notes that social media carries **professional conduct, regulatory, legal, and reputational risks** that must be carefully managed to maintain public confidence. Brokers remain responsible for all content they create, share, or endorse, as well as content generated by third parties acting on their behalf.

In addition, **principal brokers are expected to address professional social media use within their supervision frameworks**, including implementing policies, training, approval processes for advertising, and ongoing monitoring of online activity.

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Brokerages should review their policies governing social media, marketing, and online review practices to ensure alignment with the Guidance.

Ultimately, RIBO's message is clear: **online conduct is professional conduct**, and missteps in the digital space can result in real regulatory consequences.

For more information about the Guidance, please contact the authors or any of the key contacts listed below.

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