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## Negative Online Data Can Be Challenged, at a Price

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THE Web is like an elephant — it never forgets, and if let loose it can cause a lot of trouble.

I couldn't help being reminded of this when I heard about the women who had received Representative Anthony Weiner's lewd photos. Even though the women appear to have done nothing wrong, their names are likely to be forever linked to Mr. Weiner in an online search. Most people do not generate enough positive mentions to push the negative ones lower in search engine rankings.

"These are people who are collaterally damaged," said Michael Fertik, chief executive and founder of Reputation.com, which helps people control their online identities. "The blogosphere is interested in you, but three days later it's over and you're forgotten forever. But you're branded as that person."

This would not have been the case a decade or two ago, when most embarrassing incidents simply died away. Or if they did not, people could simply move elsewhere and reinvent themselves. The Web has changed that.

The Weiner episode is highly visible, of course. But the risk is out there for people involved in far less publicized incidents. About a year ago I interviewed someone for a column about real estate choices. But when I searched his name in Google, the first mention was an arrest for driving under the influence. I asked him about this, and he said he felt it had contributed to his inability to find a job for more than a year.

Then there are children graduating from high school this month and heading to college far from their parents' watchful eyes. They have the ability to both damage their own reputations and expose their parents to lawsuits if they damage other people's reputations.

The extreme example of this is Dharun Ravi, the former Rutgers University student accused of using a webcam to spy on his roommate's intimate encounter with another man. The roommate committed suicide several days later. Mr. Ravi is now facing criminal charges in the case. Whatever the outcome of the trial, Mr. Ravi's online reputation will be forever affected.

"What we see when kids do something stupid is the target of the attacks going after the parents," said Peter Piotrowski, senior vice president for claims in the private client division of Chartis.

Even though children are living at college, their primary residence is assumed to be their family home. The lawyer for the person suing can claim that the parents should have been better monitors of their children's Internet activity, Mr. Piotrowski said.

If your reputation is damaged, the economic consequences can be substantial. But there are steps people can take to alter their online reputation and protect themselves against lawsuits for defamation and libel. What follows is a discussion of the options.

**DAMAGED REPUTATION** The speed at which someone's reputation can be damaged, even with false information, makes combating defamatory remarks tough.

The college student who received Mr. Weiner's picture said that she had awakened to find her name all over the Internet. Reversing that kind of damage takes time.

"I used to say until about two to three years ago that there are a lot of things you can do to solve these problems yourself," Mr. Fertik said. "I stopped saying that. It's become so technically complicated to solve this."

Technology companies are not the only resource for cleaning up a reputation. Security and investigative firms can also help.

Christopher Falkenberg, president of Insite Security, said his firm had resorted to face-to-face meetings with people who posted damaging information as well as the search engine companies that linked to it.

Sometimes, of course, the damaging information is true, or the site refuses to remove the information. Then, firms like Reputation.com and security consultants resort to burying the information as best they can. "You hope people won't go to the third or fourth page," Mr. Falkenberg said.

Yet doing any of this costs a lot of money. Reputation.com advertises an annual membership fee of \$99, but Mr. Fertik said that costs could easily reach \$10,000 for a prominent person who wanted to make a scandal harder to discover through Internet searches. (He said Mr. Weiner was probably out of luck: "It would take a long time and more money than he has.")

For the detective work, the costs escalate quickly. Michael J. Hershman, president of the Fairfax Group, a risk and reputation management firm, said burying negative information could cost \$500 to \$1,000, but persuading search engines to expunge incorrect information could cost several thousand dollars more. Getting that information removed from aggregating Web sites like Intellius or PeopleFinder can add another couple of thousand dollars.

Costs can spike into five figures when a firm is asked to find the people responsible for the defamatory blog post or Twitter message. "If you're going to hire a firm like ours to find that person, it's hit or miss," Mr. Hershman said. "We can't guarantee success. It's not as easy as going to the search engines."

**SUED FOR DAMAGE** Then there are the costs for someone accused of damaging another person's reputation. Lawsuits for defamation and libel are expensive to defend and expensive to settle.

The singer Courtney Love, for instance, recently paid a fashion designer \$430,000 to settle a lawsuit brought after Ms. Love sent out a defamatory Twitter post about the woman's work.

High-end firms like Chubb and Chartis offer coverage against such suits in their personal injury category — as opposed to bodily injury, which almost all homeowner policies have. But if, for example, a parent or child defames someone, the costs could quickly exceed the coverage in a basic policy.

Mr. Piotrowski said Chartis recently paid out \$75,000 to cover the legal fees of a client who had forwarded an e-mail that defamed a nonpublic person in town. "She forwarded this e-mail onto her own circle of friends and it got forwarded on and on," he said. "She did nothing to modify it or put any commentary on it."

It probably would have been smarter if the woman had not forwarded the e-mail, but she was fortunate to have the insurance to cover her legal costs and more fortunate still to have the case dismissed.

Many people might not be this lucky. Jeanne Salvatore, spokeswoman for the Insurance Information Institute, said people might not know if they had coverage against defamation in their homeowner's policy. One solution is an umbrella policy that offers coverage for libel and defamation (as well as coverage above and beyond existing policies), she said.

The cost of an umbrella policy is often quite low for the amount of coverage. Kevin Desmond, personal lines manager for northern New England at Chubb, said it could be as low as \$350 a year for \$5 million of coverage.

“The threat was always when kids reached driving age, they became scary individuals,” he said. “Today, from their bedroom they have access to their world. Their parents may not really realize their kids can have an impact on them.”

(The cost of excess liability insurance increases based not on the likelihood that you will defame someone but on how many homes, boats and cars you have. Chartis said a \$5 million umbrella policy for someone with two homes, four cars and a \$1 million in coverage for underinsured drivers would be \$1,288 a year.)

Unlike the situation a generation ago, dings to people’s reputations can follow them through life. “It’s a shame that if you’re a professional person and you’ve spent your lifetime learning something, the Internet doesn’t know that about you,” Mr. Fertik said. “It just knows that you gave a quote about the cafeteria food at your college and ran a marathon.”

For some people, being known for that would be just fine.

<http://www.nytimes.com/2011/06/11/your-money/11wealth.html?pagewanted=1&r=2>