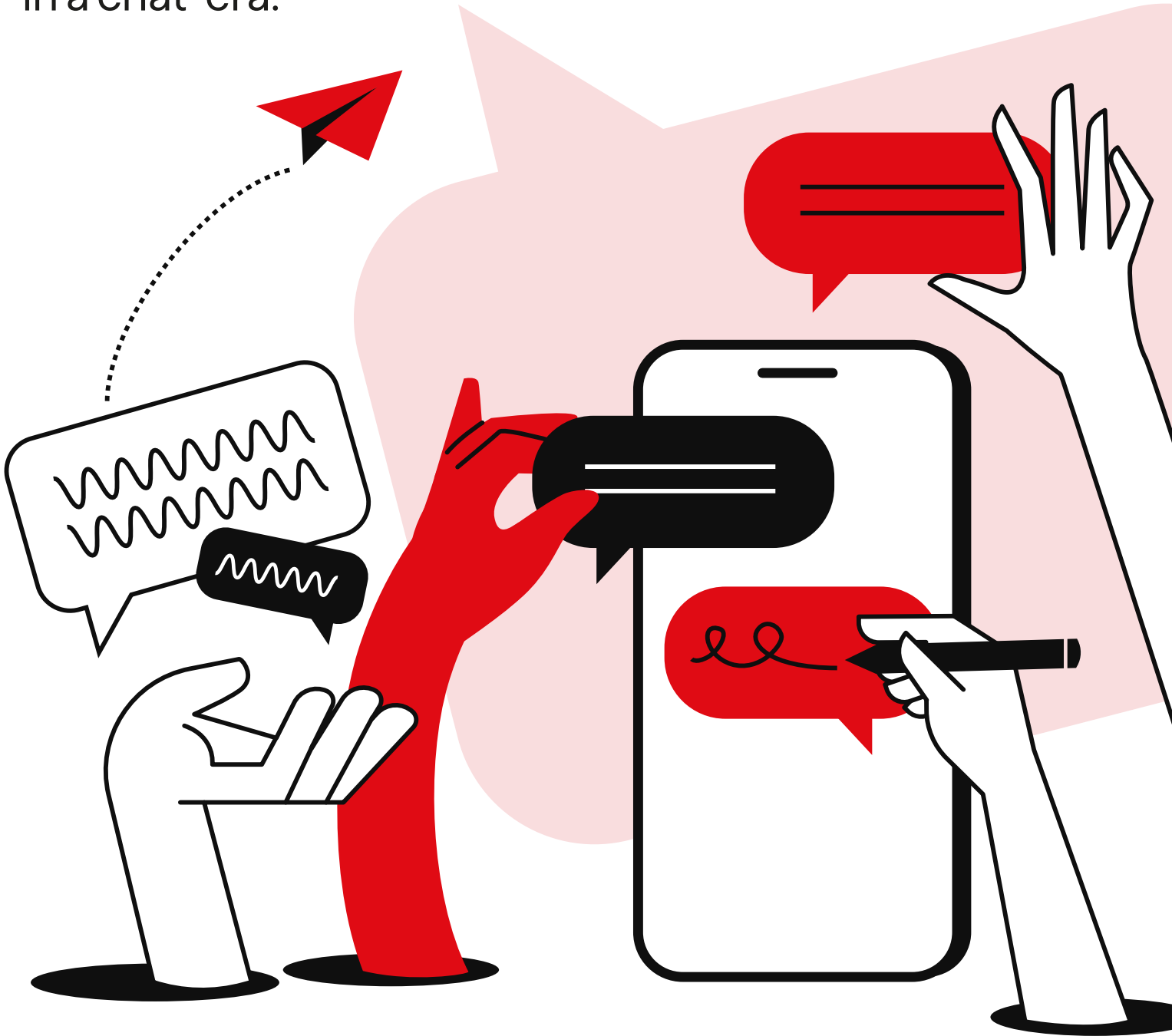


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# BLURRING THE LINES OF COMMUNICATION

The new grey areas  
of professional advice  
in a chat-era.





# IT'S PROFESSIONAL ADVICE (BUT NOT AS WE KNEW IT)



## 86%

Percentage of firms receiving client requests through informal channels every week.

**The way in which consultancy and professional services firms communicate with their clients has undergone a seismic shift. No more waiting for the thud of the morning post, businesses are now more likely to be responding to the ping of a client's WhatsApp, or the chime of a chat message.**

### **A wave of smiling emojis**

This is the rise of informal communications; a digital tsunami of apps, platforms and messaging tools that has transformed how consultancy and professional services firms do business today. In growing numbers, clients can (and do) text, instant message and exchange voice notes with their advisors when asking for advice and updates. The buttoned-up formality of letterheaded communication has been swept away on a wave of smiling emojis and blue ticks.

### **Hearts and thumbs-up**

It's a whole new and informal 'chat era' that clients love for the immediacy, accessibility and informality. In turn, consultancy and professional services businesses have embraced the benefits. Our new research shows that 86% of firms now receive advice and requests via informal communications every week – they know they need to be where their clients want them to be to have the conversation.

### **What's the catch?**

Businesses cannot be left behind but they recognise that there is a catch to using informal communications. A hastily sent text or casual WhatsApp, for example, can carry the same weight as a formal contract. In many instances, advice, support and guidance is being sought and delivered across unmonitored, personal digital spaces – creating a significant potential liability for consultancy and professional services businesses.

### **Our survey says...**

To better understand the risks and rewards of informal communication, we asked 250 owners of small- to medium-sized UK-based consultancy and professional services firms to tell us more about their messaging and texting habits.

### **The top line?**

Informal communications are firmly embedded in their day-to-day business; they are here to stay and can be invaluable in servicing clients and delivering business success. That said, there are pitfalls that every business should recognise to avoid those casual conversations turning into costly claims.



# KEY STATS

96% of consultancy and professional services businesses now use informal communication channels to talk to clients. What is driving the trend – and what are the risks?



**77%**

### Message me

77% use messaging apps like WhatsApp and Signal when communicating with their clients.



**10 hrs**

### Screen time

Ten hours per week are spent responding to client requests through informal channels.



**52%**

### Fast and furious

52% value the opportunity to respond to clients more quickly than they otherwise could.



**45%**

### Smiley face

45% say informal communication tools help win business, retain clients or increase billable hours.



**71%**

### Screen (smash and) grab

71% are concerned that informal communications could create risks for their business.



**42%**

### Always on

42% say they feel pressured to always be available or respond quickly to client requests.



**22%**

### Lost in texting translation

22% have had a message misinterpreted or taken out of context by a client.



**19%**

### Crossing a line

19% have stepped outside their authority or agreed parameters due to using informal communications.



**52%**

### What no guidelines?

52% have no formal policy or documented guidelines for informal communication.



# THE GROWING TREND OF INFORMAL COMMUNICATIONS

Messaging apps and social media DMs are now firmly embedded in day-to-day client conversations. Nearly a third (30%) of consultancy and professional services businesses receive informal client requests daily, while 86% receive them at least weekly.

## Channel hoppers

This chart shows where informal client conversations are now taking place. Messaging apps such as WhatsApp and Signal have emerged as the leading channel for client requests, with personal email and social media/direct messages (e.g. Instagram, LinkedIn and Facebook) close behind. Text messages (SMS, iMessage) and personal devices also continue to play a significant role in day-to-day client conversations.

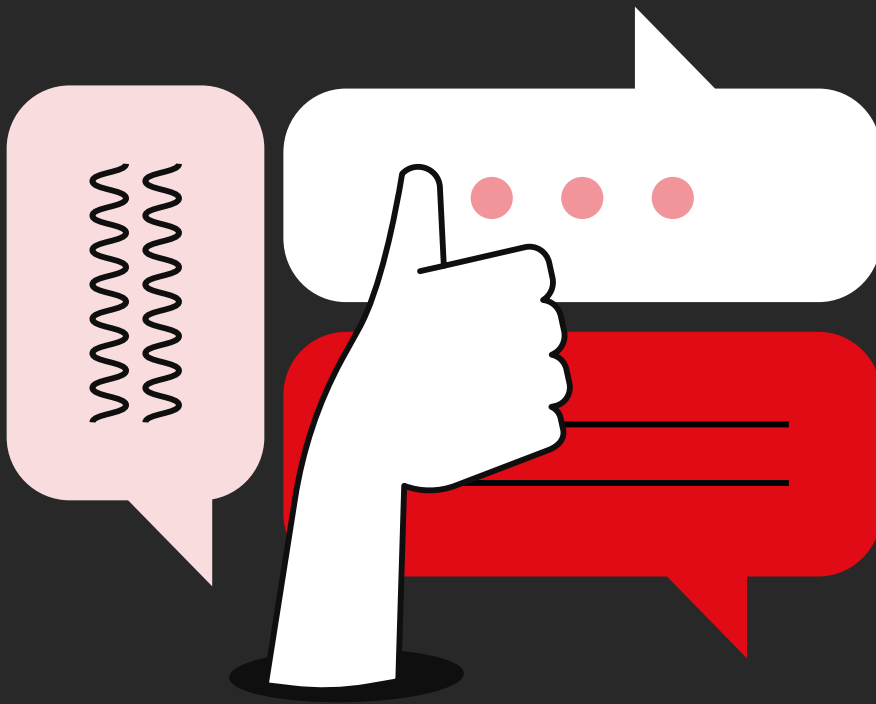
**77%**  
Messaging apps

**71%**  
Personal email

**68%**  
Social media

**62%**  
Text messages

**56%**  
Personal devices



# THE INFORMAL COMMUNICATIONS THUMBS-UP

Does the shift to informal communications get a thumbs-up or a thumbs-down for the consultancy and professional services sector? For many, it's a definite thumbs-up (or maybe even a raising hands emoji).

## The need for speed

Over half of the businesses (52%) we spoke to value the opportunity to respond to clients' queries faster than they would be able to otherwise, with 46% saying that they have been able to resolve small issues quickly through informal communications.

## An emoji is now business as usual

Just under half (45%) believe that informal communications help them to win new business, retain clients or increase billable hours, while 44% believe it's part of day-to-day business for successful companies.

Meeting clients where they are is now business as usual; being accessible on their terms is simply part of delivering a good service.

## Your consultant has not left the group

Individuals can't hide away from using informal communications either, with 36% recognising that their use is required for career progression.

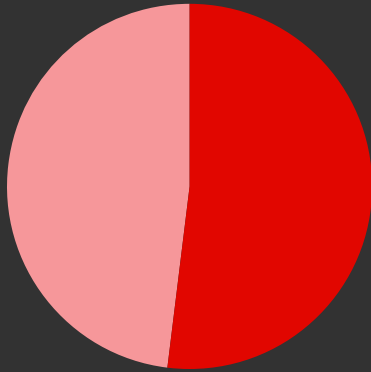


**Why businesses are leaning in**

For many in the consultancy and professional services sector, informal communications are no longer a nice-to-have. Faster responses, closer client relationships and commercial benefits are driving widespread adoption. Many firms now see informal communications as part of delivering a more responsive client experience. Here's what the people and businesses we surveyed had to say about life in the chat era.

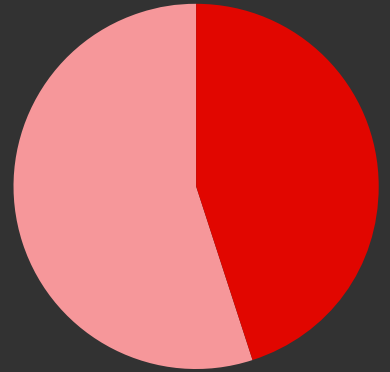
**52%**

"Allows me to respond to clients faster and deal with issues more quickly."



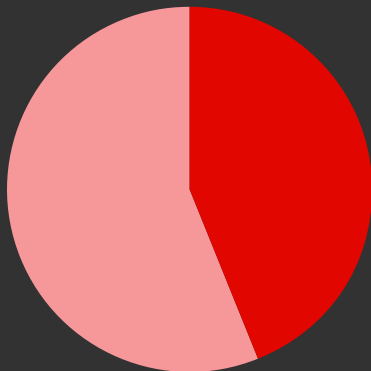
**45%**

"Helps to win new business, retain clients or increase billable hours."



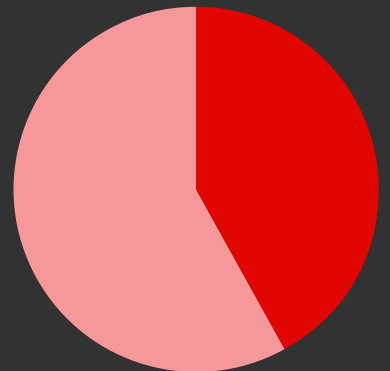
**44%**

"It's part of the day-to-day business for all successful companies."



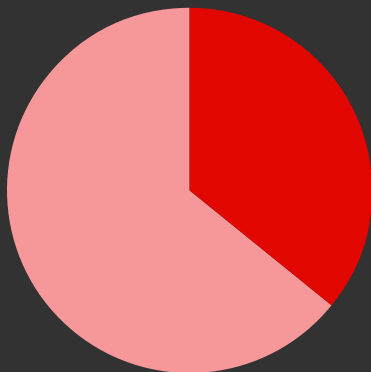
**42%**

"Leads to better outcomes for clients and advisors."



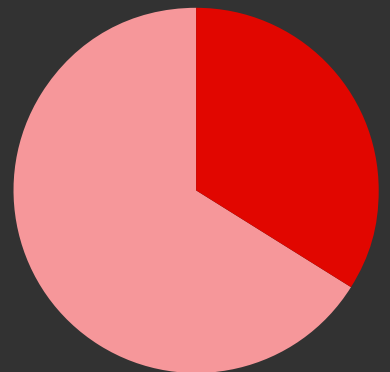
**36%**

"A requirement for career progression and meeting client expectations."



**34%**

"Particularly prevalent amongst younger members of staff."





# THE INFORMAL COMMUNICATIONS THUMBS-DOWN

Whilst informal communications are increasingly part of day-to-day business, they also introduce risks that can be overlooked. What feels like a casual comment or an acknowledging emoji response can easily be interpreted as formal professional advice.



## 42%

Percentage of business owners saying that they feel pressure to always be available.

### Uncomfortable messengers

It's a concern that hasn't gone unnoticed by 71% of the business owners questioned, with 59% agreeing that they sometimes feel uncomfortable exchanging informal messages with a client about an important issue.

### Screenshot (in the foot)

Among the list of risks highlighted, 27% said they needed to retroactively document an informal exchange. 23% said the shareability of informal communications has also led to a message being shared beyond its intended audience; not difficult given how easy it is to forward a screenshot, email or text to the wrong person.

### Blurring business boundaries

Does the informal nature of informal communications encourage employees to overstep their authority? According to nearly a fifth (19%) of consultancy and professional services businesses that have seen employees give advice they may not be authorised to provide, yes, it does. Similarly, 32% have also seen ad-hoc guidance given to clients outside of the agreed scope of services, which may lead to future problems.

### Record keeping lapses

A lack of clear documentation or record keeping (33%), and the provision of less comprehensive answers (30%), are also concerns and could add to future legal woes.

### Crossed wires

In addition, 23% of businesses questioned have seen contradictory advice provided to a client across multiple channels, while 22% have had an informal message either misinterpreted or taken out of context.

### Extra channels, extra work

From a productivity perspective, 30% of consultancy and professional services businesses say that informal communications simply create more work to be documented later, while over a fifth (22%) believe that they contribute to overwork or burnout.

### Always on

There is also an increased risk of digital presenteeism, with 42% of business owners saying that they feel pressure to always be available or respond quickly. And whilst informal communication is helpful for winning and retaining clients, 37% say it leads to additional working hours that they cannot bill for.



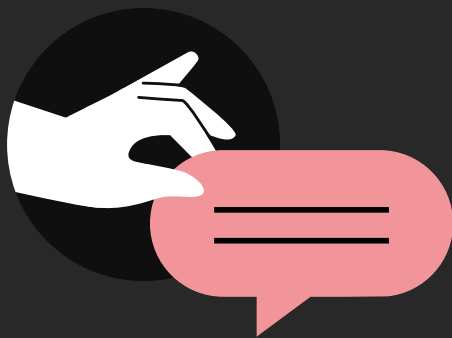
### Management consultants

#### High stakes advice, delivered fast

A partner receives a 9pm voice note from a long-standing client about an urgent change in project direction. Keen to maintain momentum, the partner replies with a thumbs-up emoji and a suggestion to “run with it”.

What felt like a breakthrough later becomes a problem. The revised approach added weeks of work, but the original scope was never formally updated. The friendly tone masked a significant, uncontracted change in deliverables – and the voice note becomes evidence.

It’s the kind of rapid exchange that has become routine for management consultants, who spend over ten hours a week communicating with clients through informal channels.



### Accountants

#### Clarity lost in shorthand

A client sends a message asking for “a quick sense check” on a tax treatment before submitting their figures. The accountant sends a brief reply assuming background knowledge, and plans to follow-up properly later.

The client immediately forwards the message to their finance team as confirmation. Months later, when the advice is challenged, the short reply is taken out of context, without the caveats that would normally appear in a formal email or letter.

Accountancy firms are among the most frequent users of informal communication tools such as WhatsApp and text, with 99% receiving requests at least weekly.



### Recruitment and HR consultants

#### For your eyes only

A client asks for a quick opinion via WhatsApp on a candidate for a new role and the recruitment consultant replies with a short message and a laughing emoji.

Someone in the group inadvertently forwards the response to a third-party, who knows the candidate, and the message finds its way back to them. What was intended as a private exchange now looks unprofessional – and the candidate threatens to sue.

This highlights how easily informal exchanges can spread beyond their intended audience, with 44% of recruitment and human resources consultants saying they have experienced messages being shared via screenshots or forwarding.

# MIXED MESSAGES

Communication breakdowns can happen quickly once conversations move beyond formal channels. As these examples show, casual exchanges can blur professional boundaries, and lead to unintended consequences.



# ACCEPTABLE USE POLICY (#STAYSAFE)

## Six practical steps businesses can take

There's no one-size-fits-all approach to informal communications. What works for one firm, or even one team, may not work for another. But doing nothing isn't a neutral choice. As informal messaging becomes embedded in day-to-day client relationships, those getting it right are putting simple, practical guardrails in place.

### Set a simple channel matrix

Be clear about what can stay informal (e.g. scheduling, progress updates, quick clarifications) and what must move to a formal channel (e.g. recommendations, decisions, approvals).



### Close the loop with a recap

After any material exchange on chat, send a short follow-up summary and log it in your client record: "here's what we agreed." This turns fuzzy threads into clear decisions.



### Keep the receipts

Don't rely on personal devices as the only record. Use a consistent way to log key decisions and advice, e.g. CRM notes, secure messaging, or tools that bring informal threads into your record-keeping process.



### Give people the words

Provide short, pre-approved snippets staff can drop into chats when something needs formal confirmation e.g. a one-line disclaimer that it's an initial view pending formal sign-off.



### Train for real life

Move beyond generic policies: run short workshops using 'quick one' scenarios so staff practise spotting advisory creep, escalating appropriately, and moving casual exchanges into a formal channel.



### Tailor by risk

Apply stricter escalation and logging rules for higher-risk, complex or regulated work; allow more flexibility for low-risk admin and coordination, and revisit the approach as client relationships and projects evolve.





## Blurring the lines of communication

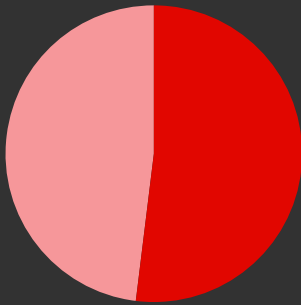
Acceptable use policy (#staysafe)

### What firms have in place today

Over half of the businesses we surveyed have no formal documented policy or guidance in place, while many others rely on unwritten norms or informal expectations between colleagues.

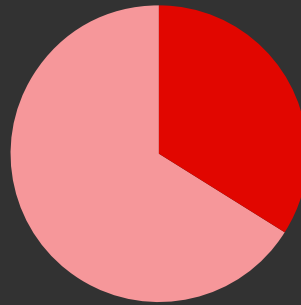
**52%**

No documented guidelines.



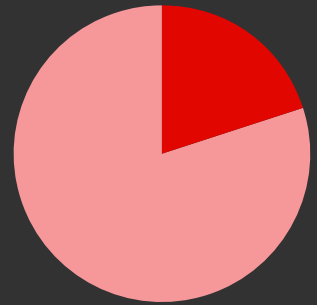
**34%**

Relies on unwritten norms.



**18%**

No guidance at all.



### Keeping the chat on track

Businesses recognise the benefits of informal communications, but many also believe clearer policies, training and better systems would help reduce the risks.

**45%**

Clearer client expectations

**41%**

System integration (e.g. record keeping)

**39%**

Training

**38%**

Clearer policies

**38%**

Secure dedicated platform

**29%**

Templates and disclaimers



# PROTECTING YOUR BUSINESS, WHATEVER THE CHANNEL

For consultancy and professional services businesses, informal communications are now part of day-to-day client relationships. The challenge is making sure casual conversations don't create formal problems later on.



## The conversational shift

Informal communications have gone from a convenience to business as usual and, for most firms, stepping away from the conversation simply isn't realistic. Clients expect quick, conversational responses, which is not a problem for firms in this sector, which are often early adopters of new ways of working.

But what feels like a casual comment in answer to a client's query can quickly become formal, actionable advice once written down, forwarded or taken out of context – however informally the advice has been given.

## Who said what?

While the underlying risk isn't new – miscommunication has always been a potential issue – the permanence and speed of informal communications increase the exposure, making misinterpretation, advisory creep, inconsistency and weakened audit trails more likely.

The answer isn't to avoid informal communications channels, but to use them with clear guidelines and boundaries. Professional indemnity insurance can help protect your business if a client claims you've made a mistake, been negligent in relation to your business activities, or offered poor advice, regardless of the channel.

## When the story gets fuzzy

The challenge is that informal exchanges can sometimes blur what was agreed, what sat within scope, and who said what. If boundaries aren't clear, it can take longer to piece together the facts, lead to more back-and-forth with clients, and make issues harder to resolve quickly.

So, the biggest risk for consultancy and professional services businesses isn't a lack of insurance cover – it's unnecessary friction: weaker records, blurred accountability and misunderstandings that could have been avoided.

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**Methodology**

The Hiscox Professional Services Survey was conducted by Wakefield Research among 250 owners of UK professional services firms with between one and 20 employees and annual revenues of up to £5 million, between 10 April and 22 April 2026, using an email invitation and an online survey.

