



**Ascend Broking Group**

Business Insurance Solutions

# PROVIDING WORK BALANCE

## Making Positivity Our Policy



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This year has largely been swallowed up by COVID-19.

Ascend Broking Group are here to help clients – by providing access to leading resources and risk management advice, along with access to your team and leading insurance markets during these difficult times.

Now, we have put together the enclosed document to help you in an emotional, psychological and well-being way, offering our tips, inspiration, ways to stay positive and strategies to keep your mental health strong.

Please read on and take on board what may help you, in the weeks or months to come.

“ Impossible is just a big word thrown around by small men who find it easier to live in the world they’ve been given than to explore the power they have to change it. Impossible is not a fact. It’s an opinion. Impossible is not a declaration. It’s a dare. Impossible is potential. Impossible is temporary. Impossible is nothing. ”

(Muhammed Ali)







“ Sometimes good things fall apart so that better things can fall together.”

(Marilyn Monroe)

# 10 steps to greater positivity

- good practice tips / generally accepted techniques

**1** Stay away from negative sources of information (and people) as much as possible.

**2** Look for the silver lining in every situation.

**3** Find peers who understand your situation and who approach it with positivity.

**4** Don't dwell on the past and what could have been. Park it and focus on the 'now' and what will be.

**5** Be grateful for what you have in life and scribble down what it is you are grateful for, so you can reference it every day.

**6** Keep a 'positivity log'. Jot down the good things that happen in the course of a day and refer back to these at the end of the week.

**7** Refuse to give in to self-doubt. You have got to where you are because you are good at what you do, not because of luck.

**8** Sift through negative thoughts you have about yourself and write them down – that's important. Then tag them as either fact or fiction. Work on any facts. Remove the fiction from your head. Don't lose perspective.

**9** Do something outside your comfort zone – such as selling a policy in a different sector or cold-calling to try to gain a new client - and make a mental note of how it makes you feel when you succeed.

**10** Try to do something each day that will help someone else and write down what it was that you did.

“Positive anything is better than negative nothing.”

(Elbert Hubbard)



**Did you know pessimism is bad for your health?**

According to the University of Colorado and Yale University, it is associated with a weaker immune system and response to tumours and infections.<sup>1</sup>

# Have a Good Morning!

Getting off to a good start to the day is known to help boost your positivity and lift mood. From there, you can build on that positivity throughout the day. Maybe you could read inspiring quotations? Perhaps you could listen to a useful or inspiring podcast? Even the food you eat can make you feel better.

## Sleep

You cannot run a business if you are continually depleting your resources – and by that we mean your health, as well as your assets. Sleep helps the mind to focus and delivers wellbeing. If we don't get enough sleep, the mind can easily go haywire. Most healthy adults need 7 to 9 hours sleep per night, so if you are not getting that, you are most likely not performing at your best.

It's not just a case of not being as alert. Insufficient sleep, affects your productivity, creativity and emotional wellbeing, but can also adversely impact on both the brain and the heart and reduce your capacity to tackle infections. Lack of sleep can also lead to unwelcome weight gain and greatly affect your capacity to cope with obstacles and daily stresses.

## Be Intentional!

You should be intentional about being positive, engineering positivity and making it a daily goal to adopt a positive mindset. Adopt the 'Pollyanna Principle' and find good in everything, as an irrepressible optimist, rather than entering an ongoing cycle of negativity.

## Diet

A good diet is not just about managing weight but also about achieving better positivity. In 2017, a study by Anika Knüppel and colleagues found that those who ate the most sugar were 23% more likely to develop depression and anxiety<sup>2</sup>. Other research is continually showing that our diet affects our mental health.

Adopting the Mediterranean Diet is one way to try to improve your positivity. 166 people with clinical depression took part in a 2017 study, in which they ate wholegrains, legumes, fatty fish, lots of fruit and vegetables, olive oil, raw nuts and sweets and wine in moderation. After 12 weeks, their level of depression had been lowered<sup>3</sup>.

Studies have shown that eating protein-rich foods can help boost your alertness, whilst carbohydrates can increase serotonin, which has a calming effect on the mind.

The good news is that dark chocolate is also considered good for alertness and mental skills – when eaten in moderation!

**Why?** Well, did you know that a study by Martin Seligman, which focused on insurance sales people, found that optimistic sales people **sold 37% more policies** than pessimists?



# Make Your Language Work for You!

Nurturing positivity means developing an optimistic mindset and, to do that, we need to watch the words we use and switch our thinking...

If you find yourself having a thought that includes words on the banned list, write the thought down and then try to change the negatives into positives. For instance, change "I can't see it working" to, "This could work and I will not know unless I try."

You can do the same with thoughts beyond the list.


## Swap out these words and phrases to a more positive vocabulary!

I can't	→	I can	It's too difficult to	→	I'll find a solution
I won't	→	I will	I doubt that	→	I can evolve
It's a big problem	→	I'll try	It's too tough	→	This won't beat me
I'm too nervous to	→	I'm going to	I don't see the point	→	I'm grateful for
I could never	→	I can succeed at this	I'm not good enough	→	I am good enough to
I am useless at	→	Thinking ahead	I will fail	→	I believe
I'm too afraid to	→	I'll do my best to	I can't see it working	→	Obstacles are there to be hurdled
If only	→	Manageable	Why always me?	→	It's an opportunity
It's nonsense	→	Perfectly possible	It's all their fault	→	I'm confident that
It's not easy enough	→	Time to give it a go	It's a risk	→	I'll really try

# The Sporting Analogy

How many times have you watched a sports team line up and criticised the manager for being too negative in their approach to the game?

Business is the same. If you “park the bus”, you will stay in the lay-by as others speed off towards their goals. Be pro-active in your approach, stay in the game with positive thinking and you will be fitter and stronger once bad times pass by.



**Work hard,  
dream big,  
stay positive**

“In most scenarios, it isn’t the man on the ball who decides where the ball goes, but players without the ball. Their running actions determine the next pass.”

(Johan Cruyff)

“When there is effort, attitude and desire, nothing is impossible.”

(Lionel Messi)

“Your attitude, not your aptitude, will determine your altitude.”

(Zig Zigler)

# The Teapot Technique

When you are under stress and wondering where your next premium is coming from, meditation can be a way to escape the pressures.

Experts say that meditating for just seven minutes a day can improve your mood, decrease stress and improve sleep. For many of us, however, sitting cross-legged and uttering a mantra is beyond the comfort zone. That is why some experts recommend the teapot exercise<sup>5</sup>, which is extremely simple to fit into any day's schedule.

The technique is all concentrating on every stage of tea-making process with every bit of your mind, whilst breathing calmly and slowly. It is all about 'mindfulness'. Listen to the sounds, watch the bubbles boil, focus on the steam, take in the aroma, savour the taste. So easy to do!

## Other ways to escape the worry wheels:

- ✓ Savour the aroma of coffee whilst it percolates
- ✓ Tune in to the feel of water from the shower
- ✓ Eat a few pieces of dark chocolate very slowly, as you release the flavour in your mouth



**“Drink it slowly and reverently as if it is the axis on which the earth revolves, slowly, evenly, without rushing towards the future. Live the actual moment. Only this moment is life.”**

(Vietnamese Zen teacher, Thich Nhat Han)



# What a Wonderful World

Whatever our level of freedom of movement, we can still take enjoyment and pleasure from things that can lift our mood, if we let them into our minds. Taking on board the simple things that fill our day, can help motivate us to be positive and pro-active. Here are some hints to focus on:

- the world through your window
- picking out different shades of green in the garden
- the clouds
- the scent of freshly mowed grass
- the birdsong in the garden and the birds you spot
- the 'thank you notes' that land in your inbox
- the acts of kindness that you read and hear about
- poetry that can inspire you
- uplifting music and lyrics
- fragrances such as sandalwood, geranium and vanilla that are mood lifters
- the zing of citrus fruit

# Create a Playlist

If you are a music lover, creating your own playlist of uplifting songs can be a great way to enhance your mood and positivity. As well as, ‘What A Wonderful World’, here are some other suggestions.

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The supposedly 10 most uplifting songs in the world, have been scientifically identified to a formula created by Jolij, commissioned by UK electronics brand Alba<sup>7</sup>. These are:

- |   |
|---|
| Don’t Stop Me Now – Queen                   |
| Dancing Queen – ABBA                        |
| Good Vibrations – The Beach Boys            |
| Uptown Girl – Billy Joel                    |
| Eye of the Tiger – Survivor                 |
| I’m a Believer – The Monkees                |
| Girls Just Wanna Have Fun – Cyndi Lauper    |
| Livin’ On a Prayer – Bon Jovi               |
| I Will Survive – Gloria Gaynor              |
| Walking on Sunshine – Katrina and the Waves |
| Oh My Goodness with Aled Jones              |

If you are not into music so much but would listen to an inspiring podcast, some suggestions are:

- |   |
|---|
| The Happiness Lab by Dr Laurie Santos, founder of the happiness course at Yale University |
| 10% Happier by Dan Harris   |
| The Moth – based on people’s true, heart-warming or heart-breaking experiences            |
| Happier with Gretchen Rubin   |
| How to Fail with Elizabeth Day  |
| Oprah’s Super Soul Conversations  |
| Oh My Goodness with Aled Jones  |



# How to Show Empathy

The start of 2020 saw many of us suffer, in some way or other. You yourself, or people you know, perhaps lost loved ones. Your business was probably affected and your mental health under strain. But the same is true of your clients.

When people get through times in which they felt vulnerable, they tend to remember those who were there for them and showed empathy. Your clients may well stay loyal to you, because of the way you have helped them through their darkest hours and because of the kind and meaningful words you used. Here are some tips on how to empathise without having to resort to clichés that are typically impersonal and of little emotional use to the person needing support.

**1**

Validate your client's pain by expressing how sorry you are to hear about their situation or agreeing that it sounds challenging.

**2**

Even if their news brings bad news to your door, do not show hurt or anger at their business decisions. How you handle things now may well determine whether they return to you in the future. Don't guilt-trip them.

**3**

Thank your client for honestly sharing their situation with you, so that you could understand it better.

**4**

Possibly help them by pointing to a similar situation that happened in your life, explaining how you dealt with it.

**5**

Listen to your client's words and do not butt in or give the impression you are too busy to hear what they have to say whilst they are speaking. Don't take that call on the other line whilst they are mid-flow!

**6**

Engage with what they are telling you about their situation by asking questions that enable them to unburden themselves more.

**7**

Motivate your client by giving them encouragement, whether you tell them you know they are strong enough to cope, talented enough to get through it or skilled enough to diversify.

**8**

Highlight that you will be there for them whenever they need future support.

**9**

Thank them for their past custom and tell them that you hope things work out for them and that they can turn things around soon.

**10**

Invite them to keep in touch and let you know if there is anything you can do.

**Remember**

Remember, contracts are temporary but relationships can be ongoing. Give clients a reason to return by showing empathy, rather than a reason to look elsewhere because you have proved you never understood their business.



# Imposter Syndrome

A study by Access Commercial Finance, conducted in April 2019, found that two-thirds of women in the UK and 56% of men had experienced 'imposter syndrome' in the previous 12 months<sup>8</sup>. You may well be one of the people suffering from this syndrome at times. If you are, it could hold you back from protecting your business and finding new clients and revenue streams.

Imposter syndrome is an internal voice inside an individual's head, which tells them that they should not have reached the position they have, or had the success they have enjoyed, because they are not actually good enough at what they do to have deserved success. Instead, the individual with imposter syndrome puts their success down to chance, or good fortune, or the grace of God. It can be a truly debilitating condition.

## Who suffers from Imposter Syndrome?

The syndrome is often suffered by perfectionists and high achievers. It is typically experienced by those who are crushed by even constructive criticism. To suffer imposter syndrome is to live in constant fear of "being found out."

With the current business climate, feelings like this are likely to be more prominent, so what can be done to tackle these thoughts? Here are some ideas.

1. Talk about your feelings.
2. Understand what triggers the negative thought patterns behind imposter syndrome.
3. Recognise that nobody can be perfect 100% of the time and don't beat yourself up when you make mistakes.
4. View mistakes as constructive ways to learn.
5. Set reasonable expectations of yourself.
6. Embrace learning and growth opportunities – you are never too old to learn!
7. Be fully prepared before you embark on something new.
8. Have more confidence in your own ability.
9. Note down all of your achievements, so you can refer back to what is fact, not fiction.
10. Talk back to the voice in your head, counteracting negative comments with positive ones.
11. Tell yourself many successful people suffered many failures on the way.
12. Become part of a supportive network, which can support you when necessary.



## Did you know that...

Walt Disney's first cartoon company failed and he had 300 rejections from financiers for his vision of Mickey Mouse?

J K Rowling's original Harry Potter pitch was rejected 12 times.

Steve Jobs was fired by Apple, before using that experience to return as its CEO.

Harrison Ford was told he didn't have what it took to be a star.

These, and many more people, listened and learned from the experience, moved on with positivity and eventually succeeded.

# Keep Off the Social

Studies have shown that FOMO – the Fear of Missing Out – which is fostered by excessive social media use, can have negative impacts on our mental health.

Anxiety and lower life satisfaction are also sometimes byproducts of always being online at social media channels. Much of the commentary on social media, especially in difficult times, can lower our mood and resilience, making coping mechanisms hard to trigger. Staying 'off-line' can be highly beneficial.

Whilst #BeKind may trend as a hashtag at times, the backlash over innocent comments posted on social media can be very hurtful, even though the people leaving them would never consider themselves 'trolls'.

Rising above things can also be difficult and you may wish to vent your feelings but it isn't really advisable. Keep the motto "Never Twitter Bitter" in mind, whichever channel you are using.

Remember also that the insurance industry can be responsible for creating that sort of bitterness that can be vented on social media, especially when people have suffered a huge loss and find their policy will not pay out. It may not be advisable to be posting pictures of your latest car or holiday, when the public mood is antiinsurance.

Like many things, social media is OK in moderation but don't over-do it. Go 'off-grid' on a regular basis and achieve a balance between the real world and the virtual world.







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## Would you like to know more?

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