



The Quitter, Camper, or Climber... Which One Are You?

By: F. Scott Addis, CPCU, CRA, CBWA

From the moment your alarm clock goes off in the morning until you drift off to sleep at night, you will face dozens of adversities, ranging from petty annoyances to major setbacks. According to Paul Stoltz, president and CEO of Peak Learning, Inc. and author of the *Adversity Quotient*, “the realities of today’s entrepreneurial, high-velocity economy demand greater speed, capacity, and capabilities. And everyone faces adversity. The difference is how people handle it.”

Stoltz, an avid mountain climber and expert on human resilience divides the workplace into three groups of people:

Quitters: The Quitters are often bitter and resentful and the loudest whiners. They retired 20 years ago but never told anyone.

Campers: The Campers have worked hard to find a safe plateau in life. They would say that they have been aiming for this spot all their lives and now they can finally camp. The good news is that inside every camper is a climber!

Climbers: Climbers never stop learning and growing. Climbers are relentless in their pursuit of their lifetime goals. They inspire others to see their full potential. They have purpose and passion in what they do regardless of their job or spot in life.

Stoltz's research shows that 90 percent of today's workers are campers – those who have settled into a safe, shady spot on their career path. Unlike the quitter, the camper still has a flame burning inside. And with a meaningful cause supported by a future vision of success, the camper will climb once again.

No matter how high your IQ (your brain) or how strong your EQ (capacity to manage your emotions), it is your AQ that impacts your drive and motivation. So, what is AQ and why is it so meaningful to you? AQ stands for "adversity quotient" – your ability to endure setbacks and keep believing that you can improve challenging situations. To thrive in the business of insurance and risk management, you must have a high AQ and be a climber. You must demonstrate relentlessness in your life. You must have a cause...a purpose and passion that drives you. And you must have a vision to take you to the next level of success.

Discoveries Needed to Climb

In today's fast-paced business environment, you will continue to be confronted with adversities through which you lose control over potential outcomes. Unfortunately, this is a fact of life. That being said, I would like to suggest three discoveries to enable you to climb past these challenges:

Discover your natural strengths and focus on your Unique Ability. Are you aware of your natural strengths? Your Unique Ability? If so, are you harnessing this talent in synergistic ways to maximize your performance?

Every person who has ever lived has a Unique Ability, though most people are not conscious of it. Because of this lack of awareness, you may not have experienced the infinite rewards that come from being able to harness and develop your natural talents and pursue your passions wholeheartedly. The more you are able to recognize your Unique Ability and shape your life around it, the more freedom, success and happiness you will experience. Your Unique Ability has four characteristics:

1. A superior ability that other people notice and value
2. Love doing it and want to do it as much as possible
3. Energizing for you and others around you
4. You keep getting better, never running out of possibilities for further improvement

Most individuals are not able to identify their Unique Ability, let alone concentrate on it, because they are trapped by childhood training. We learn at a young age that the secret to success in life is working on our weaknesses. Unfortunately, it is the focus on weaknesses that results in a sense of deficiency, failure, and guilt. As a result, our lives are filled with frustration, wasted

potential, and missed opportunity. Letting go of these “lack of abilities” to focus on the things you love is a secret to maximizing your performance.

I would like to suggest a three-step process to help you discover your Unique Ability:

1. **Unique Ability Question:** Begin by asking yourself what activities give you energy, purpose, and passion? You may also wish to consider asking other people who know you the same question.
2. **Unique Ability Habits:** These are the things that you do automatically to produce your best results. You develop these habits over the course of your lifetime. Begin by listing the habits. Pick the ones that reflect your core values.
3. **Unique Ability Statement:** Consider expressing your Unique Ability in one sentence. Begin with words such as “My Unique Ability is characterized by my superior ability to”

Discover Your WHY...Your Cause, Purpose, and Beliefs

Today’s consumers want and need to know WHY. WHY you? WHY your organization? WHY you do what you do? It is a given that your customers know WHAT and HOW do you what you do. That being said, it is your value and beliefs, not just the quality of your products and services, that create deep, long-lasting connections.

Very few people and organizations are able to articulate WHY they do what they do. Why? Because they don’t take the time to discover it. They are too busy working on the HOW to justify the WHAT. It is a shame because people notice the WHY and are drawn to it. In today’s commoditized marketplace, individuals and organizations are using tangible features and benefits to build a rational argument for HOW their product, service, or solution is better than another. These well-intentioned professionals and firms are trying to sell WHAT they do, but they are missing the mark as consumers are motivated by WHY they do it. When communicating from the inside out, the WHY is offered as the reason to buy, and the WHAT and the HOW serve as proof of that belief.

What is your cause in the business of insurance and risk management? What gives you meaning in your work? What inspires you to act? What is the reason you get out of bed every morning?

If you think it is centered on the breadth, efficiency, or competitiveness of the insurance transaction, you are short-changing yourself and stripping the motivation you need to move to a higher level of success.

As you know, there is a perception issue in our industry. The typical consumer does not view the insurance or risk management professional in the same light as the physician, accountant, or attorney. Our examination of Sinek’s Golden Circle gives us the answer. As an industry, we are consumed by the WHAT and the HOW. And we spend countless hours packaging and delivering them. It is because of WHAT and HOW that we exist. Right? Wrong!

Today's consumers remain bored and uninspired by our deliverables as we communicate and act from the outside in. Even worse, many express skepticism and cynicism over our efforts. The time has come to answer the WHY, and live each day from the inside out. So, where do you being? It starts by asking yourself, "what is my cause, mission, purpose, and belief?"

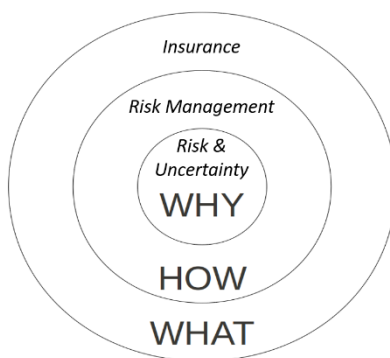
To help you, I suggest that you study the definition of four words: uncertainty, risk, risk management, and insurance.

Uncertainty: The state of being uncertain that causes doubt, apprehension, and fear.

Risk: Someone or something of value that is exposed to danger, harm, or loss.

Risk Management: The process of managing doubt, apprehension, fear, danger, harm, or loss.

Insurance: The transfer of uncertainties and risk to a third party.



I suggest that your WHY is risk and uncertainties supported by a process to strategically deal with them. So, what, then, is the insurance transaction? It is simply WHAT you do...the product, service, or function. Remember that consumers know WHAT you do and HOW you do it. Your WHY will separate you from the pack.

As you discover your WHY, you will gain enhanced clarity, purpose, and passion. And you will notice that your clients, prospects, centers of influence, and colleagues react differently to you.

Discover Your Future Visions and Goals

Your ability to create visions and set goals is essential to your personal and professional lives. Visions allow you to see yourself at some point in the future, while goals offer a road map to reach these visions. There is nothing more rewarding than having visions, setting goals to reach these visions, and focusing in as the visions become reality.

Goal-setting is a powerful process of becoming clear about your ideal future, designing an action plan to get you there, launching into action and persisting until you reach your destination. The key to goal-setting is your ability to turn this vision into reality.

The art of goal-setting is understood and appreciated by top athletes, entertainers and successful people in all walks of life. A person who learns how to set goals lives each day with a sense of clarity, confidence, purpose and passion.

The art of goal-setting will enable you to:

1. Decide what is important in your life.
2. Determine what you want to achieve.
3. Separate what is important from what is irrelevant.
4. Be motivated.
5. Facilitate your ability to benchmark progress.
6. Gain self-confidence as your goals become reality.

Think of goal-setting as your navigation system. Goal-setting allows you to identify what is important in your life and turn your thoughts and ideas into specific, actionable, and measureable goals. Importantly, your goals will protect you from becoming distracted by other people's agendas and expectations. In designing your goal-setting navigation system and charting your own course, you will have control over your destination.

A common acronym for setting goals is **SMART**. The **S** stands for Specific. **M** is for measureable. **A** stands for achievable. **R** is for realistic. **T** stands for time-bound. Think of a goal as a dream with a timeline. Every goal needs a target date for completion.

If you do design **SMART** goals, do not lose sight of your "big picture" goals – your future vision. **SMART** goals can help you climb the ladder of success step-by step, only to find that it may be leaning on the wrong wall.

You may want to take the following quote by Harold V. Melchert on your climb:

Live your life each day as you would climb a mountain. An occasional glance toward the summit keeps the goal in mind, but many beautiful scenes are to be observed from each new vantage point. Climb slowly, steadily, enjoying each passing moment; and the view from the summit will serve as a fitting climax for the journey."

About the Author

Scott Addis, CPCU, CRA, CBWA is the CEO of Beyond Insurance and is recognized as an industry leader having been named a Philadelphia finalist for *Inc. Magazine's* "Entrepreneur of the Year" award as well as one of the "25 Most Innovative Agents in America." Beyond Insurance is a consulting firm that offers leadership training, cultural transformation, and talent and tactical development for enlightened professionals who are looking to take their practice to the next level. Since 2007, the proven and repeatable processes of Beyond Insurance have transformed individuals and organizations as measured by enhanced organic growth, productivity, profitability, and value in the marketplace.