



Self Confidence...

Your Most Important Life Skill

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

From the quiet analytical physician to the superstar professional athlete to the composed musician, self-confident people have qualities everyone admires.

Self-confidence is an attitude that is characterized by a positive belief that you can take control of your life and of your plans. It is a belief in your abilities. Confidence is the state of being certain that a chosen course of action is the most effective given the circumstances. People who are self-confident are those who acknowledge their capacity to do something and then proceed to do these things. They do not rely on the approval of other people in order to affirm their existence. It is enough that they know they have the capacity and the potential to do something, and the guts to do it no matter what others may say. People who are self-confident take advantage of opportunities that come their way. Self-confidence can be a self-fulfilling prophecy, as those without it may fail or not try because they lack it and those with it may succeed because they have it.

To be successful in the business of insurance and risk management, you must be confident. Confident in your approach. Confident in your communication skills. Confident in your team. Confident in your technical know-how. Confident in the manner in which you deliver your services. And confident in the face of rejection. Learning how to be confident is the single most important life skill you will ever acquire. It impacts your happiness, success and well-being. All other desirable qualities use confidence as the foundation.

Historically, confidence was thought of as an innate personal trait – some were born with it, others were not. However, more recent research substantiates that confidence is learned and developed. Nobody is born with confidence. People begin to develop confidence while growing up. The role of parents in installing self-confidence in children is essential. Parents who are critical of their children without acknowledging their strengths unknowingly damage the development of self-confidence. On the other hand, parents who give support and encourage children to move forward will likely rear self-confident children.

Henry Ford once said, “If you think you can, you can. And if you think you can’t, you are right.” Knowing how to be confident is all about believing in yourself. Learning to be confident starts with small challenges and gradually builds up to bigger ones. Confidence is built one step at a time. You must realize that even those people who appear to be very self-confident acquired this trait over time. You acquire confidence through key attributes including:

- **Knowledge.** Education, research, analysis, investigation, observation and, most importantly, firsthand experience.
- **Skill.** Your ability to effectively utilize this knowledge.
- **Attitude.** Your belief that you have the ability to control outcomes.

In learning how to be confident, it is essential that you understand that confidence is under your control. It is not controlled by someone else.

Self-confidence is about balance. There are people with low self-confidence. At the other extreme, there are people who are over confident. Over confident people often take too much risk, stretch themselves beyond their capabilities and eventually run into road blocks.

Over-confidence is having unmerited confidence – believing that something or someone is capable when they are not. Choking refers to losing confidence, especially self-confidence, just at the moment when it is needed most and doing poorly as a result.

The confident person risks security and comfort to achieve higher levels of growth and independence. They have the ability to see obstacles as opportunities. Each day begins and ends with a sense of clarity, simplicity and a purpose. Let’s study the actions of individuals with both high and low self-confidence:

High Self-confidence	Low Self-confidence
Belief that outcomes can be controlled and impacted.	Belief that individual actions have little or no impact on outcomes.
Willing to take risks and go outside the boundaries of one's comfort zone.	Stays within one's comfort zone. Avoids risks wherever possible.
Admits mistakes and learns from them.	Fears failure. Covers up mistakes. Fixes problems before anyone becomes aware.
Does what he or she believes is right, even under criticism	Behaves in a manner conducive to what the majority think.
Does not need continual positive reinforcement.	Needs praise and positive reinforcement.

Sadly, people with low self-confidence live in a vicious circle. Their lack of confidence makes it difficult to be successful. And their inability to experience success brings on negativity. People with low self-confidence live in a daily condition of anxiety, confusion and fatigue. Their self-image is a paralysis impaired by their inability to live with a sense of purpose and passion.

Highly self-confident people feel in control. They have the ability to shut out distractions, establish priorities, make sound judgments, create strategies and carry them out effectively. They make good use of their strengths and resources. Most importantly, self-confident individuals possess an ability to create value for themselves and those around them.

In the complex and turbulent world of insurance and risk management, it is easy to lose confidence in one's ability to control the outcome of our actions. This lack of perceived control leads to indecision and/or impulsive actions. As a result, necessary actions are avoided, delayed or, when acted upon, are often poorly carried out.

Your self-confidence is at its highest peak when you have:

- A Unique Process. A differentiated strategy in the marketplace. A "competitive" advantage.
- Balance. The ability to observe situations clearly so not to be over or under confident.
- The ability to see obstacles as opportunities.
- Accomplishments. The recognition and celebration of your successes.
- Strengths. Focus on what you do best. Consider your unique attributes and abilities.
- Relationships. Positive relationships with others fosters a sense of self-worth that contributes to your self-image.
- Set Goals. A confident person creates visions and sets goals. Visions will allow you to see yourself at some point in the future, while goals offer a road map to reach these visions. Goals enhance your confidence because you can measure yourself against benchmarks.

Knowing how to be confident is a matter of strategy. Start by acknowledging your abilities and talents, avoid situations that discourage you from gaining confidence and seek opportunities to enhance your self-esteem. Success breeds confidence. Confidence breeds success. Confidence...Your Most Important Life Skill.

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.