

# RSA Insurance

Personal resilience podcast transcript  
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**Maren Burrowes, UK Diversity & Inclusion Lead**

Hello and welcome to another one of RSA's podcasts. Today we're talking about personal resilience, which is a really important area when it comes to maintaining positive mental health.

My name is Maren Burrowes and I'm the UK Diversity & Inclusion Lead and I have been at RSA for around four and a half years. I am delighted to be joined by some esteemed colleagues to share their thoughts as a way of stimulating thinking and some conversation around this important topic.

So I'm going to ask you all to introduce yourselves. Tell us what you do and then also why this is such an important topic to you. So Scott, I'm going to start with you.

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**Scott Egan, UK & International CEO**

Yes, so I think you know me Maren, I'm Scott Egan; I'm the UK & International CEO and genuinely delighted to be part of today's podcast.

Look, I think in my view it's a really simple explanation which is I think there has never been more sort of intrusion on people in what I would call an on demand world and therefore having sort of coping techniques and sort of an ability to cope with it has never been more important.

And I think a big part of that is actually being able to talk about it and firstly not see it as a weakness. And so that's why I feel so passionate about it and I talk about when I visit all the sites as well.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant, thank you. And Ritu?

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**Ritu Malhotra, UK Risk Insurance Manager**

Hi, I'm Ritu Malhotra, I work in the Risk team for the UK and I have been part of the RSA family for coming up to about 18, 19 years.

So thank you for the opportunity for being able to be included in this conversation. It's incredibly important topic for me, I think it's really important for my wellbeing, balance and sense of sort of productivity.

I many not necessarily have labelled this as resilience in terms of some of the traits that I would put under it, but knowing I have the personal reserve that I can marshal when things get a bit tough is incredibly comforting and gives me confidence to know that I can deal with challenges.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Thank you. Alex.

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**Alex Hardy, UK Sales & Distribution Director**

Thank you. so I'm Alex Hardy, I'm Sales Director responsible for leading the Sales team that look after our UK domiciled business.

And my interest in being here today is really all about team work. I'm a team - part of a team, here at RSA, clearly, but also at home. So I'm one of ten, so a big, big family, some of whom have suffered with poor mental health. So I have experienced first-hand what the impacts can be, what the stigma can be and also how people supporting each other is vitally important. So that's my interest in taking part today.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant, thanks Alex. And Tony, do you want to introduce yourself?

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

Hi, yes, I'm Tony Bough, I'm Head of Health, Safety and Wellbeing; I've been with RSA for about eight years now.

Obviously as the Head of Wellbeing I started I suppose looking at the traditional elements of health and safety. But it became apparent that wellbeing was something that the business was interested in and something that we wanted to do as a way of supporting all our colleagues.

So I suppose my involvement has been both strategic, but certainly very operational as well, in that as a mental health first aid instructor I've trained over 120 mental health first aiders in RSA across all of our main sites in the UK, as well as delivered training to leaders so that leaders have the ability to talk and have open conversations about mental health.

And I've also delivered effectively resilience training, I like to call it emotional fitness and I have been delivering that training as well to all colleagues who are interested in attending.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Thank you. Jutta?

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Thank you so much for having me. So my name is Jutta Tobias-Mortlock. I research resilience at City University of London and Cranfield University. And I came to this whole topic as a performance management scholar, thinking that there were some bits that could be interesting about resilience.

But it's been fascinating to find that feeling well and feeling supported in a team and in an organisation is one of the biggest predictors for performing sustainably. And so I'm moving more and more into understanding just how strategically important resilience is for an individual, for a team, for the whole organisation - for the whole organisation to actually do well and do well sustainably.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Thank you. So Jutta I actually just want to pick up on what you've just said there. So people have started to describe what resilience is and the fact that - being able to deal with stress and how you bounce back, your capacity to recover quickly.

So I was just wondering, what do you think are some of the factors that lead to increased resilience and to what extent do you think that they can be learnt?

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

The thing that's really interesting in the last decade or so, for people, you know, looking at organisations like yourselves, feeling and doing, being well and doing well is that this idea of resilience, or I like the idea of emotional fitness, is much more socially determined than I thought initially when I started doing this work than people normally think because they look at a person and they see the person be well, feel well, do well.

But the things that determine how well people feel and how well people do are largely determined by who they grow up with. And it's really a good message - it's good news because it's not really a skill or a technique, it's more to do with a habit or a mindset, like automatic behaviours that we pick up from parents, those above us. And so this is something that we can all learn and we learn it almost through watching and doing. And we learn it by living in a culture, in an organisation, that lives these values and that pays attention to it.

Hence, this podcast is an incarnation of how important this is and how this can help people actually make changes without even much effort.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Great thank you. And Tony do you have any thoughts on this you know from an RSA perspective?

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

Yes and one of the reasons I use the term emotional fitness is we understand that we need to do things for our physical fitness. We wouldn't try and run a marathon without training for it, you know, we expect to put effort into looking after our bodies. But we seem to expect that our minds will just be okay without doing anything.

Now for some people it is okay, because they are just irritatingly good at it, just like somebody else is irritating good at art and music and you want to be. But in that same way you can actually put that effort in and actually learn the behaviours and put the support in place and you can become as good as somebody who is just naturally - does it on almost a subconscious level. So yeah I would totally agree.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant thank you. Thinking then around some of the causes of stress, what do you think are some of the typical triggers of stress that we all need to be aware of? Scott if I come to you.

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**Scott Egan, UK & International CEO**

Look I don't think there's a kind of one answer to that question because I think it's hugely different by individual. But look I can only talk from experience and you know personal experience, which is you know I've learnt over the years to recognise my own triggers of stress.

And they tend to be things like when I'm on call 24/7 and the feeling that I can't not be on call. And you get yourself into, for me, this sort of vicious circle of where you feel like not being available is a weakness. And actually when I start thinking that way that normally means I'm stressed. And that you can make things, problems go away or better by being on it 24/7 being - you know.

And again I think those are things that as I've got - if I'm honest with you and Tony was talking about learnt behaviour, you know as I've got older perhaps maybe I've got slightly wiser, I'm sure my wife would disagree, but you know I've learnt things about myself. And as I say for everyone I think a big part of resilience is not only coping with it, but recognising when actually you know you're perhaps not coping with it as well.

And then last part of that journey for me is about then having, sometimes the courage to take action. And you know and I certainly on a personal level don't always get it right. But you know those are some of the things I would sort of describe when it comes to triggers. So for me it's very much a sort of 24/7, particularly given the role I do, 24/7 environment that can be a trigger of stress if I don't cope and manage it well.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Yeah, brilliant, thank you. Any other thoughts?

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

Obviously I see lots of different studies because I'm into it as a topic. For me I see it as change and sometimes it's change that's imposed upon people and sometimes it's change that they accept. So when you look at the top stresses most of them are non-work related, but that change is everything from marriage, to having children, to moving house, to money worries, to changing jobs.

And like I say sometimes it's things that you choose and sometimes things that are imposed upon you, but it's learning to be agile enough to accept that that change brings really fresh challenges, opportunities to learn new things rather than worrying about everything that goes with it.

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**Scott Egan, UK & International CEO**

I can just - I think you're spot on actually - can I just add one other thing, which is again I'll always try and make this personal, which is it can be the smallest thing that causes you not to cope as well.

And so one of the things that I've recognised is that it can be the stupidest thing. I manage my life in equilibrium and always try and keep things in balance, but of course that's just an unrealistic way, imagining that's how you can live every hour, every day, every week, every month, yeah. And it doesn't take much therefore for the tiniest thing to cause that equilibrium to go out.

And again when that happens that can be a trigger for me for either stress or you know as I say as I've got older the kind of step where I need to take action and do something.

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**Alex Hardy, UK Sales & Distribution Director**

It's interesting, I think, you know, you hear lots of talk about work/life balance and it's undoubtedly important. But for me I think people have different balances and work/life integration is really important and knowing what works for you and other around you.

I think that there's an environment or a situational aspect to this which is you know most people can cope with a degree of stress, we've become quite good at it, and actually sometimes our working lives are, you know, are built around that. But when you've got the culmination or a cumulative effect of things going on, you know, actually you can react personally in different ways to that. And I think it's recognising that sometimes it's timing and it's not a permanent state that you need to fear.

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**Ritu Malhotra, UK Risk Insurance Manager**

That really resonates with me Alex in terms of it's not a permanent thing. For me it's a feeling of feeling overwhelmed and uncharacteristic behaviour and things that actually I pride myself you know in understanding myself and having the sense of awareness. But when I find myself - sort of behaviours that are a little bit odd even to me, where I am perhaps taking things personally and being harsh on myself.

So that's usually sort of quite a self-sabotaging sort of you know the backchat that I'm giving myself is usually I'm quite an optimistic and cheerful disposition and then it's the negativity. And then I think, you know, hold on time out. And just yeah take some time and breathe.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Rita it sounds like you're a total expert on this and everything that you're saying links back to the science on resilience. And it's so interesting to hear that you're saying the science that we can use to spot - we as the observers of what you guys do put them into three categories.

We say when people uncharacteristically almost get lost in their thoughts when they kind of almost get hooked by their thoughts and it feels a bit like you're losing what's really going on and you're like - and then when somebody makes you wake up from this kind of train of thoughts then it's a sign that it's not characteristic of you, you're not really there.

Or when it's a thought that you've heard before, like we've all had these thoughts of maybe I'm not going to get this done right, or maybe I'm actually not good enough. So when a thought becomes repetitive that's another sign that we're actually starting to feel stress and we need to do something.

And then the last of these things is when our thoughts become really judgemental, when we're starting to be black and white, when we're saying - Jutta are you actually talking for too long right now? Or you know - or is this the right appropriate thing? So that's really good signs that we might want to do something.

And I'd love to pick up a little bit on what you've said Scott about what we can do to ourselves but also to each other. We need to have the courage to do something. We might also need to have the courage to spot it in somebody else and put the hand on somebody else's shoulder and say - that's not like you, that's uncharacteristic, you're not normally that black and white, you're not normally that judgemental.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Yeah that's a really good point; I think there's definitely a theme coming through on being able to recognise the stress and when it's uncharacteristic of yourself. And I love the idea of being able to spot that in others.

Scott you mentioned earlier around the fact that this is such an important topic because we are in this on demand culture. What's your view on how we help colleagues to get the balance right? Because we have, you know, demanding work schedules and work expectations, but how do we allow people and ourselves to learn to switch off?

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**Scott Egan, UK & International CEO**

Can I ask a question, I think I'd probably like to answer it two ways, which is one almost as a sort of philosophical answer for me which is my belief is that to be effective in anything you do people need to work - because quite often they get satisfaction, enjoyment, fulfilment from that, but they need to rest and they need to play. And that's not an advert for a chocolate bar; I do genuinely mean that you do need all three components.

And I think at times society is slightly in danger of creating that work should dominate and rest and play get de-prioritised. Whereas if I wear my organisational hat and it goes back to something Jutta said, which is I think higher performing organisations have people who are more balanced and therefore are more refreshed and restful.

And certainly if I turn the mirror on myself again because it's a - you know I think personal stories are important. I think I've learnt to rest and play more. And I think I've become a more effective sort of individual at work because of that.

So my encouragement of people is to not - is to have again the courage at times and the kind of personal management to make sure that you do give attention to those different aspects of it.

And I think if you don't it's actually - it's more than just being taxing, I actually think it can become dangerous. And you know you hear of people becoming so physically exhausted that something can happen to them. And the same is true for mental exhaustion as well.

And you know again I've got experience in my family of watching that first hand. And therefore I worry as a society again that we recognise physical pain, or physical anguish much more than we recognise mental pain and mental anguish. And I'm with Jutta 100%, which is although you might have to be careful in how you do it, being as concerned when someone physically breaks their arm as opposed to spotting a sign that might not be as sort of dramatic as a broken arm physically - but is equally important.

But look, as I say my message from my position would be I want people to feel rested because I think they feel they will be more effective and it is okay to rest and it is okay to have play. And it's sometimes okay to have play at work. And that is why I encourage individual teams, etc; to make sure they do some of those things together and also some of those things apart.

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

I'd love to add to that if I may and I think I won't bother to invite Scott to my emotional fitness training, because he's kind of just talked about it, the significance of [*Laughter*].

To add on top of that we push ourselves at work and then what we often do is we go home and we do what I call home admin. So you run around - I'll reflect on my own life, we run around after the children, we buy the food, we cook the food and then we - certainly in my life you put Netflix on and then after about half an hour you ask your wife to actually pick something so you can actually watch something. And then you go to sleep.

And you do that Monday to Friday and then the weekend comes on and you're a glorified taxi driver for the children, taking them to everything that they enjoy.

So one of the things we talk about on emotional fitness is, yes there's work, you probably get yourself lost in home admin way too much, you need something in your life that brings you joy.

Now it can be actually spending time with the kids, you know I love playing board games with the children, to actually, you know, spend time with them rather than sitting in front of the TV. I even taught my children to play poker so that they would spend time with me actually doing things.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Smart move.

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

And they're only 7, 10 and 13. But we do things that bring us joy so that we can guard that play and actually play. There is something called deep play whereby you actually get much more rested if you're actually doing something rather than kind of just sitting around. So that was brilliant.

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**Scott Egan, UK & International CEO**

Tony I'm definitely not playing cards with you or your children, I'd like to be really clear. But the thing I'd also say Maren is it's okay and I would encourage people to create boundaries. So again let me give you the examples that I use because I've got this wrong, I'll just be really honest, and it does impact on your relationships and stuff like that if you get it wrong.

But I create boundaries, so normally when I'm home, so I go out a lot in the evenings, but when I'm home I actually, by no later than sort of 8.30, 8.45 unless it's an exception, a Board meeting, results can be things that come with a patch as it were, I put my devices away.

Now I find that incredibly hard, embarrassingly so, incredibly hard. And my partner has played a huge part in me being able to do that, but the only reason she has is because we've talked about and we've made it sort of real and out there.

And so almost if I don't do it now, not only does my wife sort of you know help me but also tell me off sometimes, but she's really skilfully like Tony has taught his kids to play cards, she's taught my kids to tell me off as well. And so actually I have - I mean not it's done with good intent and good heart, but actually there's nothing wrong with that.

So create your boundaries, talk about it, and don't be embarrassed to use others. Right, if I was struggling to walk I'm sure two people would come either side of me and let me put my arms around their shoulders and they would help me, it's exactly the same when it comes to that rest and being able to create the space and give yourself sort of downtime.

So that might be a bad example, but honest it's very mechanistic, it feels quite clumsy, but I try and do it.

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**Alex Hardy, UK Sales & Distribution Director**

Yeah, I think that that boundary is really important - from all this incoming. But as a leader you've also got a responsibility to what you instigate. So I've had an example, you know previous organisations where I worked for somebody who chose to and liked to work on a Sunday afternoon. That meant you were receiving emails on a Sunday afternoon. And you quickly get into a cycle where you feel compelled to start replying on a Sunday afternoon.

So you know there was a regular habit there of three or four people within a team corresponding to each other on a Sunday afternoon, when actually they would see each other the following morning at 7.30 when they all arrived at the office.

And so the discipline I try and have as a leader is to try to - if I choose to work at a weekend, which is sometimes - you know it's a personal choice, I try to absolutely make sure that there's nothing outgoing, so I don't place that burden on other people to feel compelled to reply.

So I think that works both ways. So actually the pressure you get from the kids and your wife to put that away is helpful to others I'm sure in the team.

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**Scott Egan, UK & International CEO**

But I think as well Alex you shouldn't be frightened to - to look I don't get this stuff right, but I quite often with teams I've worked for I'll call out that my pattern is I actually really value and like doing the job I do working on a Sunday afternoon. Okay, it gives me space to think more clearly, I've had a bit of reflection time, a bit of rest time, a bit of play time, you know

whatever the case may be. So actually Sunday afternoon is quite a productive time for me to get ready for the week. But I don't expect and I have actually said it to people I've worked with in the past, I don't always - I don't expect them to answer.

And in fact I try and turn it around the other way, that if it is a big weekend and I'm using an example, perhaps before company results or something like that, yeah, where I'll say to people I'm really sorry but can you be available this weekend. So make that the exception.

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**Alex Hardy, UK Sales & Distribution Director**

Absolutely.

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**Scott Egan, UK & International CEO**

And so therefore it is fine when you receive an email from Scott because that's his pattern, ignore it, right. And actually if I want you to reply I'll say, I'm really sorry but could you reply on this, so people don't have that burden. But I try and call it out in advance.

Because the thing I don't want to happen in companies is that you can't feel that you can't do stuff. Everyone has got different ways of managing themselves.

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**Alex Hardy, UK Sales & Distribution Director**

And I think you're right. and I think what's really important about that is being explicit so that people don't feel a pressure when actually that's not your intent, but clearly we live in a world where we have to be flexible. So that's the balance isn't, it's about communicating about it I think which is really important.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant. Thank you for coming onto the role of leaders. We've already called out a couple of the responsibilities around setting the boundaries and being really clear on that. Do you think there's anything else that leaders need to be thinking about when it comes to supporting team members with their resilience? And if I come to Alex.

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**Alex Hardy, UK Sales & Distribution Director**

Yeah I mean definitely. I think the first thing I'd say though is the responsibility is not just for leaders and leaders can be people who don't directly manage people as well. So I think that it's really important that just more generally what's encouraged is people to take care and to watch out for one another. Really important from a mental wellbeing perspective.

But inevitably you do have a role to play, you have a defined role as a leader and you've got to help people. And I think creating a space in which honesty and a degree of trust and positive intent is really important within a team to sort of helping people feel more able to share things that might be personal.

You know I've certainly, when I've had challenges in my life and have been going through things like divorce I started that process thinking it would be seen as a weakness in the work

environment to let some of that spill over in some way shape or form now. Now the reality is actually once you share it with people then you get a huge amount more understanding, you can be absolutely more effective in your role.

And that takes a bit of courage and a bit of honesty. And you know it's a moment in time in terms of the journey.

But I think the things you can do, there's a lot of practical things you can do. Sometimes if people are feeling overwhelmed you can help them prioritise, you know, it might not be down to just you, it might be things you agree to do as a team.

I have a really strong philosophy that if everything is important nothing is. And so when people say well all of this stuff has got to get done, my sort of challenge is really let's talk about it. and inevitably there are always things that require immediate attention and those that don't.

Something that I'm not very good at that I'm working on at the moment to try and sort of take that on a step further is you know we - the big element of our roles which is about problem solving and fixing. And so there can be a real temptation to, you know, share the burden and then try to go instantly into fixed mode, let me tell you what I think you ought to do, or what I'm going to do to help you.

And actually what's really important sometimes is that you do listen to people and you allow it to just surface. And actually that's something that, you know, I find I have to practise, because my instant reaction is to help them fix it, help this person fix what they need to do.

And the final thing I'd say sort of from a leadership perspective is you have got to make sure that you live by the rules and the principles that you set for others. So you've got to - you've got to have your own oxygen mask on.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Thanks Alex. So I think through the conversation so far some of you have shared personal experiences of when you've been challenged from a resilience perspective. I just wanted to kind of open it up again a bit to share those stories. Because I think that when you're talking about this types of topics for mental health, resilience, the stories are what allow people to have that conversation.

So I wonder if I come to you Ritu, have you got anything that you've experienced in the past that you want to share and how have you coped?

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**Ritu Malhotra, UK Risk Insurance Manager**

I guess I'm no exception, everybody has their setbacks, that's part and parcel of life, you know it's not fair and it can be hard and it can be painful.

We do have the headline ones that people will immediately sort of like recognise whether it's bereavement, whether it's loss of a personal sort of relationship, a threat of redundancy. So you know they are the ones that you can very tangibly sometimes identify.

For me it's often - these things don't come in neat in little packages. But things - if they do actually come one at a time, but when they come sort of all at once, you know, what on earth

do you do. And then I think sort of - and I came upon a time when that definitely happened for me a couple of years ago. And so yeah it was - my father passed away, at the same time a ten year long relationship was coming to its natural end and it was an extremely demanding time at work as well.

And I guess the things that sort of got me through was a sense of values that I had, that I perhaps hadn't realised that they were so strong that gave me a sense of purpose and direction and a belief in myself and what I stood for. I didn't take those things personally. And I knew that I had that - I talked about sort of having that reserve where I've come through stuff before. And having that positive feeling that actually I can do this. It might not feel like this at this moment time and you know if the good stuff doesn't last this won't last either, so don't sort of over dwell on it. Try and look for immediate solutions. And there's no way through it other than through it, you can't side step it.

I mean I come from an age where we played with Weebles and I say to myself, you know I'm a Weeble, I might wobble but I don't fall over.

So from a resilience perspective I don't necessarily see it as - I wouldn't say that I've actually bounced back, because I don't think I have bounced back because I'm a different person to what I was when - before those things. And it's accepting that I am different and that's okay and I've grown and I've learnt and I am stronger for it.

And when stuff happens again I know that I've got that pot somewhere that I can draw on, which I might - as I said I might not have known to have called it resilience but if that's what it is I have the experience. Some of it is natural, some people say oh you look unflappable, but I know of the most time that I'm gliding on the surface I'm working the most hardest underneath the surface, so you know don't be - impressions aren't everything.

But I also know that I've adapted and that I will dig in and I don't want to change, but I know I can.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant, well thank you so much for sharing and actually it's quite inspirational and Tony I think you should get Ritu involved in your resilience training.

So just picking up on your point Ritu on the fact that you look unflappable and yet what's going on underneath and we have talked about it already around how we recognise that in others and how we learn to ask for help when we need it.

So how can we learn to ask for help more when we most need it?

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

It all depends on like how we make sense of the situation. And Ritu when you were talking I was thinking of my own experience of how bizarre it's been, a few years back I was completely overwhelmed and it was really surprising because it was because I had so many good opportunities, there was so much good stuff going on in my life. But because I had too much of a good thing going on I started to burnout and get frazzled and take it out on the ones that I wanted to take it out on the least.

And it's really difficult to accept when problems happen when you don't even understand that they are coming to you. But what you've just said Ritu reminded me of something that helped me at the time. It's about - like some story in your - or some way to make sense of what's going on helped me. And it was actually something in Japanese culture, I don't know what the world is, but it's when a teapot is broken in Japanese culture it becomes more valuable.

And so the experience of having no energy and having paradoxically no capacity to actually do the stuff that I really love doing and wanted to do so well, it made me feel a little bit better that I was going to learn something that was going to make my life more valuable even though it wasn't spectacularly successful, it was just richer.

So the break in the teapot is the thing that makes the teapot more lovable. And then also better to deal with difficult stuff that is difficult to predict. And I think in a world where risk is difficult to predict this capacity to just let something be there I think is a really valuable capacity. And I think I've become a better person by having gone through rock bottom, even though I wish I didn't have to have gone through it.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Love that notion of a broken teapot.

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**Ritu Malhotra, UK Risk Insurance Manager**

I definitely recognise that I shutdown and so I've really had to work on my communication. And even just leak out that I need help. And part of that is volunteering and sharing what's happening because people aren't mind readers, everyone is so busy. But finding the time and space to do that and how do you that in a remote team.

You know it might be easy enough if you see somebody every day they'll pick up on it, but sort of working remotely - how do you sort of you know share this news over instant message or even sort of in a personal phone call, let alone sort of like an email.

And so learning the art of being able to sort of communicate, share and timely leak out sort of what's happening with you so that people do actually understand. You have to give people help to help them to understand you, as well as take the time to understand others.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Trust that people actually mean what they say when they say I want to help. And that is - it's the first leap of courage that we have to make. That's maybe the personal responsibility that you're talking about Alex.

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**Alex Hardy, UK Sales & Distribution Director**

And it is hard, it is hard - you know but I think the funny thing about courage is you only need to be brave for about a minute and once you've got it out there you know people can help. So if you think you can be brave for a minute you can do it, that's what I would say.

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**Scott Egan, UK & International CEO**

But there's two sides to the learning for me as well Alex, which is - and we've touched on it through the conversations, which is you know there's a learn to ask and whether that's courage, whether it's - I mean I happen to think that actually it becoming more acceptable to ask for help, which is things like talking about it and being more open about it, I think society is opening its mind up to it, I think is - are things that can help the learning.

But on the other side of the equation there is the learn to observe and the learn to skilfully sort of pull through as well.

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**Alex Hardy, UK Sales & Distribution Director**

Yeah you're right.

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**Scott Egan, UK & International CEO**

And give them the courage, because it does take two sides to the equation. And I was pretty rubbish actually at learning to ask, for fortunately people started to spot stuff and I couldn't have done it without them. So I think there's a learning on both side. And we've talked about both in terms of walking it.

But you know what helping people takes effort and my view is that you know on observing mental observations on someone is much tougher and takes more effort than spotting physical because our brains are conditioned to recognising them much more easily. So you know it does take energy and it does take effort. But my goodness it's so worth it.

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**Alex Hardy, UK Sales & Distribution Director**

Yeah, I mean and as a leader you know you wouldn't expect to walk passed you know something that wasn't working. And absolutely - so you need to take the same attitude, I agree you know if you see something that may appear minor not walking passed it either.

And the other point that you made is about the effort that it takes as remote teams to do that as well and there is responsibility all around there to - it can be small things like if you do a first aid course they'd probably tell you to be aware of the silent patient, not the one that's screaming. And so actually if you haven't heard from somebody in a while and that's uncharacteristic actually it takes you know a few minutes to check in, you know don't assume. Things like that, so really important.

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

I suppose if I was to say one thing on a practical basis for leaders that aren't as kind of well informed, or maybe aren't as comfortable is if you want somebody to talk to, start with it's okay to not be okay, you don't have to talk to me now, you can go away and think about what you want to say, you can go away and write it down and come back and we can talk about it. But I'm here for when you're ready. And that often gets people talking to you.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

I love that actually and I think that's where it becomes really concrete, because all these things about enabling a culture of care means nothing if we don't know what to do concretely. And asking a question and then waiting until somebody else speaks is something practical that we all can do.

And saying things explicitly like it's okay not to have the answer, saying these explicitly about yourself that you don't know the answer and that means you don't expect other people to know that answers that's what shifts the culture, that's what shifts the culture.

So be explicit about this stuff. You might think that people know, but this is where your emotional fitness training comes in; naming it so that it becomes part of the fabric. So we don't have to think about it any more in a few years' time and then it becomes second nature to spot when somebody is starting to be a bit too silent.

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**Ritu Malhotra, UK Risk Insurance Manager**

You have to invest into actually - to know what is uncharacteristic you do have to invest in relationships and people and communication and being together to actually know what's uncharacteristic.

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**Scott Egan, UK & International CEO**

That's my effort point, it takes effort.

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**Ritu Malhotra, UK Risk Insurance Manager**

Yeah and some people to do it naturally you know and others it is learnt, a bit of emotional intelligence, but being present and aware of what's happening in your environment, it does take energy.

But I've also found that when actually I felt most depleted I've actually been able to be the most helpful to others, where I just think I've got nothing to give and actually I'm really struggling myself, but I guess it's that word compassionate. You realise perhaps when you're in pain or going through tough times, you're able to - you're much more alive to it, to others and you pick up a lot more on the sensitivities and signals.

Yeah, I wouldn't sort of want anyone else to have to go through it to be able to do it in that way, but I just - the human spirit amazes me in terms of our ability to be able to help ourselves and other people.

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**Scott Egan, UK & International CEO**

But helping people although takes energy I also, for me anyway, is one of the biggest sources of personal energy. So actually I get you know to think in one day if I'm managed to help someone even 0.1%, you know I get a huge amount of energy from that because it's just part of being a human being.

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**Ritu Malhotra, UK Risk Insurance Manager**

Yeah I agree totally, yeah it's really rewarding.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

And it pays and it's like you've got the ROI, if I think about any of the teams where I worked in, the teams where we all got on where we had each other's back, where we knew each other personally were the highest performing teams. And so there's bang for the buck in investing in actually asking questions and then investing in relationships.

And it made me, in every team I've worked on where we had each other's back, we did better, we found solutions for problems that maybe we wouldn't have had if we hadn't done that investment. So there is a - if you really want to be cold about it, it actually pays; it pays to do this stuff.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Yeah. and I guess building those relationships so you have got that foundation of trust and you can have each other's backs, that's perhaps easier in person than it is remotely and we've mentioned that and that's where you probably have to try even harder to make sure that you get to know those people.

Jutta I love the idea of a culture of care, which you just mentioned, is there anything else that we haven't already discussed that you think is really important when we're thinking about creating a culture of psychological safety where people can be themselves and be honest when they're not okay?

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

I think what you're doing here is exactly the kind of thing that, you know, science says organisations should be doing to make the responsibility of looking after myself a collective endeavour. And that sounds so much more highfaluting than it is, it sends a signal to me that we care about this and we make stress management not something that an individual needs to deal with by themselves alone and they are stigmatised and it's a shameful exercise to admit that I have to manage my stress, but it's becoming a responsibility for all of us.

You know I'm responsible for me and in return you're responsible for me. That's what you're doing. And it's incredibly rewarding to watch and to be a part of this podcast.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Any other thoughts?

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**Scott Egan, UK & International CEO**

I think something that Ritu said earlier on is that - I think you talked about being part of the RSA family for 18 years or something, yeah, and you know we spend a lot of time at work and therefore you know people, colleagues become friends, we become emotionally

invested in them, not everyone because some people you get on with some people you don't, but there's a wide spectrum of people who you become really connected to and are a big part of your life.

And therefore it's okay in a work environment to behave and have the same values and the same level of care as what you would have more naturally I think in a conditioned way in a family environment.

And so it was interesting when you made that point, it made me kind of stop and think because there's a lot of companies that kind of describe themselves that way and there's a lot of companies that really, really don't.

And I guess one of the things that I would aspire for us to have is that same level of attention and care as if we are - because as I say we're a set of people who should care about each other because we work together, we spend a lot of time together, we're quite often emotionally invested in each other and in a lot of instances we become friends, so.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

I love that idea, work friends, definitely something for us to all invest in.

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**Scott Egan, UK & International CEO**

It is allowed.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Yeah. So to switch tact slightly, mindfulness, meditation, yoga, these are all things that I feel like I'm hearing all the time and some people love it and some people don't. You see that it's becoming increasingly popular, why do you think it is?

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

I think maybe we should start with looking at what mindfulness actually is, because I have seen people have really negative reactions to the word, it's become fashionable, it's become over used. So mindfulness effectively is about kicking your brain out of gear and letting it idle for a while and letting that muscle relax so it gets time to breathe and process.

And you can do it in various ways. I used the app called Calm; I know there's loads of apps out there now. I've been along, I actually got dragged along about 12 years ago to one of the mindfulness classes that a friend of mine was going to. And at the time I had the - it's some kind of bizarre thing, I'm not going to do it attitude. And she - it wasn't quite a headlock, but you know it took so persuasion to get me there.

And I even remember kind of in the car as we're driving I'm saying I'm not sitting there with my eyes closed because that's just weird, because actually I felt weird not having my eyes closed when we did go to the class, I felt like some kind of voyeur.

And you know you experience somebody talking to get you into a relaxed state. So that's the mindfulness a lot of people think about when you say mindfulness and meditation.

Mindfulness can be as well you're doing the dishes and your brain goes into a kind of a mundane mode and you're suddenly getting these really great ideas.

Mindfulness can be - modern mathematicians have invented rock climbing as a sport because they wanted to unwind, they wanted to get mindfulness. And you know rock climbing is about getting from A to B, I know it takes a lot physically to get from A to B, but it's about doing something else with your brain.

I do archery, I get massive amounts of mindfulness from archery because I don't think about work, I don't think about all the home admin, or anything to do with that, all I want to do is to hit the bullseye. And it puts my brain into a different mode and it gets me the relaxation that I need.

So I would invite others to give their version of mindfulness if they've got one as well?

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**Alex Hardy, UK Sales & Distribution Director**

I think it is really important, but it can take different forms. And for me having a team up and down the country actually I often joke I do my best work on a train, but that's because you've got a long journey and you sometimes have the opportunity to think in a different way because you're not - you know signal is often poor and you're disconnected slightly from some of the electronics.

But you know for me - people who know me well know I obsessively swim, so almost every day I swim. Now the reason I do that is because it's the space and that time to recharge my mind more than my body. But I've had to learn it, I've had to learn that's what works for me and everyone has got their own version.

So I think it's sort of having - what I would encourage people to do is think about what helps them feel more refreshed and how could they maybe make sure that they prioritise that for themselves.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

The scientific definition of mindfulness that's gaining real traction in the workplace management context is to be fully present to what's in front of you and responding appropriately. So it's not the same as meditation and I'm really excited that you've mentioned that it's not necessarily sitting on a cushion being still.

But it is whatever gets you into the state of taking all the data, all the information in that's in front of you. And that could be facts and figures, that could be emotional data about yourself, or social emotional stuff in the cultural climate of an organisation.

But importantly it's about how you respond. Is it appropriate to respond in a calm, in a relaxed way, or is it actually appropriate to respond perhaps by being more strong, more forthright. And that's really important for people to kind of reset.

And different people have different techniques to get into mindfulness, into this state of being here and being able to respond at our best how we want to respond. So maybe archery might be a way to get into it, maybe going for a run, doing yoga is a way to get into it. Maybe it's keeping a diary of all the decisions I've made over the last week, that could get

me to become aware of what my patterns of behaviours are, so that I might be choosing a bit better what to do next.

So all different things work for different people, if you think mindfulness is one size fits all that's not true at all.

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**Ritu Malhotra, UK Risk Insurance Manager**

That really resonates for me. So for me it's about - sort of it gives me the focus and concentration and I've stopped kidding myself that I'm a great multitasker because actually I'm not. I want to focus on what I'm doing and clear literally the physical and other clutter to do - you know yes of course I have to juggle; everyone is juggling loads of things. But at that moment in time, you know, this is what matters and bringing myself to the task. And having that focus and concentration has been sort of a revelation for me in the last year.

And how have I achieved it? I think a lot of what everyone is talking about, for me it's connecting with nature has been really important. I love my walks. It's - for my wellbeing, for my head - even if I'm, you know I don't care what time it is and I have been through in the thick of winter it's what I do. You know you've talked about creating space. Just give into something that gives you joy.

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**Scott Egan, UK & International CEO**

You know it's interesting, I agree with everything that's been said around the table in terms of the being present. The thing I'd say is a lot of this isn't new it's just harder. And I what I mean by that is the world has given us technologies and stuff that mean intrusion is higher and it's harder to have those moments where you're away from stuff. Because even when you go out for a run, which is one of the things, I do, of course I then put music in my ears, but then I've got my phone. And then all of a sudden I can feel my phone buzzing in my pocket and I know that that's emails. So it's just - you know these things wouldn't have happened 20 years ago, so that's one example of it being harder.

But I completely agree you have to therefore work more to try different things that mean you are present. And what works for you last year won't necessarily work for you this year. And I've told people in the company, look I do yoga now and I find it so hard, it's the only thing that I can actually - where I don't think anything else because it's just so hard, I'm just so inflexible that honestly it's harder than anything physical.

And I also think there's an importance as well and people around the table might disagree with me. But I think there is something male which is when males aren't doing work, and I'm not saying this isn't true to females, but I think it's more in the male space, which is you therefore have to be doing something physical and hard and sort of - and actually having permission to do and try different things and recognising why you're doing them and being prepared to kind of buck the trend a little bit and do different things.

It's one of the reasons why in the company I do talk about the fact that yes I run and I do that stuff, but also I try and have a sort of ying-yang aspect to my life as well. And that's about finding things where we're present; I didn't do yoga two years ago.

So look that's my take and I would say keep trying different things. You know I went on vacation this year and I'd had a new job this year, because I took on this job, it hasn't been the easiest. And my wife, again, recognised that and very cutely booked four days in what

she terms a sort of mindfulness, actually what it was was just getting away in a really nice environment, right, near the sea, doing a bit of yoga, eating some nice food and going for a walk. And actually - so again get beyond that title of mindfulness. And actually what it did do was disconnect me from work really quickly and recharge me really quickly and get me into a present state of mind really quickly.

Try things, you know, find what works for you.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Yeah and there are two critical success factors in doing all of this. One, if switching off and doing something that is quiet like a quiet walk, or sitting quietly, or maybe playing an instrument works for you to switch off thinking about work, great.

If your mind is racing so fast that you have to do something more mentally challenging like doing a new sport, or doing something that's physically challenging, do that. But the first factor is it has to get - it has to force you to stop thinking about work.

And then the second factor is if afterwards you feel refreshed then that activity is the reset button activity, then that is an oxygen mask activity.

If after watching a series of Game of Thrones you don't feel relaxed even though it gets you to switch off from thinking about work, you might need to do something that's a bit more physical.

So typically it's something that involves the five senses, physical activity that gets us afterwards to feel refreshed. But I fully support what Scott is saying, try out different things they change, we change.

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

I'm conscious - I love exercise as well and everything we've talked about probably takes quite a long time and one of the challenges I always get is I lead a busy life, the home admin gets in the way, etc. One of the things I started going relatively recently is using an app called Action for Happiness.

And what it does is every day it sends you - basically a calendar message that actually gives you a challenge for the day. And it's everything from on the way to work notice some nature around you, to when you buy something in the shop compliment the person that sells it to, to reframe a thought. It takes seconds.

And I also started using something called a Daily Pic that sends a Bing picture through from the search engine. Some days I just flick it past and I don't care. Other days I go where in the world is that and I end up looking where in the world it was. And it takes seconds.

And sometimes those interventions on top of these it just puts you in the moment and it just helps your brain, it helps you to relax and to actually take notice of what's around you.

So I'm just adding that these things don't have to take forever and absolutely as Scott said just try different things and see what works for you.

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**Ritu Malhotra, UK Risk Insurance Manager**

And breathe. That was the biggest thing for me, learning how to breathe again.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Thank you, so many top tips there for how we can learn to be in the present moment. Listen, we're going to wrap things up, I actually feel like we could continue talking for hours. But I would like you to think about what's the one thing you're going to take away from today's conversation? Scott if I start with you.

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**Scott Egan, UK & International CEO**

I think it's more reinforcement actually, reinforcement that you know talking about this stuff, sharing it, continuing to model it, is the right thing. Because as I say I think that, you know resilience is harder in today's world than it was in yesterdays. I'm sure if you talk to yesterday's world they'd have said that you know every generation has that debate.

But you know for me it's nothing new just a kind of reinforcement and a determination to you know keep going. And I think you said it earlier on, which is to keep - you know to build an organisation that has a kind of culture of care and a culture of kind of psychological safety. And in truth - and I'd like to think that's why Jutta has said it a couple of time and part of me thinks that this will help RSA be a better performing company, so you know in every sense.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant thank you.

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**Alex Hardy, UK Sales & Distribution Director**

I can't get the image out of my mind; the broken teapot right is something that really resonates with me. But I think you know that sort of concept of actually these experiences shape us and so they are to be embraced, expected, not feared and they are a moment in time is my key takeaway.

So helping others is - through difficult challenges, whether they be work, whether they be home influenced that's really important. I think that's my key takeaway.

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**Ritu Malhotra, UK Risk Insurance Manager**

For me I think like Scott said it's not some shiny medal or something you can get a diploma for, I think it's plain and simple it's everyday pushing through stuff and doing it in a conscious and compassionate way. Being kind to yourself and others - yeah and caring a little bit more.

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**Tony Bough, UK Head of Health, Safety and Wellbeing**

For me it's say it's great to see obviously colleagues in the room as enthusiastic about it as I am, that we're all pretty much on the same page. And as well it's exciting to get an expert in the room that likes what we're doing and smiles when we talk about what we are doing.

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**Dr Jutta Tobias-Mortlock, Senior Lecturer at City University**

Right and I absolutely am. And I was struck by this idea of family and I was reminded how being in this organisation you know it's great when it feels a bit like family and it's great when my organisation feels like family. And that's - I'm going out of here recommitted to making it a bit more family feeling in the place that I work.

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**Maren Burrowes, UK Diversity & Inclusion Lead**

Brilliant. Thank you all so much. Thank you for sharing your thoughts and experiences and insight. I hope that for those listening that you've enjoyed it as much as I have. For more information about the topic, please go to [rsagroup.com](http://rsagroup.com) and search for inclusion where we've got some more resources and tips for you there. Thank you.

*Applause*

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