



AMERICAN INDIAN & ALASKA NATIVE LIAISON COMMITTEE

CULTURAL AWARENESS
& COMMUNICATION

NAIC

NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

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OVERVIEW

In support of the mission of the American Indian and Alaska Native (AIAN) Liaison Committee of the National Association of Insurance Commissioners (NAIC), the Committee agreed to explore three topics with the aim of exploring best practices and fostering an ongoing dialogue on insurance issues.

The purpose of this paper is to promote cultural awareness to better understand the differences and similarities between AIAN groups and dominant society. The AIAN Liaison Committee provides this industry and interested party resource to support and foster effective interaction and communication as meaningful relationships are forged through greater appreciation for another's beliefs, values, and customs.

This resource is intended as a general briefing to enhance cultural competence when working with AIAN communities. Of note, most Alaska Natives do not refer to themselves as "Indians." It is acknowledged and understood that AIAN communities across regions, states, and beyond borders are all unique, with characteristics that distinguish them from one another, as well as other Americans.

Cultural competence is the ability to effectively interact with people from cultures different from one's own, especially through a knowledge and appreciation of cultural differences.

– Dictionary.com

Heritage, origin, and traditions offer many a sense of pride and connectedness. The same is true for the AIAN communities, who too have great respect for their culture, language, spirituality, and a "sense of place" – the importance of being connected to the land and to a specific area or region. For Alaska Natives, they too place emphasis on *collectivity* – both cultural pride and connectedness. Alaska Natives believe they are much stronger, safer, healthier, and happier in the communal group. The primary emphasis is based upon harmonious interconnectedness among the group members. The AIAN communities focus on the entire group, rather than the individual self.

While beliefs, values, customs, and culture vary from tribe to tribe and village to village, there are similarities and general themes in value systems that appear to be shared. Values are a constant; they do not change. Culture, on the other hand, is the way values are implemented, which can evolve and change over time. An appreciation of similarities, as well as differences, can promote cultural competence, create awareness, and foster respect.

CORE VALUES

Simply put, cultural values are preferences people have for how they navigate life. These values indicate how people prefer to interact, communicate, plan, and complete tasks. AIAN values are interwoven throughout their culture, lifestyle, religion, and daily activities. These value systems are unique to their individual groups, and as diverse as their lifestyles. However, there are some core, traditional values that tend to be somewhat universal – having similarities across various tribes and communities – and can be a useful focal point from which awareness can foster understanding and conversation. Examples of these values include:

Cooperation, collectivism, and harmony

- Historically, AIAN societies needed a high level of cooperation to survive (e.g., obtaining sufficient food).
- Place value on the importance of the group rather than on the individual – sharing is vital.
- Considerable emphasis on living in harmony with nature and with others. To ensure group harmony, groups generally reach decisions by consensus rather than by majority rule.

Modesty and humility

- Efforts at self-promotion can be viewed as inappropriate.
- Modesty means native people may appear cautious with words and actions.
- Being humble means one listens to others and doesn't talk for the sake of talking or to make oneself appear more important. Words are used sparingly. Because words are believed to have power, a lot of thought is given to the content and delivery of speech. Avoiding eye contact is another aspect of humility; direct eye contact may be considered a challenge.

Respect for individual freedom and autonomy

- For a close-knit society to work, each member has to act honorably — accepting others will do the same — and for the good of the whole. Personal advice is not often given, because to do so might suggest that the person receiving the advice did not already know the correct course of action.

Respect for tradition

- Valuing tradition is necessary if a culture is to survive.
- Perceive respect for tradition as more important than innovation and change.
- AIAN cultures prioritize spoken traditions and endeavored to keep them unchanged, whereas written tradition allows change while still preserving past versions. For many, maintaining oral traditions is very important; some forbid writing down traditional stories.

Respect for elders

- A great deal of respect for elders as those who survived adversity and gained wisdom from it.
- Elders help maintain traditions.

Work should be done to meet needs, not to accumulate wealth

- Traditionally do not stockpile resources or wealth, as strong communal bonds foster resource sharing. People who take more than they need can be viewed with suspicion.
- Generosity and hospitality are valued and respected. Some cultures traditionally give gifts or distribute surplus wealth.

Spiritual orientation in all aspects of life

- Spiritual traditions do not separate the spiritual and material – the two as inexorably linked.
- Spiritual pervades daily life and is not compartmentalized. The natural world can itself be perceived as spiritual or mystical – what is observed in daily life can teach a spiritual lesson.

Cooperation with nature

- All of nature is alive and worthy of respect.
- The Earth and all that is on it are considered sacred and worthy of protection.

The present is more important than the future

- Emphasis is on living from day to day and is measured by natural occurrences (e.g., seasonal changes, sunrise/sunset, moon phases). Important to listen and pay attention to the world around – leads to focusing on the present.
- Too much focus on the future, can keep people from paying attention to the present. Some native languages do not even have a future tense.
- Patience is value patience – believing things will be done in their own time. This means it is not as important to get things done on time, as it is to let things go their natural course.

Source: Excerpt adapted from https://store.samhsa.gov/sites/default/files/d7/priv/tip_61_aian_full_document_020419_0.pdf, DPHHS, SAMHSA, Exhibit 1.1-4, Traditional AIAN Values and Beliefs.

When looking specifically to Alaska Native cultures, they too have certain values that are of paramount importance to their members. Below are some values that the five major Alaska Native cultures share, although there may be some minor variations among them. From tribe to tribe and village to village, there are reoccurring cultural themes and similarities.

SHARED ALASKA NATIVE VALUES

Show respect to others	Each person has a special gift.
Share what you have	Giving makes you richer.
Know who you are	You are a reflection on your family.
Accept what life brings	You cannot control many things.
Have patience	Some things cannot be rushed.
Live carefully	What you do will come back to you.
Take care of others	You cannot live without them.
Honor your elders	They show you the way of life.
Pray for guidance	Many things are not known.
See connections	All things are related.

Source: <http://www.ankn.uaf.edu/ancr/values/>, Alaska Native Knowledge Network.

To understand cultural differences between shared values attributed to American Indian groups and to dominant society – which can also be viewed as perceptions of these values, a comparison can help identify opportunities for increased awareness and understanding between individuals from different cultures.

American Indian	Dominant Culture (Non-AIAN)
<ul style="list-style-type: none"> • Emphasis is placed on age • Excellence is related to a contribution to the group not to personal glory • Children participate in adult activities • Family life includes the extended family • Clock time is whenever people are ready and everyone has arrived • People express their ideas and feelings through actions • Present orientation • Oral tradition • Giving, sharing • Patience • Listening skills • Religion is a way of life • Modesty • Work limited to meeting the needs of the family • Harmony with nature 	<ul style="list-style-type: none"> • Emphasis is placed on youth • Competition and striving to win or to gain status is emphasized • Adults participate in youth activities • Family includes the nuclear family • Clock time is exactly that • People express themselves and attempt to impress others through their speech • Future orientation • Written word • Taking, saving • Aggression • Verbal skills • Religion is a segment/part of life • Self-attention • Work is focused on getting ahead or getting rich • Mastery over nature

Source: <https://www.montanaindianministries.org/>, Hays, MT, 2022

CULTURAL CUSTOMS - IMPORTANCE FOR RESPECTING TRADITIONS

The cultural customs, like values, among AIAN groups are diverse and unique. Any assumptions and perceptions can negatively impact conversation and relationships when there is lack of awareness of other’s cultural norms and differences. The outward AIAN cultural customs reflect a much more ingrained and implicit culture that is not easily seen or verbalized. Deeply held values, patterns of communication, and interaction are often the differences that affect a relationship. Cultural customs can be viewed as a particular group or individual’s preferred way of meeting their basic human needs and conducting daily activities as passed on through generations.

Customs are influenced by a host of factors, including but not limited to, ethnicity, origin, language, religious/spiritual beliefs, socioeconomic status, gender, sexual orientation, age, marital status, ancestry, history, gender identity, and geography. Cultural customs can often be observed through material culture, such as food, dress, dance, ceremony, drumming, song, stories, symbols, and other visible manifestations.

For many AIAN people, they have learned to “walk in two worlds” — one to keep their heritage, traditions, and cultural practices intact within their daily lives and one that observes the cultural practices of a dominant society. When building and maintaining relationships with AIAN groups, it is important to respect the culture and traditions they hold dear. When inquiring about cultural customs, AIAN people generally welcome questions but it too is important to know they may not always be answered – at least directly. Observation and listening to stories often reveal answers to questions.

In looking at Alaska Native customs, which are influenced by their values, continue to support group emphasis, cooperation, giving and sharing, patience, listening and observation skills, spirituality, respect for lands-animals-Creator, respect for elders, and balance and harmony with others and the natural environment.

Cultural traits to consider when interacting with AIAN communities and members:

Greetings	The handshake is an acceptable greeting, ranging from light to a full and firm grasp. Do not invade their personal space.
Eye contact	For many, sustained direct eye contact is a form of disrespect.
Compliments	Find a way to 'truthfully' offer a compliment. A simple, thoughtful compliment is acceptable.
Communication	Very comfortable with silence; silence does not indicate a lack of understanding or disinterest. Speak slowly, simply, clearly, and softly.
Sharing	Sharing of material items is held in high esteem. There is no expectation of reciprocation by person(s).
Sharing food	Sharing is a way of welcoming visitors. Food is often offered at community meetings and other gatherings to build relationships. Refusal to accept food or a gift is unacceptable and may be viewed as an insult.
Social ethics	To be humble is valued. To overdo anything is to invite criticism. Do not put yourself above anyone.
Family Relationships	Extended family relationships are very important; treat the entire family with respect.
Prayer	Common practice is to open and close meetings with a prayer or short ceremony. Elders are often asked to offer such opening and closing words.

“Koyaanisquatsi” — life is out of balance.
“To walk in beauty” — beauty means to live in balance.
There must be a balance — a oneness with all parts.

Within AIAN communities, social hierarchies often influence cultural customs. Examples of these hierarchies can be seen in interactions, roles and how individuals may be regarded. For example:

Gender – Balance is an important concept

- Issues around gender roles can vary significantly between tribes and villages.
- Males and females typically have very distinct social rules for behavior in everyday interactions and in ceremonies.
- Common behaviors to be aware of as they relate to gender issues are eye contact, style of dress, physical touch, personal space, decision making, and the influence of male and/or female elders.
- In some traditional Alaska Native villages, it is the men who are served first by the women.
- Careful observation and seeking guidance from a community member on appropriate gender-specific behavior can help to follow local customs and demonstrate cultural respect.

Role of Elders

- Elders play a significant role in Tribal communities. The experience and wisdom they have gained throughout their lifetime, along with their historical knowledge of the community, are considered valuable in decision-making processes.
- Elders are considered the anchors to tradition, native ways of life, and worldview.
- Elders are respected and listened to when decisions are being made. Decisions will be put off if consensus or agreement cannot be reached. Dissension will dictate that one needs to proceed with caution and take time to reflect for everyone to come to “one mind”, “one accord” and/or “one decision.”
- It is disrespectful to openly argue or disagree with an elder.
- When in a social setting where food is served, Alaska Native elders are generally served first.
- Women and men alike may be recognized as elders.

Role of Leaders

- Those chosen to lead are elected based on their ability to communicate the elders' teachings to the entire community. They act merely as spokespersons rather than decision makers.
- Leaders are the voice of the community and a layer of protection from outside influences. It is up to the leader to express the views and choices of the elders and people of the community they represent.
- The leader is responsible for paying attention to needs of the community members and creating systems to address those needs.

*In World War I, 12,000 male AIANs volunteered for military service—
an estimated 25% of the total AIAN male population at the time.
During World War II, more than 44,000 men and women served in the military—
about 13% of the AIAN population at the time.¹*

Role of Veterans

- Historically had high rates of enlistment in the military service. Often, both the community and the veteran display pride for military service.
- Given special respect like that of elders for having accepted the role of protector and experienced personal sacrifice.
- Service of the veteran is recognized publicly in formal and informal settings.
- Because of their special role in the community, veterans and their families are shown respect by public acknowledgment and inclusion in public events. For example, veterans are honored at ceremonies and pow wows with special songs and dances.

¹Department of Health and Human Services, Substance Abuse and Mental Health Services Administration, Center for Substance Abuse Treatment. (2018). Treatment Improvement Protocol TIP 61, Behavioral Health Services for American Indians and Alaska Natives. HHS Publication No. (SMA) 18-5070, 15.

COMMUNICATION

“Ground Truth” – A term in the military to describe the importance of gaining local knowledge and experience, is especially important in tribal business settings. Acquiring ground truth emphatically means getting out, interacting, establishing relationships – before serious business conversations begin.

With increased awareness and insight into AIAN values and cultural customs, below are some considerations when beginning the process of reaching out, interacting, and establishing – as well as, building and maintaining – meaningful conversation and relationships. This also requires to *be where people are* – meet them where they are. Acceptance, compassion, and respect set the stage for strong communication.

One important consideration is to remember to “read the room.” Some Tribes still follow very traditional roles and values, while others may be more relaxed – as such not all Tribes or leaders within a Tribe will adhere to all or any of the stated cultural norms. Even within very traditional Tribes, there may be some non-traditional members who do not adhere to these norms. If visiting a more traditional Tribe, individuals in a group may not speak – not because they do not have something important to say but because they do not have the right to speak in public and may look to others to voice their thoughts/experiences for them. Another generalization is a mistrust of government, so it is important to not initially take offense if that is sensed – it is a defense-mechanism.

In the early relationship building process, learn something about the tribe or village. An effort to learn an AIAN greeting, or a few words is usually appreciated by the person or family. If someone is not eager to talk about life practices, be cautious and respectful when pursuing this personal information.

Showing Respect and Establishing Rapport

- **Introductions.** When making introductions, AIAN people often share information that connects them to land, tribe, ancestors, and family – in building rapport and enhancing trust in the relationship, it is important to know who you are – sharing something about you, where you consider your homeland and a brief description of your ancestors.
- **Address formally.** In the initial meeting, use formal address or title (later you can ask if there is a preferred way of addressing). In the presence of family or friends, acknowledge the older person first.
- **Respectful of Elders.** It is often customary to show respect by allowing elders to speak first – careful to not interrupt and to allow time for opinions and thoughts to be expressed. In group settings, elder’s permission will be requested before members speak publicly or they will first defer to an elder to offer an answer.
- **Compliments.** A truthful, simple compliment during the introduction phase is appreciated.
- **Be a good listener.** Intelligence is often measured by one’s ability to listen and hear and understand rather than one’s ability to ask “smart” questions.
- **Promote understanding.** Avoid use of metaphors, jargon, and double negatives.

Communication Style: Non-verbal

Preferred body language, posture, and concept of personal space depend on community norms and the nature of the personal relationship. Observe others and allow them to create the space and initiate or ask for any physical contact. AIAN people communicate a great deal through non-verbal gestures. Careful observation is necessary to avoid misinterpretation of non-verbal behavior. Non-verbal communication is an anticipated standard in Alaska, especially in Alaska Native communities or groups.

- **Respect physical distance.** Be sensitive to not invade personal space.
- **Touch.** Generally, not acceptable, except for a handshake.
- **Handshakes.** Handshakes are an acceptable greeting – which can range from light to a full and firm hand grasp. A gentle handshake is often seen as a sign of respect, not weakness. A firm handshake denotes power.
- **Linguistics – tone of voice, volume, and speed of speech pattern.** Be mindful of and note the communication style to help with your delivery and clarity. Important to listen more than talk and speak in soft tones – speaking loudly can indicate rudeness or anger.
- **Eye contact.** A sustained gaze may reflect aggressiveness or a form of disrespect. Eye contact should not be direct, or only briefly direct. Looking down can demonstrate respect or deference to elders.
- **Postures and expressions.** Facial expressions, gestures, and engagement all are part of a conversation – often more powerful than mere words. For instance, common expressive interactions can include a head nod to indicate active listening, an eyebrow raise to indicate agreement, an eyebrow furrow to indicate disagreement with what is being said, or sigh to communicate boredom.
- **Humility.** Calmness and humility are valued over speed and self-assertion or directiveness.
- **Emotional expressiveness.** Expressiveness is generally more controlled – except with humor. Humor, as appropriate, is welcomed and appreciated.
- **Body movements.** In conversation, movement is often limited and minimal. Pointing with the finger is considered impolite.
- **Patience.** If there is a sense of being rushed or brushed off, trust will not be built. Elders easily pick up on those who are uninterested, unfocused, and preoccupied.

Communication Style: Silence and Pauses

Silence has so much meaning. – American Indian Proverb, Yurok

AIAN languages are often spoken in a slower, more rhythmic pace than how English is spoken. This reflects the deep thoughtfulness and introspection given to the process of communication and can also be a significant part of inner translations from one language to another. Compared to other languages, AIAN languages have some of the longest pause times. AIAN people are also very comfortable with silence – have patience and respect for the communication process. Silence does not indicate a lack of understanding or disinterest.

- Be comfortable with silence or long pauses. Allow ample time to express thoughts without interruption. Silence is valued and long periods of silence between speakers is common.
- Notably with elders, there may be a specific cadence used that may require you to slow down – matching the conversational pace is critical to the flow of information and to building trust and rapport.
- Interruption of the person who is speaking is considered extremely rude, especially if that person is an elder.
- Honesty and trust. Another form of pause comes from deep rooted values of honesty and trust. Basic AIAN traditional communication is to be honest, which can be a challenge when being asked questions. Asking personal questions especially without an established relationship can be uncomfortable and may be met with silence.

Communication Style: Humor

- **“Laughter is good medicine.”** Humor is used in a variety of instances. Humor or teasing can show affection, indicate rapport-building, or be used to cope.
- **For levity or deflection.** Humor may be used to convey truths or difficult messages, with smiles and jokes used to cover pain. It is important to listen closely to humor, as it may be seen as invasive to ask for too much direct clarification about sensitive topics.
- **Feedback or mistakes.** Humor can be used as an indirect way of offering corrective advice, correcting inappropriate behavior, or as a form of guidance. You will be more easily accepted and forgiven for mistakes if you can learn to laugh at yourself and listen to lessons being brought to you through humor.

Communication Style: Storytelling

Storytelling is a powerful tool – essential part of AIAN culture – to talk about challenging situations and how they were handled. It is used to convey messages – both traditional teachings and personal stories). Stories are used to communicate information or complex ideas. Answering questions with a story is used in mentoring and in personal communications. Storytelling is used in contrast to the frame of mind of “getting to the point.” Elders often offer their teaching or advice in ways that are indirect with the telling of stories.

SPEAKING HONESTLY

It does not require many words to speak the truth. – Chief Joseph

In many AIAN cultures, the listener enters the conversation believing that the other person is speaking honestly. Over time the person’s actions will then support or deny the original communication and the listener will know how to gauge the value of the speaker’s words in the future. If the speaker is found to have given incorrect information or false promises, then they are expected to make it right. The implications for this are huge. Trust is broken.

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