

Is Buying Insurance Biblical?

by Tony Warren

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hat does the Bible teach concerning insurance or Christian indemnification? Is purchasing it a biblical proposition? Indeed, should a Christian get insurance? These are questions frequently asked by many conscientious and faithful Christians. Many are curious what the Scriptures have to say because there are some who believe that those who truly trust in God, shouldn't buy, nor do they need, insurance. They believe that it is a sign of distrusting that "*God will provide*," some even equating buying insurance to a form of gambling. While it is absolutely true that "*God will provide*" for His people's needs, that does not negate Christian charge, accountability or responsibility. Just because God watches over us doesn't mean that we can act recklessly or capriciously concerning our family, our lives or our finances. Would we expect God to nourish our children's bodies if we sit at home expecting bread to drop from the sky? Of course, the answer is no. Thus it is proved that trust and faith in God does not equate to forsaking conscientious care and human responsibility.

Luke 12:41-43

- "Then Peter said unto him, Lord, speakest thou this parable unto us, or even to all?"
- And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?"
- Blessed is that servant, whom his lord when he cometh shall find so doing."

Conscientious stewardship and care of all that God has given us (*including family*) is a by-product of faith, trust and true love of God. So should a Christian buy insurance? Provided that our conscience is clear, there is nothing inherently wrong with purchasing insurance. This would be the same as purchasing any other viable commodity. Does Christianity forbid anyone from purchasing an umbrella on a sunny day, that would protect them from the possibility of rain at some other time? Of course not. This is the very same principle.

Ecclesiastes 8:7

- "For he knoweth not that which shall be: for who can tell him when it shall be?"

Is buying insurance Biblical? The fact is, you don't know what the future holds and so it is the wise steward who is prepared. We do know that it is inevitable that there will be times of sickness and death in our family. Everyone becomes sick at some time and everyone eventually dies. We do not know exactly when, so the conscientious Christian should prepare for those things that he knows will come. The Old Testament saints saved money, prepared for their deaths and oversaw the future dividing of the inheritance among their children. They were not considered those who were lacking faith or trust in God, but were wise stewards. Preparing to leave your children the means to carry on after you are gone has nothing to do with a lack of trust in the Lord. It is simply good planning. Likewise, managing your funds for them ahead of time is the product of being a good and wise steward, and is not a lack of trust that God would care for them.

Luke 14:28-30

- "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?
- Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him,
- Saying, This man began to build, and was not able to finish."

Thus a Christian saving funds for bricks, without a plan to see it to its conclusion, is seen as a foolish rather than a wise and trusting Christian. As I see it, the problem is that some Christians confuse trust in God with living their lives looking for miracles. We are not tasked to live irresponsibly or foolishly without any wisdom or concern for the future. True trust in God does not mean we make careless or reckless decisions, slothfully waiting on a miracle of God providing something. For example, having trust that God will care for us does not mean that we can walk across a busy street without looking both ways, trusting that God will stop all cars from running over us. It doesn't mean that we can swim in an alligator infested river trusting God will shut the Alligator's mouth. It doesn't mean that we can walk through a neighborhood of thugs with hundred dollar bills hanging from our pockets. That's not trusting God, that's tempting God. We have been endowed with a common sense, obligation and responsibility that comes with trust and faith in God. One works hand in hand with the other. Just as God is the one who truly draws people to Himself in salvation, yet He also expects Christians to go forth and work in bearing witness to the gospel that people might be saved. That's our duty and responsibility to do. So the objection that, *"if we take financial action to care for ourselves or our family, then it is a sign of a lack of trust,"* is fatally flawed, lacking in a biblical foundation. Having faith and trust in God does not mean that we'll never have serious sicknesses, accidents or unforeseen calamities that require additional funds. If that is the case, then wisdom would have us prepare for that eventuality if we are able to do so. It is not that these unforeseen problems might come, but that sooner or later they always come. No one goes through life without sickness and/or death, and unless we are rich beyond the average soul, these both require a lot of funds we won't generally have on hand. This

problem is easily alleviated by paying for an insurance policy. As good Christians we need to understand that faith is not blindly going through life oblivious to our mortality and the massive expenses left behind in modern society. Rather, it is having the God spirit necessary to *submit to whatever God brings our way*.

As far as the idea that insurance is a form of gambling, an insurance company is in essence a private bank holding its participant's funds or premiums that are used by the company to pay benefits on an indemnity basis. As such, it is a trustee that is liable to its members or policy holders upon termination of the trust. It is literally a contract or covenant promising the service of a fair or equitable transfer of the risk of a loss from one entity to another, in exchange for payment. The money received from the financial institution's policy holders are the banking funds that pay their losses and make the company profits. So it is no more gambling than a credit union, saving fund or retirement fund is. It "*would be*" gambling if when you paid for insurance, you might or might not receive benefits, depending upon chance. That is not the case in purchasing a *service*. The bank or insurer receives a small payment for a service of indemnifying the insured in the case of a large and possibly devastating loss. The insurer is not gambling because the collective amount of small payments insures he will not operate at a loss. So it is really no gamble for either the insured, or the insurer. The truth is, it would be more gambling if we were to risk great family catastrophe and loss by not having insurance, than by having it. Insurance is just a legal way to have collective savings for catastrophes that come upon us all.

Proverb 21:20

- "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

Clearly, in God's economy, it is the foolish man that spends up all his wealth and does not prepare for the future, as contrasted with the wise who makes sure that they have enough provisions. We are not to tempt the Lord God in embracing near-sighted or spendthrift decisions that will be at the expense of the family, thinking that God will *miraculously* make a way for us or them. This is in no wise an example of Godly trust, rather it is testing or tempting the Lord God. Preparing for a time of need is both honorable and Biblical. And we can see an example of this prudent stewardship, as it is recorded in the book of Genesis.

Genesis 41:29-36

- "Behold, there come seven years of great plenty throughout all the land of Egypt:
- And there shall arise after them seven years of famine; and all the plenty shall be forgotten in the land of Egypt; and the famine shall consume the land;
- And the plenty shall not be known in the land by reason of that famine following; for it shall be very grievous.
- And for that the dream was doubled unto Pharaoh twice; it is because the thing is established by God, and God will shortly bring it to pass.
- Now therefore *let Pharaoh look out a man discreet and wise*, and set him over

the land of Egypt.

- Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.
- And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities.
- And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine."

In light of this, should a Christian get insurance and is buying insurance Biblical? If it was unbiblical for one to provide a hedge against a time of coming need, it would be condemned in Scripture as an unbiblical thing to do. Whether we look at it this way or not, this was an illustration of the wisdom of man providing insurance against a coming time of need. It was a wise and virtuous act, not an un-trusting or unbiblical act. The prudent planning and wise stewardship of Joseph in his knowledge of coming trouble saved both Egypt and the Children of Israel. He was not only trusting, he was wise in understanding that one doesn't negate the other. Trusting in God does not excuse us from living as wise stewards. That means that in times of plenty, after we have done our Godly duty, it is wise to modestly save or prepare for times when there will not be plenty. Indeed God illustrates in the book of Proverbs that in times of plenty, it is wise to prepare for an unknown future. A good example of this is in the Proverb of the slug and the ant. There God is teaching us the wisdom of work and saving in time of surplus, to insure that in times after the harvest we will not go hungry.

Proverbs 6:6-8

- "Go to the ant, thou sluggard; *consider her ways, and be wise:*
- Which having no guide, overseer, or ruler,
- Provideth her meat in the summer, and gathereth her food in the harvest.
- How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep?

Consider the God breathed wisdom of the ant in contrast to the sluggard or snail. There is in fact virtue in working and putting our production away in preparation for the times when we need it and cannot produce it. That is the same principle of insurance.

Should a Christian think that it is God's will that when we get sick, spend time in the hospital or die, that we should leave debt to our family or church to be burdened with? Should our wife go begging seeking to pay the thousands of dollars in funds "*required*" to pay for the medical bills or burial in this day and age? All because we consciously chose to neglect the perfectly legal and wise option to have insurance that was instituted specifically for that express purpose? Even our inheritance stored up and left to our children is a type of insurance. And there is not one thread of evidence in God's Word that this is unbiblical.

Proverbs 13:22

- "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just."

A man following Biblical principles will look after his family, both in the here and now, and afterward. If he were to work to provide insurance, he would save himself, the church and his family resources that they probably do not have. We are not to care only for ourselves, but for our wife and children. We cannot see that our children are cared for properly if when we are dead, all their inheritance and resources goes to medical bills and burial expenses. The children should not be supporting the parents after death, but vice versa in their inheritance.

2nd Corinthians 12:14

- "Behold, the third time I am ready to come to you; and I will not be burdensome to you: for I seek not yours, but you: *for the children ought not to lay up for the parents, but the parents for the children.*"

In this context, should a Christian get insurance and is buying insurance Biblical? Absolutely insurance is biblical, as parents have a responsibility to the children. They should assure that the children can carry on without the burden of the fathers. That doesn't mean that the parents should leave their children millions of dollars, that means they should not leave them their debt or expenses, and should pass on the family heritage.

So what is the other side of this issue? Why are some Christians against purchasing insurance? For one thing, they think that this shows a lack of faith, and they most often quote passages such as Matthew chapter 6:

Matthew 6:25-33

- "Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?"
- Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?
- Which of you by taking thought can add one cubit unto his stature?
- And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin:
- And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these.
- Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?
- Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?
- (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

- But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

But these Scriptures do not mean that we are to go naked and not work in order to get money to buy clothing, supposing that God will miraculously provide clothing for us. Nor do these Scriptures pertain to placing heavy burdens on our family after we are deceased, supposing that God will miraculously support our wives and children. Instead, they pertain to being unnecessarily anxious or careful about working and providing for "*our own*" future in this temporal world, because we are strangers and Pilgrims here. God is still on the throne and so is always in total control. Our position in life and the conditions in which we live are ultimately totally in His hands. That doesn't mean that we tempt Him by not working, not keeping food or not providing for our family. These type passages are not about the agape or charity for others that we should have, they are about being anxious and needlessly worrying about things which we have no control over. On the other hand, insurance is not about worry (*or it shouldn't be*), it is about prudent stewardship. These verses in no wise support any idea of Christians not providing for their family because they trust that God will do it. Indeed the faithful Christian knows that God will do it, but He will most likely do it through our work in providing. Matthew chapter 6 dictates to us that the Kingdom of God must be our chief care and principal endeavour and that God will supply all our needs. That doesn't say, nor does it mean that as Christians we are to neglect prudent planning and care for our family. Far from being an example of faith, it is really a denial of faith.

1st Timothy 5:8

- "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel."

The principle is that our family should never be made to suffer because of our lack of planning or provision. Throughout history, when someone died, all that needed to be done was to prepare them, take them out and bury them in the ground or in a cave. Today, things are a lot more complicated. In fact, in most civilized places that is illegal and you can't just take someone out to a field and bury them. That means substantial money is required, which is not just going to drop out of the sky miraculously. God most certainly takes care of His people, but that doesn't mean that He expects them to throw up their hands and look for miracles. I believe that insurance is a part of a Christian's Biblical responsibility to provide for those who are dependent on them. It is simply a legal and prudent way for Christians to provide for their family in tragic circumstances. In fact, the more people making these deposits in the insurance collective, the more we help one another in times of calamity and misfortune through this common fund. So we should not be misled by those who think preparing for times of need is somehow not trusting in God. I believe that insurance honors God because it allows us to care for both our family and places no undue burden on the church. In other words, instead of the great financial need being left for family ([1st Timothy 5:8](#)), we handle our own finances and take care of our own Family's financial responsibility. How could that possibly be unbiblical? The Godly act is to take precautions from potential dangers:

Proverbs 27:12

- "A prudent man foreseeth the evil, and hideth himself; but the simple pass on, and are punished."

Will we be honorable in being wise and prudent stewards to foresee calamities and take precaution, or as the foolish who are irresponsible and careless? Because life is like that in the sense that it will be well or ill with us, according as we have the foresight. The man of wisdom foresees evil and prepares himself accordingly, while the foolish have no foresight and will take no care to avoid these potential problems. He just passes on in his perceived security, and is punished or suffers the consequences.

Moreover, auto insurance is mandatory in most circles, and we should pay as required as a part of government submission ([Romans 13:1](#)). Christians must obey the law in all things lawful. In other words, so long as it does not violate the Word of God. And insured medical coverage provides us a way to care for our neighbor financially when "we are at fault" in some accident, which is a just and Biblical principle ([Exodus 21:18-19](#); [Exodus 21:32-34](#)). Clearly, we are responsible for compensating those adversely affected by our actions, and insurance is simply a collective that was instituted for that express purpose. There is the same principle with auto, accident and health insurance, as it assures we have a way to pay medical bills *that we justly owe*. In like manner, life insurance insures we can pay for the substantial costs of death in our modern society, without bankrupting family or burdening the church unnecessarily. So while it is true that there is no Bible verse that specifically speaks of insurance, we must draw from the principles and teaching of the whole testimony of Scripture. When we take careful consideration of all the pertinent passages, I believe that getting insurance would be a virtuous act, while someone of meager means neglecting this would be careless and place unnecessary burdens upon church and family. Thus, the main motivation for obtaining insurance should be agape charity or benevolent love and support for just liability payments.

Is it possible for insurance to be an unbiblical thing for Christians to get? I believe the answer to this is yes! It is not only possible, but I feel that certain types and amounts of insurance that are extravagant and unnecessary, are unbiblical. For example, someone insuring someone or something for "much" more than is needed for support of family just to get rich when someone dies, or for much more than it would take to replace something, that would be unbiblical and equivalent to stealing. As that falls into the category of greed or attempting to get free gain in prospering from a bad situation. This is securing insurance for the purpose of avarice (*greed*) or even embezzlement. From the precepts in Scripture I do not believe that a Christian may "honorably" secure more insurance than he or she will need, or that is required for living in the same standard. The actual amount of insurance should be a personal matter that is considered in conscientious prayer between the Christian and the Lord. Nevertheless, sensible insurance to assure that bills are paid, houses or vehicles replaced, or that our loved ones are not burdened by our bills and expenses when we depart this earth, are prudent and virtuous acts. And certainly not an act demonstrating a lack of faith or trust in God. It is nothing more than good planning or stewardship of

our God given resources. Have you ever asked yourself, "*What would my wife and children do if I were to die today?*" This isn't 20 A.D. and so if she doesn't remarry, and there is no insurance or inheritance, they would likely be in debt. Therefore, you should take all the steps necessary to make sure your family is taken care of in such an event. Trust that the Lord will provide, but take responsibility to be the one "HE" uses to accomplish that task, to His glory. So, again, should a Christian get insurance, and is purchasing it Biblical?

1st Corinthians 10:31

- "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God."

Instead of asking "Should a Christian get insurance," the pertinent question we should be asking ourselves is, "*will this be to the glory of God, and will it please our heavenly Father?*" If the answer is yes, then we should have clear conscience in buying insurance. We must take what money God has put under our stewardship, and make sure that we are using it wisely. Then, and only then, will God bless us for it.

Ecclesiastes 9:11-12

- "I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all

. No one knows the time of their demise, hence the importance of wisely preparing for that day, and the error of not making provision for family and debts. No one knows when this opportunity will end and so good stewardship and handling of the resources God has given us in faith is a virtue.

May the Lord who is glorious, astute and judicious above all, give us the wisdom and resolve to humbly receive His Word, and understand his divine will.

Amen!

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