

## **Life Insurance**

Insurance is a plan whereby resources are pooled to cover financial losses. Some insurances are commercial in nature, providing coverage at a profit to the insurer. Others are not-for-profit mutual aid programs. While the Bible teaches both individual and brotherhood responsibility to meet material needs, it does not specifically address the matter of meeting those needs through organized insurance programs.

We believe that while the purchase of some insurances may be unwise, wrongly motivated, and very costly, the concept of insurance is not inherently wrong. Consequently, we purchase insurance when required by the state, or to conduct business, provided no Biblical principle is violated.

Life insurance involves paying premiums in order that the financial needs of one's family be met in the event of an untimely death. Variations of this concept involve coverage in the event of disability or unemployment. We believe Christians should cultivate trust and dependence in the personal and providential care of God. In considering our needs we should not be anxious, greedy, nor focus on the material, but seek first the kingdom of God and His righteousness, and He will provide for our needs (Matt. 6:24-34).

Paul confidently tells the Philippians that God will supply all their needs in Christ Jesus (Phil. 4:19). And the wavering Hebrew Christians were exhorted to keep their lives free from covetousness, and to be content, in the light of the promise of God to never leave them or forsake them (Heb. 13:5).

God's providential care is not independent of the means He has given us to meet our needs. He causes the sun to shine, and sends rain, making food production and agriculture possible (Matt. 5:45; Gen. 8:22; Ps. 104:14-15, 23; 147:8-9). He gives us the ability to work and earn money (Deut. 8:17-18).

In fact, Scripture commands us to work to meet our needs (I Thess. 4:11-12). Failure to take this responsibility seriously constitutes a denial of the faith (I Tim. 5:3-8). Further, this passage indicates at least some needs should first be met by the family, thus sparing the church of the burden. At its best, life insurance is an honest attempt to meet the obligations of providing for one's family.

We as believers have the blessing of an extended family, in and

through the Christian church, which most people in our individualistic western society do not enjoy. When needs arise through such circumstances as disability or loss, in which personal resources are inadequate, the New Testament teaches us by instruction and example to show our love by meeting those needs among us in a practical way (Rom. 12:10; II Cor. 8:1-15; Gal. 6:2, 10; Heb. 13:16; I Jn. 3:17-18; Acts 4: 32-35; 11:27-30).

Providing for one's family through life insurance, in the possibility of death, is a go-alone approach which undermines brotherhood commitment and care. While understandable for those outside a caring family of faith, life insurance, with its high cost in the erosion of a sense of mutual responsibility, and in the cost of premiums, does not commend itself to us as the best way to meet the financial needs which may result because of the death of a church member.

While the desire to care for one's family in all eventualities may be commendable, we discourage the purchase of life insurance, and encourage the loving commitment of brotherhood. Those who receive insurance policies as part of employment compensation continue to have the privilege and responsibility of bearing one another's burdens.

Sometimes life insurance policies are required to cover business liabilities and loans. When such policies are required, they should only cover what is required, and be of the duration which is necessary to protect the party extending the credit or making the loan. While we recognize "business complexities may virtually require certain types of insurance, we urge our people to investigate carefully all such forms and exercise Christian discretion in the use of any" (*Statement of Faith*, South Atlantic Mennonite Conference: *In Insurance and Investments*).

At its worst, life insurance cheapens life as beneficiaries seek to profit from the insurance policy. It is unworthy of Christians to seek to profit as beneficiaries of any type of insurance plan.

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