THE CHURCH AND INSURANCE PRESENTATION DURING IRA WORKSHOP FOR CHURCH MINISTERS **By Nelson C. Kuria OGW, MBS Group Chief Executive Officer**

Venue: KICC Aberdares Room

Date:15th November 2012



INSURANCE AND THE CHURCH

Should Christians Take Insurance





INSURANCE & CHURCH cont'd

- Insurance is not specifically mentioned in the Bible.
- But if something is not specifically mentioned in the Word of God, then we must draw from the principles and teaching of the whole testimony of Scripture.
- The question of insurance has perplexed some Christians, as it seems being protected" by insurance shows a lack of faith".

INSURANCE & CHURCH cont'd

- However, insurance does not prevent accident, injury, fire, or death.
- It merely compensates a Person in the event of such a loss so that one can regain economic stability.
- God does not promise Christians, under any and all circumstances, a life free from early death, all hazards, and disasters.
- In fact, Scripture shows we should expect to have to cope with many and varied problems (Acts 14:22).

Why Christians Fail To Take Insurance

Hosea 4:6

- My people are destroyed for lack of knowledge and not lack of FAITH -Interesting indeed.
- Many Church leaders fail to take insurance flatly because of lack of knowledge.
- This lack of knowledge has not however prevented Christians from suffering loss or damage from diverse perils

WHY SHOULD CHRISTIANS INSURE? a) To protect oneself

- Solomon tells us, "A prudent/Wise man foresees evil and hides himself; the simple pass on and are punished" (Proverbs 27:12).
- Taking steps to avoid loss damage or mitigate against consequences of negative happenings is not unbiblical.
- The bible clearly teaches us the principle of protecting ourselves by taking early precautions, before calamity strikes.

WHY INSURE cont'd b) Biblical Instruction

- Paul instructed Timothy to, "Guard that which has been entrusted or committed to him" 1 TIM 6:20
- We are expected to act judiciously over matters of the church



WHY INSURE ?

c) Mark of Stewardship

- 1 cor. 4:2 Moreover it is required in stewards, that a man be found faithful.
- We are stewards of Gods people, church property entrusted us...etc



WHY INSURE cont'd ?

- d) To provide for days of adversity
- Jeremiah 22:21 "I warned you when you felt secure, but You said, "I will not listen."
- There are days of adversity for all men irrespective of our beliefs.
- Are you/your church Members ready for the consequences?

WHY INSURE cont'd ?

e) To Provide for our families.

- Proverbs 27:20 "Hell and destruction are never full; so the eyes of men are never satisfied."
- Death and Destruction are daily events in our days and we must provide for their effects so that we do not expose our families.

Key Objectives of Insurance

Alleviate Financial hardships after a misfortune

Protecting family after one's death from loss of income

Ensuring debt repayment after death

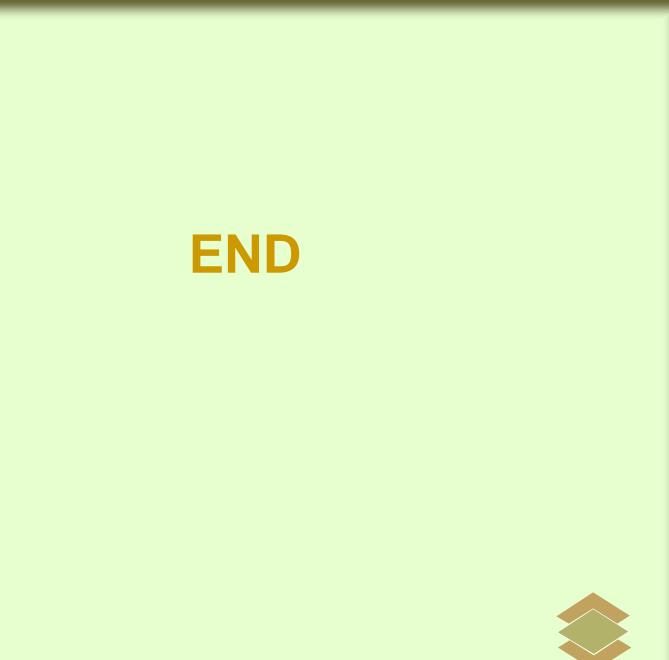
Protecting the church/business from business interruption and loss of income.

Protection against unforeseeable health expenses

Key Objectives of Insurance

- Protection against loss from theft, fire, flood and other hazards.
- Protecting church/self against lawsuits
- Protecting church/self in the event of disability
- Protecting church and personal vehicles against theft or losses incurred because of accidents.





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