

Title: “God as My Insurance Policy”

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Acts 17:16-31

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Service Readings: Acts 17:16–31; 1 Peter 3:13–22; John 14:15–21

God is not an insurance policy to be kept at a distance—He is the living Lord who calls for repentance and gives Himself in Christ.

Message:

Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.

Is God your insurance policy? Before you answer in the negative, take a moment and sit with this. If we are being honest, if we really examine our hearts, we begin to recognize how often we treat God in this way.

We are told to pray “your will be done.” And we do pray that. We offer our wishes, our petitions to him but also acknowledge that he is in control. And we do our best to place the result in his hands. We pray that he give us the strength to accept what he decides to do. And this is good; this is what he teaches us to do. But do we *really* mean it?

Let’s consider a different example. Say that you won an extremely large sum of money. Would you pray with the same fervency about what to do with those winning? Would you pray that God would give you direction and would you follow it, even if it meant giving *all* of it away? Or, would you instead take comfort in passages that teach about God only asking for first fruits, for just a portion of that windfall?

Let me give you one more thought exercise. It has been proven by science that there is a 100% chance that you will die at some point in your life. 100 percent. As humans, it is difficult to consider that this statistic even means us. It doesn’t matter if you are Christian or not, as humans we hunger for something beyond life. We all try to fill that hole. Sometimes with security. Sometimes with control. Sometimes with relationships, reputation, or legacy. We build our lives around things we hope will last, even when we know they won’t.

Christians, though, know that death is just a doorway to an eternal life. And they know that it is only through Jesus that it is made available to them. And so they seek to connect themselves to him because they want what they know their heart desires.

Let me make the point even more sharply. Do you desire to go to heaven because you don’t want to go to hell? Do you long to go to heaven so that you can live a full, amazing, carefree life? Do you want to go to heaven so that you can see your loved ones? Is this what you long for? Is this *all* you long for? Maybe not. Maybe you also long to be with God. But if you are honest, what is the order of that list? Is living with God the top item or is it number two, number three? What if God said that in heaven the *only* one you would see would be him? How would that impact your longing? Even here, especially here, we begin to see this sin. We do not just want God. We want what God can give us.

Now, to be fair, there are no simple or even consistent answers to these questions. In our walk with God, there are times when we can truly state that God is at the top of our list, and we can’t help but praise and worship him. But there are also times when we don’t. Times when we reach out to him as a last resort. Times when we treat him as an insurance policy that we are calling in because the situation is beyond our control.

We all do this. We turn God into someone we manage, someone we call upon when in our time of need. And that is not faith, that is idolatry. And what we do in our hearts, the Greeks once did in stone.

When Paul was with the Greeks in Athens, he saw that the city was full of idols. He was invited to speak to the philosophers.

²² So Paul, standing in the midst of the Areopagus, said: "Men of Athens, I perceive that in every way you are very religious. ²³ For as I passed along and observed the objects of your worship, I found also an altar with this inscription: 'To the unknown god.' What therefore you worship as unknown, this I proclaim to you. ²⁴ The God who made the world and everything in it, being Lord of heaven and earth, does not live in temples made by man, ²⁵ nor is he served by human hands, as though he needed anything, since he himself gives to all mankind life and breath and everything.

The Greeks had realized that they longed for something that their known gods couldn't fill. They didn't know what it was, but they knew it was *something*. And it was a something they knew they wanted, even knew they needed. There was something missing in their lives and they felt it, down to their core. And even more than that, they recognized that what was missing was vital to the fulfillment of their lives. After all, if what was missing was not important, then why carve out a space for it? Why even consider it? No, whatever it was, they knew it was important and that at some point they would have to call upon it, and so they made room for it. And what is very telling is that they were the ones who determined there was a missing god, and they would be the ones to find it. You see, they had no confidence that this missing god would make himself known to them; instead, they would have to do the work to discover him. This was their insurance policy. At some point they might need to call upon a god that didn't yet make himself known. And at that time, they would be ready to do so.

So, back to us. If we see God as our own insurance policy, how do we fix it? How do we change so that we view him as he rightly is? Well, the good news is that we don't follow in the steps of the Greeks. We don't carve out a space for him; we don't go searching for him; we don't even work harder to mean it when we pray, "your will be done." We don't do any of that.

You see, there is beauty for us in Paul's teaching to the Greeks. Paul begins by identifying that these people knew that there was something missing in their lives. He even indirectly commends them for acknowledging it because he affirms that they are right. There *is* something missing it is critical to their lives. And we acknowledge the same thing. Atheists and Christians, both. Our life on this earth, no matter how grand, is incomplete. *Something is missing*. But what we are seeking *has already sought us*. What is missing has not been *found* but has made himself *known*. And what is missing has not only made himself known, he has made possible a way for everyone to know *him*. You see, what Paul is doing is not just naming their void, he is pointing out the sinfulness of their trust in themselves. We do not seek God, he seeks us. We treat God like an insurance policy, something we turn to when everything falls apart. But in Christ, God does something entirely different. He does not wait to be called. He steps in when everything has already been lost. He takes the loss upon himself.

He sought us from before the creation of the universe. He sought us, not because He lacked anything, but because we did. Not out of need, but out of love. He sought us when we refused to fill the void with him and instead sought the things of the world.

He did not wait for us to call on him as a last resort. He entered into our brokenness. In Jesus, God took on flesh. And on the cross he did not simply make salvation possible, he bore the full weight of our sin. The judgement we deserved, the loss we could not cover, he took upon himself.

But here is the thing, he didn't seek us out as *his* insurance policy. He didn't die for us so that he wouldn't be lonely in heaven. He sought us out because he loves us. Today we celebrate mothers. Many of you can look back to your childhood and smile at the relationship that you had with mom. She loved you for who you were, because you were hers. This is just a taste of the love that God has for you. But even this falls short. Because God's love is not only affection, it is sacrifice. It is not only care, it is the cross.

He does not call you simply to populate heaven, just like your mother didn't birth you simply to populate her house. He sought you because he loves you more deeply than a mother can ever love her own children. He grafts you into his son in baptism. Not as an idea, not as a feeling, but as a promise. There, he binds you to Christ's death and resurrection. There your sin is not managed, it is buried. And his life is not distant, it is given to you. And he does this so that he can share all that he gives to you: his presence, life without end, forgiveness. You see, he doesn't treat you as a mother treats her child. He does not keep you at a distance until you prove your need. He gives himself to you: fully, freely, and without condition.

So you no longer need to hold him at arm's length. You no longer need to call on him only when everything else fails. Because in Christ, he has already come to you.

Not as an insurance policy, but as your savior.

Please pray with me.

We confess that we so often treat You as distant—turning to You only when we are in need, rather than trusting You above all things. Forgive us for the sake of Your Son, our Lord Jesus Christ, who sought us when we did not seek You and gave Himself for us on the cross.

By Your Holy Spirit, draw our hearts to You—not for what You give, but for who You are. Root us firmly in Your promises given in Baptism, that we may live each day in faith, trusting in Your mercy and rejoicing in Your steadfast love.

Amen